

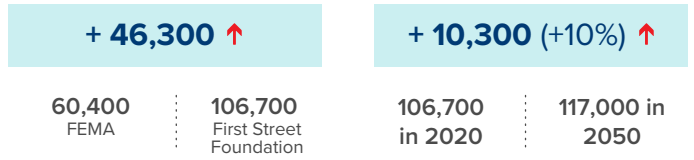


## CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 46K more homes are at risk of flooding
- Coastal areas are vulnerable to wave action and storm surge
- Areas like Hartford are subject to floods from intense rain and snowmelt
- Low lying areas are susceptible to flooding from hurricanes and nor'easters

**Current Properties at Risk**  
Difference in number of properties currently at substantial risk<sup>1</sup>

**Properties at Risk by 2050**  
Total number of properties at substantial risk<sup>2</sup>



<sup>1</sup>Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood protection measures, and local context. FEMA zones are estimated by MassiveCert, Inc. <sup>2</sup>Substantial risk is calculated as inundation 1 cm or more to the building in the 100 return period (1% annual risk) and rounded to the nearest 100 properties. See methodology for full model details.

## Connecticut cities with the greatest number of properties at risk<sup>3</sup>

Percentages reflect total number of community properties having some level of flood risk.

Municipality	2020		2050		Change	
Bridgeport	5,836	21%	7,206	25%	+1,370	+23.5%
Stamford	4,803	19%	5,929	23%	+1,126	+23.4%
Norwalk	4,661	21%	5,238	24%	+577	+12.4%
Hartford	3,689	19%	3,975	21%	+286	+7.8%
Milford City	3,438	19%	4,344	23%	+906	+26.4%
Stratford	2,981	17%	4,015	23%	+1,034	+34.7%
New Haven	2,944	12%	3,593	15%	+649	+22%
East Haven	2,764	26%	3,411	32%	+647	+23.4%
Westport	2,533	26%	2,777	28%	+244	+9.6%
West Hartford	2,370	12%	2,443	12%	+73	+3.1%



<sup>3</sup>Risk is calculated as inundation of 1 cm or more to the building in the 500 return period (0.2% annual risk). See methodology for full model details. Threshold of at least 2,000 properties for municipalities shown.

<p><b>164,000</b> Connecticut properties at risk over the next 30 years</p>	<p><b>29,600</b> Connecticut properties will face an "almost certain risk" with 99% chance of being impacted by a flood</p>	<p><b>21%</b> Bridgeport properties at risk of flooding</p>
<p><b>25%</b> of all flood insurance claims come from low- to moderate-risk flood zones <small>(source: FEMA)</small></p>	<p><b>Floods are the #1 natural disaster in the United States</b> <b>\$69,000</b> average flood claim from 2005-2020 <small>(source: FEMA)</small></p>	<p><b>45,200</b> Connecticut property owners have made flood insurance claims since 2000 through the National Flood Insurance Program or the Individual Assistance Program <small>(source: FEMA)</small></p>

## CONNECTICUT STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 6 major storm/flooding events that occurred since the year 2000 and calculated the number of properties that would be affected had the same storm/event struck today. Its findings are shocking.

Since 2000, over 45,000 Connecticut property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

Flood Event	Date	# Properties affected
Nor'easter.....	2003 Feb	112
Nor'easter.....	2009 Nov	2,111
Nor'easter.....	2010 Mar	274
Hurricane Irene.....	2011 Aug	8,165
River flood across central CT.....	2011 Aug	376
Hurricane Sandy <sup>4</sup> .....	2012 Oct	15,278

<sup>4</sup>Source: Fema.gov

Based on model simulation of historic events. Historic recreations do not include precipitation. See methodology for full model details.

[Check your flood risk](#) →

### NFS RECOMMENDS

- 1** Raise awareness of community risk of flood with free social media tools
- 2** Check your clients flood risk at floodfactor.com
- 3** Create a custom quote for your client at <https://nationalfloodservices.com/agents-portal/agents/>
- 4** Inform your clients of their personal flood risk using our customizable email/letter and postcard templates.

Our resources include:

- Social Media Tools
- Email/Letter Templates
- Mailer Templates

**Get your Connecticut Flood Toolkit here** →