

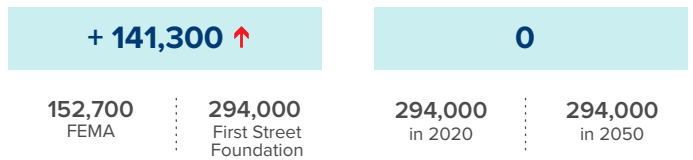


### CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 141,000 more homes are at risk of flooding
- Iowa is among the most impacted states from inland flooding
- Cities across the state experience heavy floods due to regularly overflowing rivers

**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>

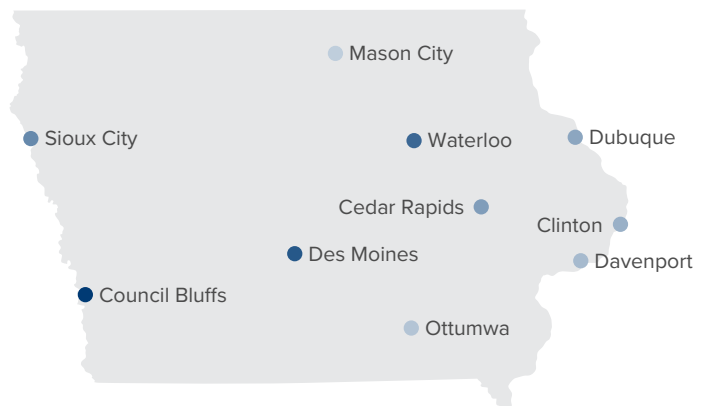


<sup>1</sup>Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood 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.

### Iowa 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	
Council Bluffs	10,989	13%	11,020	37%	+31	+0.3%
Des Moines	9,328	6%	9,236	11%	-92	-1.0%
Waterloo	9,245	7%	9,295	30%	+50	+0.5%
Sioux City	6,108	10%	6,025	19%	-83	-1.4%
Cedar Rapids	5,899	12%	5,969	13%	+70	+1.2%
Dubuque	5,012	52%	5,047	22%	+35	+0.7%
Clinton	4,918	7%	4,937	39%	+19	+0.4%
Davenport	4,327	13%	4,322	11%	-5	-0.1%
Ottumwa	3,876	30%	3,904	24%	+28	+0.7%
Mason City	2,343	51%	2,343	17%	0	0



<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>294,000</b> Iowa properties at risk over the next 30 years</p>	<p><b>101,000</b> Iowa properties will face an "almost certain risk" with 99% chance of being impacted by a flood</p>	<p><b>13%</b> Council Bluffs 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>120,300</b> Iowa 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>

### IOWA STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 5 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.

Flood Event	Date	# Properties affected
River flood near Camanche, IA	2001 Apr	1,024
River flood in Northeast IA	2001 Jun	89
River flood across eastern Iowa	2008	13,483
River flood near Des Moines, IA <sup>4</sup>	2008 Jun	6,5577
River flood near Ames, IA	2008 Jul	5,036

Since 2000, over 120,000 Iowa property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

<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 Iowa Flood Toolkit here** →