



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 241,000 more homes are at risk of flooding
- Urbanization and increased snow melt leave much of Washington susceptible to flash flooding
- A changing environment means higher seas, new weather patterns, and stronger storms. As the atmosphere warms, there is more evaporation and more water available when it rains.

Current Properties at Risk
Difference in number of properties currently at substantial risk¹

+ 241,100 ↑

121,500
FEMA

362,600
First Street
Foundation

Properties at Risk by 2050
Total number of properties at substantial risk²

+ 21,800 (+6%) ↑

362,600
in 2020

384,400
in 2050

¹Comparison 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. ²Substantial 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.

Washington cities with the greatest number of properties at risk³

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

Municipality	2020		2050		Change	
Seattle	13,977	8%	15,647	9%	+1,670	+11.9%
Longview	12,524	87%	12,532	87%	+8	+0.1%
Spokane	9,493	12%	10,389	13%	+896	+9.4%
Walla Walla	7,107	60%	7,268	61%	+161	+2.3%
Spokane Valley	6,880	21%	7,386	22%	+506	+7.4%
Tacoma	6,652	9%	7,198	10%	+546	+8.2%
Puyallup	6,324	48%	6,381	48%	+57	+0.9%
Vancouver	6,038	12%	6,411	13%	+373	+6.2%
Centralia	4,867	75%	4,945	76%	+78	+1.6%
Aberdeen	4,710	58%	4,789	59%	+79	+1.7%



³Risk 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.

543,000
Washington properties at risk over the next 30 years

101,000
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

8%
of Seattle properties are at substantial risk of flooding

25%
of all flood insurance claims come from low- to moderate-risk flood zones
(source: FEMA)

Floods are the #1
natural disaster in the United States

\$69,000
average flood claim from 2005-2020
(source: FEMA)

New research shows nearly **241,000** more homes are at risk of flooding

[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 Washington Flood Toolkit here](#)

