



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 130K more homes are at risk of flooding
- Areas of low elevation or near sinkhole depression areas are vulnerable to rivers and creeks flooding
- Urbanization and heavy storms pose serious risk of flooding to communities as the ground is unable to absorb the moisture

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

+ 130,200 ↑

96,800
FEMA

227,000
First Street Foundation

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

+ 7,300 (+3%) ↑

227,000
in 2020

234,300
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.

Kentucky 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	
Louisville/Jefferson	14,956	11%	15,542	12%	+586	+3.9%
Louisville	13,620	14%	14,450	15%	+830	+6.1%
Lexington-Fayette	8,317	7%	8,721	8%	+404	+4.9%
Ashland	2,718	25%	2,761	25%	+43	+1.6%
Owensboro	2,333	10%	2,558	11%	+225	+9.6%
Bowling Green	2,127	11%	2,213	12%	+86	+4.0%
Frankfort	1,922	19%	1,953	19%	+31	+1.6%
Hopkinsville	1,736	13%	1,778	13%	+42	+2.4%
Covington	1,478	9%	1,533	10%	+55	+3.7%
Georgetown	1,166	9%	1,178	9%	+12	+1.0%



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.

290,000
Kentucky properties at risk over the next 30 years

94,700
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

11%
Both Louisville and Jefferson 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

121,600
Kentucky property owners have made flood insurance claims since 2000 through the National Flood Insurance Program or the Individual Assistance Program
(source: FEMA)

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

[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 Kentucky Flood Toolkit here](#)