



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows nearly 283K homes are at risk of flooding
- Indianapolis sees increased chances of flooding and flash flooding due to increased snowmelt, rainfall, and intense storms
- The rivers near Fort Wayne are prone to over flooding as they are overrun by rain and snowmelt

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

+ 113,600 ↑

169,000
FEMA

282,500
First Street Foundation

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

+ 12,500 (+4%) ↑

282,500
in 2020

295,000
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.

Indiana 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	
	Count	%	Count	%	Count	%
Indianapolis	34,124	11%	34,808	11%	+684	+2.0%
Fort Wayne	11,210	11%	11,413	12%	+203	+1.8%
Hammond	10,339	35%	10,742	36%	+403	+3.9%
Gary	9,568	17%	10,037	18%	+469	+4.9%
South Bend	7,654	16%	7,847	17%	+193	+2.5%
Terre Haute	6,053	21%	6,292	22%	+239	+3.9%
Evansville	5,868	12%	6,389	13%	+521	+8.9%
Peru	4,859	81%	4,864	81%	+5	+0.1%
Mishawaka	4,712	27%	4,825	28%	+113	+2.4%
Logansport	4,505	51%	4,526	52%	+21	+0.5%

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.



441,000

Indiana properties at risk over the next 30 years

73,100

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

11%

of Indianapolis 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)

158,300

Indiana property owners have made flood insurance claims since 2000 through the National Flood Insurance Program or the Individual Assistance Program

(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 Indiana Flood Toolkit here](#)

