America's Growing Flood Risk
Utah

NATIONAL FLOOD SERVICES

CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 91K more homes are at risk of flooding

- Snowmelt, heavy rainfall, and summer storms cause river systems like the Jordan River and Santa Clara rivers to overflow

- Increased flooding caused by environmental changes is leading to higher rates of flooding and flash flooding

Current Properties at Risk
Difference in number of properties currently at substantial risk[1]

+ 91,300 ↑

| 21,800 FEMA | 113,100 First Street Foundation |

Properties at Risk by 2050
Total number of properties at substantial risk[2]

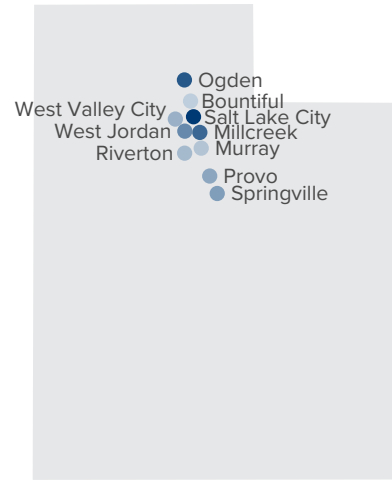**+ 7,800 (+7%) ↑**

| 113,100 in 2020 | 120,900 in 2050 |

[1] 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. [2] 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.

Utah cities with the greatest number of properties at risk[3]
Percentages reflect total number of community properties having some level of flood risk.

Municipality	2020		2050		Change	
Salt Lake City	15,584	23%	16,167	24%	+583	+3.7%
Ogden	8,243	27%	8,568	28%	+325	+3.9%
Millcreek	4,583	22%	5,002	24%	+419	+9.1%
West Jordan	4,496	14%	4,758	15%	+262	+5.8%
Springville	4,150	36%	4,251	37%	+101	+2.4%
Provo	4,032	15%	4,217	16%	+185	+4.6%
West Valley City	3,496	10%	3,913	11%	+417	+11.9%
Riverton	3,342	25%	3,420	25%	+78	+2.3%
Murray	3,267	18%	3,440	19%	+173	+5.3%
Bountiful	3,204	22%	3,461	24%	+257	+8.0%

[3] 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.

- Ogden
- Bountiful
- West Valley City
- Salt Lake City
- West Jordan
- Millcreek
- Riverton
- Murray
- Provo
- Springville

211,000
Utah properties at risk over the next 30 years

6,600
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

23% of Salt Lake City 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)

300 Utah 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 Utah Flood Toolkit here →