



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 148K homes are at risk of flooding
- Snowmelt, heavy rainfall, and summer flash floods pose seasonal risks to Idaho communities
- Lakes and rivers leave nearby counties vulnerable to overflow as a result of heavy rain, snowmelt, or other risks

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

+ 110,400 ↑

38,000
FEMA

148,400
First Street Foundation

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

+ 11,500 (+8%) ↑

148,400
in 2020

159,900
in 2050

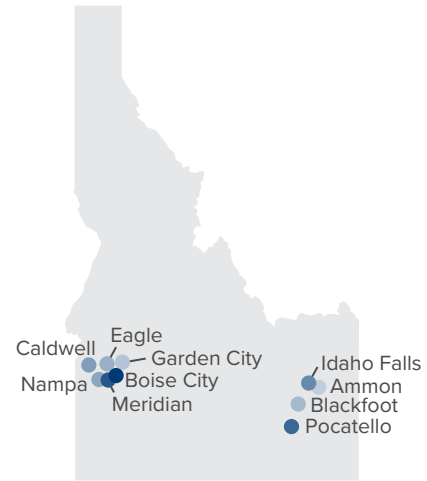
¹Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood protection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

Idaho 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	%
Boise City	15,529	19%	17,179	21%	+1,650	+10.6%
Meridian	7,314	17%	7,965	18%	+651	+8.9%
Pocatello	5,647	26%	6,000	28%	+353	+6.3%
Idaho Falls	5,568	23%	6,110	25%	+542	+9.7%
Caldwell	5,172	28%	5,336	28%	+164	+3.2%
Nampa	5,056	16%	5,359	17%	+303	+6.0%
Eagle	5,054	38%	5,372	40%	+318	+6.3%
Blackfoot	3,881	81%	3,965	83%	+84	+2.2%
Garden City	3,202	60%	3,331	62%	+129	+4.0%
Ammon	3,105	54%	3,300	57%	+195	+6.3%

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.



244,000
Idaho properties at risk over the next 30 years

34,000
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

19%
of Boise 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

700
Idaho 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 Idaho Flood Toolkit here](#)