



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows nearly 65K homes are at risk of flooding
- Wave action and surge from the Atlantic coast can create substantial flood risk especially during nor'easters and hurricanes
- Upstate New Hampshire faces flood risk in the spring where the Dead River and Androscoggin River meet due to rainfall combined with snowmelt

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

+ 35,900 ↑

29,000
FEMA

64,900
First Street
Foundation

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

+ 3,000 (+5%) ↑

64,900
in 2020

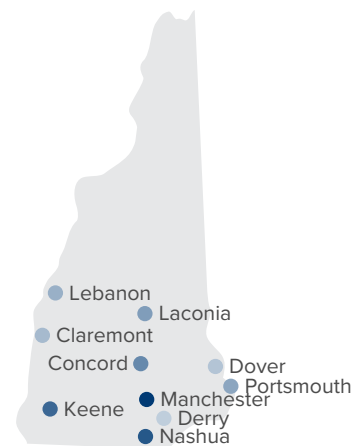
67,900
in 2050

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.

New Hampshire 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	%
Manchester	4,184	14%	4,301	15%	+117	+2.8%
Nashua	2,648	13%	2,770	14%	+122	+4.6%
Keene	1,643	24%	1,684	25%	+41	+2.5%
Concord	1,483	12%	1,526	12%	+43	+2.9%
Laconia	1,481	22%	1,502	22%	+21	+1.4%
Portsmouth	815	13%	1,104	17%	+289	+35.5%
Lebanon	809	19%	820	19%	+11	+1.4%
Claremont	695	14%	707	14%	+12	+1.7%
Dover	648	8%	724	9%	+76	+11.7%
Derry	646	9%	690	10%	+44	+6.8%



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.

87,000
New Hampshire properties at risk over the next 30 years

28,400
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

14%
Manchester 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

14,000
New Hampshire 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 New Hampshire Flood Toolkit here