

## CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 273K homes are at risk of flooding
- Hidden flood risks such as urbanization have worsened overwhelmed city stormwater systems
- A combination of rapid snowmelt and intense rainfall over a short period of time can create serious flood risk for Wisconsin cities like Milwaukee

**Current Properties at Risk**  
Difference in number of properties currently at substantial risk<sup>1</sup>

**+ 129,400 ↑**

144,000  
FEMA

273,400  
First Street  
Foundation

**Properties at Risk by 2050**  
Total number of properties at substantial risk<sup>2</sup>

**+ 7,700 (+3%) ↑**

273,400  
in 2020

281,100  
in 2050

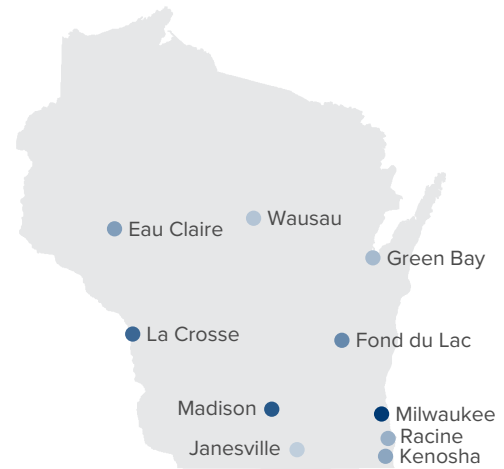
<sup>1</sup>Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood protection measures, and local context. FEMA zones are estimated by MassiveCert, Inc. <sup>2</sup>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.

## Wisconsin cities with the greatest number of properties at risk<sup>3</sup>

Percentages reflect total number of community properties having some level of flood risk.

Municipality	2020		2050		Change	
Milwaukee	12,203	8%	12,499	8%	+296	+2.4%
Madison	5,755	9%	5,932	10%	+177	+3.1%
La Crosse	5,699	35%	5,746	35%	+47	+0.8%
Fond du Lac	4,963	33%	5,112	34%	+149	+3.0%
Eau Claire	4,270	19%	4,312	19%	+42	+1.0%
Kenosha	3,748	13%	3,943	13%	+195	+5.2%
Racine	3,677	14%	3,817	15%	+140	+3.8%
Green Bay	3,120	9%	3,231	9%	+111	+3.6%
Wausau	2,807	18%	2,843	19%	+36	+1.3%
Janesville	2,718	11%	2,818	12%	+100	+3.7%

<sup>3</sup>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.



**390,000**  
Wisconsin properties at risk over the next 30 years

**71,100**  
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

**8%**  
Milwaukee properties at 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)

**124,500**  
Wisconsin property owners have made flood insurance claims since 2000 through the National Flood Insurance Program or the Individual Assistance Program  
(source: FEMA)

## WISCONSIN STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 3 flooding events that occurred since the year 2000 and calculated the number of properties that would be affected had the same storm/even struck today. Its findings are shocking.

Since 2000, nearly 125,000 Wisconsin property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

Flood Event	Date	# Properties affected
River flood in Western WI	2001 Apr	101
River flood in Northwest WI	2001 Apr	1,526
River flood near Wisconsin Dells, WI <sup>4</sup>	2008 Jun	1,238

<sup>4</sup>Source: Fema.gov

Based on model simulation of historic events. Historic recreations do not include precipitation. See methodology for full model details.

[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 Wisconsin Flood Toolkit here](#)