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Report: More Than 30 Million People Live in U.S. Floodplains

As the future of the National Flood Insurance Program remains uncertain, NYU Furman Center's FloodzoneData.us, and related data brief series, provides data about the people and housing in the nation's floodplains

New York, NY—New data briefs released today from the NYU Furman Center shed light on the demographic characteristics of people living in the nation's flood-prone areas and in the areas hit by Hurricanes Irma and Harvey. The data briefs are released amid uncertainty about the future of the National Flood Insurance Program, which is the sole provider of flood insurance for property owners in many parts of the U.S.

Following a short-term extension passed last week, federal lawmakers now have through December 22nd to negotiate a longer-term reauthorization for the National Flood Insurance Program. FloodzoneData.us and the accompanying data brief series describe the population and housing stock that would be affected by expiration of the National Flood Insurance Program—those living in the nation's floodplains.

The first brief in the series, ***Housing in the U.S. Floodplains***, describes characteristics of the housing stock located in the U.S. floodplains, including factors that are important for state and local governments and other policy analysts to understand as they assess the risk from flooding and the challenges of retrofitting homes in the floodplains.

The second brief in the series, ***Population in the U.S. Floodplains***, explores the characteristics of the population located in the 100-year floodplain and the combined floodplain (100-year and 500-year floodplain). In 2015, more than 30 million people (10% of the U.S. population) lived in the combined floodplain.

Two-thirds of the population living in the nation's combined floodplain lived in one of five states: California, Florida, Arizona, Texas, and New York. An average of 15 million people nationwide (nearly 5% of the U.S. population) lived in the 100-year floodplain in 2015.

Contrary to popular conception that floodplains are mostly a problem for coastal areas, Arizona had the largest share of the population living in the combined floodplain (64%), followed by Florida (26%), North Dakota (20%), and Louisiana (17%). In the vast majority of states, less than 10% of the state's population lived in the combined floodplain in 2015.

Nearly one-third of households in the 100-year floodplain include children and/or seniors. Of the households in the combined floodplain, 33% include children and 28% include seniors.

Compared to the U.S. population as a whole, a higher share of the population living in areas vulnerable to flooding identified as Hispanic (25% in floodplain vs 17% nationally), and a lower share of the population in the combined floodplain was white (55% in floodplain vs 62% nationally).

"Amid the uncertainty about the future of the National Flood Insurance Program, it is crucial for policymakers and planners to understand the demographic characteristics of people living in housing that, due to its location, is vulnerable to flooding," said **Jessica Yager**, Executive Director of the NYU Furman Center. "These data tell us who is likely to bear the eventual cost of flooding, which can help policymakers plan the most effective and geography-specific disaster prevention and readiness programs."

The third brief in the series, ***Population and Housing in the Floodplain Battered by Hurricanes Harvey and Irma***, describes the housing and population located in the floodplains of metropolitan areas affected by hurricanes in recent months, including Houston, Miami, Tampa, and Jacksonville. The analysis describes the housing stock (including tenure, size, and number of subsidized housing units) and population demographics (including poverty rates, households with children and seniors, and race/ethnicity) in floodplains within these metro areas.

"The catastrophic climate events of recent months have demonstrated that resilience planning is crucial to protect people living at risk in our nation's floodplains, which disproportionately include people of color and those with low incomes, " said Jalonne L. White-Newsome, PhD, senior program officer at The Kresge Foundation, which provided support for the data briefs. "We are pleased to partner with the NYU Furman Center in making this data and analysis available to the public and key decisionmakers in order to inform and improve planning and policy, and to build and rebuild smarter, stronger, and more resilient."

The NYU Furman Center's three-part data brief series summarizes data from FloodzoneData.us, an online data tool describing the people and housing located in the nation's floodplains. Launched earlier this year, FloodzoneData.us combines housing and population data with FEMA maps of the 100-year floodplain (the term for areas with a one percent probability of flooding each year) and the 500-year floodplain (areas with a 0.2 percent probability of flooding each year).

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WEBINAR: Briefing on FloodzoneData.us
Wednesday, January 24, 2018 from 1:00 – 2:00 p.m. EST. | *Register now >>*
The webinar training will walk users through a demonstration of the data resources on
FloodzoneData.us and include an overview of data trends from the accompanying brief series. The
webinar is free and open to the public; advance registration is required.

LINK: FloodzoneData.us

DATA BRIEFS:
Housing in the U.S. Floodplains (PDF)
Population in the U.S. Floodplains (PDF)
Population and Housing in the Floodplain Battered by Hurricanes Harvey and Irma (PDF)

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About the NYU Furman Center
The NYU Furman Center advances research and debate on housing, neighborhoods, and urban policy.
Established in 1995, it is a joint center of the New York University School of Law and the Wagner
Graduate School of Public Service. More information can be found at furmancenter.org and
@FurmanCenterNYU.

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