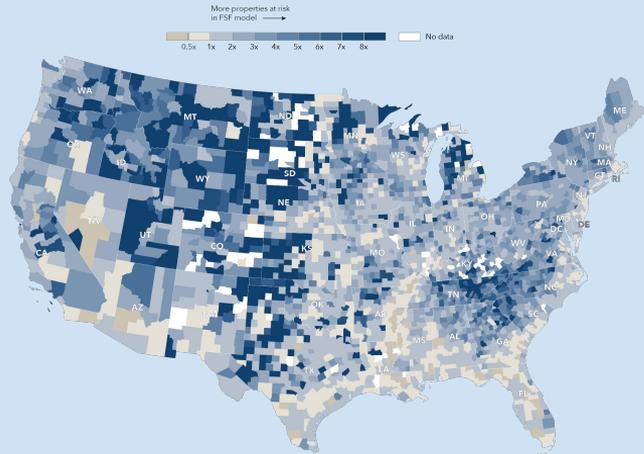


# Accurate and Accessible Flood Risk Data for More Americans

First Street Foundation (FSF) is a non-profit research group and a new resource for America to understand and track the risks and impacts of flooding in the US. First Street Foundation's team of modelers, researchers, and data scientists have worked to develop the first comprehensive, publicly available flood risk model in the United States.

FSF's democratized peer-reviewed flood risk data provides publicly available flood risk information that defines risk for individual properties and adjusts for climate projections. The Federal Emergency Management Agency (FEMA), a heavily relied on source for such data, does not provide this, leaving millions of households and property owners unaware of their true risks and unable to protect their homes. The below map shows the discrepancy in number of properties at substantial risk as told by FSF compared to FEMA.



FEMA classifies just 8.7 million properties as having substantial risk, whereas the FSF Flood Model identifies nearly 70% more, or 14.6 million properties with the same level of risk.

## The Drawbacks of FEMA

Funding concerns and lack of political will have prevented FEMA from regularly updating and creating maps that adjust for future climate predictions and expanding development.

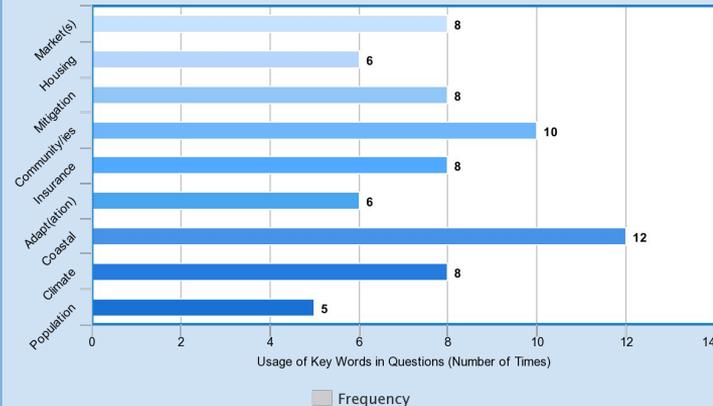
Additionally, local politicians have a vested interest in keeping flood zones small in order to save constituents money and allow for more development. Residents' abilities to challenge and appeal these maps also play a role and are contingent on the wealth of communities, creating inequitable scenarios for less wealthy communities.

Maps that are outdated, inaccurate, and subject to the whims of various political pressures inevitably lead to inadequate disclosure to homeowners, unsafe development, and severely undermined flood risk mitigation efforts.

<https://slate.com/technology/2017/09/heres-why-femas-flood-maps-are-so-terrible.html>

FSF's data is also being used for critical public analysis of the potential impact of floods on infrastructure; mortgage and housing market inefficiencies; government spending and taxes; and vulnerable communities. Twenty of the country's research universities, including the University of Delaware, have partnered with the FSF Flood Lab to analyze and use the data to answer questions about flood risks as it pertains to housing, mitigation, insurance, and more.

Flood Lab University Partner Research Questions: Frequency of Key Words  
<https://firststreet.org/flood-lab/>



meta-chart.com

Laura Paul, Karen Dong  
University of Delaware's Center for Experimental and Applied Economics

