



29 Million Flood Risk Properties are Outside Flood Zones



An estimated 23 percent (29 million) of residential and commercial properties in the U.S. are at high- or moderate- risk of flooding, but are outside FEMA's designated Special Flood Hazard Areas (SFHA), per a data analysis from CoreLogic.

Property owners living in an SFHA are required to have flood insurance if there is a federally insured mortgage. While those living outside SFHA zones are not required to have insurance, **more than 20% of all flood claims are for properties that are outside an SFHA.**

On a state level, CoreLogic's data analysis found:

*Florida has the highest number of properties in this category at 5.05 million (54%) of total properties

*Texas has 3.29 million (31%) of total properties, and California has 3.11 million (29%) of total properties

*Arizona has the highest percentage of properties outside an SFHA at 68%, followed by Florida at 54% and Louisiana at 49%.

View the full article on Insurance Journal's website [here](#).

We are here for any questions or concerns your clients have regarding their property's flood risk and what they can do to protect themselves.

For questions or more information, contact our Westfield Flood Team at:

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