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Redfin Reports Flood-Prone Parts of America Are Losing Residents at Nearly Twice Last Year's Rate

- *High-flood-risk U.S. counties lost over 63,000 more residents than they gained in 2025—nearly double the prior year's outflow*
- *Counties at low risk of flooding gained nearly 70,000 residents last year, the biggest uptick since 2018*
- *Miami and Houston top the list of flood-prone places that lost the most residents in 2025*

SEATTLE — June 24, 2026 — Flood-prone America lost far more residents than it gained in 2025, continuing and intensifying a trend that started in 2024, according to a new [report](#) from [Redfin](#), the real estate brokerage powered by Rocket.

High-flood-risk U.S. counties lost 63,357 more residents than they gained in 2025. That's nearly double the net outflow from the year before. In 2024—the first time in five years flood-prone counties posted a net outflow—34,099 more people moved out than in.

The opposite trend is happening in places at *low* risk of flooding. Low-flood-risk counties gained 69,857 more people than they lost last year—the biggest gain since 2018.

This is based on a Redfin analysis of domestic migration data from the U.S. Census Bureau (excludes immigration) and climate-risk scores from First Street. Redfin defines a high-risk county as one that ranks in the top 10% when it comes to the share of homes facing high flood risk—in other words, counties with 23.7%-99.1% of homes facing high risk. Migration data for 2025 covers July 1, 2024-July 1, 2025.

The significant uptick in movement away from flood-prone places suggests that concerns about flooding and climate are beginning to reshape where Americans choose to settle. While high-flood-risk counties are losing residents, lower-risk counties are seeing strong population gains, indicating that more movers may be prioritizing climate resilience and relative safety in their relocation decisions.

Several forces are likely driving residents away from flood-prone parts of America:

- **Increasing climate risks.** Repeated flooding and stronger storms have increased the physical and financial risks of living in vulnerable communities, particularly in coastal and low-lying regions.
- **Rising cost of homeownership in flood-prone places.** Homeowners in high-risk counties are facing rising insurance premiums, higher repair costs and, in some cases, difficulty obtaining or renewing flood coverage altogether. Soaring [HOA dues](#) in places that are particularly prone to climate disasters are also a factor.
- **Those pressures have been compounded by the rising cost of homeownership more broadly.** Buyers are weighing long-term climate risks when deciding where to move, and

many appear to be choosing areas where the threat of flooding—and the costs associated with it—are lower.

- **Reduced community appeal of flood-prone areas.** Frequent disasters can also disrupt local economies, damage infrastructure and reduce property values, making flood-prone communities less attractive places to live over time.
- **Destroyed or damaged homes.** In some flood-prone counties, thousands of homes have been destroyed or damaged by recent hurricanes, prompting people to move away.
- **Factors other than climate, such as soaring home prices and politics.** Soaring housing costs have driven some residents out of flood-prone places. And Redfin agents have said some people who moved to Florida during the pandemic are now leaving because they don't like the state's politics.

“If you don't live here and you're thinking of moving here, hurricane risk is top of mind,” said [Kyle Kleinman](#), a Redfin agent in Miami. “I've worked with a lot of house hunters who were searching in Miami from out of town, then they completely backed out. Most of them realized it's much more expensive to live here than they thought because of flood risk and sky-high insurance premiums. Coupled with high mortgage rates, the expense is through the roof.”

Miami Leads List of Flood-Prone Places Losing Residents

[Miami-Dade County](#) lost 72,254 more residents than it gained last year—the largest net outflow among the flood-prone counties in this analysis. That's also the largest net outflow on record for the county.

Florida counties make up four of the 10 flood-prone places that lost the most residents in 2025: In addition to Miami-Dade, Pinellas (Clearwater and St. Petersburg), Collier (Naples) and Monroe (Key West) counties are on the list.

[Harris County, TX](#), home to Houston, had the second-biggest outflow of residents in 2025. It lost 43,377 more residents than it gained.

Notably, [Orleans Parish, LA](#) (New Orleans) and Jefferson Parish, LA (part of the greater New Orleans area) are both on the top 10 list: They have net outflows of 2,724 and 5,553, respectively. In both of those counties, nearly all (roughly 99%) of homes face high flood risk—the highest shares in the nation.

In all but two of these counties, net outflow accelerated in 2025 from 2024. The exceptions are Hudson County, NJ (Jersey City) and Orleans Parish.

“Climate risk is becoming a more important factor when Americans weigh the costs and benefits of living in a certain place,” said [Daryl Fairweather](#), Redfin's chief economist. “Repeated disruptions and damage from extreme weather are making it more expensive—and less predictable—to own homes and live in the most flood-prone parts of the country. It's becoming more common for natural disasters to cost homeowners money in the form of rising insurance premiums and repairs. When people's bank accounts take a hit, they're more likely to genuinely consider living in a less risky place—or reconsider a move to a risky place.”

Climate Risk Is a Top Reason Americans Are Moving This Year: Redfin Survey

Climate risk is one of the top reasons Americans are looking to move, according to a Redfin survey conducted by Ipsos in May 2026.

The survey asked roughly 1,000 U.S. residents with plans to move in the next 12 months about their reasons for moving. Nearly one in six (16%) said “concern for natural disasters or climate risks in my previous area, including heat, drought, flooding, fire, smoke or poor air quality.”

Respondents could choose from 29 possible reasons; concern for natural disasters was the fourth-most common reason. The only more commonly cited answers were “want more space,” “upgrade to a better home or neighborhood,” “lower overall cost of living,” and “concern for safety/crime.” Concern for natural disasters ranked higher than every other option, including “to be with or nearer to family” and “move for a new job or job relocation.”

Among people planning to move out of state in the next 12 months, one in five (21%) are moving due to concern about natural disasters. That was the second most commonly cited reason; only better weather (22%) surpassed it.

And among people who have experienced a climate disaster and plan to move in the next 12 months, 20% are moving because they’re concerned about natural disasters, one of the most common reasons after “upgrade to a better home or neighborhood.”

A Look Back: America’s Flood-Prone Counties Have Gone From Attracting Residents to Making Them Think Twice

Looking back, America’s flood-prone counties *gained* residents from 2011, as far back as Redfin’s records go, to 2016.

The trend reversed the next year, when flood-prone places started losing residents, partly because 2017 and 2018 were two of the most destructive hurricane seasons in history. Hurricane Harvey in Texas and Hurricanes Irma and Michael in Florida both caused extensive flooding.

The next sea change happened in 2020, when the pandemic’s record-low mortgage rates and remote work culture motivated many Americans to move to the Sun Belt, [especially Miami](#) and other parts of coastal Florida. From 2020 to 2023, flood-prone areas gained residents.

Some Flood-Prone Areas Are Still Gaining More People Than They Are Losing

Among the 310 high-flood-risk counties Redfin analyzed, 128 saw more people move out than move in. The remaining 182 high-risk counties experienced net *inflows*. Many of the high-risk counties that saw net inflows are in Texas or Florida.

In [St. Johns County, FL](#) (just south of Jacksonville), 12,549 more people moved in than out in 2025—the biggest net inflow of all the high-risk counties in the analysis.

Next comes [Fort Bend County, TX](#) (just outside of Houston), with a net inflow of 10,406, followed by Lee County, FL (Fort Myers, Cape Coral), with a net inflow of 8,603.

Note that the high-risk counties that *gained* residents experienced much smaller inflows than the outflows seen by the counties that *lost* residents. The county with the most outflow, Miami-Dade, lost more 70,000 residents last year, while the county with the biggest inflow, St. Johns, gained 13,000.

The flood-prone places that gained residents are also generally more affordable than the places that lost them, and that affordability can outweigh climate risks for residents and people looking to move in. For instance, in three of the counties that lost the most residents—Kings County, NY (Brooklyn), Marin County, CA, and Monroe County, FL (Key West)—the median list price for a home is about \$1 million or more. All 10 counties that gained the most residents have median list prices under \$500,000.

To view the full report, including charts, additional metro-level data and a methodology, please visit: redfin.com/news/climate-migration-real-estate-2026

About Redfin

Redfin is a technology-driven real estate company with the country's most-visited real estate brokerage website. As part of Rocket Companies (NYSE: RKT), Redfin is creating an integrated homeownership platform from search to close to make the dream of homeownership more affordable and accessible for everyone. Redfin's clients can see homes first with on-demand tours, easily apply for a home loan with Rocket Mortgage, and save thousands in fees while working with a top local agent.

You can find more information about Redfin and get the latest housing market data and research at <https://www.redfin.com/news>. For more information about Rocket Companies, visit <https://www.rocketcompanies.com>.

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