

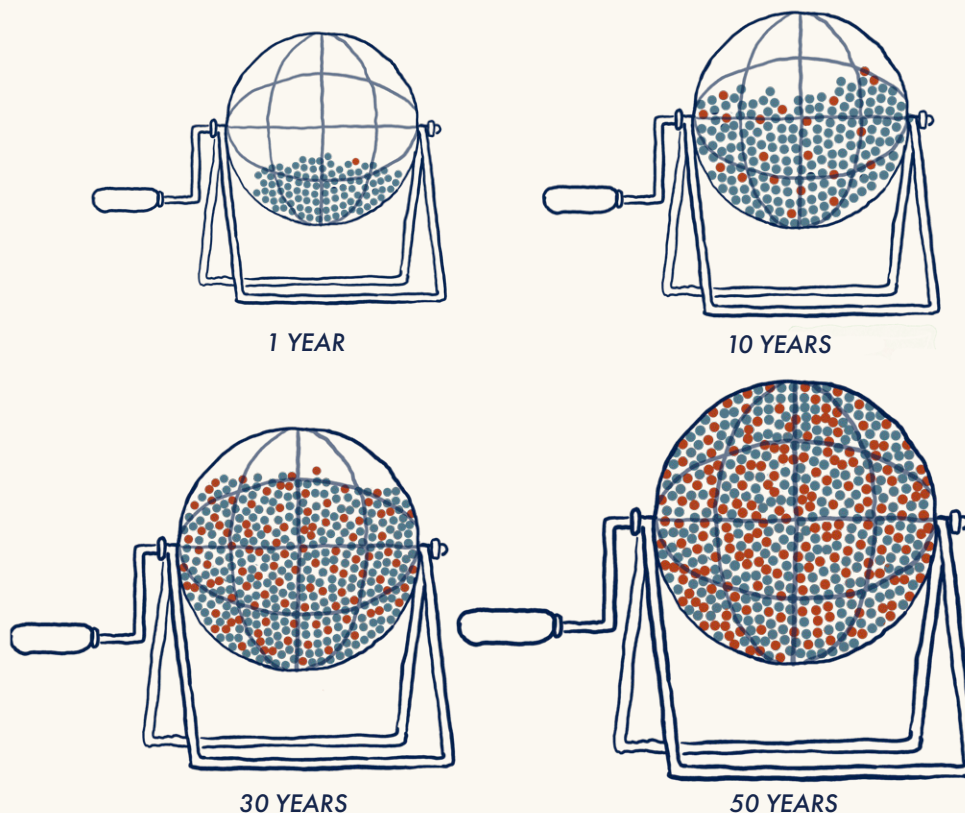
Flood Event Probability

When people talk about a “1% annual flood event,” they are describing a flood with a 1 in 100 chance, or a 1% probability, of happening in any given year. Sometimes people call this a “100-year flood,” but that phrase can be confusing. It doesn’t mean the flood happens exactly once every 100 years. Instead, it means that every year, there is a 1% chance of such a flood occurring.

Much like rolling a die or flipping a coin, the odds stay the same every year, regardless of what happened the year before. This means a 1% flood event could occur 2 years in a row, or not at all for decades.

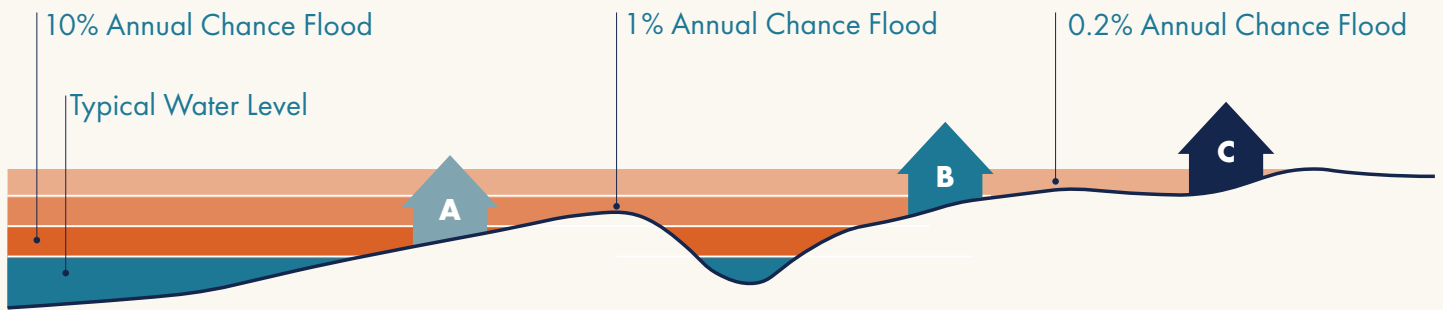
Over time, the chance of experiencing at least one 1% annual flood event adds up:

- Over 10 years, there’s about a 10% chance
- Over 30 years, the chance rises to about 26%
- Over 50 years, it’s about 39%



If your home is in an area with a 1% annual flood risk, there is a real possibility your home could flood during your lifetime, not just once every 100 years. For example, over the course of a typical 30-year mortgage, there is about a 1 in 4 chance (26%) of experiencing such a flood.

Importantly, these frequencies are based on historical records. However, the likelihood of experiencing a serious flood event is increasing due to heavier rainfall and rising seas. In other words, floods that used to be rare (likely to only occur 1% of the time) are now happening more often.

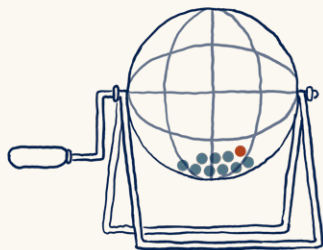


House **A** has a 10% chance of flooding every year and a 95% chance of flooding during a 30-year mortgage.

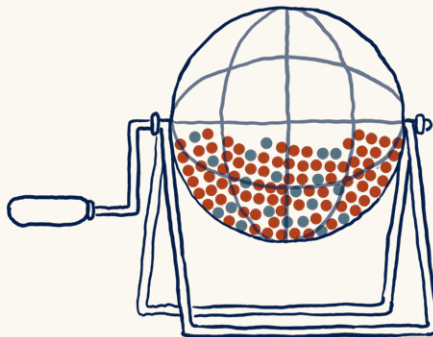
House **B** has a 1% chance of flooding every year and a 26% chance of flooding during a 30-year mortgage.

House **C** has a 0.2% chance of flooding every year and a 6% chance of flooding during a 30-year mortgage.

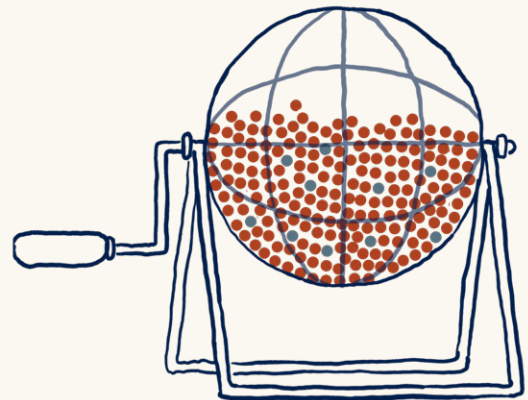
10% Annual Chance Flood



1 YEAR = 1 SPIN (10%)

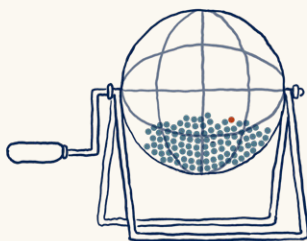


10 YEARS = 1 SPIN (65%)

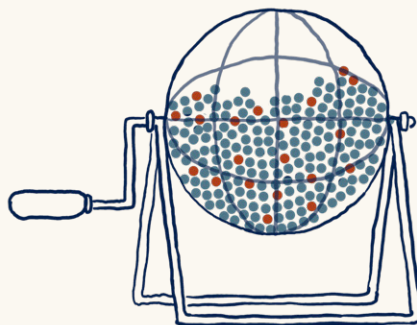


30 YEARS = 1 SPIN (95%)

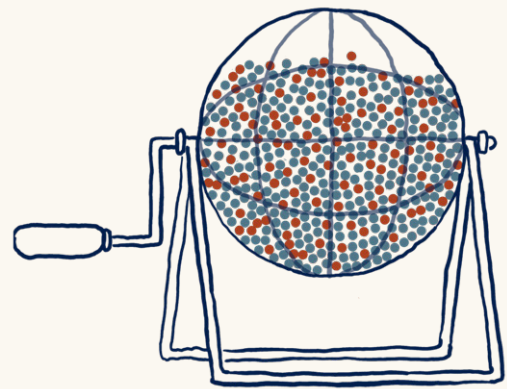
1% Annual Chance Flood



1 YEAR = 1 SPIN (1%)



10 YEARS = 1 SPIN (10%)



30 YEARS = 1 SPIN (26%)