

Assessing Your Flood Risk

Compare Risks

Your chances of being flooded are much greater than some other risks you face daily. If you live in a 100-year floodplain, there is more than a 1 in 4 chance that you will be flooded during your 30-year mortgage. During a 30-year mortgage period you are 27 times more likely to experience a flood than having a fire.

Event	% chance of happening during the next year
25-year flood	4 chances in 100
Involved in a car accident	3 chances in 100
Some form of cancer	3 chances in 100
Victim of larceny	2 chances in 100
50-year flood	2 chances in 100
Victim of burglary	1 chance in 100
Injured in a car accident	1 chance in 100
100-year flood	1 chance in 100
Victim of auto theft	1 chance in 300
Victim of aggravated assault	1 chance in 500
Victim of robbery	1 chance in 1,000
Residential fire	4 chances in 10,000
Killed in car accident	3 chances in 10,000

Source:
Floods and Your Family brochure,
U.S. Army Corps of Engineers

Understanding the "100-year floodplain"

The first thing you need to know about the concept of a 100-year floodplain is that it is based on a statistical probability needed by the insurance industry as a standard upon which to base policies. Both the federal government and the private sector assist the insurance industry in gathering scientific measurements that are then used to generate a "best guess" of stream flow peaks over a time. All this information goes into a formula/statistical model that generates elevations on tracts of land throughout a watershed that have "one-in-one hundred chance (1 percent) of occurrence of flooding in any given year, or a "return period" of once every 100 years."

100-year floodplains are not arbitrary but they are:

1. Limited to the "best information at the time"
2. Not a determination of where and how frequently actual flood damage will occur.
3. Subject to change

*We say "best guess" for several reasons, chiefly that streamflow data has only been collected for a maximum period of 150 years (much less in many areas) which is a small sampling in the context of regional weather patterns and actual flood events.

Read more

The "100-Year Flood" USGS Fact Sheet:
<http://water.usgs.gov/pubs/FS/FS-229-96/>

- Properties can also be at higher or lower risk **within a floodplain** depending where in the floodplain they are located. For example, one house in the 25-year floodplain may flood 2 feet deep during a storm, but their neighbor deeper in the floodplain may flood 6 feet deep.
- **If** you are a typical homeowner, living in a single-story \$100,000 home, without a basement, you can expect to suffer the following **damages** to your house and contents:
 - 1 foot of water = \$14,000
 - 3 feet of water = \$27,000
 Also add the cost of cleanup of mud and residue.

Source: Floods and Your Family brochure, U.S. Army Corps of Engineers.

- **Myths:**
 - Floods only happen to other people.
 - It has never flooded here, so it never will.
 - There was a flood problem, but it has been fixed.
 - If flooding were a problem, someone would have told us. That's why we pay taxes.
 - It's only water. It's no big deal to be flooded.
 - The government will bail me out.
 - My homeowner's policy will cover any flood damage.
 - We just had a "100-year flood", so my family will be safe from future floods for the rest of their lives.
- **Facts:**
 - We can't predict when floods will occur, but we can usually tell where they will occur.
 - Just because it hasn't flooded in the past doesn't mean it won't in the future.
 - Just because you had a flood does not mean it won't happen again soon.
 - Floods are caused by weather conditions and are unpredictable. If the conditions are right, floods will occur again.
 - It is almost impossible to "fix" a flood problem.
 - Real estate agents usually don't know whether flooding has ever occurred on the property.
 - Government assistance after a flood is usually limited to loans which have to be repaid. Who needs a second mortgage?
 - Figuring out how to cope with a flood is your responsibility.

Source: Floods and Your Family brochure, U.S. Army Corps of Engineers.