FLOOD RISK
what does this mean for me?

UNDERSTANDING THE BASICS

100 - year flood
1% chance of flood in a single year
26% chance of flood during 30-year mortgage

500 - year flood
0.2% chance of flood in a single year
6% chance of flood during 30-year mortgage

1000 - year flood
0.1% chance of flood in a single year
3% chance of flood during 30-year mortgage
examples: Hurricane Harvey
2015 S.C. flood
Hurricane Matthew

WHAT DOES THIS MEAN?
These categories do NOT mean that an event will occur only once in these time periods.

It means that although chances of a 1,000 year event are only 0.1%, each year there is a 0.1% that an event will occur. This might happen even if a similar event occurred the year before.