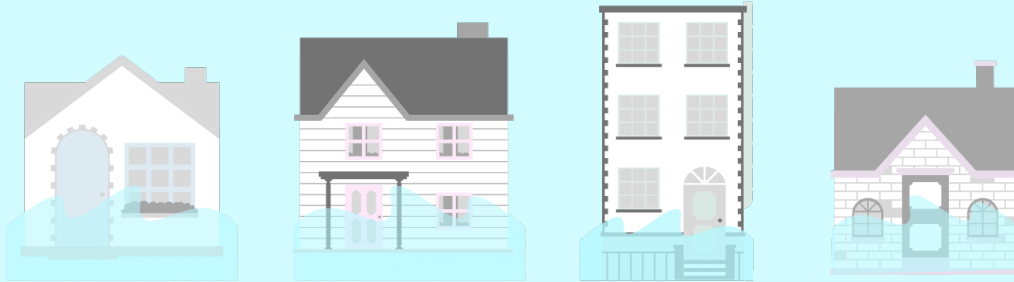


FLOOD RISK

understanding the basics



100 - YEAR FLOOD

1% chance of flood in a single year, and 26% chance of flood during 30-year mortgage.

500 - YEAR FLOOD

0.2% chance of flood in a single year, and 6% chance of flood during 30-year mortgage.

1,000 - YEAR FLOOD

0.1% chance of flood in a single year, and 3% chance of flood during 30-year mortgage (e.g. Hurricane Harvey, 2015 S.C. flood, and Hurricane Matthew).

WHAT DOES THIS MEAN FOR ME?

These categories (100, 500, and 1,000 year floods) do NOT mean that an event will occur only once in these time periods. It means that although the chances of a 1,000 year event are only 0.1%, each year there is a 0.1% likelihood that an event will occur. This might happen even if a similar event occurred the year before.