

# Assessing Your Flood Risk

Penn State Initiative for Resilient Communities // [psirc.psu.edu](https://psirc.psu.edu)



Flooding from heavy rains, stormwater, or nearby streams and rivers can cause costly damage to a home. Even a few inches of water can ruin carpet, drywall, furniture, and electronics. Understanding your risk can help you make choices about the best way to protect your property.

## Pros & Cons of Flood Risk Assessment Tools

Two tools are widely available to the public for assessing household flood risk: (1) the Federal Emergency Management Agency's (FEMA) floodplain maps and (2) Flood Factor, created by the nonprofit First Street Foundation.



**FEMA's Floodplain Maps:** These display the floodway (striped), the 100 year floodplain (blue), and the 500 year floodplain (red).



**Flood Factor:** This tool shows a dot representing flood risk for each property ranging from minimal (green) to extreme (dark red).

Pros

- Used to determine insurance requirements, inform building codes, and help communities develop strategies for reducing their risk

Cons

- Property-level details are not available for all locations
- Does not account for climate change
- Only considers flooding caused by rivers

- Shows property-level flood risk for more locations
- Covers the continental US
- Integrates climate change into flood risk estimates
- Includes properties at risk from heavy rainfall

- Cannot be used to determine insurance rates, building codes, or community flood mitigation plans
- Risk estimates produced by computer models, not verified by local studies



Neither tool considers how future landscape changes could affect flooding or how impacts such as road flooding might affect flood response. However, both are free to access and provide important information and can help you make informed decisions about purchasing a home, acquiring flood insurance, and protecting your property. You can use both tools when assessing your risk.

## Tips & Next Steps:

- Use more than one tool to better understand your risk.
- When purchasing a home, research whether the property has a history of flooding. Some states require sellers to disclose flood history, while others do not.
- Get a home inspection to see which parts of your home are most at risk.
- Even homes located outside of high-risk zones may flood during strong storms.
- Talk to your insurance agent or local floodplain manager to discuss flood insurance and home protection options.

*This is based on research from the Penn State Initiative for Resilient Communities. [Read that research online.](https://psirc.psu.edu)*