



What a '100-Year Flood' Actually Means



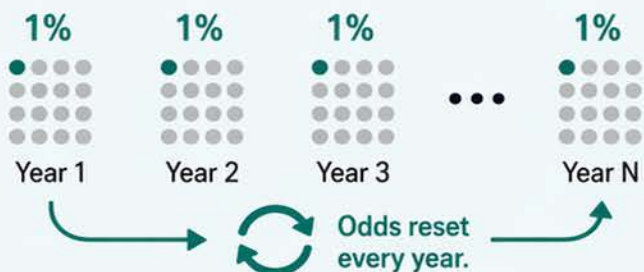
A 100-year flood is a flood with a 1% chance of occurring in any given year.

A 100-year flood can happen twice in a decade—or even in back-to-back years.



'100-year' refers to annual chance, not a fixed schedule.

Each year carries the same 1% chance. The odds reset every year.



Annual chance by flood type

	10-year flood	= 10% annual chance
	50-year flood	= 2% annual chance
	100-year flood	= 1% annual chance
	500-year flood	= 0.2% annual chance



Why this matters for policy

- informs floodplain management
- affects infrastructure and building decisions
- helps communicate risk more accurately to the public



KEY TAKEAWAY

A 100-year flood does not mean you are safe for the next 99 years.