

# Why Flood Risk Is Not the Same as Flood Hazard

Hazard is only one part of the story. Risk depends on what is exposed and how vulnerable it is.



## Hazard

The physical flood event or flood conditions, such as depth, speed, extent, or timing.



## Exposure

The people, buildings, infrastructure, and assets located in the flood area.



## Vulnerability

How susceptible those exposed people and assets are to damage or disruption.



## Risk

The potential for harmful consequences when hazard, exposure, and vulnerability interact.

**A**

## Area A

High hazard, low exposure



High flood hazard



Low exposure



Lower risk

**B**

## Area B

Similar hazard, higher exposure and vulnerability



Similar flood hazard



High exposure



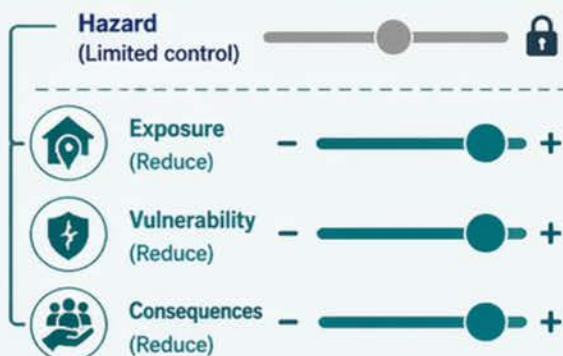
Higher vulnerability



Higher risk

## What policy can influence

Policy may not stop the flood hazard itself, but it can shape where development occurs, how resilient systems are, and how severe the impacts become.



## Why this matters for policy



helps prioritize smarter land use and infrastructure decisions



supports equitable resilience planning



improves how flood information is communicated



**KEY TAKEAWAY**

**A flood hazard becomes a flood risk when people and assets are exposed and vulnerable.**