

# 1-IN-100 YEAR FLOOD

A 1-in-100-year flood is a flood that has a 1% chance of happening in any given year. It does NOT mean a flood that occurs once every 100 years.

Said differently, if you live in a 1-in-100-year flood zone and have a mortgage repayment period of 30 years, your home has a 26% chance of experiencing a flood during the mortgage term.

Flooding is Canada's most common and expensive natural hazard. Our climate is changing and extreme weather is expected to increase, so be Flood Smart. Know your own risks and start taking steps to reduce them.



FloodSmart Canada

FloodSmart Canada offers educational and other resources on flooding for Canadians and communities. For more information, visit: [floodsmartcanada.ca](https://www.floodsmartcanada.ca)