



Realtor.com® Integrates Flood Factor Data, Helps Shoppers Understand Property’s Flood Risk

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SANTA CLARA, Calif., (August 26, 2020) — Rising sea levels and increasingly powerful storms have the potential to cause significant flood damage to homes and uproot lives. To help consumers understand risk and take necessary precautions, [realtor.com](https://www.realtor.com)® includes flood risk information on for-sale and off-market properties. Properties now displays a [Flood Factor](#)™ from First Street Foundation a nonprofit research and technology group, which is a score between one and 10 that represents its cumulative risk of flooding over a thirty-year mortgage. Properties also display their FEMA Flood Zone, providing realtor.com® users with a comprehensive understanding of their flood risk.

This first-of-its-kind data integration on realtor.com® will give home shoppers and homeowners easy access to previously hard-to-find information about flood risk. Users can also drill down for additional details on past, present and future risk, and explore the interactive flood map.

“Historically, determining a property’s flood risk was an onerous process — in some cases, potential buyers would have no idea a property was in a flood zone until it was flagged by the mortgage company prior to closing, or in some cases not at all,” said Leslie Jordan, senior vice president of product, realtor.com®. “By surfacing this information upfront, consumers can avoid surprises and have all the information they need to make informed decisions and feel confident about the home buying process.”

First Street Foundation has developed the industry’s most comprehensive, climate adjusted flood risk model, assessing flood risk at the individual property level today and in the future throughout the continental U.S. The model incorporates local adaptation, includes areas not currently mapped by FEMA, and assesses risk from four types of flooding events, including riverine, rainfall, storm surge, and tidal sources. The model addresses the reality that these sources have been, and continue to be, impacted in different ways by a changing environment. The First Street Foundation Flood Model was produced in partnership with more than 80 of the world’s leading hydrologists, researchers and data scientists and has been reviewed by some of the world’s leading research institutions.

FEMA Flood Maps are the official public source for flood hazard information produced in support of the National Flood Insurance Program. A property that is in a Special Flood Hazard Area is identified as having flood, mudflow or flood-related erosion hazards and requires mandatory purchase of flood insurance. In order to make the most informed decisions, home shoppers should consider multiple sources of data and have a discussion with their real estate agent.

“Integrating Flood Factor on realtor.com® provides millions of current and future homeowners with a comprehensive, accessible understanding of a property’s flood risk due to a changing environment over the life of a 30-year mortgage,” said Matthew Eby, Executive Director of First Street Foundation. “By democratizing access to this information, First Street Foundation is helping homeowners protect what is likely their largest, most valuable asset: their home.”



First Street Foundation is a nonprofit 501(c)(3) research and technology group working to define America’s growing flood risk. The Foundation uses transparent, peer-reviewed methodologies to calculate the past, present, and future flood risk of individual homes and properties across the United States. The Foundation’s data addresses an asymmetry of information in the U.S., empowering Americans to protect themselves from increasing flood risk. The Foundation’s previous research found a \$15.9 billion loss in relative home values caused by tidal flooding and sea level rise.