

Use these online tools to help determine a property's risk of natural hazards. Always follow up with an insurance or construction professional to confirm any findings.

Risk Factor

Risk Factor was developed by the [First Street Foundation](#). It provides a high-level overview of a property's vulnerability to five risks: Flood, Fire, Wind, Air, and Heat.

[Realtor.com](#) uses Risk Factor to provide an Environmental Risk score for five hazards that can affect homes, apartments, and condos.

To find the risk factors for a property:

1. Visit www.Realtor.com and search for an address.
2. Scroll down to the Environmental Risk section on that property's web page. Each Risk Factor scores 1 through 10, with 10 being the potential for severe impacts and 1 being a low likelihood of impact.
3. Click on each Risk Factor for more information. The information provided gives users a general understanding of their likely exposure.
4. Risk Factor offers a paid subscription plan if a more detailed report is wanted.

FEMA National Risk Index (NRI)

The National Risk Index is a tool for determining risk at the community level. It is designed to help people better understand 18 natural hazard risks in their respective areas or communities.

To find the risks for your area:

1. Visit <https://hazards.fema.gov/nri/> and click "Explore the Map."
2. Once the map loads, make sure the "Risk Index" tab at the top left of the map is selected.
3. In the dropdown of the Risk Index tab, select "All Natural Hazards."
4. Then, enter an address in the search box or zoom into your area and click your county or parish.
5. A window will appear to the right of the screen, displaying the various hazard types and their score.
6. You can also view the risk of specific natural hazards, such as hurricanes or wildfires, from the Risk Index tab.

ASCE Hazard Tool

The American Society of Civil Engineers (ASCE) ASCE/SEI 7 Minimum Design Loads and Associated Criteria for Buildings and Other Structures is an integral part of building codes in the United States. The ASCE Hazard Tool is a quick, reliable way to look up key design parameters specified in ASCE Standards¹ and allows you to look up eight environment hazards, plus seismic data.

To access the tool, [Click Here](#). We will look at wind risk in this example.

1. Type the address of your lot into the search bar and click search.
2. Choose the applicable ASCE standard for your area as determined by your local building code. If you do not know, choose the most recent ASCE version.
3. Select "II" from the Risk Category dropdown. This is the Risk Category for residential construction.
4. Choose "Wind" from the Load Types menu.
 - a. You can choose from any of the eight hazards.
5. Click the "View Results" button.
6. Click the "Overlay" slider button to see the map.

FORTIFIED Home™ High-Wind Standard	FORTIFIED Home™ Hurricane Standard
Wind speed is 115 mph or lower	Wind speed is 116 mph or higher

FEMA Flood Map Service Center

Floods are the most common and costly natural disaster in the United States. FEMA creates flood maps that show an area's flood risk. These maps divide areas into different flood zones based on risk. Areas with high flood risk are known as Special Flood Hazard Areas (SFHAs). If you do not live in an SFHA area, it does not mean that your home cannot flood. Over 25% of all flood insurance claims come from outside the SFHA zones.

How to Find Your Risk:

1. Access [the Flood Map Service Center](#)
2. Search the property's address
3. Use the index to see the flood zone.
4. Learn about Flood Zones using [FEMA Flood Maps and Zones Explained](#)
 - Zones A or V - Special Flood Hazard Areas
 - Zone D - Area with Reduced Risk Due to Levee
 - Zone D - Unmapped Area
 - Zone X - Area of Minimal Flood Hazard

¹ <https://ascehazardtool.org/about.html#:~:text=The%20ASCE%20Hazard%20Tool%20is,tsunami%20all%20in%20one%20tool>.

Wildfire Risk to Communities

Wildfire Risk to Communities is a free, easy-to-use website with interactive maps, charts, and resources to help you understand, explore, and reduce wildfire risk. This is the first time wildfire risk to communities has been mapped nationwide, and this is how to use it:

1. [Access the Wildfire Risk to Communities](#)
2. Search the state, county, city, or community where the property is located.
3. Scroll through the risk factors and recommended actions to reduce your risk.

Landslide Inventory and Susceptibility Map

The U.S. Geological Survey has released a new nationwide landslide susceptibility map that indicates nearly 44% of the U.S. could potentially experience landslide activity. The new assessment provides a highly detailed, county-by-county picture of where these damaging, disruptive and potentially deadly geologic hazards are more likely as well as areas where landslide hazards are negligible.

The new map will support risk-reduction and land-use planning efforts by showing where potentially unstable areas are so planners and engineers can better prioritize and mitigate future landslide hazards.²

To see the history and risk of landslides, [Click Here](#)

² <https://www.usgs.gov/news/national-news-release/new-usgs-map-shows-where-landslides-are-most-likely-occur-us>