



Understanding the Oirunu Flood Risk Score

This guide is sent to Oirunu partner contractors when we share a qualified lead. It explains how the homeowner's risk score was calculated and what it means for your engagement.

Risk Score Tiers

Score Range	Risk Level	Description
0–24	Low Risk	Minimal intervention likely needed. Informational engagement.
25–49	Moderate Risk	Targeted improvements warranted. Strong candidate for drainage or barrier work.
50–74	High Risk	Multiple vulnerabilities present. Expect meaningful scope on site.
75–100	Severe Risk	Significant exposure confirmed. Likely requires urgent, multi-system response.

How the Score Is Built — Three Components

The final score is a weighted composite of three components, each reflecting a different dimension of flood risk.

1 Flood Exposure Score

45% of final score

This is the **location-based component**, generated by querying external data sources against the homeowner's address. It reflects the structural flood risk of where the property sits, independent of anything the homeowner told us.

Data sources consulted:

- **FEMA Flood Insurance Rate Maps (FIRM)** — determines whether the property falls in a Special Flood Hazard Area (SFHA), a moderate-risk zone, or a minimal-risk zone.
- **NOAA precipitation and storm records** — historical rainfall intensity and storm frequency for the area.
- **50 years of federal disaster declarations** — tracks how often the surrounding area has received FEMA disaster aid for flood events.

A high Flood Exposure score (75+) automatically adds penalty points to both other components, reflecting that location risk amplifies physical and insurance vulnerability.

2 Property Vulnerability Score

35% of final score

Factor reported by homeowner	Points added
Prior flood damage to property	+18
Active drainage issues	+16
Occasional drainage issues	+8

Trees overhanging structure	+8
Full finished basement	+14
Unfinished basement	+10
Partial basement / crawlspace	+8
Commercial property type	+10
Multi-family property type	+8
Single-family home	+6
Built before 1980	+10
Built 1980–1999	+6
Built 2000–2014	+3
Flood exposure score ≥ 75	+8
Flood exposure score ≥ 50	+4

3 Insurance Risk Score		20% of final score
Factor reported by homeowner	Points added	
No flood insurance	+28	
Unsure whether insured	+18	
Has flood insurance	+4	
Prior flood claim on record	+18	
Premium has increased	+16	
Denied coverage or dropped by insurer	+22	
Flood exposure score ≥ 75	+10	
Flood exposure score ≥ 50	+6	

What This Means for Your Site Visit

A High or Severe score does not mean the property is unprotectable — it means the combination of location exposure, physical vulnerability, and insurance history places this homeowner in a category where professional intervention has clear, measurable value.

These are the properties where flood barriers, foundation waterproofing, drainage improvements, sump systems, and elevation work can make the difference between an insurable, sellable home and one that is not.

The score is a starting point, not a professional survey. It flags where the risk is concentrated — your on-site assessment determines what to do about it.

