

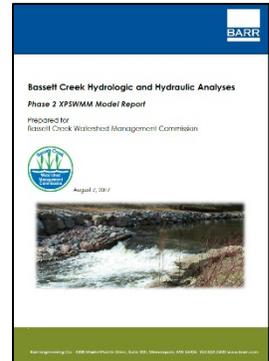


Bassett Creek Watershed Management Commission

Updated Flood Elevations 2017

In May 2017, the Bassett Creek Watershed Management Commission (BCWMC) completed a new hydrologic model and adopted new flood elevations. (The full modeling report can be found online [here](#).) Compared to the previous hydrologic model, this new model better predicts and delineates flood prone areas because it uses the most recent data including:

- Updated precipitation and storm data from this region
- More accurate topographic data
- More detailed storm water pond and pipe information



The BCWMC uses the updated flood elevations in its management responsibilities, including reviewing developments and projects that are within the floodplain of the Bassett Creek trunk system - that area lying below the 1% annual chance (100-year) flood elevations as shown in [Table 2-9 of the BCWMC Watershed Management Plan](#).)

The new BCWMC flood elevations are likely different from the flood elevations shown on Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps. In most cases, the BCWMC 1% annual chance (100-year) flood elevation is higher than the FEMA flood elevation, due to the increased precipitation amounts as documented by the National Oceanic and Atmospheric Administration (NOAA, 2013 Atlas 14, Volume 8) and used in the new BCWMC flood model.

The BCWMC flood elevations provide useful information that assist the BCWMC and its member cities in managing projects and development activities within the floodplain, but they are not currently used for flood insurance purposes. FEMA's Flood Insurance Rate Map (FIRM) is the official source for insurance information. At some point in the future, FEMA may begin working through the process to update the FIRM maps, but the resources and funds for this effort are not programmed at this time.

The BCWMC member cities participate in the National Flood Insurance Program (NFIP), and therefore all property owners in the BCWMC are eligible to purchase flood insurance. However, flood risk does not stop at the edge of a mapped floodplain, as approximately 25% of all flood insurance claims occur outside of the high-risk areas. Therefore, property owners should assess their own risk of flooding and consider purchasing flood insurance, regardless of whether or not flood insurance is required by FEMA or respective mortgage lenders.

Both FEMA and the Minnesota Department of Natural Resources have websites that contain excellent information relating to flooding and flood insurance:

FEMA - <http://www.floodsmart.gov>
<http://www.ready.gov/floods>

MnDNR - http://www.dnr.state.mn.us/waters/watermgmt_section/floodplain/index.html

For more information on the BCWMC's updated flood elevations contact Jen Koehler, BCWMC Engineer with Barr Engineering at jkoehler@barr.com.
For information on specific floodplain requirements in your city, contact your city offices.