

# 6 FACTS ABOUT BASE FLOOD ELEVATION

Knowing your property's BFE is crucial. It helps you assess your flood risk, prepare for potential flooding, and take mitigation measures to minimize flood damage. You can find your property's BFE through a Flood Insurance Rate Map (FIRM) or an Elevation Certificate.

1

**It's the elevation of a flood with a 1% annual chance of occurring.**

Also known as the 100-year flood or the base flood, the BFE is a statistical measure used to identify areas at high risk of flooding.

2

**It helps define floodplains.**

Floodplains are areas of land that are susceptible to inundation by floodwaters from a source like a river or ocean. The BFE helps determine the boundaries of these floodplains.

3

**It's used in flood insurance requirements.**

If your property is located in a high-risk flood area, also known as a Special Flood Hazard Area (SFHA), by law you will need to purchase flood insurance if you have a federally backed mortgage. The BFE is a key factor in determining flood insurance rates.

4

**It's not a guarantee.**

The 1% annual chance of occurrence doesn't mean a flood won't happen more frequently. Floods exceeding the BFE can occur, and some areas may experience multiple floods in a given year.

5

**It can change over time.**

Floodplains can shift and expand due to development and changes in land use. Climate change can also increase flood risk.

6

**It's important information for property owners.**

Knowing the BFE of your property can help you assess your flood risk and make informed decisions about flood preparedness and mitigation measures. You can find your property's BFE by obtaining a Flood Insurance Rate Map (FIRM) or an Elevation Certificate.