The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. It is the flood that is used as the basis for flood insurance rating purposes.

For a jurisdiction to be flood prone, a Flood Insurance Study (FIS) report must be prepared by the Federal Insurance Administration (FIA). This report is used to determine flood zones and elevations. The elevation of the base flood is determined from the FIS report.

The Base Flood Elevation (BFE) is the elevation of the 1% annual chance flood. It is determined by the FIA and is used for the purpose of flood insurance rating. The BFE is represented on the Flood Insurance Rate Map (FIRM) as a horizontal datum.

The BFE is determined by hydrologic and hydraulic studies. The studies are based on historical flood data and the characteristics of the watershed. The BFE is determined for the entire study area, including small creeks and streams.

The BFE is represented on the FIRM as a horizontal datum. The datum is based on the North American Vertical Datum of 1988 (NAVD 88). The BFE is represented on the FIRM as a horizontal datum, spheroid, projection or UTM zones used in the production of FIRMs for adjacent jurisdictions.

The BFE is determined by hydrologic and hydraulic studies. The studies are based on historical flood data and the characteristics of the watershed. The BFE is determined for the entire study area, including small creeks and streams.

The BFE is represented on the FIRM as a horizontal datum. The datum is based on the North American Vertical Datum of 1988 (NAVD 88). The BFE is represented on the FIRM as a horizontal datum, spheroid, projection or UTM zones used in the production of FIRMs for adjacent jurisdictions.