

Update: FEMA Tentatively Approves 100-year Floodplain Elevation Update for Prior Lake

The City of Prior Lake and the Prior Lake-Spring Lake Watershed District (PLSLWD), in collaboration with Spring Lake Township, completed a [Flood Study](#) in 2016. One of the significant components of the Flood Study is a watershed flood model that accurately characterizes the nature of flooding for the areas draining to Prior Lake. The previous flood model was developed in the 1970s and updated in 1997. FEMA used these old flood models to set the 100-year floodplain elevation for Prior Lake at 908.9, where it remains to this day. The 2016 Flood Study found that the 100-year flood elevation for Prior Lake should be 906.9. The difference of 2 feet is primarily due to the presence of the Prior Lake Outlet Channel (PLOC); Prior Lake was previously a landlocked lake having no natural outlet. The 1997 FEMA update did not consider the presence of the PLOC. The peak of the 2014 Prior Lake flood was [906.17](#).

City staff worked with Barr Engineering, the developers of the Flood Study, to make an application to FEMA to update the 100-year floodplain of Prior Lake based on Flood Study modeling results. After a long review period, FEMA recently notified the City that it has tentatively approved the 100-year floodplain elevation for Prior Lake at 906.9 with an effective date of July 8, 2018.

Residents with federally-backed mortgages are required to pay for flood insurance if their homes are within the floodplain, and this change could remove some homes from the floodplain. While residents may still wish to pay for flood insurance it may no longer be required in some instances. Residents reconstructing their homes around Prior Lake may have a lower regulatory minimum elevation requirement, meaning that they may not need to add as much fill near the lake to construct a home above the floodplain and meet City requirements. The City requires homes to have a lowest floor elevation of at least one foot above the 100-year floodplain; this regulatory elevation could change from 909.9 to 907.9 based on the new 100-year floodplain elevation. It is always an option to voluntarily build a home higher out of the floodplain than the minimum requirement.

The City will host an open house before the FEMA effective date of July 8, 2018. Staff will provide additional information through this website in advance of the open house, which will be held in May or June. Please contact Pete Young, Water Resources Engineer, for more information at 952-447-9831 or pyoung@cityofpriorlake.com.