



2025

# SURVEYORS' Conference

## 405 – Floodplain Analysis to establish Base Flood Elevation (BFE) for a Zone A Stream

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# National Flood Insurance Program

Session 405: Floodplain Analysis to establish Base Flood Elevation (BFE) for a Zone A Stream

Surveyor Training – Presented by Thomas F. Smith, PE, PLS



FEMA

January 14, 2025



# FEMA Region III Mitigation Division Floodplain Management & Insurance Branch

Developed with support from:  
Risk Analysis Branch  
Hazard Mitigation Assistance Branch

Edited and supplemented by Thomas F. Smith, PE, PLS to fit time  
constraints of the Surveyors' Conference  
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# Objectives and Agenda

Provide Land Surveyors with information to determine Base Flood Elevations (BFEs) in a Zone A stream.

- Flood Zone Overview.
- Mapping methods
- Hydrologic Methods
  - NRCS TR-55
  - USGS StreamStats (web based method)
- Hydraulic methods
- Elevation Certificates for Zone A Streams.
- Letter of Map Amendment (LOMA)
- Case Studies





# Flood Zone Overview

## Key Definitions

- *Special Flood Hazard Area* – The area on a Flood Insurance Rate Map (FIRM) which is subject to the Base Flood. Also known as the A Zone or V Zone or the Regulatory Floodplain.
- *Base Flood* – The flood having a 1% chance of being equaled or exceeded in any given year.
- *Base Flood Elevation (BFE)* - Height of the 1% annual chance (100 year) flood measured in feet above sea level
- *Zone A* – Areas subject to inundation by the 1-percent-annual-chance flood (“100-year flood”) event generally determined using approximate methodologies. Detailed hydraulic analyses have not been performed, no Base Flood Elevations (BFEs) or flood depths are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

# Understanding the FIRM - Riverine

- Insurance implications and regulatory requirements

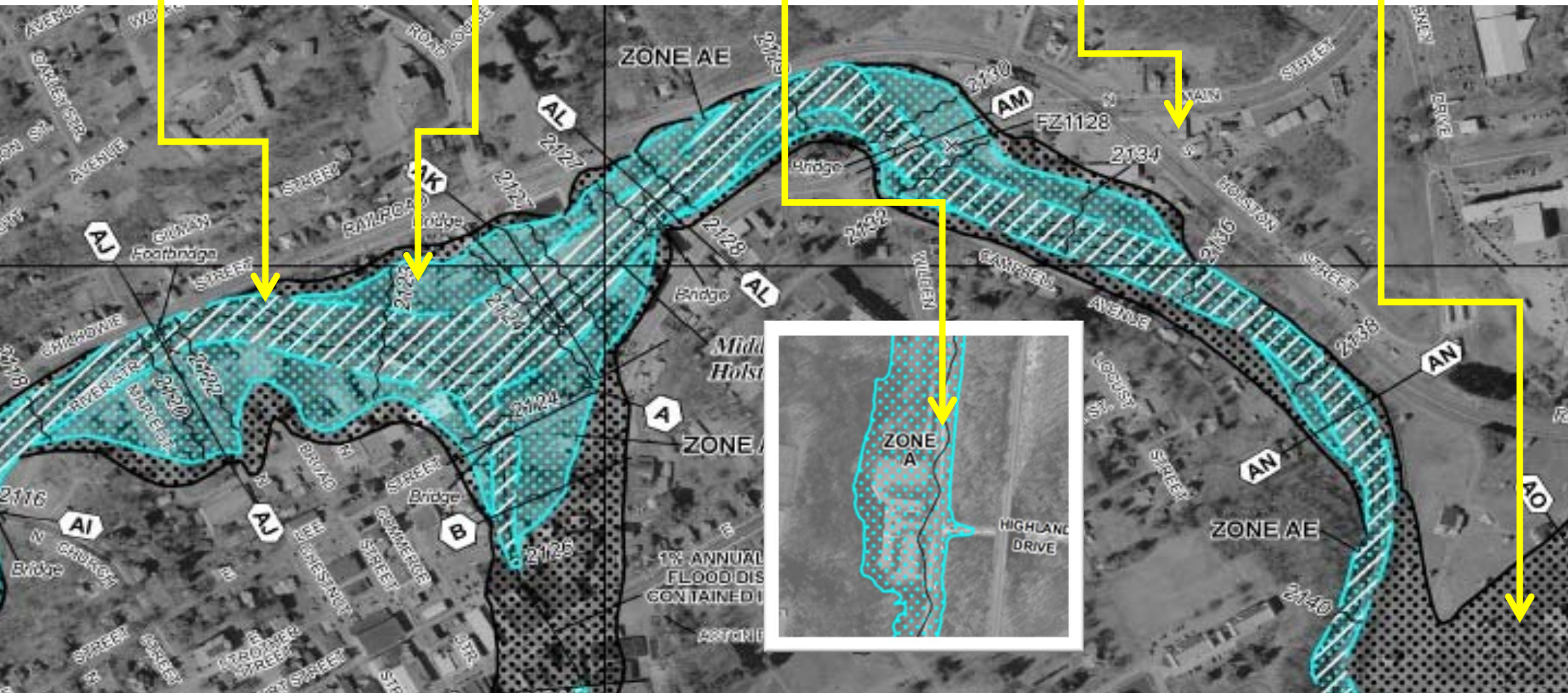
Floodway

Zone AE

Zone A

Zone X

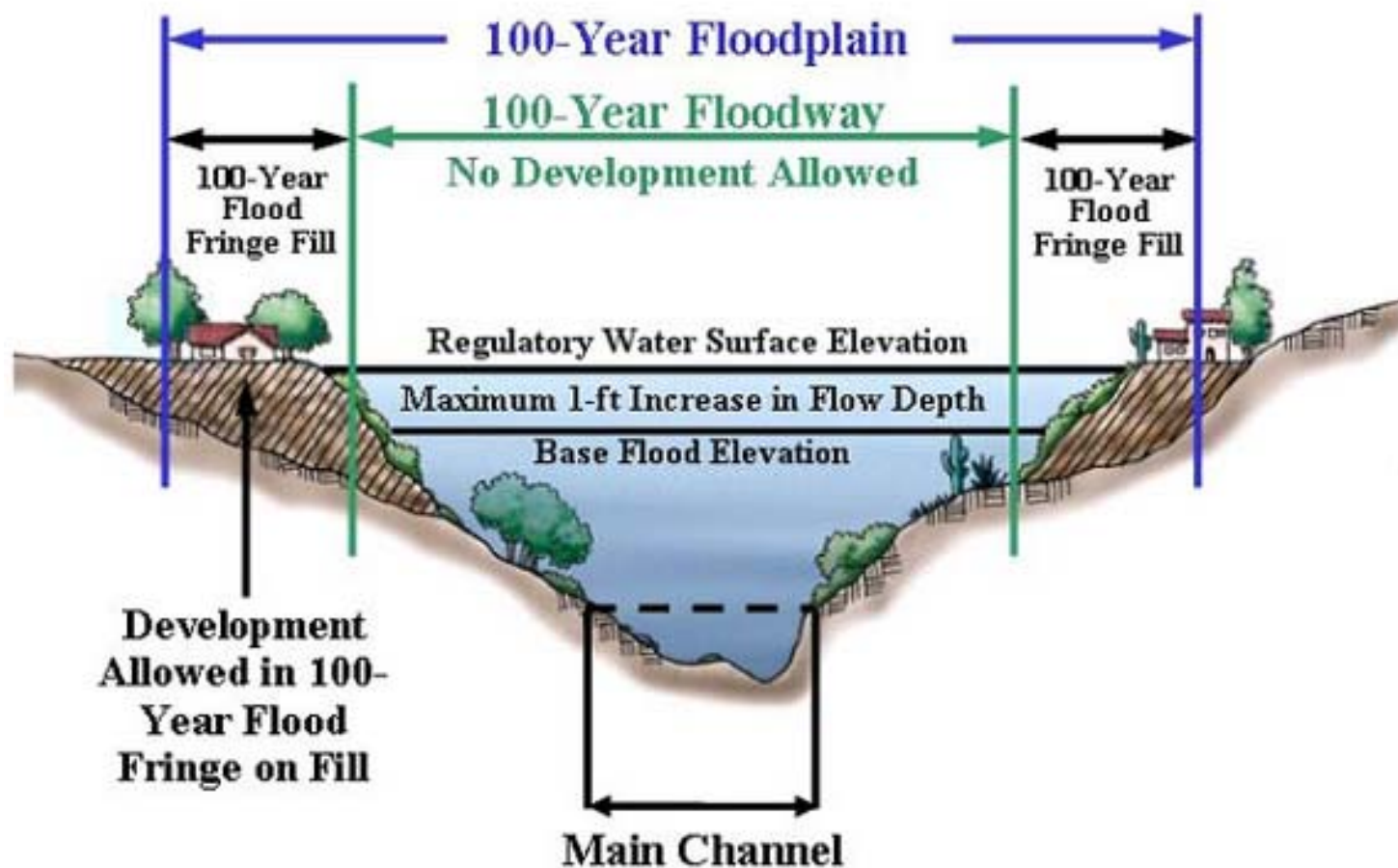
Shaded  
Zone X



# SFHA Boundaries and Elevations

BFE - Height of the 1% annual chance (100 year) flood measured in feet above sea level

Flood profiles in Flood Insurance Studies typically represent BFE for 10, 50, 100, and 500 year floods.



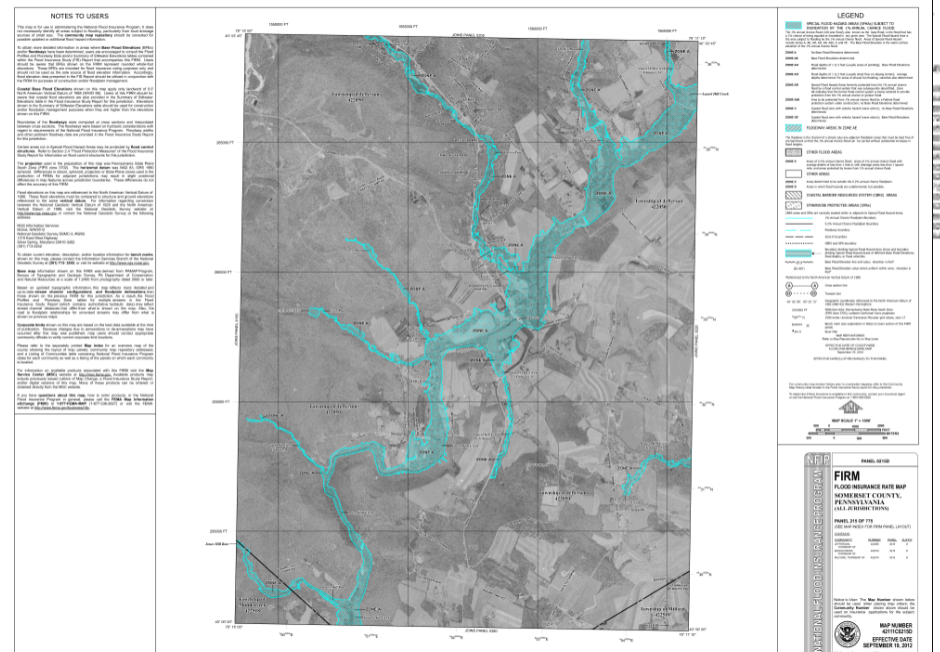


# FEMA Maps and Data

- Flood Insurance Rate Map (FIRM)
- Flood Insurance Study (FIS)
- Community Identified Risk
  - Historic high water marks

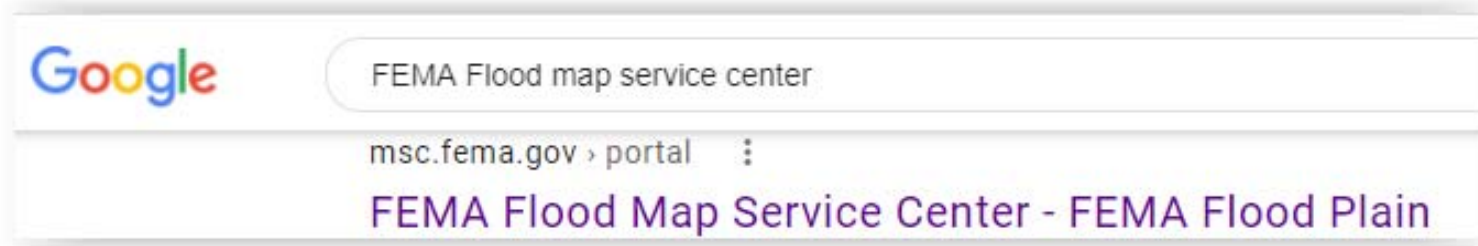


**SOMERSET COUNTY,  
PENNSYLVANIA**  
ALL JURISDICTIONS



# SEARCHING AND READING FEMA MAPS

1. Google search for FEMA Flood Maps: <https://msc.fema.gov/portal/home>



## *2. Enter address in search box*


A screenshot of the FEMA Flood Map Service Center website. The header reads "FEMA Flood Map Service Center: Welcome!". Below this is a link "Looking for a Flood Map?" with a question mark icon. A section titled "Enter an address, a place, or longitude/latitude coordinates:" contains a text input box with the address "1 S. Main Street, Spring City, PA 19475" and a blue "Search" button. A small thumbnail image of a map is visible on the right side of the search area.

# SEARCHING AND READING FEMA MAPS

Select “Dynamic Map” or “Map image” to download


Click “Go to NFHL Viewer”

**DYNAMIC MAP**






PRINT MAP/  
FIRMette

**MAP IMAGE**



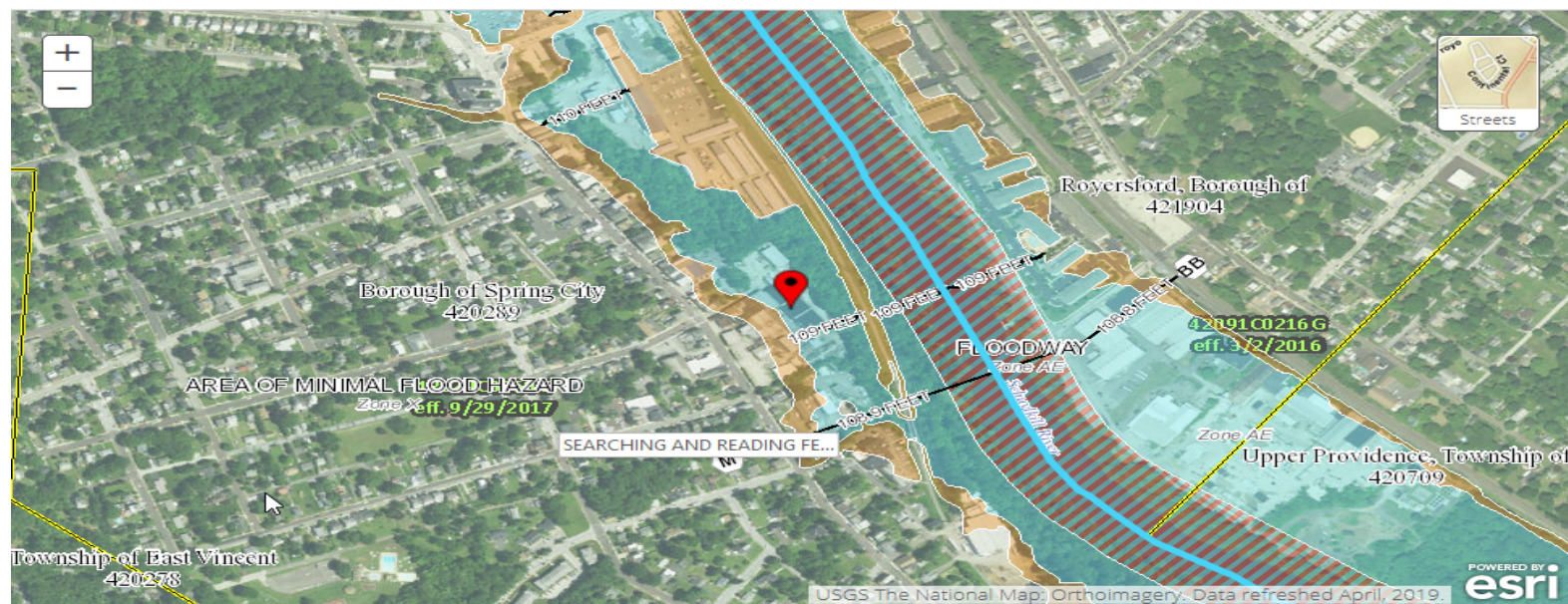
DOWNLOAD  
FIRM PANEL

Changes to this FIRM ?

-  Revisions (0)
-  Amendments (3)
-  Revalidations (3)

You can choose a new flood map or move the location pin by selecting a different location on the locator map below or by entering a new location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette. If you are a person with a disability, are blind, or have low vision, and need assistance, please contact a [map specialist](#).

[Go To NFHL Viewer »](#)





# SEARCHING AND READING FEMA MAPS

- Enter the address in the search window. Click the Search icon.
- Click the Point icon at the desired location.
- Select Firmette size and pdf format.
- Click Run.

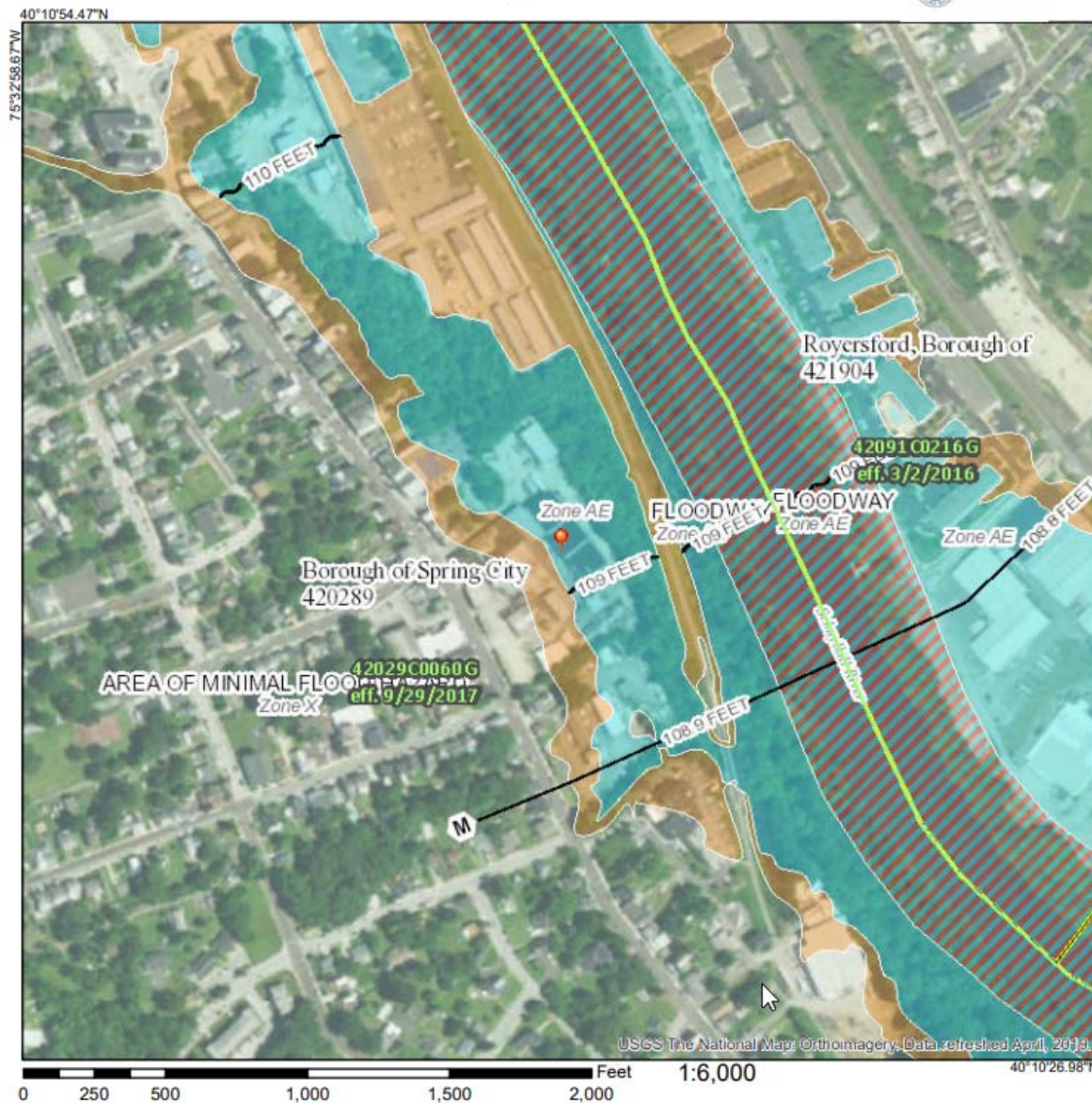




# SEARCHING AND READING FEMA MAPS

- Click the link for the output file.

## National Flood Hazard Layer FIRMette



### Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee. See Notes, Zone X
		Area with Flood Risk due to Levee Zone D
OTHER AREAS		Area of Minimal Flood Hazard Zone X
		Effective LOMRs
		Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		Cross Sections with 1% Annual Chance Water Surface Elevation
		Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary
MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

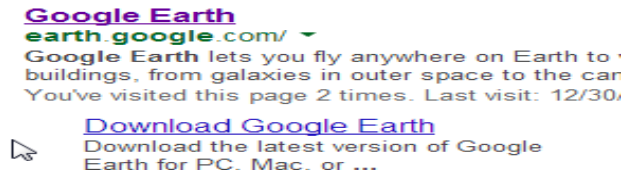
The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 12/21/2019 at 12:10:22 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



# ANOTHER APPROACH USING GOOGLE EARTH

- Download and install Google Earth (earth.google.com)
- Search for FEMA KMZ (not the Stay Dry file), Note below that previous versions will not work properly. Newest version is 3.4 as of 12/2024.
- Save the file to your desktop
- Double click the kmz file to run inside Google Earth.



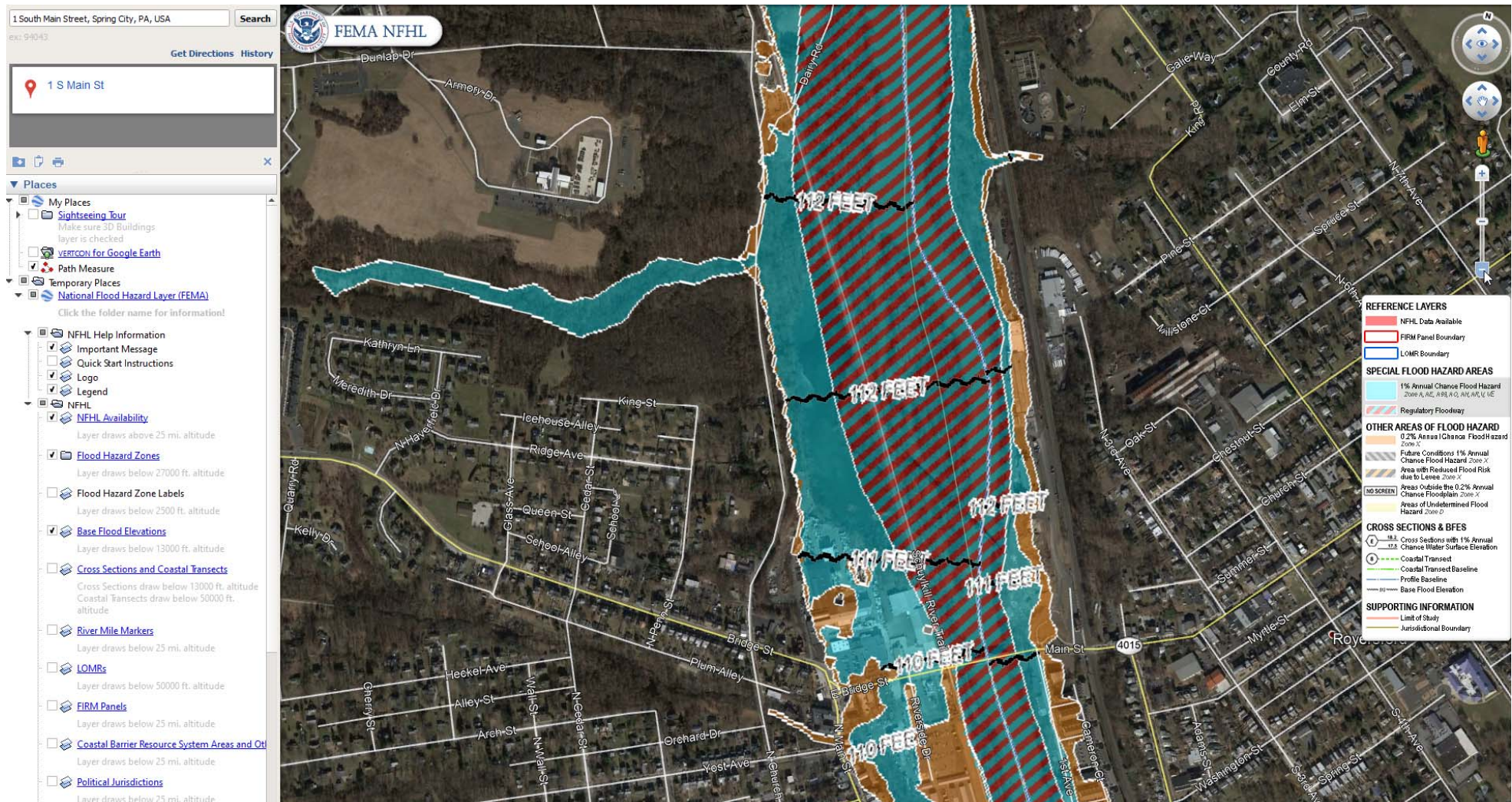
## Using the National Flood Hazard Layer Web Map Service (WMS) in Google Earth™

Notice: A new version (V3.2) of the Keyhole Markup Language (.kmz) file for viewing the Stay Dry overlays in Google Earth has been released. The previous version of the Stay Dry V3.1 file will no longer work properly. Effective 07/17/2024, the new version (V3.2) still incorporates data in FEMA's NFHL while referencing an updated domain. Below are direct links to download the newest kmz version. Google Earth version 7.3 or higher must be used for this service.

- Stay Dry v3.2 kmz
- FEMA NFHL v3.4 kmz

# GOOGLE EARTH KMZ SEARCH

- Enter property address or location in search field.
- Under “places”, select the appropriate FEMA check boxes. Use:
  - Legend if needed
  - Flood Hazard Zones
  - Base Flood elevations
  - Cross Sections and Coastal Transects
  - Turn on FIRM Panels as needed.
  - Zoom in or out to pinpoint the location desired.





# ELEVATION CERTIFICATE SECTION E

- Section E – Building Elevation Information for Zone A.
  - Floor elevations shown in feet above or below the HAG OR LAG.

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## SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

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For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).

a) Top of bottom floor (including basement, crawlspace, or enclosure) is  .  ☐ feet ☐ meters ☐ above or ☐ below the HAG.

b) Top of bottom floor (including basement, crawlspace, or enclosure) is  .  ☐ feet ☐ meters ☐ above or ☐ below the LAG.

E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8–9 of Instructions),

the next higher floor (elevation C2.b in the diagrams) of the building is  .  ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E3. Attached garage (top of slab) is  .  ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is  .  ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown. The local official must certify this information in Section G.

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# Additional Data Not on FIRMs

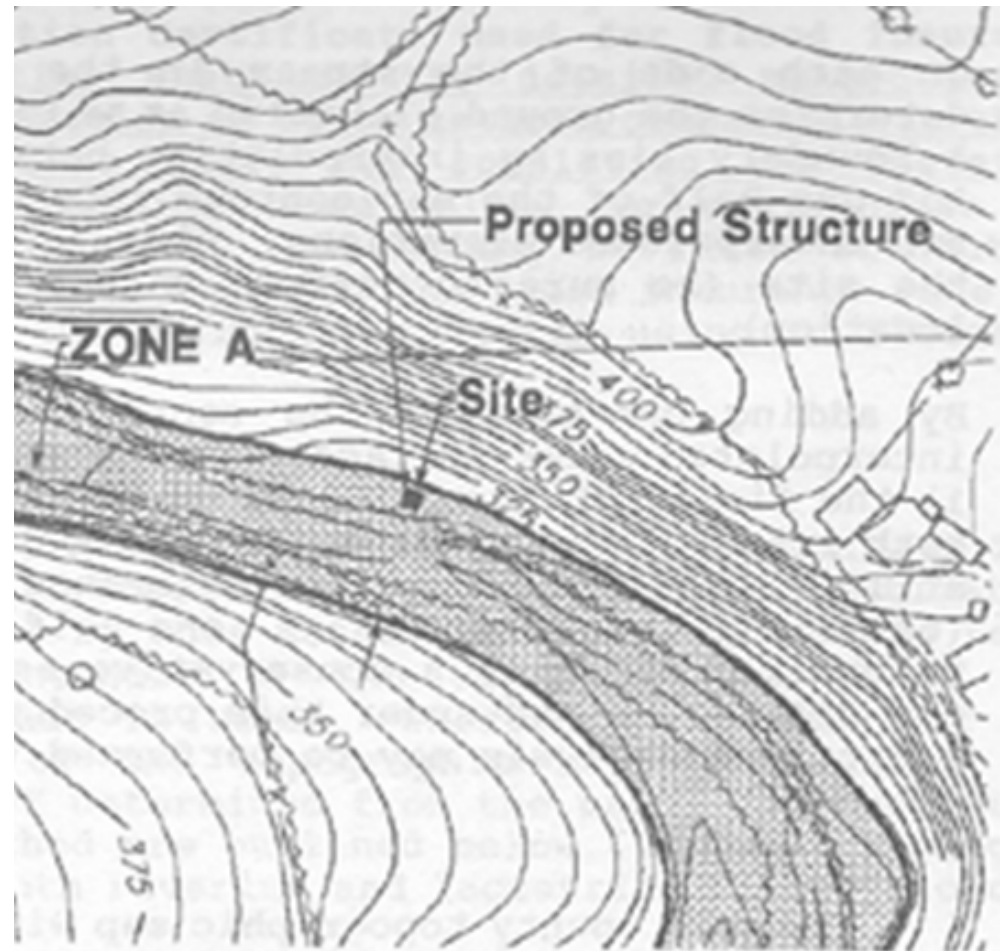
- **Zone A floodplains present a challenge**
  - No BFEs available to inform how high to build
- Automated H&H was run for Zone A
  - Floodplain exists behind the scenes
  - Not detailed enough to be included on the FIRMs but can be used to approximate a 1% flood elevation
- Caveats: bridges and culverts not taken into consideration
  - Requires special skills to interpret data

Zone A cross sections may be available



# Estimating a 1% – Contour Interpolation

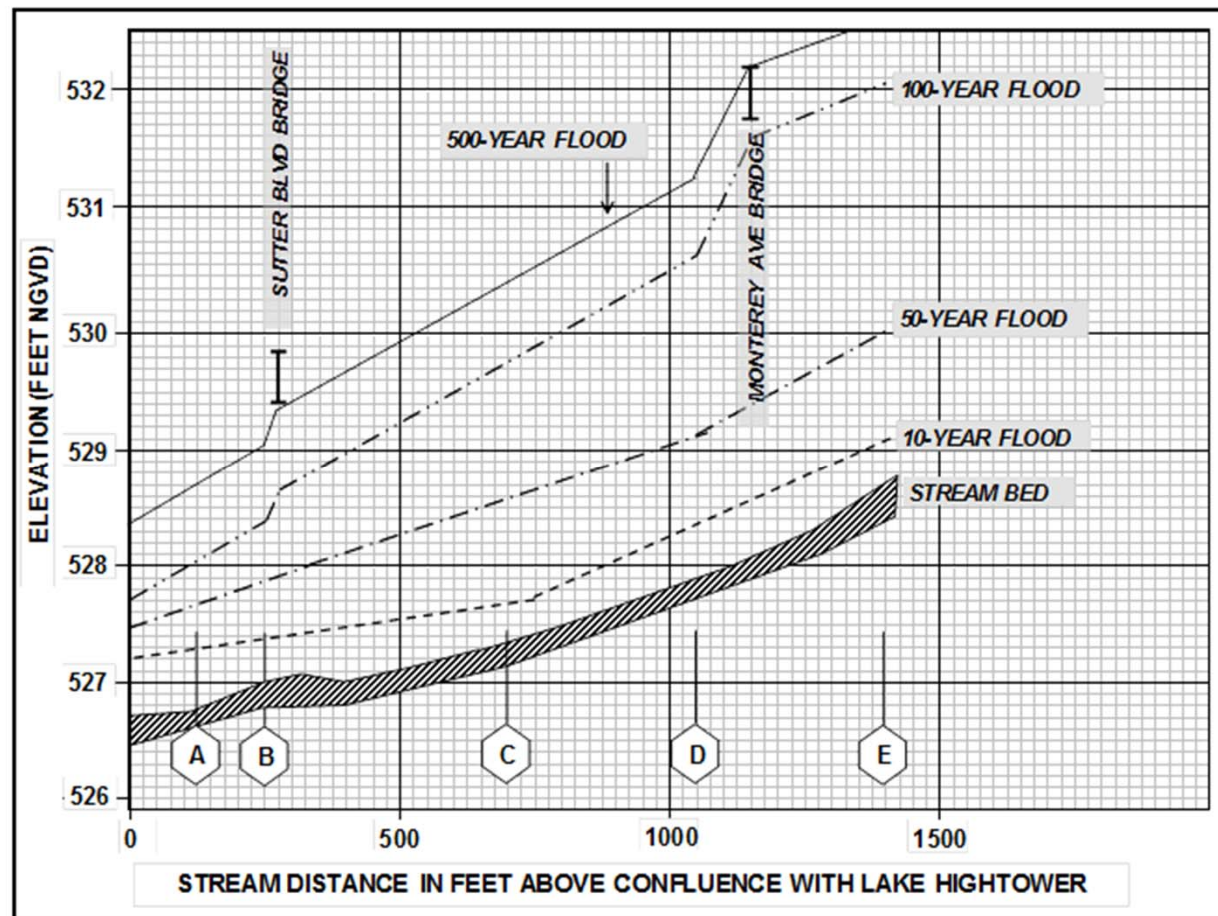
- Obtain site topographic map
- Reduce/enlarge to FIRM scale.
- Overlay Zone A floodplain boundary on the topographic map
- Does floodplain boundary follow contour lines?
  - (Elevations must be within **one-half of the contour interval** of the map.)
- If accuracy is acceptable, determine the 1%.





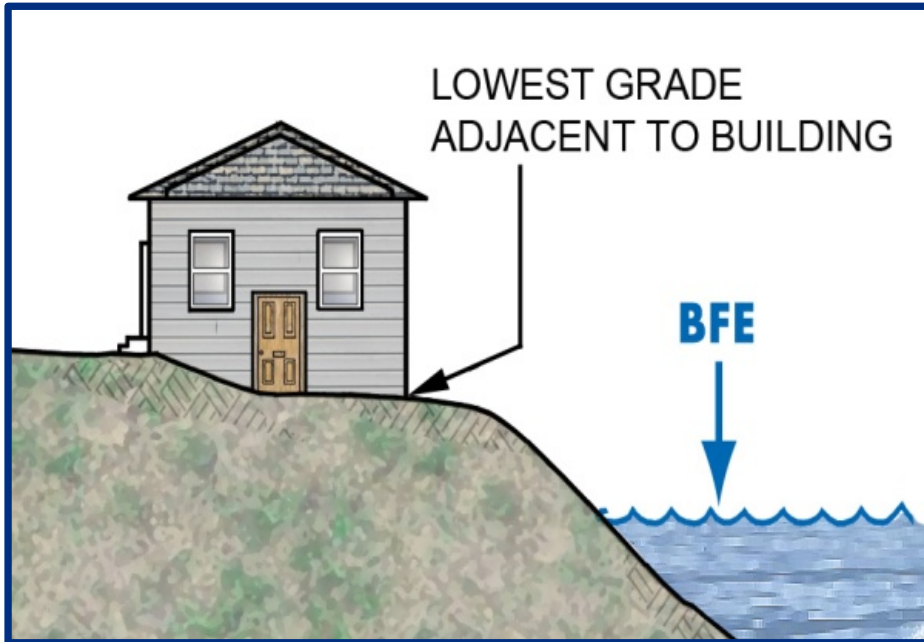
# Estimating a 1% – Data Extrapolation

- Be within 500 feet of the detailed study area.
- Have floodplain characteristics similar to the detailed study area.
- Have no hydraulic structures such as dams and bridges.



# Other Mechanisms to Update FIRMs

## Letters of Map Change (LOMCs)



**\*Caution:** Placement of fill around an existing foundation to increase the LAG could result in non-compliance

- To **remove** the mandatory flood insurance requirement
  - Inadvertent inclusions – structures built on naturally high grade above the SFHA
  - Structures elevated on fill
- To **update the map** due to:
  - Better topographic data
  - A physical change in the floodplain
  - Better modeling

# Why Apply for a LOMC?

- **Most Common Reasons:**

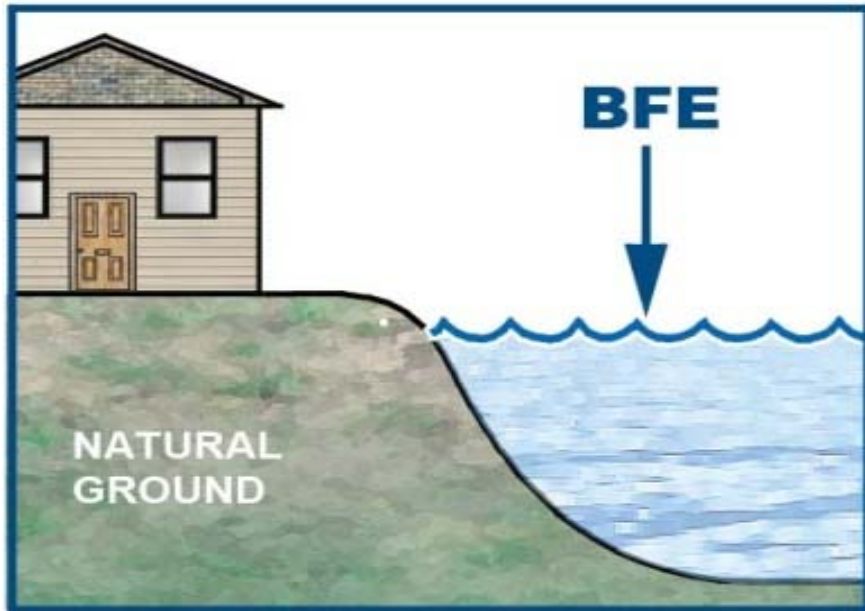
- Remove the **mandatory flood insurance requirement (at the option of the lender.)**
- Adjust/refine flood insurance rate information
- Better understand the flood risk associated with a structure or property

- **Other Reasons:**

- To support a floodplain development permit application
- To understand the effects of proposed development in the SFHA
- To reflect the effects of **recent development in the floodplain**
  - Watercourse alterations/repairs
  - Bridge/culvert/roadway repairs

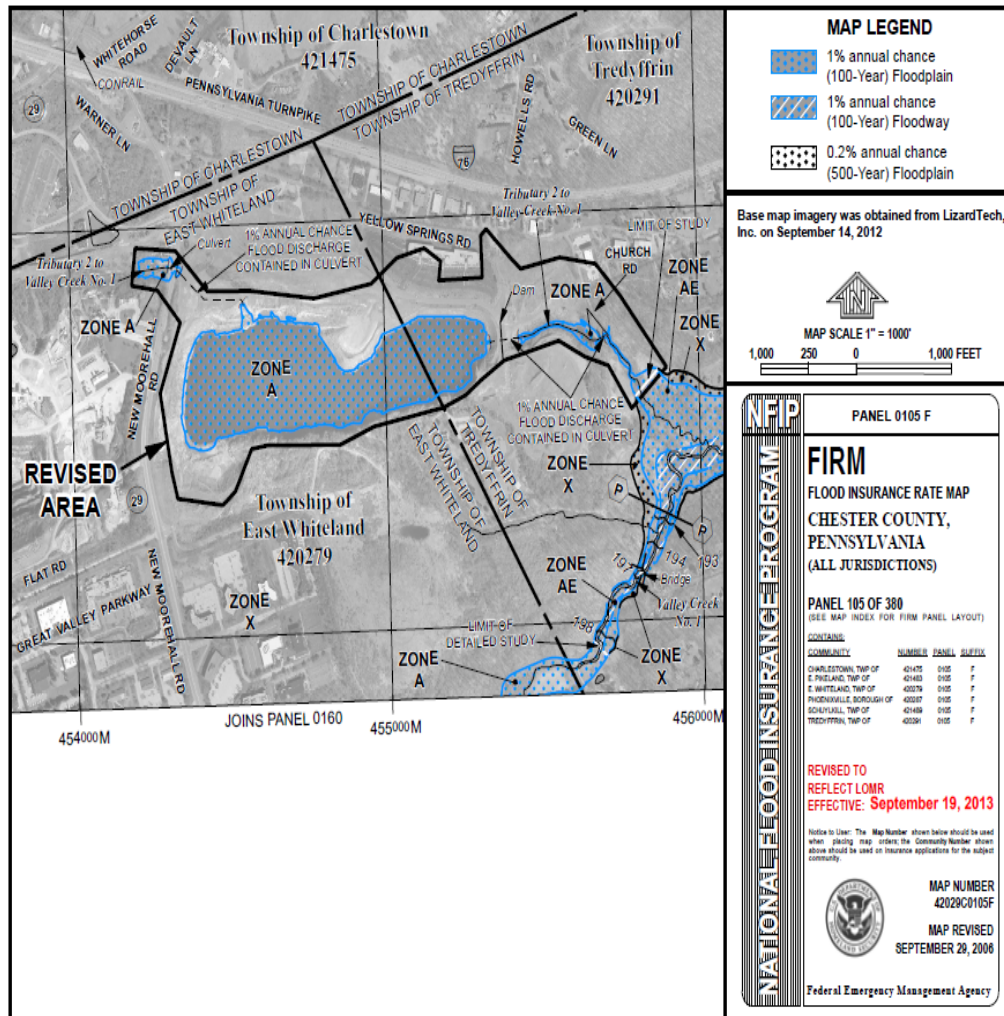


# Letters of Map Amendment (LOMAs)



- LOMAs provide flood zone determinations for individual properties and structures
  - Usually used to show structure is **out of the SFHA**
  - Not required by floodplain management regulations
  - Based on **natural ground elevations**
  - No physical change to the FIRM

# Letters of Map Revision (LOMRs)



- LOMRs **physically update** or refine the flood hazard information on the FIRM
  - Results in adjustments to the height of the BFE or boundaries of the SFHA
  - Ensures that the FIRM is the most accurate reflection of the flood risk
  - Requires engineering analyses and scientific data

# Requirement to Submit New Data

- Development occurring in AE without a designated floodway for proposed increases of more than 1.0 foot
- Floodway encroachment greater than 0.00' of rise (no-rise requirement)
- Submission of new technical or scientific data accepted at any time

The [Coordinated Needs Management Strategy \(CNMS\)](#) tracking tool is used by FEMA to track map update needs. Communities can share needs with FEMA using this tool.





# LOMC Application Forms



## MT-EZ

- Single-lot or single-structure residential LOMA requests

## MT-1

- Multiple-lot or multiple-structure LOMA requests
- LOMA request for commercial properties
- CLOMAs and CLOMR-Fs
- LOMR-Fs

## MT-2

- LOMRs and CLOMRs

# LOMA PROCESS

1. LOMA GOAL – To remove a structure or parcel of land from the flood plain
  - Most often used for ZONE A Streams where no BFE has been determined.
  - No FEMA fees to process LOMA for single property.
2. Hopefully to eliminate the need to purchase flood insurance.
  - Owner may qualify for refund of one-year Flood Insurance premium, if already has insurance.
  - Owner must check with lender to determine if LOMA is successful, they will waive the requirement to purchase flood insurance.

Note that a bank still has the prerogative to require the purchase of a flood insurance policy on a building that has been removed from the SFHA. The bank can require flood insurance as a condition of the loan in order to protect its investment in the property. For example, lenders in Florida typically still require flood insurance coverage for structures determined to be in shaded Zone X or Zone B.

# LOMA PROCESS

- Form MT-EZ OR MT-1 for Elevation Data.
- Elevation Certificate with No BFE indicated.
- Tax Map or Recorded Subdivision Plat
- Copy of Record Deed with Recording information shown
- Survey and plan of stream with Cross-sections of surrounding properties and dwelling to enable BFE to be computed.
  - FEMA will compute the BFE at no cost, compare the BFE with the LAG, and then issue a LOMA if the BFE is below the LAG.
- LOMA most commonly completed as an On-Line Letter of Map Change. (On-Line LOMC)
  - Process takes 45-60 days once submitted to FEMA.
  - No guarantee of success
  - Google Earth overlay is not necessarily an accurate indication of a successful LOMC (even if GE indicates structure is in the flood plain).

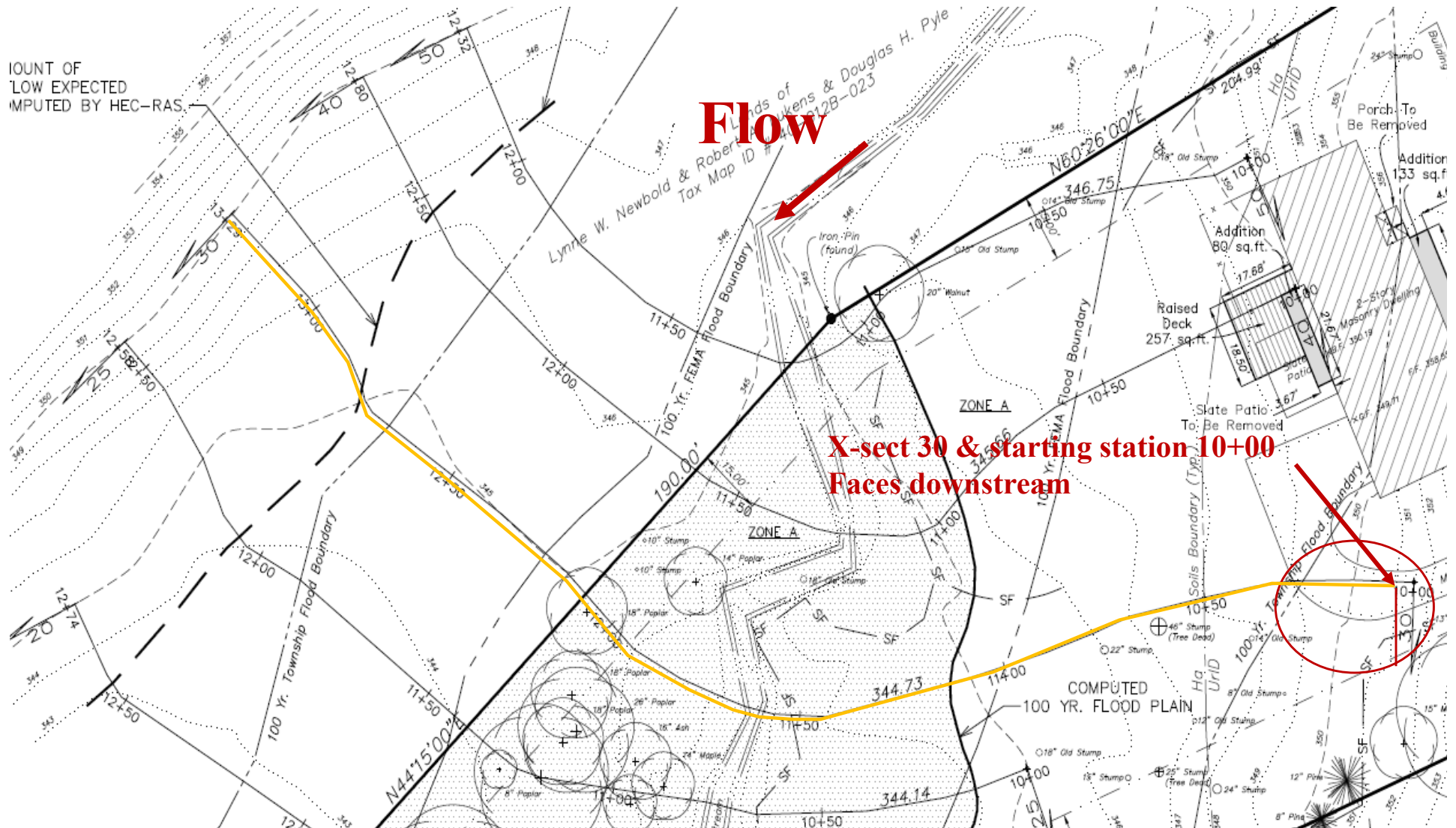
# COMPUTING A BFE

## FIELD SURVEY REQUIREMENTS

- Tie survey to current FEMA vertical datum.
- Three cross-sections minimum plus enough spot grades to prepare a contour map of the survey area.
  - One section 50-100' downstream of point of interest.
  - One section 50' downstream of POI.
  - One section at POI.
- Locate any culverts or bridges downstream of POI (100-200'). Include dimensions inverts and take pictures!
- Be sure to survey IN the stream to get lowest point in flow line. Top to top of bank should be perpendicular to flow line.
- Survey should extend to beyond the limit of the Zone A line.
- Locate edges of wooded areas or changes in the flood plain ground cover.
- Locate buildings and grades around buildings and floor elevations.

# COMPUTING A BFE

## Example Plan





# COMPUTING A BFE

## MAPPING REQUIREMENTS

- After completing survey, break down contours to create plan view. Use 10 or 20 scale or larger.
- Cut cross-sections perpendicular to flow (bend as necessary).
- Plot cross-sections facing downstream.
- Number cross-sections starting downstream moving upstream.
- Allow gap in numbering to allow for inserting additional cross-sections (10, 20, 30, etc.)
- Stationing across cross-section should NOT coincide with elevations to avoid confusion. (For elevations in 300 range, use stationing starting at 1,000, e.g.)

# Manning's "n" values

## Chapter 3—Basic Data Requirements

Table 3-1 Manning's 'n' Values

Type of Channel and Description	Minimum	Normal	Maximum
<b>A. Natural Streams</b>			
<b>1. Main Channels</b>			
a. Clean, straight, full, no rifts or deep pools			
b. Same as above, but more stones and weeds	0.025	0.030	0.033
c. Clean, winding, some pools and shoals	0.030	0.035	0.040
d. Same as above, but some weeds and stones	0.033	0.040	0.045
e. Same as above, lower stages, more ineffective slopes and sections	0.035	0.045	0.050
f. Same as "d" but more stones	0.040	0.048	0.055
g. Sluggish reaches, weedy, deep pools	0.045	0.050	0.060
h. Very weedy reaches, deep pools, or floodways with heavy stands of timber and brush	0.050	0.070	0.080
	0.070	0.100	0.150
<b>2. Flood Plains</b>			
a. Pasture no brush			
1. Short grass	0.025	0.030	0.035
2. High grass	0.030	0.035	0.050
b. Cultivated areas			
1. No crop	0.020	0.030	0.040
2. Mature row crops	0.025	0.035	0.045
3. Mature field crops	0.030	0.040	0.050
c. Brush			
1. Scattered brush, heavy weeds	0.035	0.050	0.070
2. Light brush and trees, in winter	0.035	0.050	0.060
3. Light brush and trees, in summer	0.040	0.060	0.080
4. Medium to dense brush, in winter	0.045	0.070	0.110
5. Medium to dense brush, in summer	0.070	0.100	0.160
d. Trees			
1. Cleared land with tree stumps, no sprouts	0.030	0.040	0.050
2. Same as above, but heavy sprouts	0.050	0.060	0.080
3. Heavy stand of timber, few down trees, little undergrowth, flow below branches	0.080	0.100	0.120
4. Same as above, but with flow into branches	0.100	0.120	0.160
5. Dense willows, summer, straight	0.110	0.150	0.200
<b>3. Mountain Streams, no vegetation in channel, banks usually steep, with trees and brush on banks submerged</b>			
a. Bottom: gravels, cobbles, and few boulders	0.030	0.040	0.050
b. Bottom: cobbles with large boulders	0.040	0.050	0.070

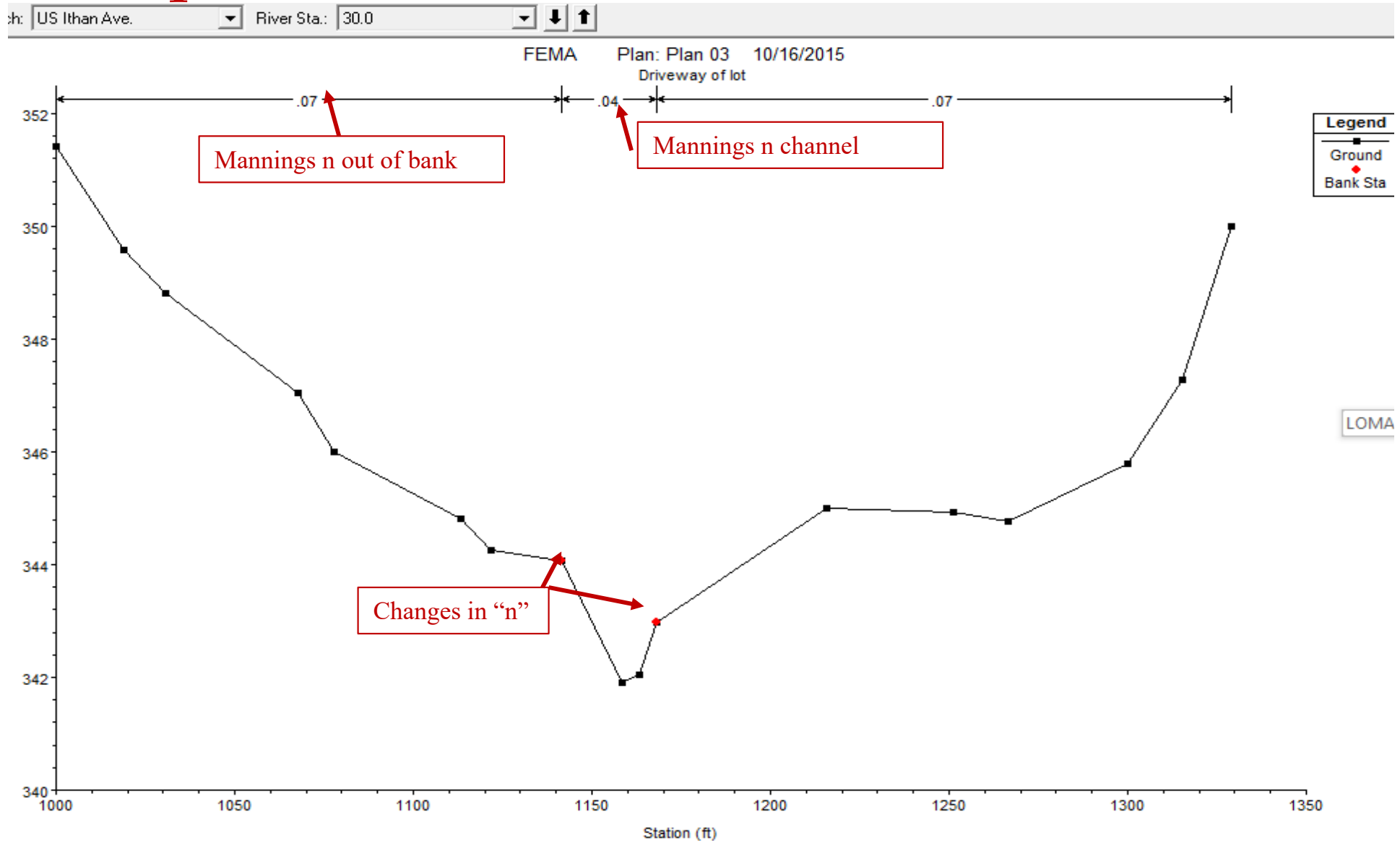
# Manning's "n" values cont'd

Table 3-1 (Continued) Manning's 'n' Values

Type of Channel and Description	Minimum	Normal	Maximum
<b>B. Lined or Built-Up Channels</b>			
<b>1. Concrete</b>			
a. Trowel finish	0.011	0.013	0.015
b. Float Finish	0.013	0.015	0.016
c. Finished, with gravel bottom	0.015	0.017	0.020
d. Unfinished	0.014	0.017	0.020
e. Gunite, good section	0.016	0.019	0.023
f. Gunite, wavy section	0.018	0.022	0.025
g. On good excavated rock	0.017	0.020	
h. On irregular excavated rock	0.022	0.027	
<b>2. Concrete bottom float finished with sides of:</b>			
a. Dressed stone in mortar	0.015	0.017	0.020
b. Random stone in mortar	0.017	0.020	0.024
c. Cement rubble masonry, plastered	0.016	0.020	0.024
d. Cement rubble masonry	0.020	0.025	0.030
e. Dry rubble on riprap	0.020	0.030	0.035
<b>3. Gravel bottom with sides of:</b>			
a. Formed concrete	0.017	0.020	0.025
b. Random stone in mortar	0.020	0.023	0.026
c. Dry rubble or riprap	0.023	0.033	0.036
<b>4. Brick</b>			
a. Glazed	0.011	0.013	0.015
b. In cement mortar	0.012	0.015	0.018
<b>5. Metal</b>			
a. Smooth steel surfaces	0.011	0.012	0.014
b. Corrugated metal	0.021	0.025	0.030
<b>6. Asphalt</b>			
a. Smooth	0.013	0.013	
b. Rough	0.016	0.016	
<b>7. Vegetal lining</b>			
	0.030		0.500

# COMPUTING A BFE

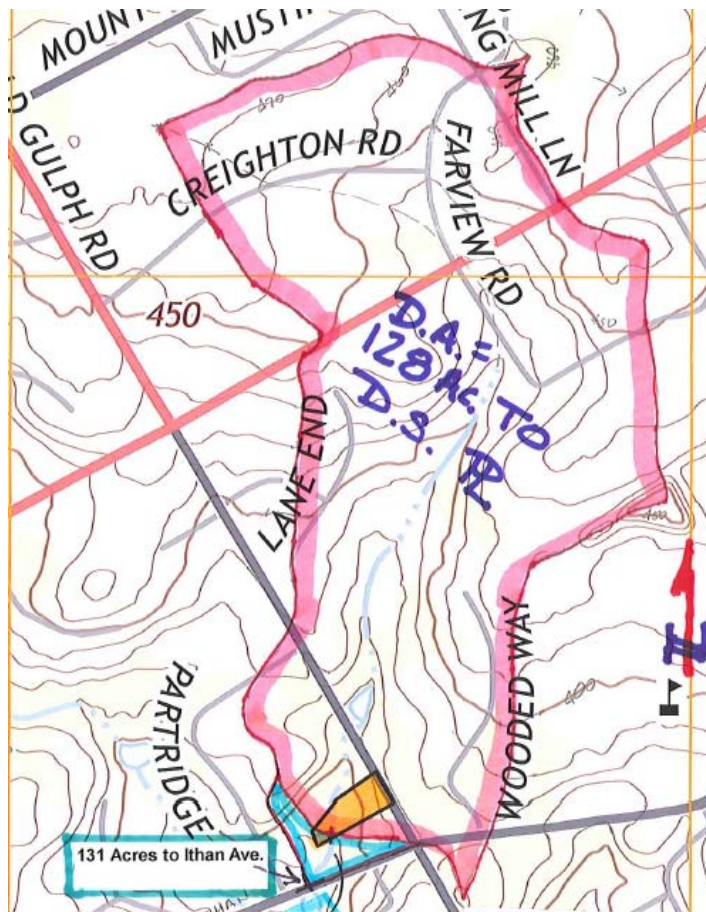
## Example Cross-section



# COMPUTING A BFE

## Compute 1% Flood Flow using SCS TR-55

- Delineate Drainage area to POI from USGS Map
- Start at downstream cross-section, delineate DA perpendicular to flow.
- Planimeter or scale DA from CAD drawing.
- PASDA mapping used to determine ground cover/land use.

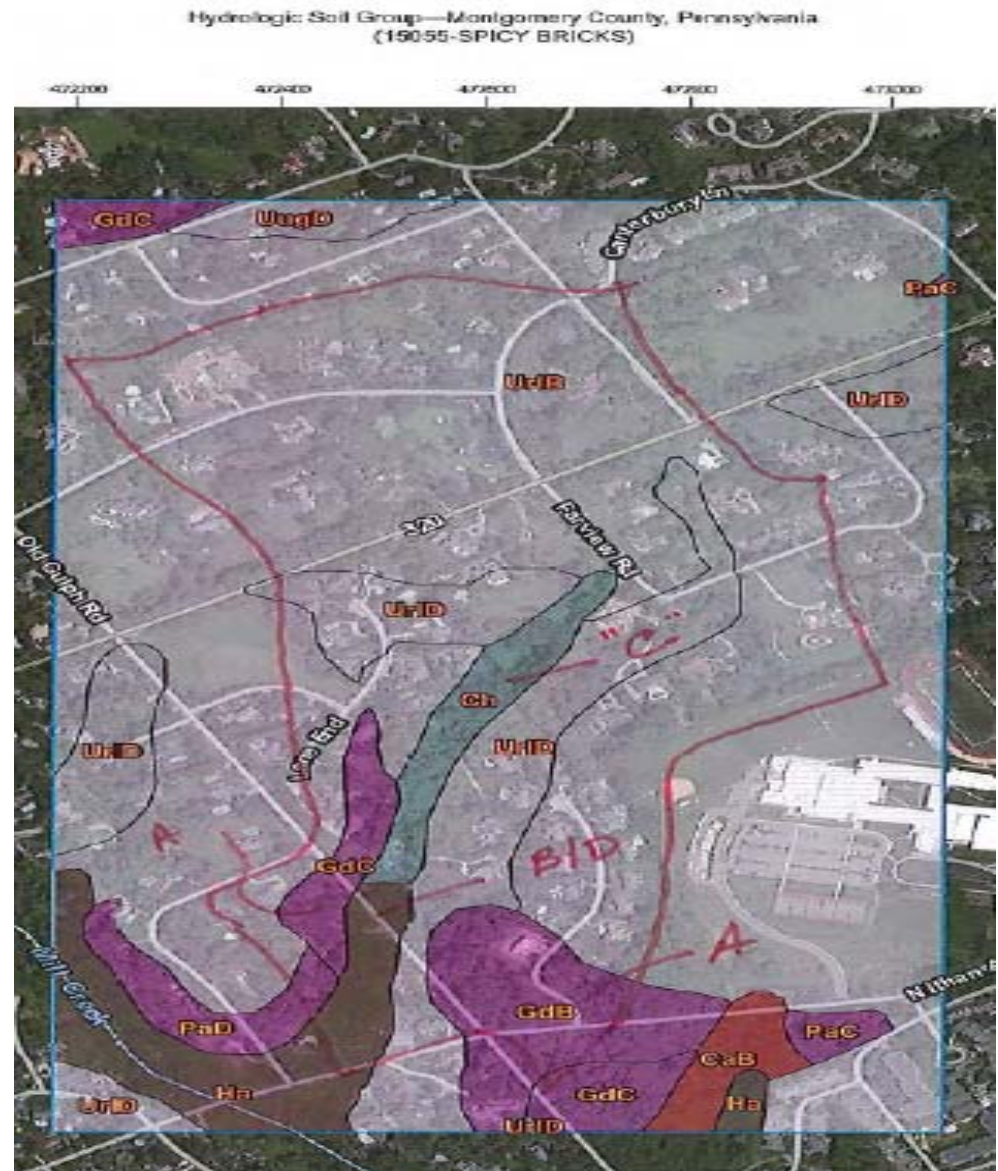




# COMPUTING A BFE

## Compute 1% Flood Flow using SCS TR-55

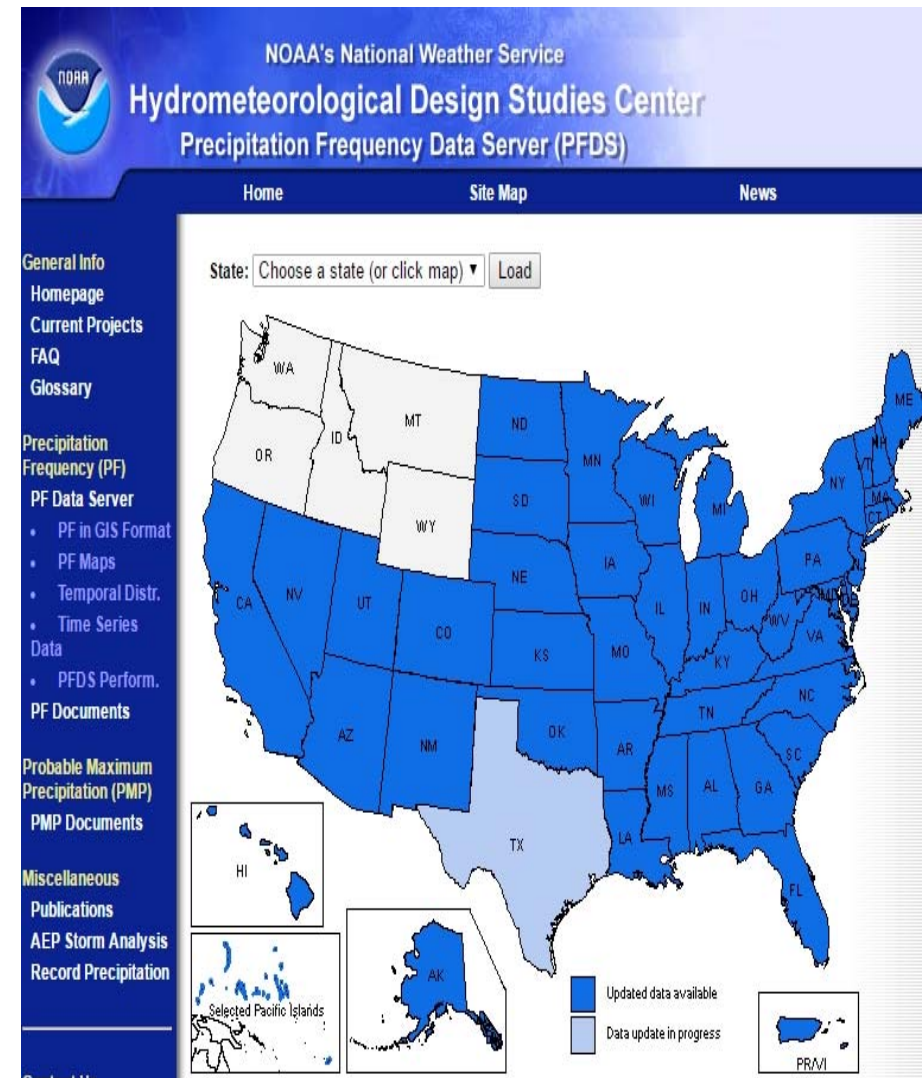
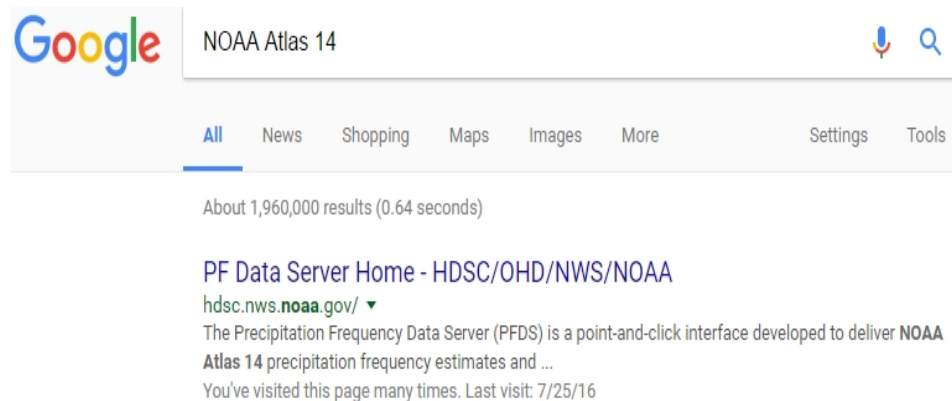
- Use Web soil survey to look up Hydrologic Soil Groups.
- Compute weighted CN for each land use and HSG.
- Use NOAA Atlas 14 for 24-hour rainfall data



# COMPUTING A BFE

Use NOAA Atlas 14 rainfall data or Township ordinance.

- Web site: [hdsc.nws.noaa.gov](http://hdsc.nws.noaa.gov)
- Click the map for PA.
- Select Precipitation depth, English units and Partial duration.
- Type in the address of the site location.



# Using NOAA Atlas 14 rainfall data.

- Web site:  
[hdsc.nws.noaa.gov](http://hdsc.nws.noaa.gov)
- Click the map for  
PA.
- Select Precipitation  
depth, English  
units and Partial  
duration.
- Type in the  
address of the site  
location.

NOAA ATLAS 14 POINT PRECIPITATION FREQUENCY ESTIMATES: PA

Data description  
Data type:  Units:  Time series type:

Select location

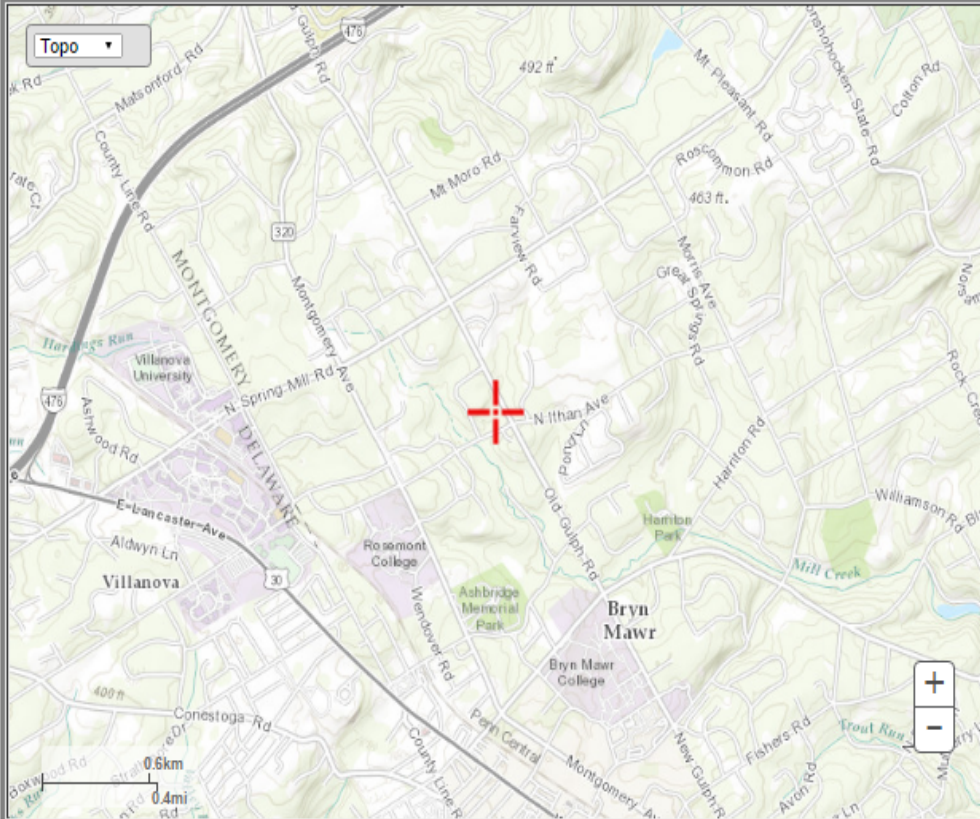
1) Manually:

a) By location (decimal degrees, use "-" for S and W): Latitude:  Longitude:

b) By station ([list of PA stations](#)):

c) By address:

2) Use map:



a) Select location  
Move crosshair or double click

b) Click on station icon  
☐ Show stations on map

Location information:  
Name: Lower Merion Twp, Pennsylvania USA\*  
Latitude: 40.0398°  
Longitude: -75.3223°  
Elevation: 346.13 ft \*\*

\* Source: ESRI Maps  
\*\* Source: USGS



# Using NOAA Atlas 14 rainfall data.

Use 100-year, 24-hour duration storm.

Rainfall = 7.62 "

Township Code required 8.4"

Use 8.4" (conservative)

PDS-based precipitation frequency estimates with 90% confidence intervals (in inches) <sup>1</sup>										
Duration	Average recurrence interval (years)									
	1	2	5	10	25	50	100	200	500	1000
5-min	0.347 (0.320-0.379)	0.414 (0.380-0.451)	0.486 (0.445-0.528)	0.536 (0.491-0.584)	0.597 (0.543-0.649)	0.638 (0.577-0.695)	0.678 (0.611-0.740)	0.713 (0.639-0.781)	0.754 (0.669-0.829)	0.784 (0.690-0.866)
10-min	0.555 (0.511-0.605)	0.662 (0.608-0.721)	0.778 (0.713-0.846)	0.857 (0.785-0.934)	0.951 (0.865-1.03)	1.01 (0.919-1.11)	1.08 (0.971-1.18)	1.13 (1.01-1.24)	1.19 (1.06-1.31)	1.23 (1.09-1.36)
15-min	0.694 (0.638-0.756)	0.832 (0.765-0.906)	0.984 (0.901-1.07)	1.08 (0.993-1.18)	1.21 (1.10-1.31)	1.29 (1.16-1.40)	1.36 (1.23-1.49)	1.43 (1.28-1.56)	1.50 (1.33-1.65)	1.55 (1.36-1.71)
30-min	0.951 (0.875-1.04)	1.15 (1.06-1.25)	1.40 (1.28-1.52)	1.57 (1.44-1.71)	1.78 (1.62-1.94)	1.94 (1.75-2.11)	2.08 (1.88-2.28)	2.22 (1.99-2.43)	2.39 (2.12-2.63)	2.51 (2.21-2.77)
60-min	1.19 (1.09-1.29)	1.44 (1.32-1.57)	1.79 (1.64-1.95)	2.05 (1.87-2.23)	2.38 (2.16-2.59)	2.62 (2.38-2.86)	2.87 (2.59-3.14)	3.11 (2.79-3.41)	3.43 (3.04-3.77)	3.66 (3.23-4.05)
2-hr	1.42 (1.30-1.56)	1.73 (1.58-1.89)	2.16 (1.97-2.36)	2.48 (2.26-2.71)	2.92 (2.63-3.19)	3.26 (2.92-3.56)	3.60 (3.21-3.94)	3.94 (3.49-4.32)	4.40 (3.85-4.84)	4.75 (4.12-5.25)
3-hr	1.56 (1.42-1.71)	1.89 (1.73-2.07)	2.36 (2.15-2.59)	2.73 (2.48-2.99)	3.21 (2.90-3.52)	3.60 (3.23-3.93)	3.99 (3.56-4.37)	4.38 (3.87-4.82)	4.92 (4.28-5.43)	5.33 (4.60-5.91)
6-hr	1.94 (1.78-2.13)	2.35 (2.15-2.58)	2.93 (2.67-3.22)	3.40 (3.09-3.72)	4.05 (3.65-4.44)	4.58 (4.10-5.02)	5.14 (4.56-5.64)	5.73 (5.02-6.29)	6.55 (5.64-7.24)	7.21 (6.12-8.01)
12-hr	2.36 (2.16-2.61)	2.85 (2.61-3.15)	3.58 (3.27-3.95)	4.18 (3.80-4.61)	5.06 (4.55-5.56)	5.80 (5.16-6.38)	6.60 (5.80-7.27)	7.47 (6.47-8.26)	8.74 (7.40-9.70)	9.80 (8.15-10.9)
24-hr	2.73 (2.51-2.97)	3.28 (3.02-3.58)	4.12 (3.79-4.50)	4.82 (4.42-5.26)	5.84 (5.32-6.35)	6.69 (6.07-7.27)	7.62 (6.87-8.26)	8.62 (7.71-9.34)	10.1 (8.91-10.9)	11.3 (9.89-12.2)

# Using NOAA Atlas 14 rainfall data.

- Use 100-year, 24-hour duration storm.
- By selecting the submit button at the bottom of the form, this txt file is created and opened in Excel.
- Similarly, you may obtain rainfall intensity data by selecting Precipitation Intensity in the first dropdown box.

Point precipitation frequency estimates (inches)

NOAA Atlas 14 Volume 2 Version 3

Data type: Precipitation depth

Time series type: Partial duration

Project area: Ohio River Basin

Location name (ESRI Maps): Lower Merion Twp Pennsylvania USA

Station Name: -

Latitude: 40.0398°

Longitude: -75.3223°

Elevation (USGS): 346.13 ft

## PRECIPITATION FREQUENCY ESTIMATES

by duration for ARI (years):	1	2	5	10	25	50	100	200	500	1000
5-min:	0.35	0.41	0.49	0.54	0.6	0.64	0.68	0.71	0.75	0.78
10-min:	0.56	0.66	0.78	0.86	0.95	1.01	1.08	1.13	1.19	1.23
15-min:	0.69	0.83	0.98	1.08	1.21	1.29	1.36	1.43	1.5	1.55
30-min:	0.95	1.15	1.4	1.57	1.78	1.94	2.08	2.22	2.39	2.51
60-min:	1.19	1.44	1.79	2.05	2.38	2.62	2.87	3.11	3.43	3.66
2-hr:	1.42	1.73	2.16	2.48	2.92	3.26	3.6	3.94	4.4	4.75
3-hr:	1.56	1.89	2.36	2.73	3.21	3.6	3.99	4.38	4.92	5.33
6-hr:	1.94	2.35	2.93	3.4	4.05	4.58	5.14	5.73	6.55	7.21
12-hr:	2.36	2.85	3.58	4.18	5.06	5.8	6.6	7.47	8.74	9.8
24-hr:	2.73	3.28	4.12	4.82	5.84	6.69	7.62	8.62	10.1	11.3
2-day:	3.15	3.8	4.78	5.57	6.71	7.65	8.66	9.73	11.3	12.5
3-day:	3.31	4	5.01	5.84	7.01	7.99	9.02	10.1	11.7	13
4-day:	3.48	4.2	5.25	6.11	7.32	8.32	9.38	10.5	12.1	13.4
7-day:	4.07	4.88	6.04	6.99	8.35	9.47	10.7	11.9	13.8	15.2
10-day:	4.63	5.54	6.75	7.73	9.1	10.2	11.3	12.5	14.2	15.6
20-day:	6.27	7.44	8.87	10	11.5	12.7	13.9	15.2	16.8	18.1
30-day:	7.81	9.2	10.7	11.9	13.5	14.7	15.8	17	18.5	19.6
45-day:	9.93	11.7	13.4	14.7	16.4	17.6	18.8	19.9	21.3	22.3
60-day:	11.9	13.9	15.9	17.4	19.2	20.5	21.8	22.9	24.4	25.4

# COMPUTING A BFE

## Compute Time of Concentration to POI

Travel Time D.S. PL

Summary for Travel Time Calculations with 3 segments:

### Segment 1: SCS Segmental (TR55) - Sheet Flow

Length = 100 feet  
Slope = 0.01 ft/ft  
Roughness Coefficient = 0.24  
2 Year - 24 Hour Rainfall = 3.2 inches

Travel Time for Segment = 18.83 minutes

### Segment 2: SCS Segmental (TR55) - Concentrated Flow

Unpaved surface  
Length = 140 feet  
Slope = 0.01 ft/ft

Travel Time for Segment = 1.45 minutes

### Segment 3: SCS Average Velocity

Grassed waterway  
Length = 4375 ft  
Slope = 0.0297 ft/ft

Calculated Velocity = 2.62 ft/s  
Travel Time for Segment = 27.94 minutes

Composite Travel Time = 48.12 minutes = 0.80 hours

# COMPUTING A BFE

## Compute Peak Flow for 100-year storm 24 Hour Rainfall data from NOAA Atlas 14 (8.4")

### SCS TR55 Tabular Method

Watershed Title: Di Felice *TP*

100 Year Type II Storm: Precipitation = 8.4 inches

#### Summary of Input Parameters

Subarea	Area (acres)	Curve Number	IA/P	Runoff (in)	Tc (min)	Adj. Tc (min)	Tt (min)	Adj. Tt (min)
1	128.000	68.0	0.112	4.57	48.000	45.000	0.000	3.000
Composite	128.000	68.0		4.57				

### SCS TR-55 Tabular Method

Watershed Title: Di Felice

100 Year Type II Storm: Precipitation = 8.4 inches

#### Summary of Input Parameters

Subarea	Area (acres)	Curve Number	IA/P	Runoff (in)	Tc (min)	Adj. Tc (min)	Tt (min)	Adj. Tt (min)
1	128.000	68.0	0.112	4.57	48.000	45.000	0.000	3.000
Composite	128.000	68.0		4.57				

#### Individual Subarea and Composite Hydrographs

Subarea	Time (hrs)											
	11.0	11.9	12.2	12.5	12.8	13.2	13.6	14.0	15.0	17.0	20.0	26.0
1	11.17	30.09	92.05	319.26	340.44	167.28	89.59	58.78	33.30	20.70	14.16	0.00
Composite	11.17	30.09	92.05	319.26	340.44	167.28	89.59	58.78	33.30	20.70	14.16	0.00

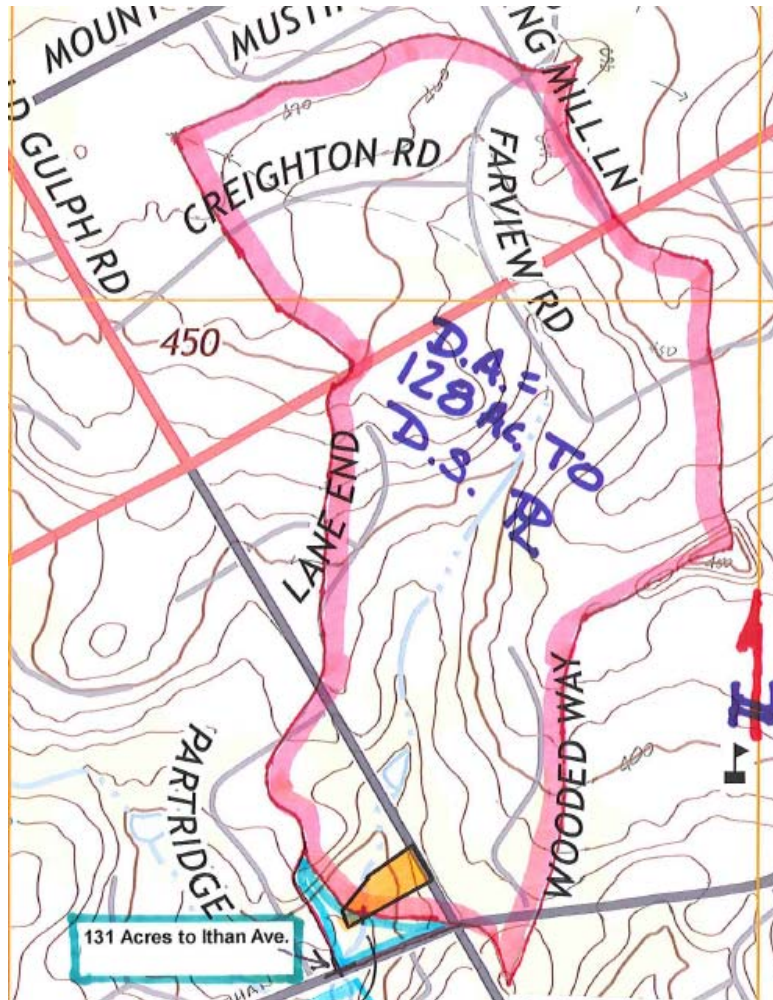
The peak flow is 367.91 cfs at 12.7 hrs.



# COMPUTING A BFE

# Compute 1% Flood Flow using USGS StreamStats

- **Delineate Drainage area to POI from USGS Map**
- **Start at downstream cross-section, delineate DA perpendicular to flow.**
- **Planimeter or scale DA from CAD drawing. 128/640 Acres/Sq. Mile = 0.2 SM**



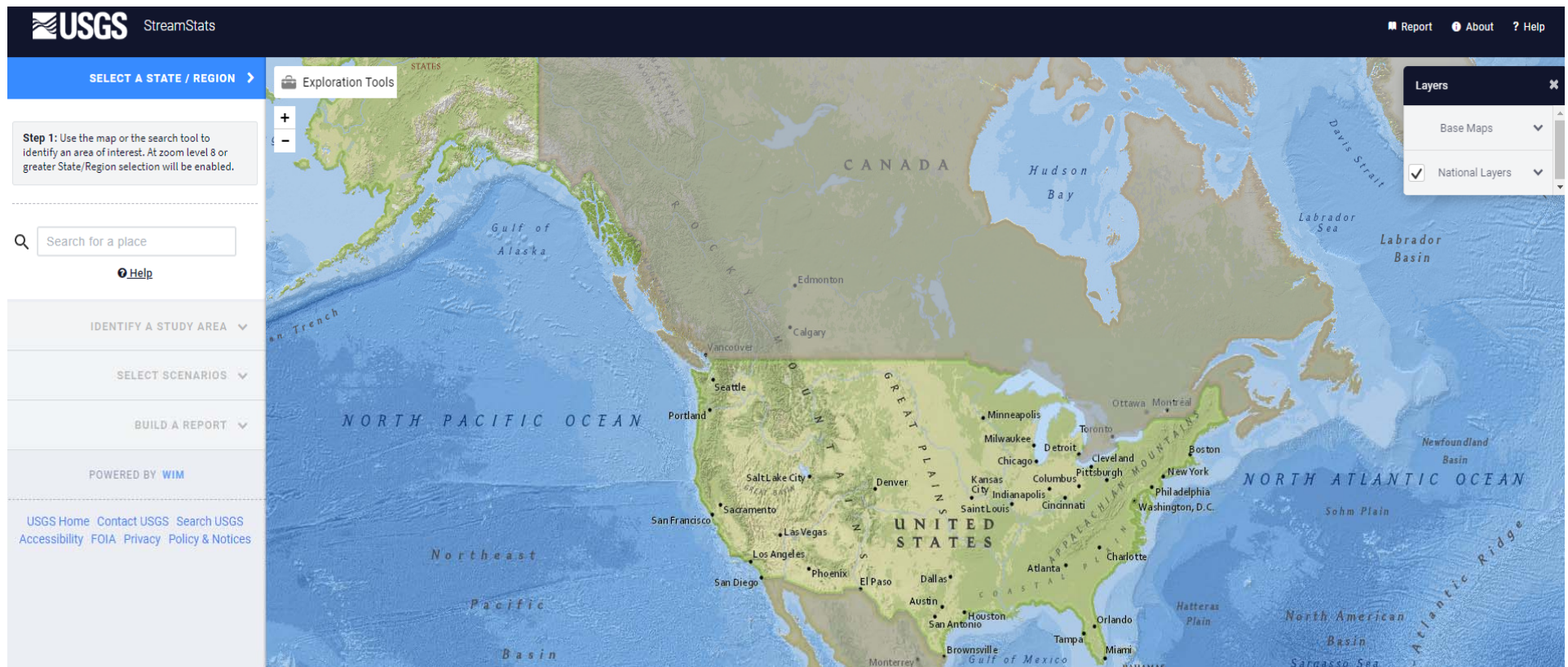
# Compute 1% Flood Flow using USGS StreamStats

- Google Search for “streamstats”

## StreamStats - USGS

<https://streamstats.usgs.gov/ss/> ▼

StreamStats has recently implemented updated regression equations for Washington and Pennsylvania with further information about those equations below.



- Enter Address in “Search for a place”
- Search for 1314 Old Gulph Road, Bryn Mawr, PA 19010

# Compute 1% Flood Flow using USGS StreamStats

- Click Pennsylvania for Regional Study Area
- Streamlines will appear on the map.

**Step 2:** You have zoomed in sufficiently to select a state or regional study area. Your selection will dictate the data used to perform basin delineation and flow statistics calculation.

Click to select a State or Regional Study Area

- New Jersey
- Pennsylvania**
- Delaware River Basin

Search for a place

[Help](#)

IDENTIFY A STUDY AREA ▼

SELECT SCENARIOS ▼

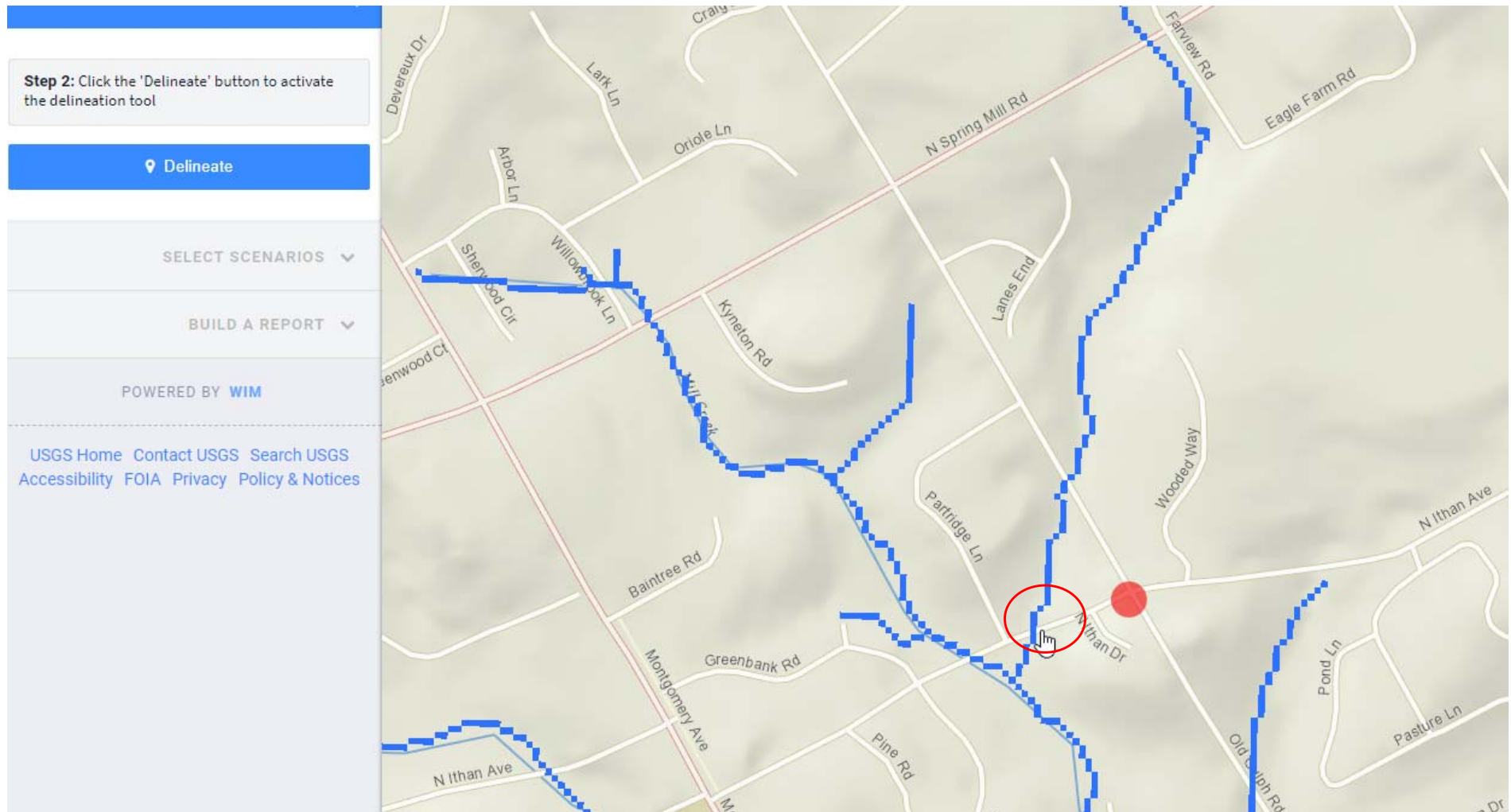
BUILD A REPORT ▼

The map displays a rural area with roads and a stream. A red dot is placed on the stream, indicating the selected study area. The stream is labeled "Mill Creek". Other roads visible include N Spring Mill Rd, Kyneton Rd, Willowbrook Ln, Sherrywood Cir, Greenwood Ct, Baintree Rd, Greenbank Rd, Pine Rd, N Ithan Ave, Broughton Ln, Partridge Ln, N Ithan Dr, Wooded Way, N Ithan Ave, Pasture Ln, and Old Gulph Rd.



# Compute 1% Flood Flow using USGS StreamStats

- Click on the delineate button
- Select a point on the blue stream lines to delineate the study area
- Select the Stream crossing at N. Ithan Avenue.



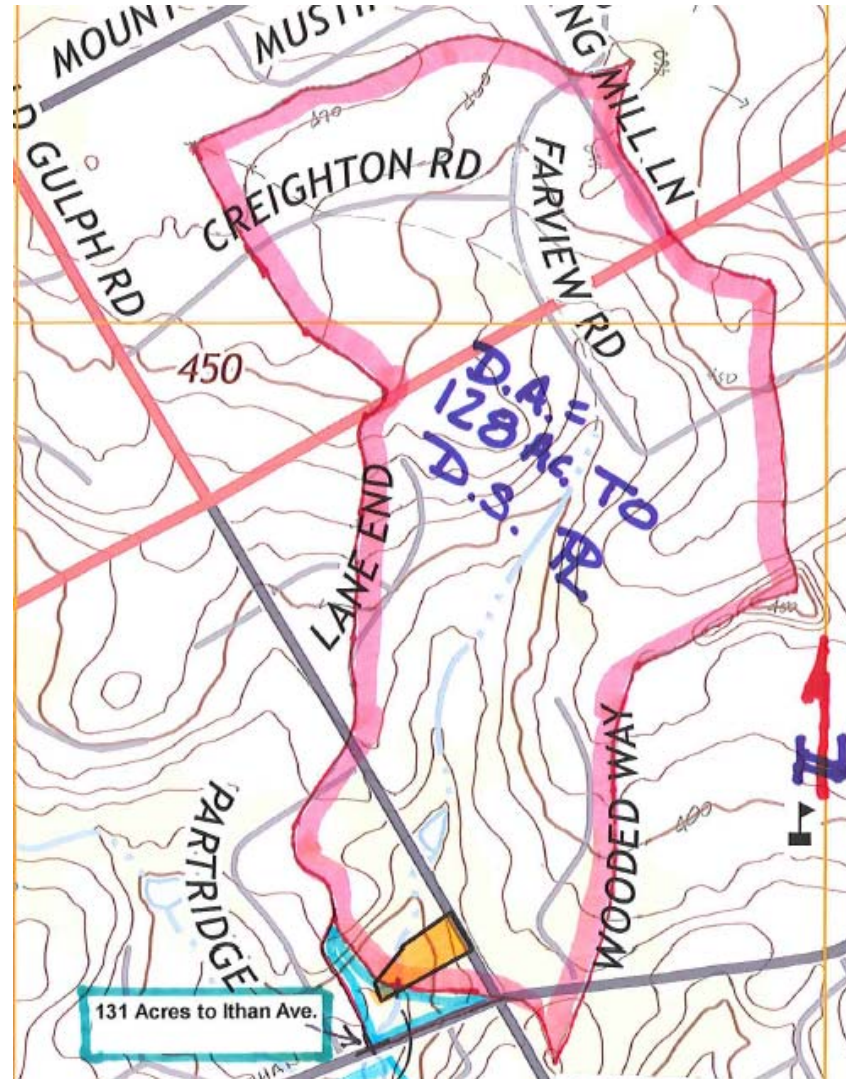
# Compute 1% Flood Flow using USGS StreamStats

- If clicked point is valid, the study area will be delineated.
- Click on “Continue” button.

The screenshot displays the USGS StreamStats web application interface. On the left is a sidebar with a blue header "IDENTIFY A STUDY AREA" and a sub-header "Basin Delineated >". Below this, a text box states: "Step 5: Your delineation is complete. You can now clear, edit, or download your basin, or choose a state or regional study specific function (if available). Click **continue** when you are ready." The sidebar contains several buttons: a red "Clear Basin" button, a blue "Edit Basin" button, a "State/Region Specific Functions" section with text "The following additional functions are available for Pennsylvania.", a dark blue "Download Basin" button, and a blue "Continue" button. At the bottom of the sidebar are links for "SELECT SCENARIOS", "BUILD A REPORT", and "POWERED BY WIM", along with a footer with links to "USGS Home", "Contact USGS", "Search USGS", "Accessibility", "FOIA", "Privacy", and "Policy & Notices". The main map area shows a yellow-shaded study area with a blue stream network. A blue location pin is placed on the stream, and a tooltip "[No Title]" is visible. The map includes street names like "Clayton Rd", "N Spring Mill Rd", "Lanes End", "Wooded Way", "Partridge Ln", "Nithan Ave", "Pond Ln", "Pasture Ln", "Old English Rd", "Pine Rd", "Greenbank Rd", "Mustin Ln", "Spring Mill Ln", and "Eagle Farm Rd". A status box at the bottom left of the map indicates "Zoom Level: 16", "Map Scale: 1:9,027", and "Lat: 40.0424, Lon: -75.3271".

# Compute 1% Flood Flow using USGS StreamStats

- Compare the shape of the watershed with the USGS Delineation.
- Both fairly Close to USGS map. SS = 134 Ac. USGS = 128 Ac.





# Compute 1% Flood Flow using USGS StreamStats

- Click on “Peak-Flow Statistics” button.

IDENTIFY A STUDY AREA  
Basin Delineated ▼

**SELECT SCENARIOS** ➤

**Step 1:** Select a scenario below, or expand the “Basin Characteristics” panel to select specific basin characteristics.

Regression Based Scenarios ⓘ

- Low-Flow Statistics
- Bankfull Statistics
- Annual Flow Statistics
- Base Flow Statistics
- Peak-Flow Statistics**

Basin Characteristics ⤴

**Select All Basin Characteristics**

[No Title] Select	Parameter	Description
	BSLOPD	Mean basin slope

# Compute 1% Flood Flow using USGS StreamStats

- Click on “Peak-Flow Statistics” button.

IDENTIFY A STUDY AREA  
Basin Delineated ▼

**SELECT SCENARIOS** ▶

**Step 1:** Select a scenario below, or expand the "Basin Characteristics" panel to select specific basin characteristics.

Regression Based Scenarios ?

- Low-Flow Statistics
- Bankfull Statistics
- Annual Flow Statistics
- Base Flow Statistics
- Peak-Flow Statistics**

Basin Characteristics ^

**Select All Basin Characteristics**

[No Title]

Select	Parameter	Description
	BSLOPD	Mean basin slope

# Compute 1% Flood Flow using USGS StreamStats

- The appropriate basin characteristics should be automatically selected.
- Scroll to bottom and Click on “Continue” button.

<input type="checkbox"/>	IMPNLCD01	Percentage of impervious area determined from 2001 impervious
<input type="checkbox"/>	LC01DEV	Percentage of land developed from NLCD 2001 21-24
<input type="checkbox"/>	LC11DEV	Percentage of developed (urban) from NLCD 2011 21-24
<input type="checkbox"/>	LC11IMP	Average percent impervious area determined from 2011 impervious
<input type="checkbox"/>	LONG_OUT	Longitude of Basin Outlet
<input type="checkbox"/>	MAXTEMP	Mean annual maximum air temperature of basin area from 1971-2000 800-m
<input type="checkbox"/>	OUTLETXA83	X coordinate of basin outlet, in NAD_1983_Albers
<input type="checkbox"/>	OUTLETYA83	Y coordinate of basin outlet, in NAD_1983_Albers
<input type="checkbox"/>	PRECIP	Mean Annual Precipitation
<input type="checkbox"/>	ROCKDEP	Depth to rock
<input type="checkbox"/>	STORAGE	Percentage of area storage (lakes, ponds, reservoirs, wetlands)
<input type="checkbox"/>	STRDEN	Stream Density - length of streams by drainage area
<input type="checkbox"/>	STRMTOT	total length of all mapped streams (1:24,000-scale) in basin
<input checked="" type="checkbox"/>	URBAN	Percentage of basin with urban development

[Continue](#)

Zoom Level: 16  
Map Scale: 1:9,027  
Lat: 40.0339, Lon: -75.3330

# Compute 1% Flood Flow using USGS StreamStats

- Under build a Report Tab, select available reports to display
- Click on “Continue” button.

**BUILD A REPORT** >

**Step 1:** You can modify computed basin characteristics here, then select the types of reports you wish to generate. Then click the "Build Report" button

▼ Show Basin Characteristics

Select available reports to display:

- ☒ Basin Characteristics Report
- ☒ Scenario Flow Reports

**Continue**

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# Compute 1% Flood Flow using USGS StreamStats

- StreamStats Report is displayed
- Click Print (I printed to Adobe PDF)

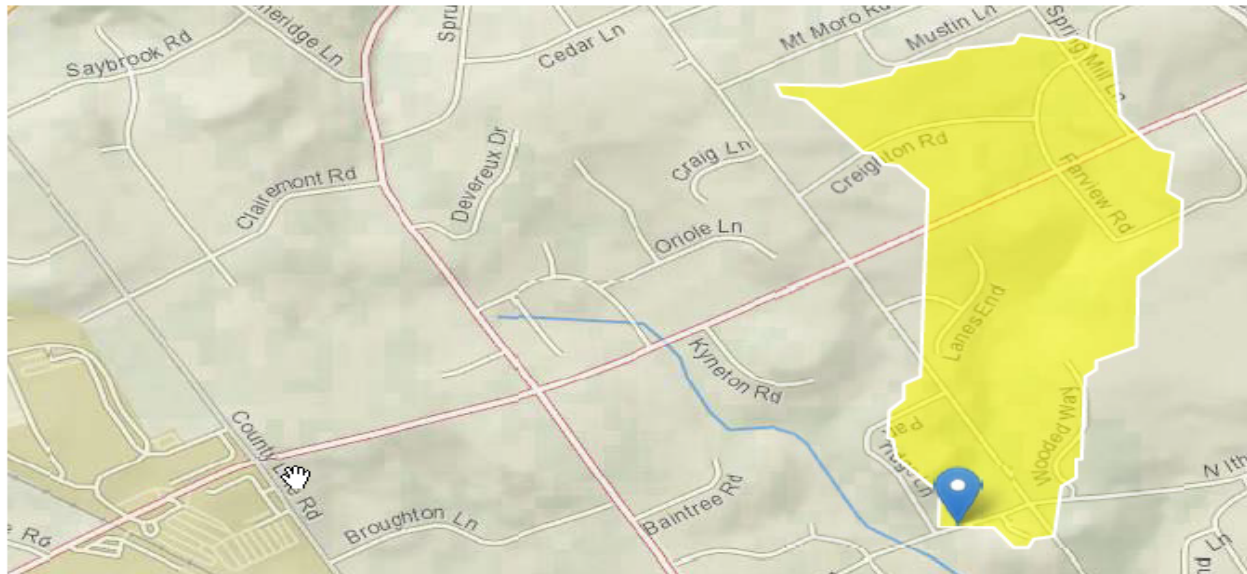
## StreamStats Report - Mill Creek

Region ID: PA

Workspace ID: PA20190106155003161000

Clicked Point (Latitude, Longitude): 40.03879, -75.32297

Time: 2019-01-06 10:50:19 -0500



Test

### Basin Characteristics

Parameter Code	Parameter Description	Value	Unit
DRNAREA	Area that drains to a point on a stream	0.21	square miles
CARBON	Percentage of area of carbonate rock	0	percent
URBAN	Percentage of basin with urban development	59	percent

# Compute 1% Flood Flow using USGS StreamStats


- Report Contents - NOTE: The drainage area is outside the limits of the Regression Model. Caution is advised using the results.

9

StreamStats

Parameter Code	Parameter Name	Value	Units	Min Limit	Max Limit
DRNAREA	Drainage Area	0.21	square miles	2.02	1150
CARBON	Percent Carbonate	0	percent	0	67
URBAN	Percent Urban	59	percent	0	94

Peak-Flow Statistics Disclaimers [Peak Flow Region 2]



One or more of the parameters is outside the suggested range. Estimates were extrapolated with unknown errors

Peak-Flow Statistics Flow Report [Peak Flow Region 2]

Statistic	Value	Unit
2 Year Peak Flood	82.1	ft <sup>3</sup> /s
5 Year Peak Flood	148	ft <sup>3</sup> /s
10 Year Peak Flood	203	ft <sup>3</sup> /s
50 Year Peak Flood	351	ft <sup>3</sup> /s
100 Year Peak Flood	425	ft <sup>3</sup> /s
500 Year Peak Flood	635	ft <sup>3</sup> /s

Peak-Flow Statistics Citations

Roland, M.A. and Stuckey, M.H., 2008, Regression equations for estimating flood flows at selected recurrence intervals for ungaged streams in Pennsylvania: U.S. Geological Survey Scientific Investigations Report 2008-5102, 57p. (<http://pubs.usgs.gov/sir/2008/5102/>)

# Compute 1% Flood Flow using USGS StreamStats

- StreamStats Results – Drainage area = 134 Acres**

Statistic	Value	Unit
2 Year Peak Flood	82.1	ft <sup>3</sup> /s
5 Year Peak Flood	148	ft <sup>3</sup> /s
10 Year Peak Flood	203	ft <sup>3</sup> /s
50 Year Peak Flood	351	ft <sup>3</sup> /s
100 Year Peak Flood	425	ft <sup>3</sup> /s

- NRSCS TR-55 Results - Drainage area= 128 Ac.,  $Q_{100} = 368$  CFS**
- 15% Lower than StreamStats, but fairly good agreement, considering minimum D.A. = 2.02 S.M.**

## SCS TR-55 Tabular Method

Watershed Title: Di Felice  
100 Year Type II Storm: Precipitation = 8.4 inches

### Summary of Input Parameters

Subarea	Area (acres)	Curve Number	IA/P	Runoff (in)	Tc (min)	Adj. Tc (min)	Tt (min)	Adj. Tt (min)
1	128.000	68.0	0.112	4.57	48.000	45.000	0.000	3.000
Composite	128.000	68.0		4.57				

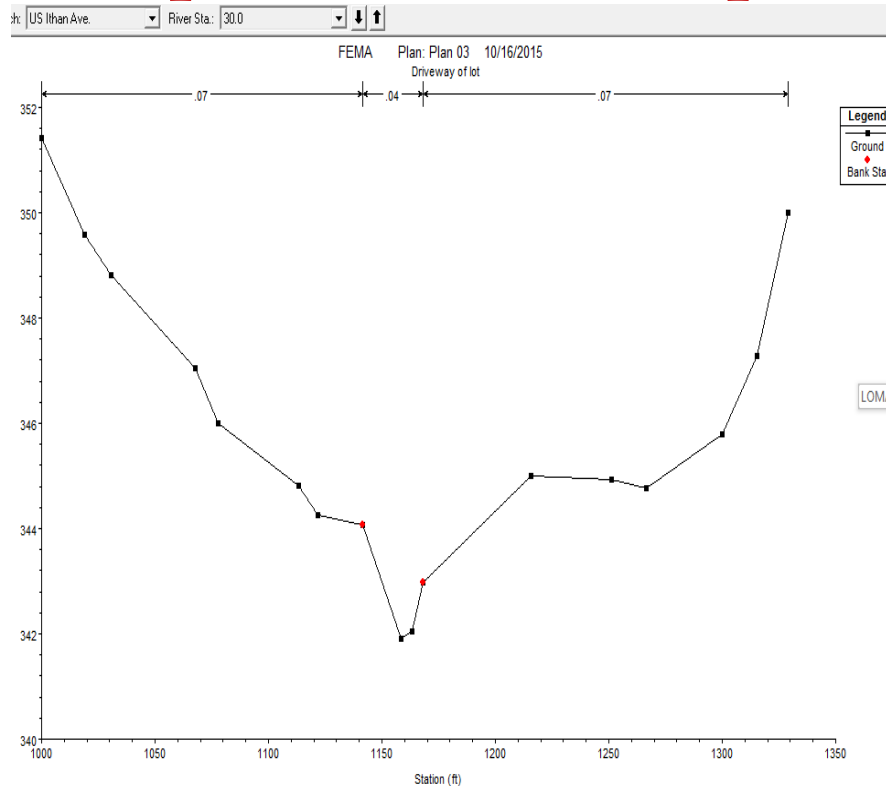
### Individual Subarea and Composite Hydrographs

Subarea	11.0	11.9	12.2	12.5	12.8	13.2	13.6	14.0	15.0	17.0	20.0	26.0
1	11.17	30.09	92.05	319.26	340.44	167.28	89.59	58.78	33.30	20.70	14.16	0.00
Composite	11.17	30.09	92.05	319.26	340.44	167.28	89.59	58.78	33.30	20.70	14.16	0.00

The peak flow is 367.91 cfs at 12.7 hrs.

# COMPUTING A BFE

## Compute normal depth at downstream X-Section



- Velocity  $V$  (ft/sec) =  $(1.486 * R^{2/3} * S^{1/2}) / n$
- Flow  $Q = A * V$ , where  $A$  = area of cross-section.
- $R$  = Area/Wetted perimeter (hydraulic radius, in ft).
- $S$  = Channel slope in ft/ft from starting x-section to next upstream x-section.
- $N$  = Manning's  $n$ .
- Break up cross-section into each change in  $n$  value. (3 parts).

- Trial and error procedure
  - Slope  $S$  is known. (0.014 ft/ft computed from plan) Used 0.0074.
  - “ $n$ ” is known.
  - Hydraulic radius computed for given depth.
  - $Q$  = the capacity of the channel equal to the computed 100-year flow (370 CFS).



# COMPUTING A BFE

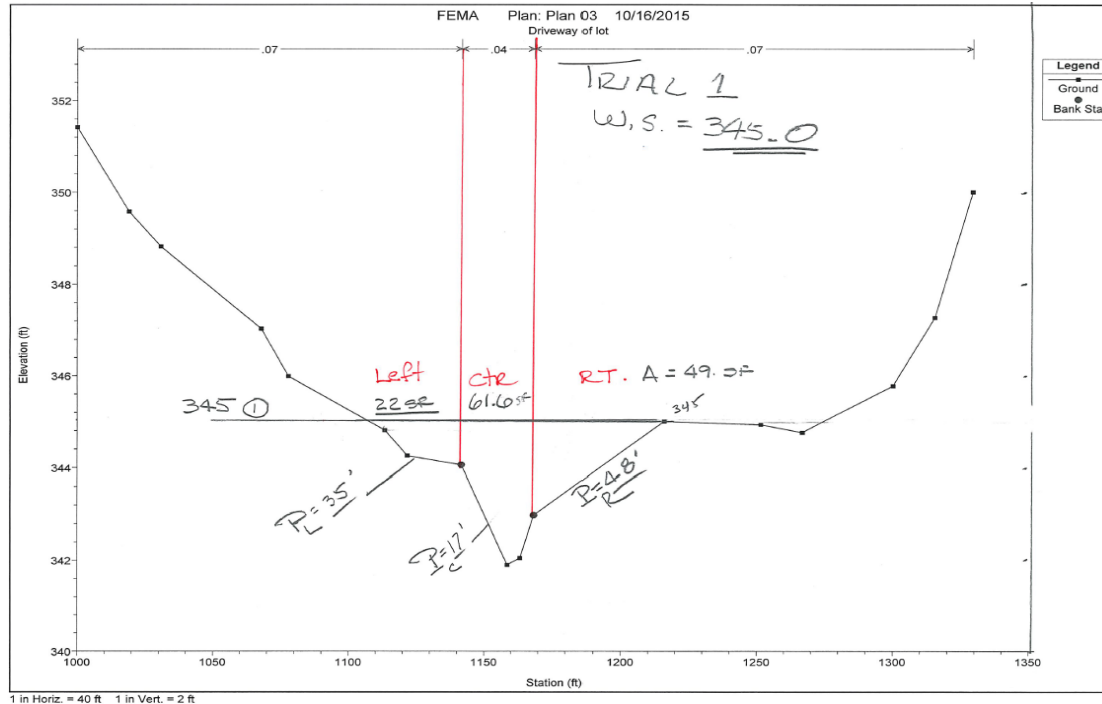
Compute normal depth at downstream X-Section

Spreadsheet included in notes. (Normal\_depth in composite channel, 1-9-17.xlsx)

Normal depth in composite channel								Thomas F. Smith, P.E., P.L.S.	
Design flow		370 CFS						1/9/2017	
Slope:		0.0074 ft/ft						Yellow cells: user input	
								Green cells: computed values	
Computed W. S. Elev:		345.0 ft							
Section	Area	P	R	$R^{2/3}$	n	Velocity	Flow		
TRIAL 1	sf	ft	ft			fps	cfs		
Left	22.0	35.0	0.629	0.734	0.070	1.340	29.5		
Center	61.6	28.0	2.200	1.692	0.040	5.406	333.0		
Right	49.0	48.0	1.021	1.014	0.070	1.851	90.7	$V^2/2g$	$d+V^2/2g$
	132.6	111.0	1.195	1.126		3.418	453.2	0.18	345.2
Trial 2 Required Area:		108.3							
Computed W. S. Elev:		344.5 ft							
Section	Area	P	R	$R^{2/3}$	n	Velocity	Flow		
TRIAL 2	sf	ft	ft			fps	cfs		
Left	7.2	24.0	0.298	0.446	0.070	0.815	5.8		
Center	47.8	28.0	1.707	1.428	0.040	4.565	218.2		
Right	27.1	36.0	0.753	0.828	0.070	1.511	41.0	$V^2/2g$	$d+V^2/2g$
	82.06	88.0	0.933	0.954		3.229	265.0	0.16	344.7
For Trial 3									
Q=		370							
V=		3.334							
Area=		110.96							
WS El.=		344.79							
Computed W. S. Elev:		344.8 ft							
Section	Area	P	R	$R^{2/3}$	n	Velocity	Flow		
TRIAL 3	sf	ft	ft			fps	cfs		
Left	14.9	29.0	0.514	0.641	0.070	1.171	17.5		
Center	55.8	28.0	1.993	1.584	0.040	5.061	282.4		
Right	38.9	39.0	0.997	0.998	0.070	1.823	70.9	$V^2/2g$	$d+V^2/2g$
	109.60	96.0	1.142	1.092		3.383	370.8	0.178	345.0

# COMPUTING A BFE

## Trial 1 - Compute normal depth at downstream X-Section



### Trial 1

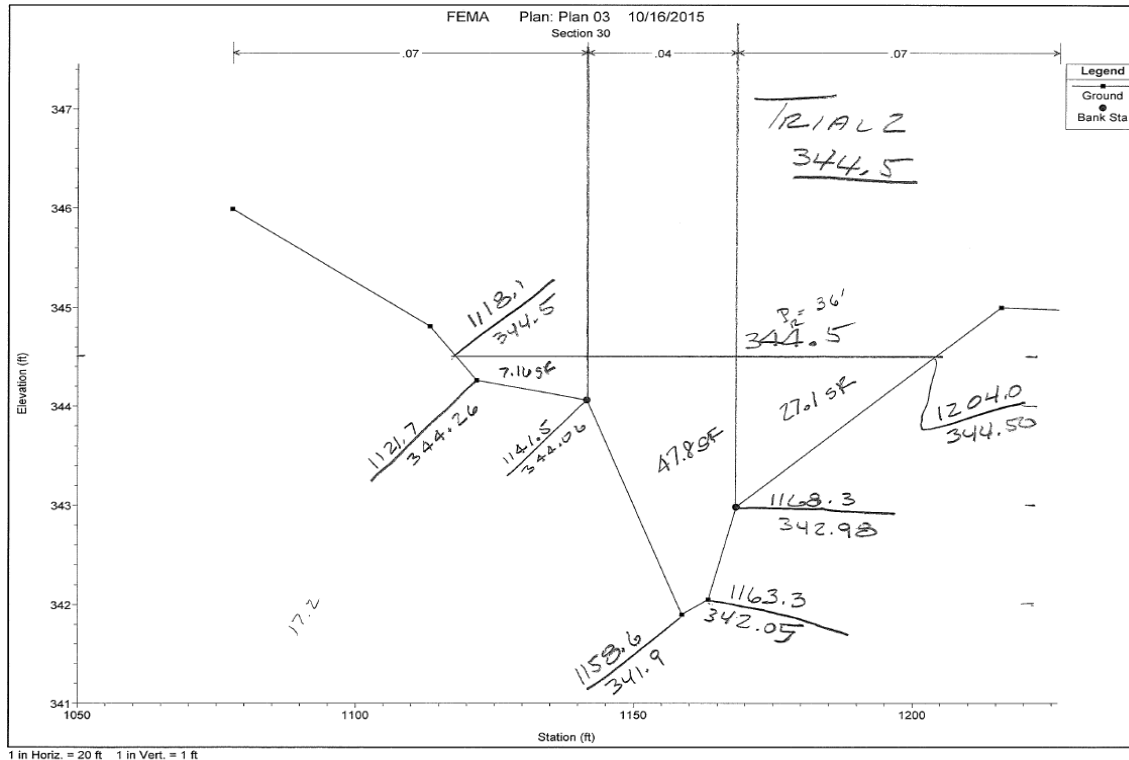
- Assuming Velocity = 4 fps, compute required Area of Cross-section. (93 Sq. Ft.)
- Determine depth of flow (try 345.0), then compute area and wetted perimeter
- Stationing can be used to compute wetted perimeter.
- Using Excel, compute Area, and wetted perimeter.
- Spreadsheet computes R, V and flows.
- Compare results with Design flow.

Trial 1 overestimated depth. Go to trial 2 with lower elevation.

Design flow	370 CFS						
Slope:	0.014 ft/ft						
Computed W. S. Elev:	345.0 ft						
Section	Area	P	R	$R^{2/3}$	n	Velocity	Flow
TRIAL 1	sf	ft	ft			fps	cfs
Left	22.0	35.0	0.629	0.734	0.070	1.843	40.5
Center	61.6	28.0	2.200	1.692	0.040	7.435	458.0
Right	49.0	48.0	1.021	1.014	0.070	2.547	124.8
	132.6	111.0	1.195	1.126		4.701	623.4

# COMPUTING A BFE

## Trial 2 - Compute normal depth at downstream X-Section



- Trial 2
  - Compute required area for trial 2 using Velocity of Trial
  - Try 344.5.
  - Compute area and wetted perimeter
  - Using Excel, compute Area, and wetted perimeter.
  - Spreadsheet computes R, V and flows.
  - Compare results with Design flow.
  - Trial 2 underestimated depth, but is close enough to 0.1 ft depth.

Trial 2 Required Area:	78.7						
Computed W. S. Elev:	344.5 ft						
Section	Area	P	R	R <sup>2/3</sup>	n	Velocity	Flow
TRIAL 2	sf	ft	ft			fps	cfs
Left	7.2	24.0	0.298	0.446	0.070	1.121	8.0
Center	47.8	28.0	1.707	1.428	0.040	6.279	300.1
Right	27.1	36.0	0.753	0.828	0.070	2.079	56.3
	82.06	88.0	0.933	0.954		4.442	364.5



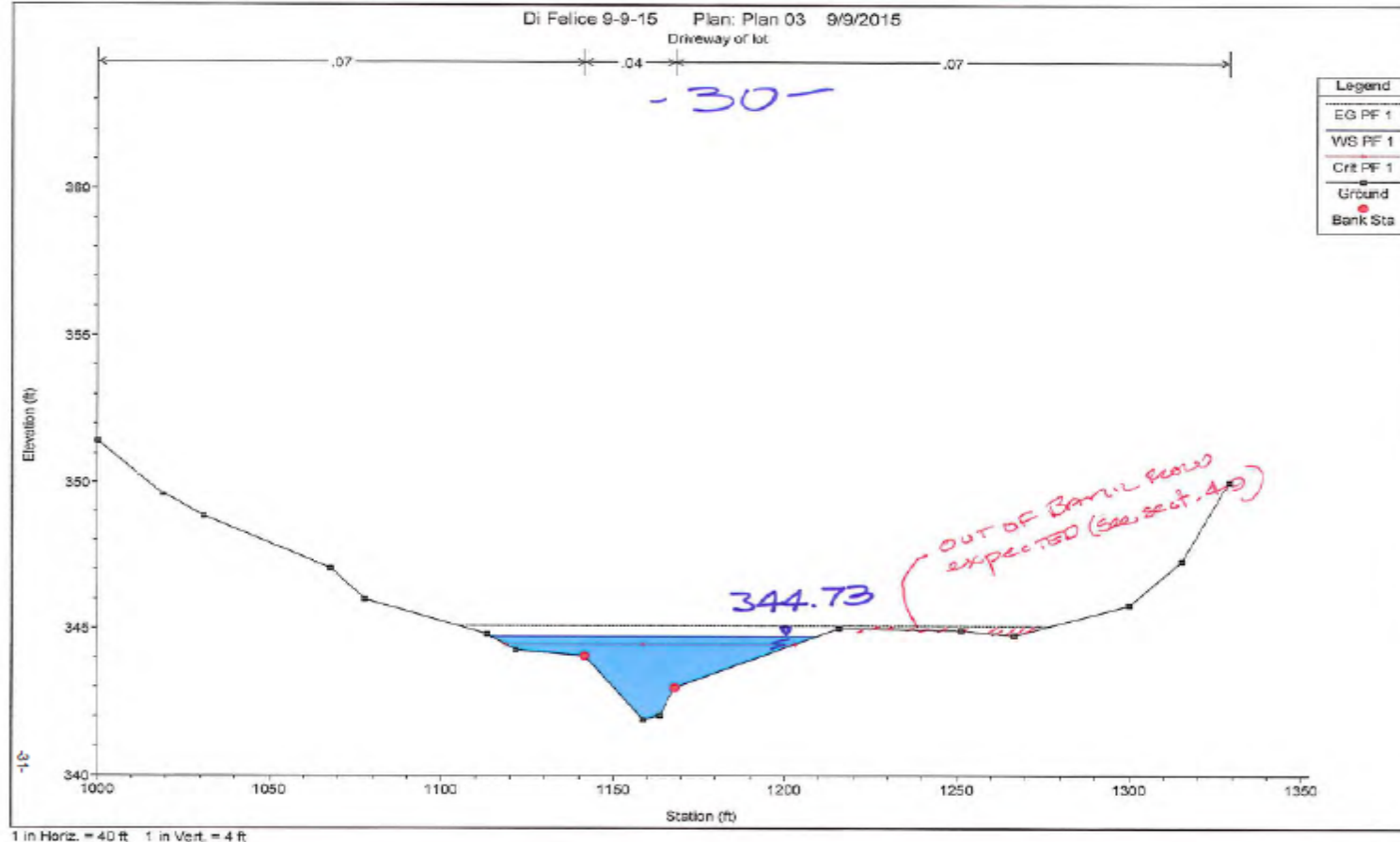
lot the resultant flood depth on the plan



# COMPUTING A BFE USING BACKWATER ANALYSIS

## Results using HEC-RAS computer software

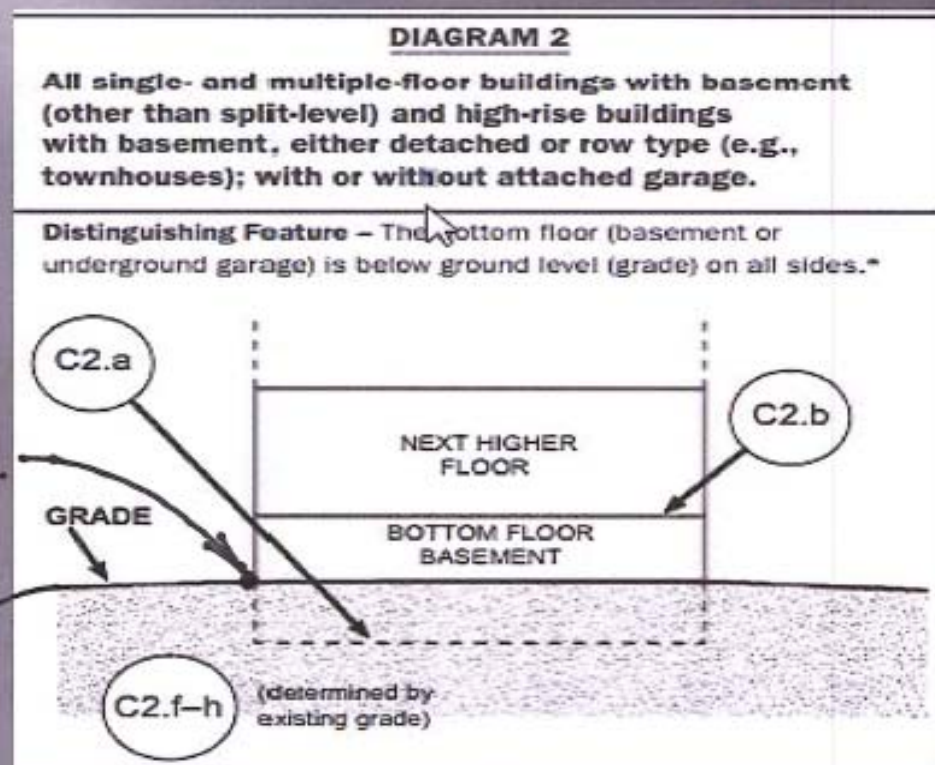
HEC-RAS Plan: Plan 03 River: Trib. Mill Cr. Reach: US Ithan Ave. Profile: PF 1												
Reach	River Sta	Profile	Q Total (cfs)	Min Ch El (ft)	W.S. Elev (ft)	Crit W.S. (ft)	E.G. Elev (ft)	E.G. Slope (ft/ft)	Vel Chnl (ft/s)	Flow Area (sq ft)	Top Width (ft)	Froude # Chl
US Ithan Ave.	10.0	PF 1	374.00	331.59	338.90	334.62	338.92	0.000130	1.41	472.39	135.96	0.10
US Ithan Ave.	20.0	PF 1	368.00	339.81	343.17	343.17	343.64	0.008776	5.87	99.65	178.75	0.69
US Ithan Ave.	25.0	PF 1	368.00	341.42	344.14	344.14	344.57	0.011946	5.49	92.96	151.52	0.77
US Ithan Ave.	30.0	PF 1	368.00	341.90	344.73	344.46	345.09	0.008276	5.36	102.93	94.93	0.67
US Ithan Ave.	40.0	PF 1	368.00	342.98	345.66	345.57	346.18	0.018439	7.02	83.36	75.51	0.94
US Ithan Ave.	50.0	PF 1	368.00	343.65	346.75	346.30	347.48	0.014305	8.12	92.22	110.03	0.87
US Ithan Ave.	60	PF 1	368.00	344.41	347.49	347.24	347.93	0.008256	5.84	99.55	99.54	0.67
US Ithan Ave.	70	PF 1	368.00	345.22	348.33	348.33	348.86	0.013116	6.55	87.21	86.94	0.82
US Ithan Ave.	80	PF 1	368.00	346.49	349.11	348.98	349.74	0.018693	8.97	76.37	49.10	1.03



# LOMA PROCESS

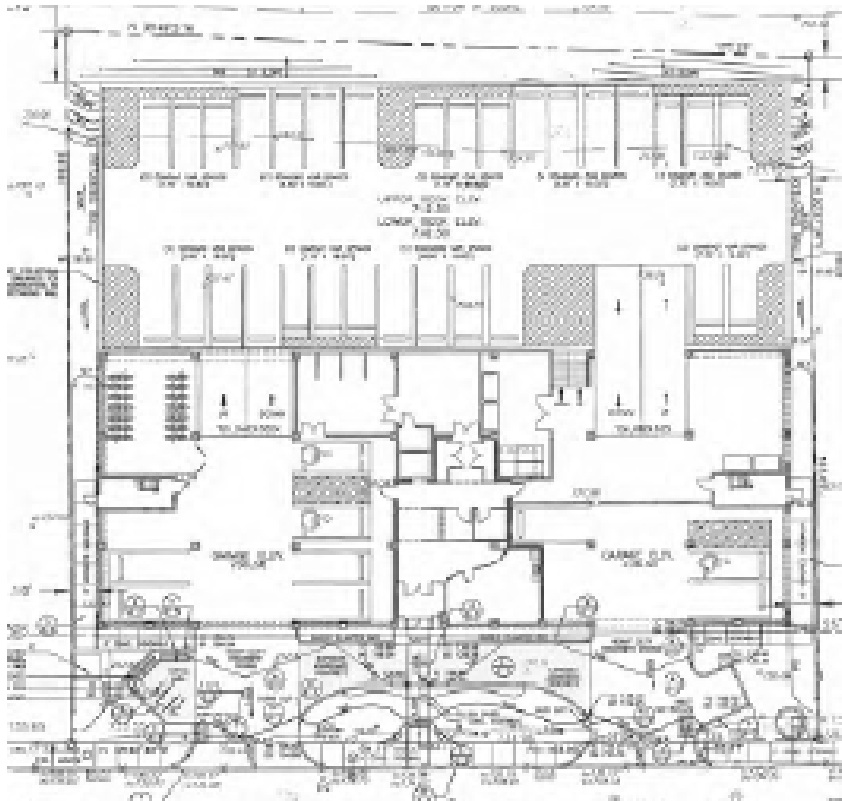
Sketch showing Relationship of BFE to LAG for successful LOMA

- BFE is the 100-year flood elevation.
- If the BFE is higher than the LAG, then the “flood” touches the dwelling and No LOMA results.
- The BFE must be lower than the LAG for LOMA approval.





# Documentation for a LOMA



## Required

- **Recorded** plat map or
- A **recorded** deed accompanied by tax assessor's map

## May be Required

- **Certified** metes and bounds description and map
- Elevation Form with the **certified** Lowest Adjacent Grade (LAG) or Lowest Lot elevation(s)
- Other elevation data

# Documentation for a LOMA

FEMA will compute the BFE for single property!

## Types of LOMAs

Removal of structure(s) or removal of a portion or all of a property described by metes and bounds.

## Required information

In order to analyze the property, an accurate survey tied to FEMA datum is required.

Form MT-EZ (elevation form) used to describe the property elevations.

An elevation certificate is also suggested. Required

- Recorded plat map or
- A recorded deed accompanied by tax assessor's map

## May be Required

- **Certified** metes and bounds description and map for portion of property to be removed.

# Form MT-EZ

DEPARTMENT OF HOMELAND SECURITY--FEDERAL EMERGENCY MANAGEMENT AGENCY  
APPLICATION FORM FOR SINGLE RESIDENTIAL LOT OR STRUCTURE AMENDMENTS TO  
NATIONAL FLOOD INSURANCE PROGRAM MAPS

O.M.B. NO. 1660-0015  
Expires February 28, 2014

## PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 2.4 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015). NOTE: Do not send your completed form to this address.

This form should be used to request that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) remove a single structure or legally recorded parcel of land or portion thereof, described by metes and bounds, certified by a registered professional engineer or licensed land surveyor, from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1% chance of being equaled or exceeded in any given year (base flood), via Letter of Map Amendment (LOMA). It shall not be used for requests submitted by developers, for requests involving multiple structures or lots, for property in alluvial fan areas, for property located within the regulatory floodway, or requests involving the placement of fill. (NOTE: Use MT-1 forms for such requests). Fill is defined as material from any source (including the subject property) placed that raises the grade to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural grade) elevation, which is at or above the BFE. Also, fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in an SFHA is considered natural grade.

LOMA:

A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the base flood.

A—This section may be completed by the property owner or by the property owner's agent. In order to process your request, all information on this form must be completed *in its entirety*, unless stated as optional. Incomplete submissions will result in processing delays.

1. → Has fill been placed on your property to raise ground that was previously below the BFE?

☐ No ☐ Yes

—If Yes, STOP!!—You must complete the MT-1 application forms; visit

[http://www.fema.gov/plan/prevent/thm/dl\\_mt-1.shtm](http://www.fema.gov/plan/prevent/thm/dl_mt-1.shtm)

or call the FEMA Map Information eXchange toll-free: (877-FEMA-MAP) (877-336-2627)

2. → Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed) and street address of the Property (required):

-----

3. → Are you requesting that a flood zone determination be completed for (check one)?

☐

A structure on your property? What is the date of construction? (MM/YYYY)

☐

A portion of your legally recorded property? (A certified metes and bounds description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor, are required. For the preferred format of metes and bounds descriptions, please refer to the MT-EZ Instructions.)

☐

Your entire legally recorded property?

All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Applicant's Name (required):

-----

E-mail address (optional) (By checking here you may receive correspondence electronically at the email address provided):

-----

Mailing Address (include Company name if applicable) (required):

-----

-----

-----

Daytime Telephone No. (required):

-----

Fax No. (optional):

-----

Signature of Applicant (required):

-----

Date (required):

-----

End of Section A

# Form MT-EZ

May not be used if fill placed to raise ground below the BFE.  
Check the appropriate block for the removal request.

LOMA: <input type="checkbox"/>		A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the base flood. <input type="checkbox"/>	
<p>A—This section may be completed by the property owner or by the property owner's agent. In order to process your request, all information on this form must be completed <i>in its entirety</i>, unless stated as optional. Incomplete submissions will result in processing delays.</p> <p>1. → Has fill been placed on your property to raise ground that was previously below the BFE?</p> <p><input type="checkbox"/> No <input type="checkbox"/> Yes — If Yes, STOP!! — You must complete the MT-1 application forms; visit <a href="http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm">http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm</a> or call the FEMA Map Information eXchange toll-free: (877-FEMA-MAP) (877-336-2627)</p> <p>2. → Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed) <i>and</i> street address of the Property (required):</p> <p>3. → Are you requesting that a flood zone determination be completed for (check one):</p> <p><input type="checkbox"/> → A structure on your property? What is the date of construction? (MM/YYYY)</p> <p><input type="checkbox"/> → A portion of your legally recorded property? (A certified metes and bounds description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor, are required. For the preferred format of metes and bounds descriptions, please refer to the MT-EZ Instructions.)</p> <p><input type="checkbox"/> → Your entire legally recorded property?</p> <p>All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.</p>			
Applicant's Name (required):		E-mail address (optional) <input type="checkbox"/> By checking here you may receive correspondence electronically at the email address provided:	
Mailing Address (include Company name if applicable) (required):		Daytime Telephone No. (required):	
		Fax No. (optional):	
Signature of Applicant (required):		Date (required):	



# Form MT-EZ

Complete for either structure or land removal.  
Complete property Information

~~B. This section must be completed by a registered professional engineer or licensed land surveyor. Incomplete submissions will result in processing delays.~~

~~NOTE: If the request is to have a flood zone determination completed for the structure, and an Elevation Certificate has been completed for this property, it may be submitted in lieu of Section B. If the request is to have a flood zone determination completed for the entire legally recorded property, or a portion thereof, the lowest elevation on the lot or described portion must be provided in Section B.~~

**Applicable Regulations**

The regulations pertaining to LOMAs are presented in the National Flood Insurance Program (NFIP) regulations under Title 44, Chapter I, Parts 70 and 72, Code of Federal Regulations. The purpose of Part 70 is to provide an administrative procedure whereby DHS-FEMA will review information submitted by an owner or lessee of property who believes that his or her property has been inadvertently included in a designated SFHA. The necessity of Part 70 is due in part to the technical difficulty of accurately delineating the SFHA boundary on an NFIP map. Part 70 procedures shall not apply if the topography has been altered to raise the original ground to or above the BFE since the effective date of the first NFIP map [e.g., a Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHB)] showing the property to be within the SFHA.

**Basis of Determination**

DHS-FEMA's determination as to whether a structure or legally recorded parcel of land, or portion thereof, described by metes and bounds, may be removed from the SFHA will be based upon a comparison of the Base (1% annual chance) Flood Elevation (BFE) with certain elevation information. The elevation information required is dependent upon what is to be removed from the SFHA. For Zones A and AO, please refer to Page 7 of the MT-EZ Form Instructions for information regarding BFE development in those areas and supporting data requirements.

Determination Requested For: (check one)	Elevation Information Required: (complete Item 5)
<input type="checkbox"/> Structure located on natural grade (LOMA)	Lowest Adjacent Grade to the structure (the elevation of the lowest ground touching the structure including attached patios, stairs, deck supports or garages)
<input type="checkbox"/> Legally recorded parcel of land, or portion thereof (LOMA)	Elevation of the lowest ground on the parcel or within the portion of land to be removed from the SFHA

**1. PROPERTY INFORMATION**

Property Description (Lot and Block Number, Tax Parcel Number, or Abbreviated Description from the Deed, etc.):

.....

**2. STRUCTURE INFORMATION**

Street Address (including Apt. Unit, Suite, and/or Bldg. No.):

.....

What is the type of construction? (check one) ..... ☐ crawl space ..... ☐ slab on grade ..... ☐ basement/enclosure

☐ other (explain): .....

# Form MT-EZ

Complete Geographic information using FEMA FIS datum.  
 Use Google Earth for Latitude and Longitude data or GNSS  
 Complete FIRM information from your Firmette.  
 For Zone A, there will be no BFE (indicate none or N/A).  
 Sign and seal the document.

<b>3.-GEOGRAPHIC COORDINATE DATA-</b>			
Please provide the Latitude and Longitude of the most upstream edge of the <b>structure</b> (in decimal degrees to nearest fifth decimal place)			
Indicate Datum: <input type="checkbox"/> WGS84 <input type="checkbox"/> NAD83 <input type="checkbox"/> NAD27 Lat: ..... Long: .....			
Please provide the Latitude and Longitude of the most upstream edge of the <b>property</b> (in decimal degrees to nearest fifth decimal place)			
Indicate Datum: <input type="checkbox"/> WGS84 <input type="checkbox"/> NAD83 <input type="checkbox"/> NAD27 Lat: ..... Long: .....			
<b>4.-FLOOD INSURANCE RATE MAP (FIRM) INFORMATION-</b>			
NFIP Community Number: <input type="text"/>	Map Panel Number: <input type="text"/>	Base Flood Elevation (BFE): <input type="text"/>	Source of BFE: <input type="text"/>
<b>5.-ELEVATION INFORMATION (SURVEY REQUIRED)-</b>			
•→ Lowest Adjacent Grade (LAG) to the structure (to the nearest 0.1 foot or meter) → <input type="text"/> ft. (m) •→ Elevation of the lowest grade on the property; or within metes and bounds area (to the nearest 0.1 foot or meter) → <input type="text"/> ft. (m) •→ Indicate the datum (if different from NGVD-29 or NAVD-88 attach datum conversion) <input type="checkbox"/> NGVD-29 <input type="checkbox"/> NAVD-88 <input type="checkbox"/> Other (add attachment) •→ Has FEMA identified this area as subject to land subsidence or uplift? <input type="checkbox"/> No <input type="checkbox"/> Yes (provide date of current releveling): .....			
This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.			
Certifier's Name: <input type="text"/>	License No.: <input type="text"/>	Expiration Date: <input type="text"/>	Seal (optional) <input type="text"/>
Company Name: <input type="text"/>	Telephone No.: <input type="text"/>	Fax No.: <input type="text"/>	
Email: <input type="text"/>			
Signature: <input type="text"/>		Date: <input type="text"/>	

# Common Application Issues – LOMAs

- Failure to write the legal property description and address on the application
- Failure to enter contact information and sign/date the application
- Submitting a deed or plat map that is not recorded
- Missing vertical datum on the Elevation Form
- Elevations not based on finished construction for an as-built determination

# Online LOMC

The screenshot shows the FEMA Online Letter of Map Change (LOMC) web application. The header includes the FEMA logo and navigation links: Welcome, Mark Knowles, LOMC Home, Update Profile, Contact FMIX, FAQ, Help, Comments, and Sign Out. The main content area is titled "Online Letter of Map Change" and features a table of application entries. On the left, there are sections for "New Application" (with an "Amendment" link) and "Customer Support" (with "Call Us" and "E-Mail Us" links). The table displays five entries, with the first entry's "Upload" link circled in red.



Application ID	Property Description	FEMA Case Number	FEMA Case Created Date	Status	Action
<a href="#">20875698561</a>	asdf	13-04-0091A	12/05/2012	UPLOAD	<a href="#">Upload</a>
21368576798	Marks LOMA Only			NOT SUBMITTED	<a href="#">Continue</a>
21511683718	asdf			NOT SUBMITTED	<a href="#">Continue</a>
21543474788	asdfasdf			NOT SUBMITTED	<a href="#">Continue</a>
21575213982	121212 LOMA Only Way			NOT SUBMITTED	<a href="#">Continue</a>

Showing 1 to 5 of 5 entries

- Allows a FIRM amendment or revision to be requested through an online platform instead of mailing in an application
- Supporting documentation can be uploaded online and case-related correspondence is e-mailed to the applicant



# eLOMA Eligibility

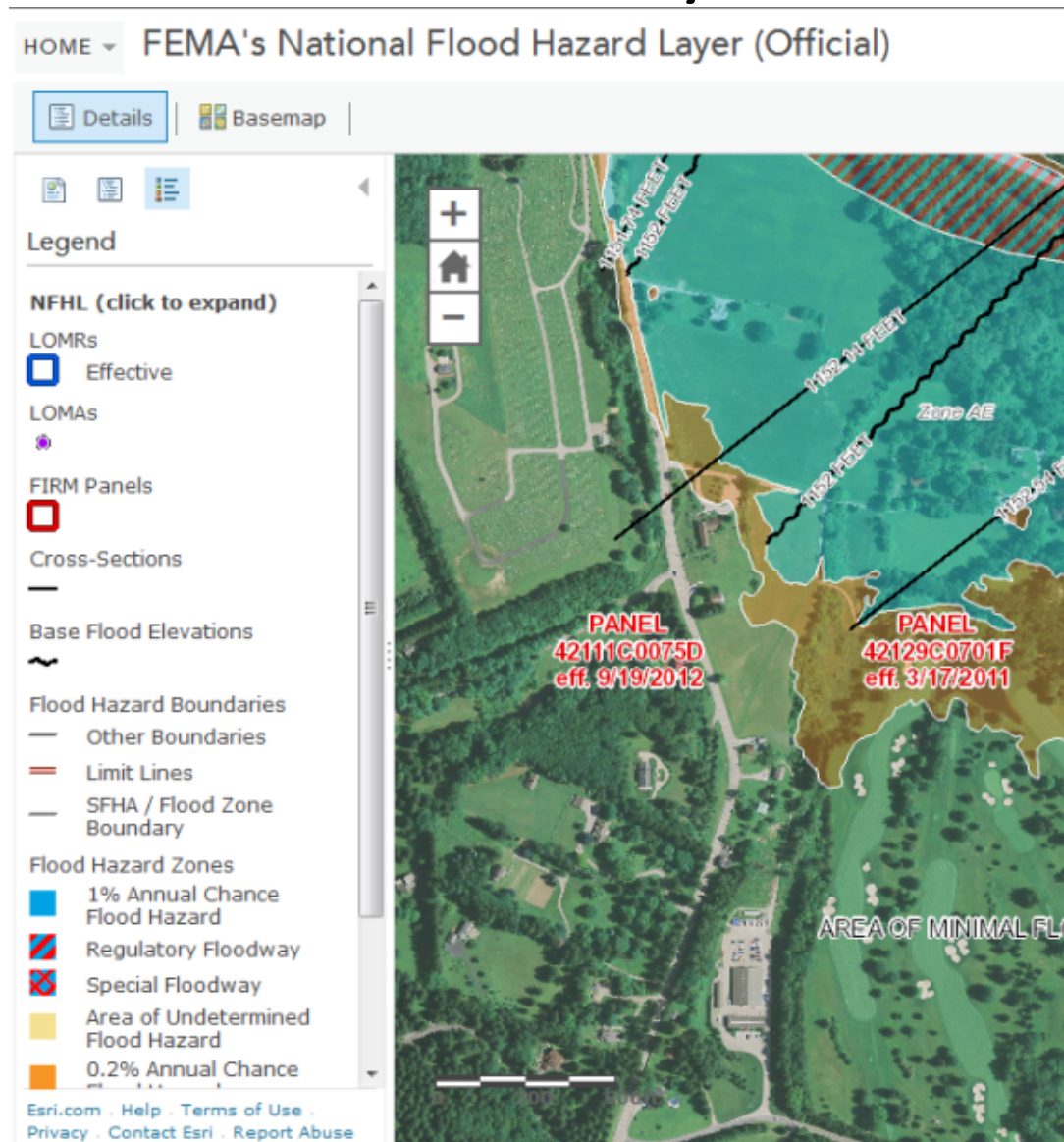
Eligible for eLOMA 	Not Eligible for eLOMA 
Structure/lot on natural ground	Structure/lot elevated by fill
Single structure/lot	Multiple structures/lots; condominiums
Existing structure	Proposed construction
Zones A1-30 (except in floodway), AE (except in floodway), and AH	Zones A, V, VE, V1-V30, AO, D, B, C, X
New LOMA requests	Re-issuances or LOMAs in progress
Subject area on FIRM panel has not been revised by a LOMR	Subject area on FIRM panel revised by LOMR
Structure/lot located on land that has not been annexed	Structure/lot located on annexed land

# Resources

- FEMA Map Information eXchange (FMIX)
  - Toll free by phone at 1-877-336-2627
  - By email at [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com)
- [FEMA Map Service Center](#)
- [National Flood Hazard Layer – FEMA GeoPortal](#)
- [eLOMA](#) (Mapping Information Platform)
- [Online LOMC](#)
- [Code of Federal Regulations](#)
- [LOMC Fee Information](#)
- [FEMA Forms](#)
- [NFIP Technical Bulletins](#)
- [USGS Vertical Datum Conversion Information](#)

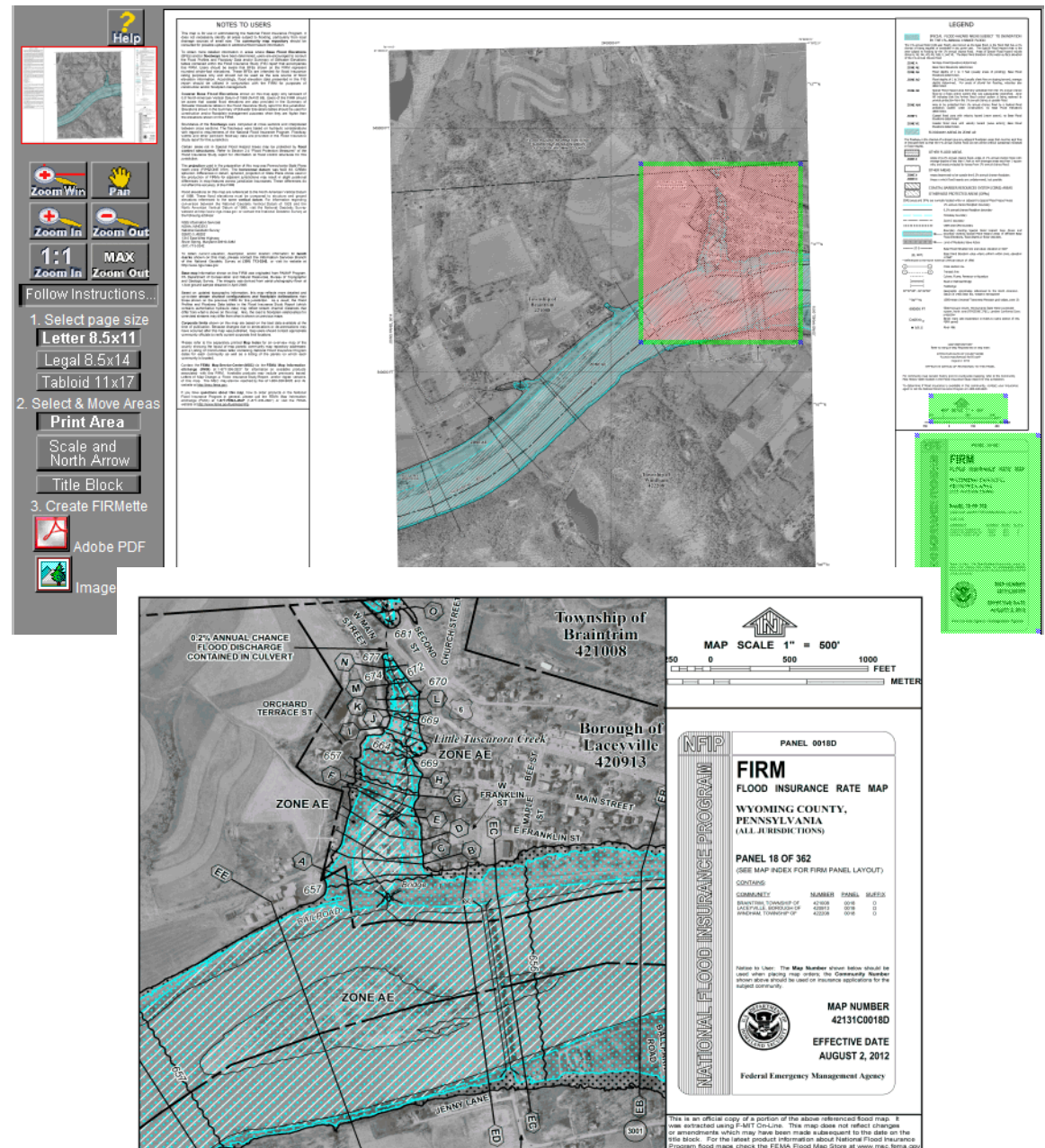
# The National Flood Hazard Layer

- FEMA's nationwide geospatial database of all digital **effective** FIRM data
  - Integrates FIRM data including LOMCs nightly
  - Available in GIS format
  - FIRM and FIS are still the official source of data
  - Available in 3 platforms



# Creating a FIRMette

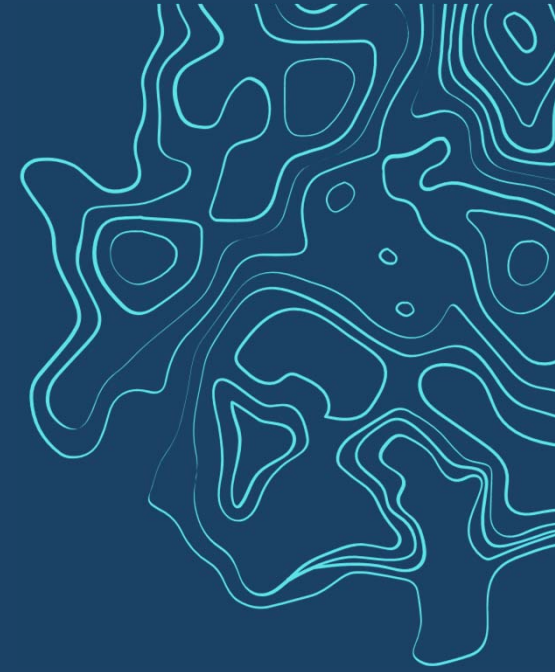
- Tool on the Map Service Center that takes a snapshot from a larger FIRM
- Captures map panel, scale, and selected area to zoom in on
- Useful for floodplain determinations
- Would you like a demo?





# Questions?

# SESSION EVALUATION



2025  
**SURVEYORS'**  
Conference

[HTTPS://WWW.SURVEYMONKEY.COM/R/2025PSLSEVAL](https://www.surveymonkey.com/r/2025PSLSEVAL)