

Estimating and Determining Base Flood Elevations in Zone A

Jennifer Gilbert, CFM NH Floodplain Management Coordinator Thor Smith, P.G.

Hydrologist

NH/VT Water Science Center



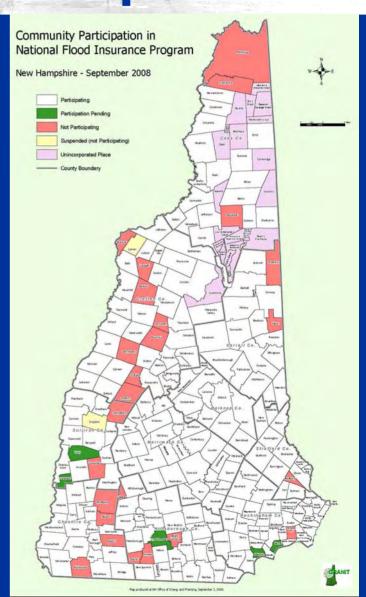


Overview of Presentation

- NFIP Overview
- Zone A Regulations, Elevation
 Certificate, Letter of Map Amendment
- Sources of Flood & Watershed Info
- Determining BFEs Simplified Methods
- Determining BFEs Detailed Methods
- Question & Answer Session

National Flood Insurance Program in New Hampshire

- 203 communities (86%) participate
- 32 communities (14%) do not participate



National Flood Insurance Program – The 3 Parts

Floodplain Regulations

Floodplain Mapping



Flood Insurance

Map Mod in New Hampshire



- *Effective* DFIRMs and FIS
 - Rockingham May 17, 2005
 - Strafford May 17, 2005
 - Cheshire May 23, 2006
 - Sullivan May 23, 2006
 - Grafton February 20, 2008
- Preliminary DFIRMs and FIS
 - Merrimack final in 2009
 - Hillsborough final in 2009

Differences between FIRM and DFIRM

Dover



Where Can I get a Map or Study?



Map Service Center





www.nh.gov/oep/programs/floodplainmanagement/maps.htm

Flood Lines Newsletter

NH NFIP newsletter

Email distribution list

 To be added go to: www.nh.gov/oep/ newsletters.htm



Flood Lines

New Hampshire's Floodplain Management Newsletter

Inside this issue: Summer 2008

Volume II, Issue II

NRP Update 2
Mapping Update 2
Mitigation Update 2
Insurance Update 3

Upcoming Events

and Training

NRP Feature
Topic - Why
Would You Want A
Certified Roadplain
Manager in Your

Community Spotlight -

The Back Page -NH Public Works Mutual Aid Agreement

Contact Information

What's New? Independent Evaluation of Recent Flooding

On June 25, 2008, approximately 50 people attended New Hampshire Department of Environmental Services' third and final meeting in Rochester to hear the results of the independent evaluation to determine the specific causes of New Hampshire's recent floods and the recommendations for ways to mitigate future flooding. The final report of the study is expected to be completed by the end of July.

The engineering consultants who performed the evaluation discussed what can be done in the future to reduce flooding impacts in New Hampshire. In addition, they reviewed their findings on the causes of the May 2006 and April 2007 floods, which they also presented in detail at the second public meeting on March 18.

Also present at the meeting was the independent panel of national experts in water resources management, who oversaw the entire study to ensure that the work and recommendations met the highest level of professional independence and expertise. Continued on page 4

What's New?

Suncook River Study Finalized

On May 28, 2008, the NH Department of Environmental Services and the Town of Epsom held the third and final public informational meeting on the Suncook River Avulsion, Geomorphology-based Alternatives Analysis at the Epsom Central School. Approximately 40 people, including residents and state legislators, attended the meeting. The study was conducted following a 100-year flood event in May 2006 which caused the Suncook River to change course (known as an avulsion) in the Town of Epsom.

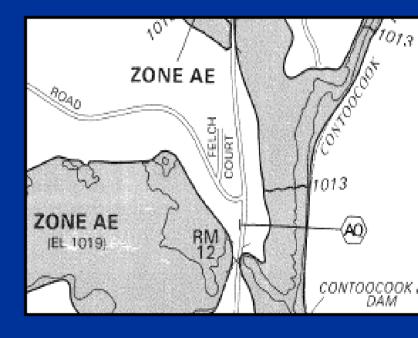
The meeting began with an open house where study maps were available and study team members were available and study team members were available to answer questions. A presentation about the study was then made by Vanasse Hangen Brustlin, linc., the engineering consulting firm that conducted the study. The presentation covered the main findings of the study, reviewed the different alternatives, and discussed the evaluation that was done for each alternative. The meeting concluded with an open public comments period.

Continued on page 3

NH Office of Energy & Planning 4 Chenell Drive Concord, NH 03301 Phone: 603-271-2155 Fax: 603-271-3615 www.nh.gov/oop/programs/

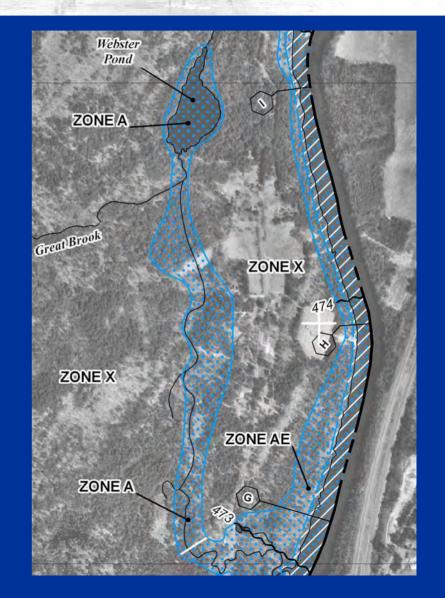
What is a Base Flood Elevation?

The height above sea level to which flood water would be expected to rise in a base, 1% chance, or 100-year flood event.

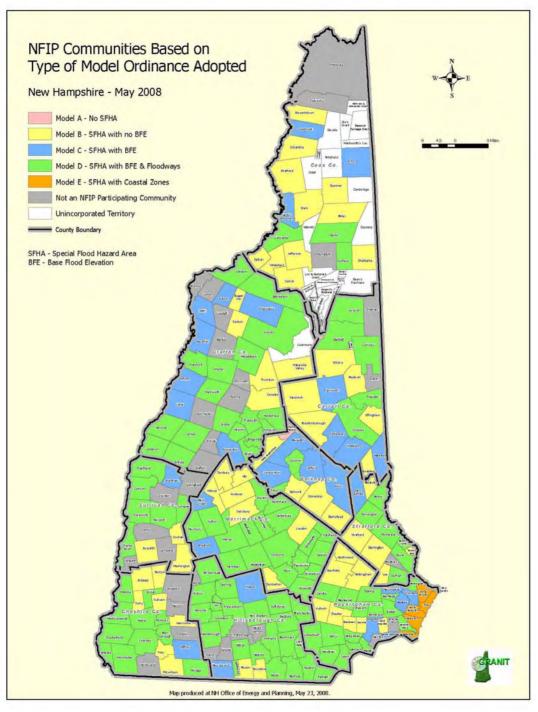


Why are there Zone As with no BFE?

- Not cost effective in areas where there is no or little development
- Zone A Floodplain areas based on approximate methods or historical flood data







FEMA Guidance Document

Managing Floodplain Development in Approximate Zone A Areas

www.fema.gov/plan/prevent/fhm/dl_zonea.shtm

BFE Sources

 Community shall obtain, review, and reasonably utilize any 100-year flood elevation data available from any federal, state, or other source including data submitted for development proposals submitted to the community (i.e. subdivisions, site plan approvals)

If no source of BFE, now what?

- Development > or = to 50 lots or 5 acres
- Development < 50 lots or 5 acres
- Elevation Certificate

Letter of Map Amendment

Development Greater Than 50 Lots or 5 Acres

NFIP language in a Community's Subdivision
 & Site Plan Review Regulations:

The Planning Board shall require that all proposals for development greater than 50 lots or 5 acres, whichever is the lesser, include Base Flood Elevation (BFE) data within such proposals (i.e. floodplain boundary and 100-year flood elevation).

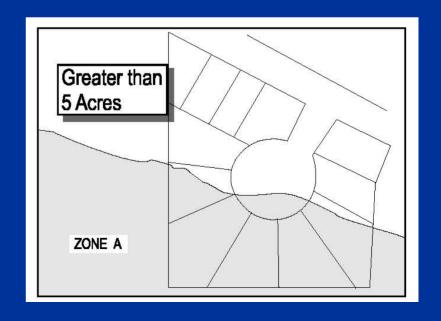
Detailed Study Needed

Development Greater Than 50 Lots or 5 Acres (cont.)

- Proposed 76-lot subdivision
- BFE data required for affected lots
- ZONE A

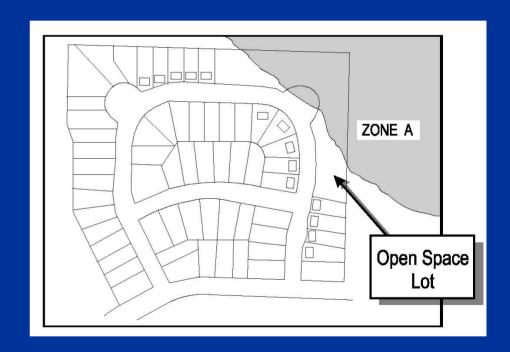
 More than 50 Lots

- Proposed 12 lot/
 6.7 acre subdivision
- BFE data required for affected lots



Development Greater Than 50 Lots or 5 Acres (cont.)

- Proposed 76-lot subdivision
- Entire Zone A contained entirely in open space lot
- BFE data may not be necessary



NH Community Initiative

Town of Bedford



Requires that all subdivision and site plan development proposals include the BFE. The town defines a methodology for a floodplain determination if a BFE is not defined on the FIRM.

Advantages of Developing BFEs

- Minimizes and reduces future flood losses
- Less burden on community officials
- Significant reduction on flood insurance
- Eligible for sizable credits under the Community Rating System

Development Greater Than 50 Lots or 5 Acres (cont.)

- When a developer prepares a detailed flood study to determine a BFE, community is responsible for submitting new flood data to FEMA within 6 months
- Community can require developer to submit a request for a Letter of Map Revision as a condition of approving the development

Development Less Than 50 Lots or 5 Acres

 Community shall review all building permit applications for new construction or substantial improvements to determine whether proposed building sites will be reasonably safe from flooding.

Development Less Than 50 Lots or 5 Acres (cont.)

- Use Simple Method to Estimate BFE
- Lowest floor elevated 1 to 2 ft above the experienced flood event
- Lowest floor elevated
 2 to 5 ft above highest
 adjacent grade

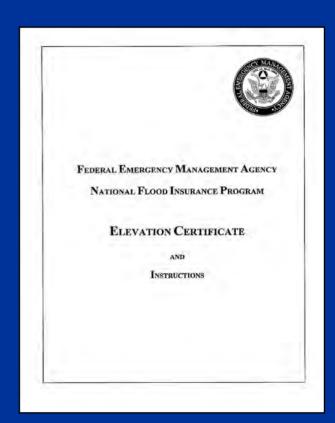


Post-FIRM Zone A - No Basement/Enclosure \$100,000 Bldg Coverage Estimated Annual Cost

<u>Elevation</u> <u>Difference</u>	No Estimated BFE	Estimated BFE		
+5 feet or More	\$230	\$245		
+2 to +4 feet	\$610	\$245		
+1 feet	\$1,345	\$560		
0	Submit for Rate	\$560		

Elevation Certificate

- Rate a Flood Insurance Policy
- Assist a community's floodplain management program
- Support a FEMA Letter of Map Amendment application



U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

ELEVATION CERTIFICATE

OMB No. 1660-0008 Expires February 28, 2009

Natio	onal Flood Insurance Pro	gram	Important	: Read the instr	uctions on pa	ages 1-8.			
			SEC	TION A - PROPE	RTY INFORM	ATION	For Insurance Company (Jse:	
A1.	Building Owner's Name	е					Policy Number		
A2.	A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.						Company NAIC Number		
	City				State	Z	IP Code		
A3.	Property Description (L	ot and Block Nu	mbers, Tax Parcel N	Number, Legal Desc	ription, etc.)				
A4.	Building Use (e.g., Res	sidential, Non-Re	esidential, Addition, A	Accessory, etc.)					
A5.	Building Use (e.g., Res Latitude/Longitude: Lat	<u> </u>	Lo	ong		Horizontal Da	tum: NAD 1927 🔲 t	NAD 1983	
A6.	Attach at least 2 photo	graphs of the bu	ilding if the Certificat	te is being used to c	btain flood insu	rance.			
A7.		G- 42 - 22m							
A8.	For a building with a cr	The complete to the first the complete to the contract of the		20		ouilding with an attacl		8	
	a) Square footage of	6.5	N 6	sq ft			hed garage		
	b) No. of permanent f						openings in the attached ga		
	c) Total net area of flo		oove adjacent grade			ills within 1.0 100t about tal net area of flood o	ve adjacent grade	200 No. 10 a 1 1 1 1	
	c) Total fiet area of it	ood openings in .	40.D	sq in	c) 10	ital fiet alea of lioou c	ppenings in As.b	_ sqin	
		SEC	TION B - FLOOD	INSURANCE RA	TE MAP (FIRI	M) INFORMATION			
B1.	NFIP Community Name	& Community N	lumber	B2. County Name		1	33. State		
D.	1. Map/Panel Number	B5. Suffix	B6. FIRM Index	DZ EID	M Panel	B8. Flood	B9. Base Flood Elevation	-(-) (7	
D4	i. Map/Panel Number	BO. Sullix	Date Date	The state of the s	evised Date	Zone(s)	AO, use base flood c		
			Date	Lifective/ix	evised Date	20116(3)	AO, use base 11000 to	iepiii)	
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БΙ υ .	Indicate the source of t	and the second contract of the second contrac	Community Determ	parameter of the parameter of the profile and the parameter of the paramet					
	() () () () () () () () () ()					_			
	Indicate elevation datu			VACUUM AND	PRODUCE TO SERVICE THE PROPERTY OF THE PROPERT	Other (Describe)			
B12.	Is the building located in					ected Area (OPA)?	Yes No		
	Designation Date			LCBRS L	1 OLY				

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

ELEVATION CERTIFICATE

OMB No. 1660-0008 Expires February 28, 2009

		22	90 000		
		SECTI	ON A - PROPERTY INFORMATI	ION	For Insurance Company Use:
A1. Building Owner's	Name				Policy Number
A2. Building Street A	ddress (including Apt	., Unit, Suite, and/or Blo	dg. No.) or P.O. Route and Box No.		Company NAIC Number
City			State	Z	IP Code
A3. Property Descrip	tion (Lot and Block N	umbers, Tax Parcel Nu	mber, Legal Description, etc.)		
A4. Building Use (e.g	J., Residential, Non-R	esidential, Addition, Ac	cessory, etc.)		
A5. Latitude/Longitud	de: Lat	Long]	Horizontal Da	tum: NAD 1927 NAD 1983
A6. Attach at least 2 A7. Building Diagram	photographs of the bi	uilding if the Certificate	is being used to obtain flood insuranc	e.	
A8. For a building wit	The same of the sa	closure(s), provide:	A9. For a build	ding with an attach	ed garage, provide:
areas a ser fine filler manager file files a	rear and the first transfer of the property of the	enclosure(s)			ned garage sq ft
	nent flood openings i			No.	openings in the attached garage
enclosure(s)	walls within 1.0 foot a	bove adjacent grade _	walls v	vithin 1.0 foot abo	ve adjacent grade
c) Total net area	a of flood openings in	A8.b _	sqin c) Totalr	net area of flood o	penings in A9.b sq in
	SEC	TION B - FLOOD IN	ISURANCE RATE MAP (FIRM) I	NFORMATION	
			3700		
B1. NFIP Community	Name & Community	Number E	32. County Name	1	33. State
•					33. State
B1. NFIP Community B4. Map/Panel Numl		B6. FIRM Index	B7. FIRM Panel	B8. Floor	B9. Base Flood Elevation(s) (Zone
•					33. State
B4. Map/Panel Numl	ber B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Floor Zone(s)	33. State B9. Base Flood Elevation(s) (Zone
B4. Map/Panel Numl	ber B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel	B8. Floor Zone(s)	33. State B9. Base Flood Elevation(s) (Zone
B4. Map/Panel Numl	ber B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Floor Zone(s)	33. State B9. Base Flood Elevation(s) (Zone
B4. Map/Panel Numl 10. Indicate the source FIS Profile	ber B5. Suffix ce of the Base Flood	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date r base flood depth entered in Item B9 ed Other (Describe)	B8. Floor Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use base flood depth)
B4. Map/Panel Numl 10. Indicate the source FIS Profile 11. Indicate elevation	ber B5. Suffix ce of the Base Flood FIRM n datum used for BFE	B6. FIRM Index Date Elevation (BFE) data o Community Determine in Item B9: NGVD	B7. FIRM Panel Effective/Revised Date r base flood depth entered in Item B9 ed Other (Describe)	B8. Floor Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use base flood depth)

			Check here if attachment
SECTION E - BUILDING ELEVAT	ON INFORMATION (SURVEY NOT REQUIRED)) FOR ZONE AO ANI) ZONE A (WITHOUT BFE)
For Zones AO and A (without BFE), comple and C. For Items E1-E4, use natural grade	ete Items E1-E5. If the Certificate is intended to suppo , if available. Check the measurement used. In Puert	rt a LOMA or LOMR-F red o Rico only, enter meters	quest, complete Sections A, B,
grade (HAG) and the lowest adjacent a) Top of bottom floor (including base	ment, crawl space, or enclosure) is 📙	feet 🔲 meters 🔲 abov	ve or below the highest adjacent ve or below the HAG. ve or below the LAG.
E2. For Building Diagrams 6-8 with permit (elevation C2.b in the diagrams) of th	anent flood openings provided in Section A Items 8 and e building is feet meters		
E3. Attached garage (top of slab) is	feet _ meters _ above or _ bel	ow the HAG.	
E4. Top of platform of machinery and/or e	quipment servicing the building is 1	ieet 🗌 meters 🗌 abov	ve or below the HAG.
ordinance? Yes No U	per is available, is the top of the bottom floor elevated in the local official must certify this information in the local official must certify the information in the local official must certify the local official must be seen as the local official must be see	in Section G.	
SECTION F -	PROPERTY OWNER (OR OWNER'S REPRESI	ENTATIVE) CERTIFIC	ATION
	epresentative who completes Sections A, B, and E for s in Sections A, B, and E are correct to the best of my		issued or community-issued BFE
Property Owner's or Owner's Authorized Re	presentative's Name		
Address	City	State	ZIP Code
Signature	Date	Telephone	
Comments			
			Check here if attachme

	SECTION G - COMMUNITY INF	ORMATION (OPTIONAL)	
	aw or ordinance to administer the community' nplete the applicable item(s) and sign below.		
is authorized by law to certify G2. A community official complete	was taken from other documentation that has elevation information. (Indicate the source a ed Section E for a building located in Zone A ms G4G9.) is provided for community floods	nd date of the elevation data in the Com (without a FEMA-issued or community-is	ments area below.)
G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate Of Complian	nce/Occupancy Issued
G8. Elevation of as-built lowest floor (in G9. BFE or (in Zone AO) depth of flood		mprovement feet	Datum
Local Official's Name		Title	
Community Name		Telephone	
Signature		Date	
Comments			
			Check here if attachments
FEMA Form 81-31, February 2006			Replaces all previous editions

Letter of Map Amendment

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

Federal Emergency Management Agency
Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION				
COMMUNITY	TOWN OF MIDDLETON, STRAFFORD COUNTY, NEW HAMPSHIRE	Lot 15-W, Sunrise Lake Lands, as described in the Deed recorded as Instrument No.035584, in Book 2872, Pages 0386 and 0387, in the Office of the Registry of Deeds, Strafford County, New Hampshire				
	COMMUNITY NO.: 330222	the registry of Deeds, Stranord County, New Hampshire				
	NUMBER: 33017C0110D	1				
AFFECTED MAP PANEL	NAME: TOWN OF MIDDLETON, STRAFFORD COUNTY, NEW HAMPSHIRE					
	DATE: 5/17/2005					
FLOODING SOURCE: SUNRISE LAKE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 43.455, -71.081 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 DATUM: NAD 83				

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
15-W	-	Sunrise Lake Lands	120 Lakeshore Drive	Structure (Residence)	С	667.2 feet	674.0 feet	-

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed,

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. I you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by lette addressed to the Federal Emergency Management Agency, 3601 Elsenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

Doug Bellomo, P.E., Chief

Hazard Identification Section, Mitigation Division
Emergency Preparedness and Response Directorate

1056349 1LOMA-SL0152207

Letter of Map Amendment (cont.)

- MT-EZ Application
 Form
 - Section A PropertyInformation
 - Section B ElevationData

 An Elevation Certificate can be submitted in lieu of Section B

MT-EZ

Amendments to National Flood Insurance Program Maps

Application Form for Single Residential Structure or Lot

FEMA Form 81-92 Series September 2007



Letter of Map Amendment (cont.)

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

O. M. S. NO. 1660-0637 Experies September 10, 2016

SASESWORD SERVED NOW AND

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L. Him fift been glassed on you	er suspends to case ground that	was previously indownie i	u en			
Hu Max - diver, \$1007 - You must complete the latter approximation forms: yield http://www.late.approximation.org/limit-ap						
 Legal description of Property: 	Lagal description of Property (Lot, Slock, Subdivision; crouplete description as 0 appears in the Deed is not necessary) and stress address of the Property;					
2. Are you expansion flui to	 Are you sequesting that the flood room designation in removed from (cosed son); 					
Visus entire legally rec	conted property?					
contitled by a register		med land surveyor are my	arption and map of the event to be removed, used. For the protested formal of makes and bounds			
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		English success A				

Import Section & If the	to remove the structure, and request is to remove the enti- be provided by Section C.	on Elevation Capillica https://equity.inconfied.por	to the lower co operty, or a co-	replaced for this p High thereof, this J	coperty, il may be extentitled in correct elevation per the lot pr
Applicable Regulations					
72. Code of Federal regulators by an electric Historic of properties of due to part to the recovered off free boars elleged to make the of	na. The purpose of Part 70 is 6 of a mountainees better or her fourly of accumulate delicestral	to provide an advirtance property has been made the STHA bearstary or BTE street the effective.	tive procedure of fractionary includes our KFIP mag- cause of the first	enmity OHS-FEM en in e deelgraded Part 70 procedure	Doe 44. Chapte 1. Parts 70 and A will review interresits—a persists Bohle. The monerally of Part 70 a o small religious if the top sprint flood insurance flate Mac (FRW)
Basis of Determination					
removed from the Stink will be Zone A, with no SFE delenging	s breed upon a community of ed. (etc.) Stangard Planter	The Base 15 - unique-c air Development in App	Manag Flood B Colomby Zane	A Aross, A Cubbs	pd by mobes and bounds, may be a contain elevation observable. For the Observation and Developing Dear recorded preceded leyel, as to be
from 60 cm (Newpord from the	SPHA: (check com)	Eleven	on information	Required: (comp	out of them 20
Shuzium (scalla) sa ranum	The state of the s	Lowest	Palyment Cred	Excitin structure (t	ne nimetros of the (event laction decks of garage)
Legs by reconstruction of the	md, o potici trenol (DMA)	Estre o	or of the lowest moved from the	ground on the part	or of within the poster of end
1. Рекоренту окакончено	M (Lot and pook Number) Tax	Percentamper, Lagrid	Descriton str	-	
2. BUILDING INFORMATION					
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2 SEGURAPHIC COOPER	ATE DATA				
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Plante provide the Laurate for	t Longitude of the most upotter	ere exign of the property ordinals Caloric 🚨	rin discrete des SACIO. El SA	printer (Let cong
4. FLOOD INSURANCE RAY	E MAP (FIRM) INCORMATION	H			
NFT Community Number	Vap & Panel Norther	Ottow Provid Ejer	also (MT)	Tours of BFE	
5. ELEVATIONINFORMATIC	SW(SURVEY RECURED)				
Environ of the locate great Indicate the datas (and of the locate th		and bounds were not fine on NOVE 28 or 144/0 to receive uppt? November 1997 A surveyor, registered or and one correct to the D	America () 1 foot () Navious () Year (provinc () House on a regulation () House on a regulation	D NAVDAL CO	
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Signature	141	-	New .		
See stagne some later	TI S. C. COLLEGE			_	

B - This section is not be completed by a registered populational empower or formatisted surveyor.

Dec. - Fair4 - term at 422 days of - BT-22 form - Braz 2 f

Letter of Map Amendment (cont.)

	SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)							
C1.	. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.							
C2.	2. Elevations – Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-g below according to the building diagram specified in Item A7.							
		chmark Utilized						
	Con	version/Comments		necessarios ∎ a si gra ncios colocidades				
			CI	heck the m –	easurement us	sed.		
	a)	Top of bottom floor (including basement, crawl space, or enclosure floor)	<u></u>	feet	meters (Ρι	uerto Rico only)		
	b)	Top of the next higher floor		feet	meters (Pu	uerto Rico only)		
	c)	Bottom of the lowest horizontal structural member (V Zones only)		feet	meters (Pu	uerto Rico only)		
	d)	Attached garage (top of slab)		feet	meters (Pu	uerto Rico only)		
	e)	Lowest elevation of machinery or equipment servicing the building (Describe type of equipment in Comments)	<u> </u>	feet	meters (Pu	uerto Rico only)		
	f)	Lowest adjacent (finished) grade (LAG)		feet	meters (Pu	uerto Rico only)		
	g)	Highest adjacent (finished) grade (HAG)		feet	meters (Pเ	uerto Rico only)		
		SECTION D - SURVEYOR, ENGINEER,		o interestation i	DEDING DESCRIPTION			
		rtification is to be signed and sealed by a land surveyor, engineer, or archi						
		tion. I certify that the information on this Certificate represents my best efi stand that any false statement may be punishable by fine or imprisonment						
17	-		under 10 o.o. code	o, coonon	7007.			
8	Che	eck here if comments are provided on back of form.				PLACE		
			20 00 00			SEAL		
Се	rtifier	r's Name	License Number			HERE		
Titl	le	Company Name						
Ad	dres	s City	State	ZIP Code	-			
Sig	gnatu	re Date 1	Telephone					

Submitting a LOMA without a BFE

FEMA will determine the BFE in Zone A

 Additional survey data may be needed to make determination

 Vermont guidance on Surveying for a LOMA in "Zone A"

Questions?

Contact Information

Jennifer Gilbert
NH Office of Energy and Planning
(603) 271-2155
jennifer.gilbert@nh.gov
www.nh.gov/oep/programs/
floodplainmanagement/