

Estimated Base Flood Elevation (estBFE)

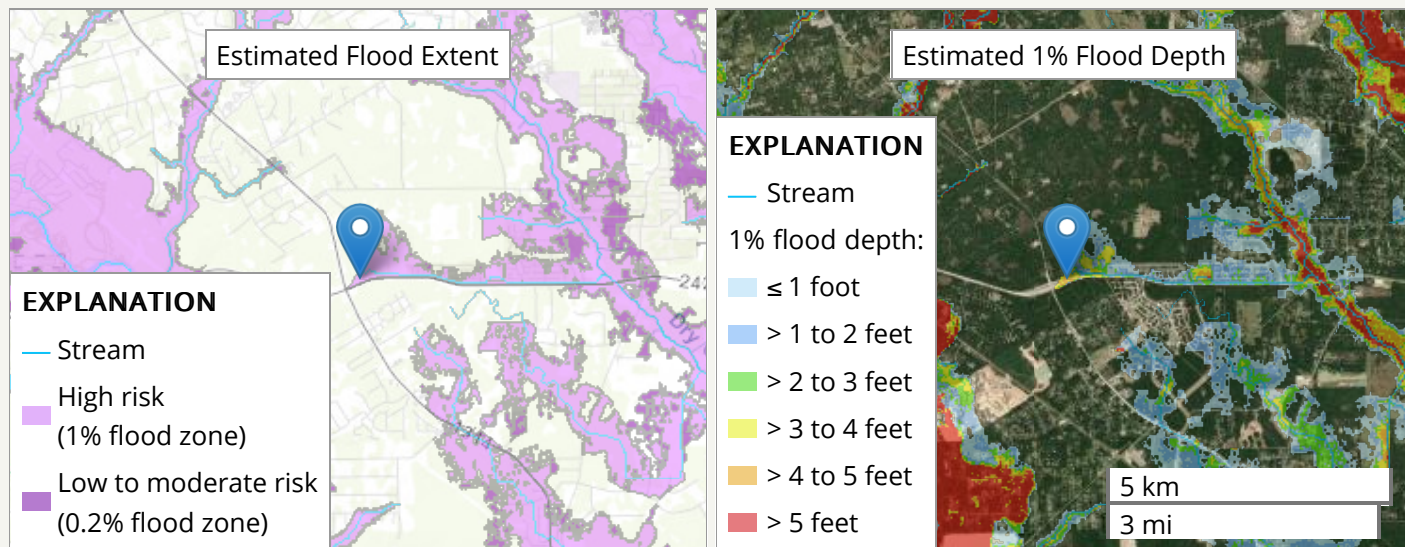


Flood Risk Information Report

FEMA is providing a look at flood data availability and relative Base Level Engineering analysis through the Estimated Base Flood Elevation Viewer (Estimated BFE Viewer). Base Level Engineering uses high resolution ground elevation data, flood flow calculations, and fundamental engineering modeling techniques to define flood extents for streams. The viewer is an effective tool for property owners, community officials, and land developers to identify flood risk, estimated flood elevations, and flood depths for watersheds where Base Level Engineering has been prepared.

Montgomery County, Texas

Latitude 30.2145 Longitude -95.3554



Flood Event	Estimated Flood Depth*	Estimated Base Flood Elevation*
1 Percent (100 Year)	4.2 feet above land surface	149.8 feet NAVD 1988
0.2 Percent (500 Year)	4.9 feet above land surface	150.5 feet NAVD 1988

* The information included in this report is based on the location marker shown in the map. Results are not considered an official determination.

Information made available from the Estimated BFE Viewer needs to be accepted by local community officials to be used for insurance rating purposes.

Knowing Your Risk

Base Level Engineering data availability and analysis information is important because it can be used to:

- Inform floodplain management decisions and ordinance administration;
- Identify significant floodplain changes;
- Serve as base modeling for map revisions; and
- Support the Zone A BFE information for a Letter of Map Amendment (LOMA) request.





Using This Data

Consult the local floodplain manager and building department in your community before making any building or land modifications. Local officials may use this information to regulate development near flooding sources to create more flood-resilient communities. Local building and permitting requirements vary by community and are based on local decisions and ordinances.

Everyone is at risk. The chances of experiencing a flood can vary due to unevaluated conditions, such as the unstudied effects of community growth and development or intense storms uncharacteristic to historical trends. Maintaining or obtaining a flood insurance policy is essential to ensure a property owner is covered if a flood occurs. Visit <http://FloodSmart.gov> for more information on the costs of flooding and to locate an insurance agent in your area.

Base Level Engineering and the Estimated BFE Viewer tool help identify the BFE in effective Zone As. If a property owner believes that a structure is above or outside of the base flood extent in an effective Zone A, a LOMA request may be submitted and the flood risk report from the Estimated BFE Viewer should be included. To complete an application, use the online web-based tool or download the paper forms (<https://www.fema.gov/letter-map-changes>). Items needed to apply include the following:

- Copy of a **plat map** that identifies the property and includes the locality's recording information
OR
Copy of the **property deed** with both locality's recording information and the property's written legal description **and a parcel or tax map** identifying the location.
- **Elevation information** indicating the lowest adjacent grade to the building certified by a licensed land surveyor or registered professional engineer, except for buildings **clearly** shown outside the SFHA. If built recently, building permit files may contain this information. Note the professional may use the estimated BFE (estBFE) results for the BFE value on the elevation form or certificate.
- The **Estimated BFE flood risk information report** relative to the property indicating the estimated flood level and model.
- **A letter of acceptance and support from your local floodplain administrator** for the Estimated BFE information included in your report.

Please note other types of development may require additional documentation and possibly an application fee. A LOMA may result in removal of the SFHA designation and the Federal requirement for flood insurance. However, maintaining a flood policy may still be required by the lender. Flood insurance coverage to repair damage caused by flooding is available for areas outside the SFHA.

Taking Action

Floods can happen anywhere at any time, which is why it is important to be prepared and to take steps before a flood event to protect your property from costly damage. Mitigation measures to consider include the following:

- **Elevating.** Elevating the lowest floor of new or existing buildings above the BFE reduces risk and may lower flood insurance premiums.
- **Interior Modification.** Raising the equipment servicing the building or infilling basements susceptible to flooding.
- **Dry Floodproofing.** Sealing your structure to prevent floodwaters from entering. Residential property insurance is not reduced if dry floodproofing is used. Only commercial properties receive reduced flood insurance when dry floodproofing is used.
- **Wet Floodproofing and Flood Vents.** Making portion of a building more resistant to flood damage or, in some cases, allowing water to enter during a flood to prevent damages by equalizing pressure on walls and foundations.

Deciding on the right method to mitigate future damage and loss requires an assessment of various factors: the hazards to your home, permit requirements, the technical limitations of the methods, and cost.

Discuss the potential mitigation options with your local floodplain administrator and building department to determine the next appropriate steps.

