

**Worksheet 3-11.** Form to calculate Bank Erosion Hazard Index (BEHI) variables and an overall BEHI rating. Use **Figure 3-7** with BEHI variables to determine BEHI score.

Stream: <b>Unnamed Trib to Walleston</b>		Location: <b>BEHI #2</b>	
Station: <b>24 Ft</b>		Observers: <b>Hepp/Lash</b>	
Date: <b>3/30/18</b>	Stream Type:	Valley Type: <b>VI</b>	

<b>Study Bank Height / Bankfull Height ( C )</b>				<b>BEHI Score (Fig. 3-7)</b>	
Study Bank Height (ft) =	<b>7.50 (A)</b>	Bankfull Height (ft) =	<b>0.84 (B)</b>	( A ) / ( B ) =	<b>8.93 (C)</b>
					<b>10.0</b>
<b>Root Depth / Study Bank Height ( E )</b>					
Root Depth (ft) =	<b>5.50 (D)</b>	Study Bank Height (ft) =	<b>7.50 (A)</b>	( D ) / ( A ) =	<b>0.73 (E)</b>
					<b>2.8</b>
<b>Weighted Root Density ( G )</b>					
Root Density as % =	<b>15.00 (F)</b>	( F ) × ( E ) =	<b>11.00 (G)</b>		<b>8.6</b>
<b>Bank Angle ( H )</b>					
Bank Angle as Degrees =	<b>75 (H)</b>	<b>5.3</b>			
<b>Surface Protection ( I )</b>					
Surface Protection as % =	<b>50% (I)</b>	<b>4.2</b>			

<b>Bank Material Adjustment:</b>	
Bedrock (Overall Very Low BEHI)	
Boulders (Overall Low BEHI)	
Cobble (Subtract 10 points if uniform medium to large cobble)	
<b>Gravel or Composite Matrix (Add 5–10 points depending on percentage of bank material that is composed of sand)</b>	
Sand (Add 10 points)	
Silt/Clay (no adjustment)	
	<b>Bank Material Adjustment</b>
	<b>5</b>
	<b>Stratification Adjustment</b>
	Add 5–10 points, depending on position of unstable layers in relation to bankfull stage
	<b>5</b>

Very Low	Low	Moderate	High	Very High	Extreme	<b>Adjective Rating and Total Score</b>	<b>Very High</b>
5 – 9.5	10 – 19.5	20 – 29.5	30 – 39.5	40 – 45	46 – 50		

**Worksheet 3-12.** Various field methods of estimating Near-Bank Stress (NBS) risk ratings to calculate erosion rate.

Estimating Near-Bank Stress ( NBS )									
Stream: <b>Unnamed Trib to Walleston</b>					Location: <b>BEHI #2</b>				
Station: <b>24 ft</b>			Stream Type:			Valley Type: <b>VI</b>			
Observers: <b>Hepp/Lash</b>					Date: <b>3/30/18</b>				
Methods for Estimating Near-Bank Stress (NBS)									
(1) Channel pattern, transverse bar or split channel/central bar creating NBS					Level I		Reconnaissance		
(2) Ratio of radius of curvature to bankfull width ( $R_c / W_{bkf}$ )					Level II		General prediction		
(3) Ratio of pool slope to average water surface slope ( $S_p / S$ )					Level II		General prediction		
(4) Ratio of pool slope to riffle slope ( $S_p / S_{rif}$ )					Level II		General prediction		
(5) Ratio of near-bank maximum depth to bankfull mean depth ( $d_{nb} / d_{bkf}$ )					Level III		Detailed prediction		
(6) Ratio of near-bank shear stress to bankfull shear stress ( $\tau_{nb} / \tau_{bkf}$ )					Level III		Detailed prediction		
(7) Velocity profiles / Isovels / Velocity gradient					Level IV		Validation		
Level I	(1)	Transverse and/or central bars-short and/or discontinuous.....NBS = High / Very High							
		Extensive deposition (continuous, cross-channel).....NBS = Extreme							
		Chute cutoffs, down-valley meander migration, converging flow.....NBS = Extreme							
Level II	(2)	Radius of Curvature $R_c$ (ft)	Bankfull Width $W_{bkf}$ (ft)	Ratio $R_c / W_{bkf}$	Near-Bank Stress (NBS)				
	(3)	Pool Slope $S_p$	Average Slope $S$	Ratio $S_p / S$	Near-Bank Stress (NBS)				
(4)	Pool Slope $S_p$	Riffle Slope $S_{rif}$	Ratio $S_p / S_{rif}$	Near-Bank Stress (NBS)					
Level III	(5)	Near-Bank Max Depth $d_{nb}$ (ft)	Mean Depth $d_{bkf}$ (ft)	Ratio $d_{nb} / d_{bkf}$	Near-Bank Stress (NBS)				
(6)	Near-Bank Max Depth $d_{nb}$ (ft)	Near-Bank Slope $S_{nb}$	Near-Bank Shear Stress $\tau_{nb}$ ( lb/ft <sup>2</sup> )	Mean Depth $d_{bkf}$ (ft)	Average Slope $S$	Bankfull Shear Stress $\tau_{bkf}$ ( lb/ft <sup>2</sup> )	Ratio $\tau_{nb} / \tau_{bkf}$	Near-Bank Stress (NBS)	
Level IV	(7)	Velocity Gradient ( ft / sec / ft )		Near-Bank Stress (NBS)					
Converting Values to a Near-Bank Stress (NBS) Rating									
Near-Bank Stress (NBS) ratings	Method number								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
Very Low	N / A	> 3.00	< 0.20	< 0.40	< 1.00	< 0.80	< 0.50		
Low	N / A	2.21 – 3.00	0.20 – 0.40	0.41 – 0.60	1.00 – 1.50	0.80 – 1.05	0.50 – 1.00		
Moderate	N / A	2.01 – 2.20	0.41 – 0.60	0.61 – 0.80	1.51 – 1.80	1.06 – 1.14	1.01 – 1.60		
High	See	1.81 – 2.00	0.61 – 0.80	0.81 – 1.00	1.81 – 2.50	1.15 – 1.19	1.61 – 2.00		
Very High	(1)	1.50 – 1.80	0.81 – 1.00	1.01 – 1.20	2.51 – 3.00	1.20 – 1.60	2.01 – 2.40		
Extreme	Above	< 1.50	> 1.00	> 1.20	> 3.00	> 1.60	> 2.40		
<b>Overall Near-Bank Stress (NBS) rating</b>						<b>High</b>			

**Dominant  
Near-Bank Stress  
High / Very High**

**Worksheet 3-11.** Form to calculate Bank Erosion Hazard Index (BEHI) variables and an overall BEHI rating. Use **Figure 3-7** with BEHI variables to determine BEHI score.

Stream: <b>Unnamed Trib to Walleston</b>	Location: <b>BEHI #3</b>
Station: <b>33 Ft</b>	Observers: <b>Hepp/Lash</b>
Date: <b>3/30/18</b>	Stream Type: <b>VI</b>

Study Bank Height / Bankfull Height ( C )					BEHI Score (Fig. 3-7)
Study Bank Height (ft) =	<b>7.50</b> (A)	Bankfull Height (ft) =	<b>0.84</b> (B)	( A ) / ( B ) =	<b>8.93</b> (C)
					<b>10.0</b>

Root Depth / Study Bank Height ( E )					
Root Depth (ft) =	<b>2.00</b> (D)	Study Bank Height (ft) =	<b>7.50</b> (A)	( D ) / ( A ) =	<b>0.27</b> (E)
					<b>6.2</b>

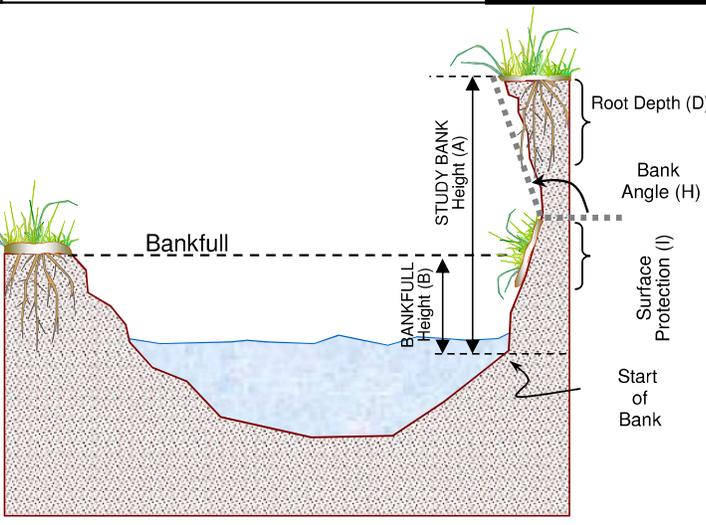
Weighted Root Density ( G )					
Root Density as % =	<b>30.00</b> (F)	( F ) × ( E ) =	<b>8.00</b> (G)		
					<b>8.8</b>

Bank Angle ( H )			
Bank Angle as Degrees =	<b>80</b> (H)		
			<b>5.9</b>

Surface Protection ( I )			
Surface Protection as % =	<b>60%</b> (I)		
			<b>3.5</b>

<b>Bank Material Adjustment:</b>					
<ul style="list-style-type: none"> <li><b>Bedrock</b> (Overall Very Low BEHI)</li> <li><b>Boulders</b> (Overall Low BEHI)</li> <li><b>Cobble</b> (Subtract 10 points if uniform medium to large cobble)</li> <li><b>Gravel or Composite Matrix</b> (Add 5–10 points depending on percentage of bank material that is composed of sand)</li> <li><b>Sand</b> (Add 10 points)</li> <li><b>Silt/Clay</b> (no adjustment)</li> </ul>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Bank Material Adjustment</th> <td style="text-align: center;"><b>5</b></td> </tr> <tr> <th>Stratification Adjustment</th> <td style="text-align: center;"><b>0</b></td> </tr> </table>	Bank Material Adjustment	<b>5</b>	Stratification Adjustment	<b>0</b>
Bank Material Adjustment	<b>5</b>				
Stratification Adjustment	<b>0</b>				

Very Low	Low	Moderate	High	Very High	Extreme	Adjective Rating and Total Score	<b>High</b>
5 – 9.5	10 – 19.5	20 – 29.5	30 – 39.5	40 – 45	46 – 50		<b>39.4</b>



**Worksheet 3-12.** Various field methods of estimating Near-Bank Stress (NBS) risk ratings to calculate erosion rate.

Estimating Near-Bank Stress ( NBS )									
Stream: <b>Unnamed Trib to Walleston</b>					Location: <b>BEHI #3</b>				
Station: <b>33 ft</b>			Stream Type:			Valley Type: <b>VI</b>			
Observers: <b>Hepp/Lash</b>					Date: <b>3/30/18</b>				
Methods for Estimating Near-Bank Stress (NBS)									
(1)	Channel pattern, transverse bar or split channel/central bar creating NBS				Level I	Reconnaissance			
(2)	Ratio of radius of curvature to bankfull width ( $R_c / W_{bkf}$ )				Level II	General prediction			
(3)	Ratio of pool slope to average water surface slope ( $S_p / S$ )				Level II	General prediction			
(4)	Ratio of pool slope to riffle slope ( $S_p / S_{rif}$ )				Level II	General prediction			
(5)	Ratio of near-bank maximum depth to bankfull mean depth ( $d_{nb} / d_{bkf}$ )				Level III	Detailed prediction			
(6)	Ratio of near-bank shear stress to bankfull shear stress ( $\tau_{nb} / \tau_{bkf}$ )				Level III	Detailed prediction			
(7)	Velocity profiles / Isovels / Velocity gradient				Level IV	Validation			
<b>Level I</b>	<b>(1)</b>	Transverse and/or central bars-short and/or discontinuous.....NBS = High / Very High							
		Extensive deposition (continuous, cross-channel).....NBS = Extreme							
		Chute cutoffs, down-valley meander migration, converging flow.....NBS = Extreme							
<b>Level II</b>	<b>(2)</b>	Radius of Curvature $R_c$ (ft)	Bankfull Width $W_{bkf}$ (ft)	Ratio $R_c / W_{bkf}$	Near-Bank Stress (NBS)	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <b>Dominant Near-Bank Stress</b>  <b>High / Very High</b> </div>			
	<b>(3)</b>	Pool Slope $S_p$	Average Slope $S$	Ratio $S_p / S$	Near-Bank Stress (NBS)				
<b>(4)</b>	Pool Slope $S_p$	Riffle Slope $S_{rif}$	Ratio $S_p / S_{rif}$	Near-Bank Stress (NBS)					
<b>Level III</b>	<b>(5)</b>	Near-Bank Max Depth $d_{nb}$ (ft)	Mean Depth $d_{bkf}$ (ft)	Ratio $d_{nb} / d_{bkf}$	Near-Bank Stress (NBS)				
<b>(6)</b>	Near-Bank Max Depth $d_{nb}$ (ft)	Near-Bank Slope $S_{nb}$	Near-Bank Shear Stress $\tau_{nb}$ ( lb/ft <sup>2</sup> )	Mean Depth $d_{bkf}$ (ft)	Average Slope $S$	Bankfull Shear Stress $\tau_{bkf}$ ( lb/ft <sup>2</sup> )	Ratio $\tau_{nb} / \tau_{bkf}$	Near-Bank Stress (NBS)	
<b>Level IV</b>	<b>(7)</b>	Velocity Gradient ( ft / sec / ft )		Near-Bank Stress (NBS)					
Converting Values to a Near-Bank Stress (NBS) Rating									
Near-Bank Stress (NBS) ratings	Method number								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
<b>Very Low</b>	N / A	> 3.00	< 0.20	< 0.40	< 1.00	< 0.80	< 0.50		
<b>Low</b>	N / A	2.21 – 3.00	0.20 – 0.40	0.41 – 0.60	1.00 – 1.50	0.80 – 1.05	0.50 – 1.00		
<b>Moderate</b>	N / A	2.01 – 2.20	0.41 – 0.60	0.61 – 0.80	1.51 – 1.80	1.06 – 1.14	1.01 – 1.60		
<b>High</b>	See	1.81 – 2.00	0.61 – 0.80	0.81 – 1.00	1.81 – 2.50	1.15 – 1.19	1.61 – 2.00		
<b>Very High</b>	(1)	1.50 – 1.80	0.81 – 1.00	1.01 – 1.20	2.51 – 3.00	1.20 – 1.60	2.01 – 2.40		
<b>Extreme</b>	Above	< 1.50	> 1.00	> 1.20	> 3.00	> 1.60	> 2.40		
<b>Overall Near-Bank Stress (NBS) rating</b>						<b>High</b>			

**Worksheet 3-11.** Form to calculate Bank Erosion Hazard Index (BEHI) variables and an overall BEHI rating. Use **Figure 3-7** with BEHI variables to determine BEHI score.

Stream: <b>Unnamed Trib to Walleston</b>		Location: <b>BEHI #4</b>	
Station: <b>21 Ft</b>		Observers: <b>Hepp/Lash</b>	
Date: <b>3/30/18</b>	Stream Type:	Valley Type: <b>VI</b>	

<b>Study Bank Height / Bankfull Height ( C )</b>					<b>BEHI Score (Fig. 3-7)</b>
Study Bank Height (ft) =	<b>7.50 (A)</b>	Bankfull Height (ft) =	<b>0.84 (B)</b>	( A ) / ( B ) =	<b>8.93 (C)</b>
					<b>10.0</b>
<b>Root Depth / Study Bank Height ( E )</b>					
Root Depth (ft) =	<b>3.50 (D)</b>	Study Bank Height (ft) =	<b>7.50 (A)</b>	( D ) / ( A ) =	<b>0.47 (E)</b>
					<b>4.0</b>
<b>Weighted Root Density ( G )</b>					
Root Density as % =	<b>30.00 (F)</b>	( F ) × ( E ) =			<b>14.00 (G)</b>
					<b>8.0</b>
<b>Bank Angle ( H )</b>					
Bank Angle as Degrees =	<b>90 (H)</b>				
					<b>8.0</b>
<b>Surface Protection ( I )</b>					
Surface Protection as % =	<b>0% (I)</b>				
					<b>10.0</b>

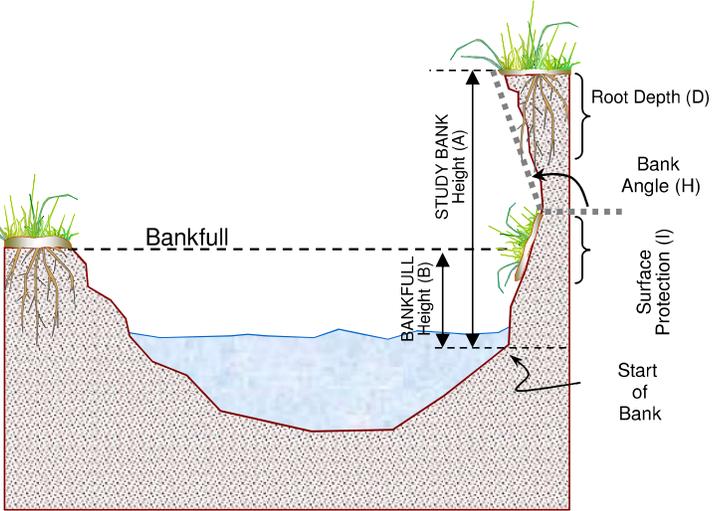
  

<b>Bank Material Adjustment:</b>	
<p><b>Bedrock</b> (Overall Very Low BEHI)</p> <p><b>Boulders</b> (Overall Low BEHI)</p> <p><b>Cobble</b> (Subtract 10 points if uniform medium to large cobble)</p> <p><b>Gravel or Composite Matrix</b> (Add 5–10 points depending on percentage of bank material that is composed of sand)</p> <p><b>Sand</b> (Add 10 points)</p> <p><b>Silt/Clay</b> (no adjustment)</p>	<p><b>Bank Material Adjustment</b></p> <p><b>5</b></p> <hr/> <p><b>Stratification Adjustment</b></p> <p>Add 5–10 points, depending on position of unstable layers in relation to bankfull stage</p> <p><b>0</b></p>

<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>High</b>	<b>Very High</b>	<b>Extreme</b>	<b>Adjective Rating and Total Score</b>	<b>Very High</b>
5 – 9.5	10 – 19.5	20 – 29.5	30 – 39.5	40 – 45	46 – 50		<b>45.0</b>

**Worksheet 3-12.** Various field methods of estimating Near-Bank Stress (NBS) risk ratings to calculate erosion rate.

<b>Estimating Near-Bank Stress ( NBS )</b>										
Stream: <b>Unnamed Trib to Walleston</b>					Location: <b>BEHI #4</b>					
Station: <b>21 ft</b>			Stream Type:			Valley Type: <b>VI</b>				
Observers: <b>Hepp/Lash</b>					Date: <b>3/30/18</b>					
<b>Methods for Estimating Near-Bank Stress (NBS)</b>										
(1)	Channel pattern, transverse bar or split channel/central bar creating NBS					Level I	Reconnaissance			
(2)	Ratio of radius of curvature to bankfull width ( $R_c / W_{bkf}$ )					Level II	General prediction			
(3)	Ratio of pool slope to average water surface slope ( $S_p / S$ )					Level II	General prediction			
(4)	Ratio of pool slope to riffle slope ( $S_p / S_{rif}$ )					Level II	General prediction			
(5)	Ratio of near-bank maximum depth to bankfull mean depth ( $d_{nb} / d_{bkf}$ )					Level III	Detailed prediction			
(6)	Ratio of near-bank shear stress to bankfull shear stress ( $\tau_{nb} / \tau_{bkf}$ )					Level III	Detailed prediction			
(7)	Velocity profiles / Isovels / Velocity gradient					Level IV	Validation			
<b>Level I</b>	<b>(1)</b>	Transverse and/or central bars-short and/or discontinuous.....NBS = High / Very High								
		Extensive deposition (continuous, cross-channel).....NBS = Extreme								
		Chute cutoffs, down-valley meander migration, converging flow.....NBS = Extreme								
<b>Level II</b>	<b>(2)</b>	Radius of Curvature $R_c$ (ft)	Bankfull Width $W_{bkf}$ (ft)	Ratio $R_c / W_{bkf}$	Near-Bank Stress (NBS)	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <b>Dominant Near-Bank Stress</b>  <b>High / Very High</b> </div>				
				<b>1.5-2.0</b>	<b>High</b>					
	<b>(3)</b>	Pool Slope $S_p$	Average Slope $S$	Ratio $S_p / S$	Near-Bank Stress (NBS)					
<b>(4)</b>	Pool Slope $S_p$	Riffle Slope $S_{rif}$	Ratio $S_p / S_{rif}$	Near-Bank Stress (NBS)						
<b>Level III</b>	<b>(5)</b>	Near-Bank Max Depth $d_{nb}$ (ft)	Mean Depth $d_{bkf}$ (ft)	Ratio $d_{nb} / d_{bkf}$	Near-Bank Stress (NBS)					
	<b>(6)</b>	Near-Bank Max Depth $d_{nb}$ (ft)	Near-Bank Slope $S_{nb}$	Near-Bank Shear Stress $\tau_{nb}$ ( lb/ft <sup>2</sup> )	Mean Depth $d_{bkf}$ (ft)	Average Slope $S$	Bankfull Shear Stress $\tau_{bkf}$ ( lb/ft <sup>2</sup> )	Ratio $\tau_{nb} / \tau_{bkf}$	Near-Bank Stress (NBS)	
<b>Level IV</b>	<b>(7)</b>	Velocity Gradient ( ft / sec / ft )		Near-Bank Stress (NBS)						
<b>Converting Values to a Near-Bank Stress (NBS) Rating</b>										
Near-Bank Stress (NBS) ratings	Method number									
	(1)	(2)	(3)	(4)	(5)	(6)	(7)			
<b>Very Low</b>	N / A	> 3.00	< 0.20	< 0.40	< 1.00	< 0.80	< 0.50			
<b>Low</b>	N / A	2.21 – 3.00	0.20 – 0.40	0.41 – 0.60	1.00 – 1.50	0.80 – 1.05	0.50 – 1.00			
<b>Moderate</b>	N / A	2.01 – 2.20	0.41 – 0.60	0.61 – 0.80	1.51 – 1.80	1.06 – 1.14	1.01 – 1.60			
<b>High</b>	See	<b>1.81 – 2.00</b>	0.61 – 0.80	0.81 – 1.00	1.81 – 2.50	1.15 – 1.19	1.61 – 2.00			
<b>Very High</b>	(1)	<b>1.50 – 1.80</b>	0.81 – 1.00	1.01 – 1.20	2.51 – 3.00	1.20 – 1.60	2.01 – 2.40			
<b>Extreme</b>	Above	< 1.50	> 1.00	> 1.20	> 3.00	> 1.60	> 2.40			
<b>Overall Near-Bank Stress (NBS) rating</b>						<b>High</b>				

**Worksheet 3-11.** Form to calculate Bank Erosion Hazard Index (BEHI) variables and an overall BEHI rating. Use **Figure 3-7** with BEHI variables to determine BEHI score.

Stream: <b>Unnamed Trib to Walleston</b>		Location: <b>BEHI #6</b>	
Station: <b>98 Ft</b>		Observers: <b>Hepp/Lash</b>	
Date: <b>3/30/18</b>	Stream Type:	Valley Type: <b>VI</b>	

Study Bank Height / Bankfull Height ( C )					BEHI Score (Fig. 3-7)
Study Bank Height (ft) =	<b>5.50 (A)</b>	Bankfull Height (ft) =	<b>0.84 (B)</b>	( A ) / ( B ) =	<b>6.55 (C)</b>
					<b>10.0</b>

Root Depth / Study Bank Height ( E )					
Root Depth (ft) =	<b>4.00 (D)</b>	Study Bank Height (ft) =	<b>5.50 (A)</b>	( D ) / ( A ) =	<b>0.73 (E)</b>
					<b>2.8</b>

Weighted Root Density ( G )					
Root Density as % =	<b>10.00 (F)</b>	( F ) × ( E ) =	<b>7.27 (G)</b>		
					<b>8.8</b>

Bank Angle ( H )			
Bank Angle as Degrees =	<b>90 (H)</b>		
			<b>8.0</b>

Surface Protection ( I )			
Surface Protection as % =	<b>40% (I)</b>		
			<b>5.0</b>

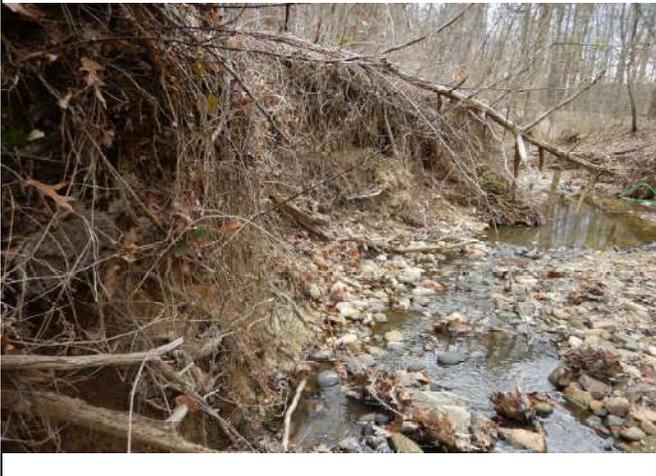
  

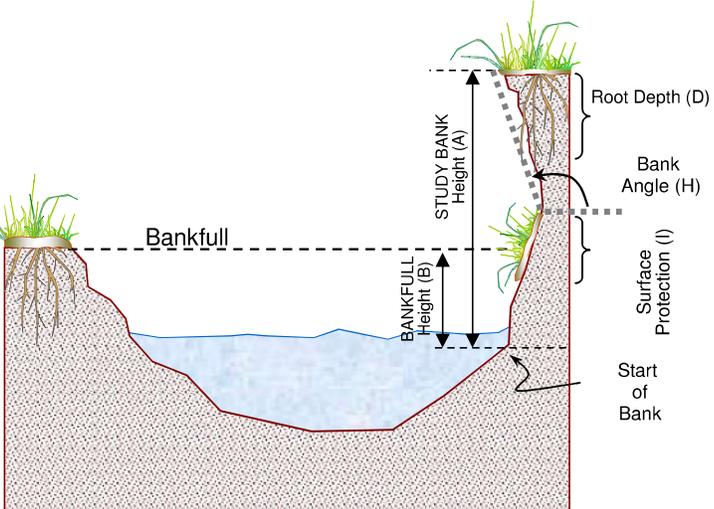
<b>Bank Material Adjustment:</b>					
<ul style="list-style-type: none"> <li><b>Bedrock</b> (Overall Very Low BEHI)</li> <li><b>Boulders</b> (Overall Low BEHI)</li> <li><b>Cobble</b> (Subtract 10 points if uniform medium to large cobble)</li> <li><b>Gravel or Composite Matrix</b> (Add 5–10 points depending on percentage of bank material that is composed of sand)</li> <li><b>Sand</b> (Add 10 points)</li> <li><b>Silt/Clay</b> (no adjustment)</li> </ul>	<div style="font-size: 2em; color: blue;">➔</div>				
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Bank Material Adjustment</th> <td style="text-align: center;"><b>5</b></td> </tr> <tr> <th>Stratification Adjustment</th> <td style="text-align: center;"><b>5</b></td> </tr> </table>	Bank Material Adjustment	<b>5</b>	Stratification Adjustment	<b>5</b>
Bank Material Adjustment	<b>5</b>				
Stratification Adjustment	<b>5</b>				

<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>High</b>	<b>Very High</b>	<b>Extreme</b>		<b>Adjective Rating and Total Score</b>
5 – 9.5	10 – 19.5	20 – 29.5	30 – 39.5	40 – 45	46 – 50	➔	<b>Very High</b>
							<b>44.6</b>





**Worksheet 3-12.** Various field methods of estimating Near-Bank Stress (NBS) risk ratings to calculate erosion rate.

Estimating Near-Bank Stress ( NBS )									
Stream: <b>Unnamed Trib to Walleston</b>					Location: <b>BEHI #6</b>				
Station: <b>98 ft</b>			Stream Type:			Valley Type: <b>VI</b>			
Observers: <b>Hepp/Lash</b>					Date: <b>3/30/18</b>				
Methods for Estimating Near-Bank Stress (NBS)									
(1) Channel pattern, transverse bar or split channel/central bar creating NBS					Level I		Reconnaissance		
(2) Ratio of radius of curvature to bankfull width ( $R_c / W_{bkf}$ )					Level II		General prediction		
(3) Ratio of pool slope to average water surface slope ( $S_p / S$ )					Level II		General prediction		
(4) Ratio of pool slope to riffle slope ( $S_p / S_{rif}$ )					Level II		General prediction		
(5) Ratio of near-bank maximum depth to bankfull mean depth ( $d_{nb} / d_{bkf}$ )					Level III		Detailed prediction		
(6) Ratio of near-bank shear stress to bankfull shear stress ( $\tau_{nb} / \tau_{bkf}$ )					Level III		Detailed prediction		
(7) Velocity profiles / Isovels / Velocity gradient					Level IV		Validation		
Level I	(1)	Transverse and/or central bars-short and/or discontinuous.....NBS = High / Very High							
		Extensive deposition (continuous, cross-channel).....NBS = Extreme							
		Chute cutoffs, down-valley meander migration, converging flow.....NBS = Extreme							
Level II	(2)	Radius of Curvature $R_c$ (ft)	Bankfull Width $W_{bkf}$ (ft)	Ratio $R_c / W_{bkf}$	Near-Bank Stress (NBS)				
	(3)	Pool Slope $S_p$	Average Slope $S$	Ratio $S_p / S$	Near-Bank Stress (NBS)				
(4)	Pool Slope $S_p$	Riffle Slope $S_{rif}$	Ratio $S_p / S_{rif}$	Near-Bank Stress (NBS)					
Level III	(5)	Near-Bank Max Depth $d_{nb}$ (ft)	Mean Depth $d_{bkf}$ (ft)	Ratio $d_{nb} / d_{bkf}$	Near-Bank Stress (NBS)				
(6)	Near-Bank Max Depth $d_{nb}$ (ft)	Near-Bank Slope $S_{nb}$	Near-Bank Shear Stress $\tau_{nb}$ ( lb/ft <sup>2</sup> )	Mean Depth $d_{bkf}$ (ft)	Average Slope $S$	Bankfull Shear Stress $\tau_{bkf}$ ( lb/ft <sup>2</sup> )	Ratio $\tau_{nb} / \tau_{bkf}$	Near-Bank Stress (NBS)	
Level IV	(7)	Velocity Gradient ( ft / sec / ft )		Near-Bank Stress (NBS)					
Converting Values to a Near-Bank Stress (NBS) Rating									
Near-Bank Stress (NBS) ratings	Method number								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
Very Low	N / A	> 3.00	< 0.20	< 0.40	< 1.00	< 0.80	< 0.50		
Low	N / A	2.21 – 3.00	0.20 – 0.40	0.41 – 0.60	1.00 – 1.50	0.80 – 1.05	0.50 – 1.00		
Moderate	N / A	2.01 – 2.20	0.41 – 0.60	0.61 – 0.80	1.51 – 1.80	1.06 – 1.14	1.01 – 1.60		
High	See	1.81 – 2.00	0.61 – 0.80	0.81 – 1.00	1.81 – 2.50	1.15 – 1.19	1.61 – 2.00		
Very High	(1)	1.50 – 1.80	0.81 – 1.00	1.01 – 1.20	2.51 – 3.00	1.20 – 1.60	2.01 – 2.40		
Extreme	Above	< 1.50	> 1.00	> 1.20	> 3.00	> 1.60	> 2.40		
<b>Overall Near-Bank Stress (NBS) rating</b>						<b>Very High</b>			

**Dominant  
Near-Bank Stress  
High / Very High**

**Worksheet 3-11.** Form to calculate Bank Erosion Hazard Index (BEHI) variables and an overall BEHI rating. Use **Figure 3-7** with BEHI variables to determine BEHI score.

Stream: <b>Unnamed Trib to Walleston</b>		Location: <b>BEHI #7</b>	
Station: <b>76 Ft</b>		Observers: <b>Hepp/Lash</b>	
Date: <b>3/30/18</b>	Stream Type:	Valley Type: <b>VI</b>	

<b>Study Bank Height / Bankfull Height ( C )</b>					<b>BEHI Score (Fig. 3-7)</b>
Study Bank Height (ft) =	<b>10.00 (A)</b>	Bankfull Height (ft) =	<b>0.84 (B)</b>	( A ) / ( B ) =	<b>11.90 (C)</b>
<b>Root Depth / Study Bank Height ( E )</b>					
Root Depth (ft) =	<b>2.00 (D)</b>	Study Bank Height (ft) =	<b>10.00 (A)</b>	( D ) / ( A ) =	<b>0.20 (E)</b>
<b>Weighted Root Density ( G )</b>					
Root Density as % =	<b>10.00 (F)</b>	( F ) × ( E ) =	<b>2.00 (G)</b>		<b>9.5</b>
<b>Bank Angle ( H )</b>					
Bank Angle as Degrees =	<b>75 (H)</b>		<b>5.3</b>		
<b>Surface Protection ( I )</b>					
Surface Protection as % =	<b>10% (I)</b>		<b>9.0</b>		

<p><b>Bank Material Adjustment:</b></p> <p><b>Bedrock</b> (Overall Very Low BEHI)</p> <p><b>Boulders</b> (Overall Low BEHI)</p> <p><b>Cobble</b> (Subtract 10 points if uniform medium to large cobble)</p> <p><b>Gravel or Composite Matrix</b> (Add 5–10 points depending on percentage of bank material that is composed of sand)</p> <p><b>Sand</b> (Add 10 points)</p> <p><b>Silt/Clay</b> (no adjustment)</p>	<p><b>Bank Material Adjustment</b></p> <p style="text-align: center;"><b>5</b></p> <hr/> <p><b>Stratification Adjustment</b></p> <p>Add 5–10 points, depending on position of unstable layers in relation to bankfull stage</p> <p style="text-align: center;"><b>0</b></p>
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<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>High</b>	<b>Very High</b>	<b>Extreme</b>	<b>Adjective Rating and Total Score</b>	<b>Extreme</b>
5 – 9.5	10 – 19.5	20 – 29.5	30 – 39.5	40 – 45	46 – 50		

**Worksheet 3-12.** Various field methods of estimating Near-Bank Stress (NBS) risk ratings to calculate erosion rate.

Estimating Near-Bank Stress ( NBS )										
Stream: <b>Unnamed Trib to Walleston</b>					Location: <b>BEHI #7</b>					
Station: <b>76 ft</b>			Stream Type:			Valley Type: <b>VI</b>				
Observers: <b>Hepp/Lash</b>					Date: <b>3/30/18</b>					
Methods for Estimating Near-Bank Stress (NBS)										
(1)	Channel pattern, transverse bar or split channel/central bar creating NBS					Level I	Reconnaissance			
(2)	Ratio of radius of curvature to bankfull width ( $R_c / W_{bkf}$ )					Level II	General prediction			
(3)	Ratio of pool slope to average water surface slope ( $S_p / S$ )					Level II	General prediction			
(4)	Ratio of pool slope to riffle slope ( $S_p / S_{rif}$ )					Level II	General prediction			
(5)	Ratio of near-bank maximum depth to bankfull mean depth ( $d_{nb} / d_{bkf}$ )					Level III	Detailed prediction			
(6)	Ratio of near-bank shear stress to bankfull shear stress ( $\tau_{nb} / \tau_{bkf}$ )					Level III	Detailed prediction			
(7)	Velocity profiles / Isovels / Velocity gradient					Level IV	Validation			
Level I	(1)	Transverse and/or central bars-short and/or discontinuous.....NBS = High / Very High								
		Extensive deposition (continuous, cross-channel).....NBS = Extreme								
		Chute cutoffs, down-valley meander migration, converging flow.....NBS = Extreme								
Level II	(2)	Radius of Curvature $R_c$ (ft)	Bankfull Width $W_{bkf}$ (ft)	Ratio $R_c / W_{bkf}$	Near-Bank Stress (NBS)	<div style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Dominant Near-Bank Stress</b>  <b>Moderate / High</b> </div>				
				~2	Mod / High					
	(3)	Pool Slope $S_p$	Average Slope $S$	Ratio $S_p / S$	Near-Bank Stress (NBS)					
(4)	Pool Slope $S_p$	Riffle Slope $S_{rif}$	Ratio $S_p / S_{rif}$	Near-Bank Stress (NBS)						
Level III	(5)	Near-Bank Max Depth $d_{nb}$ (ft)	Mean Depth $d_{bkf}$ (ft)	Ratio $d_{nb} / d_{bkf}$	Near-Bank Stress (NBS)					
	(6)	Near-Bank Max Depth $d_{nb}$ (ft)	Near-Bank Slope $S_{nb}$	Near-Bank Shear Stress $\tau_{nb}$ ( lb/ft <sup>2</sup> )	Mean Depth $d_{bkf}$ (ft)	Average Slope $S$	Bankfull Shear Stress $\tau_{bkf}$ ( lb/ft <sup>2</sup> )	Ratio $\tau_{nb} / \tau_{bkf}$	Near-Bank Stress (NBS)	
Level IV	(7)	Velocity Gradient ( ft / sec / ft )		Near-Bank Stress (NBS)						
Converting Values to a Near-Bank Stress (NBS) Rating										
Near-Bank Stress (NBS) ratings	Method number									
	(1)	(2)	(3)	(4)	(5)	(6)	(7)			
Very Low	N / A	> 3.00	< 0.20	< 0.40	< 1.00	< 0.80	< 0.50			
Low	N / A	2.21 – 3.00	0.20 – 0.40	0.41 – 0.60	1.00 – 1.50	0.80 – 1.05	0.50 – 1.00			
Moderate	N / A	2.01 – 2.20	0.41 – 0.60	0.61 – 0.80	1.51 – 1.80	1.06 – 1.14	1.01 – 1.60			
High	See	1.81 – 2.00	0.61 – 0.80	0.81 – 1.00	1.81 – 2.50	1.15 – 1.19	1.61 – 2.00			
Very High	(1)	1.50 – 1.80	0.81 – 1.00	1.01 – 1.20	2.51 – 3.00	1.20 – 1.60	2.01 – 2.40			
Extreme	Above	< 1.50	> 1.00	> 1.20	> 3.00	> 1.60	> 2.40			
<b>Overall Near-Bank Stress (NBS) rating</b>						<b>High</b>				

**Worksheet 3-11.** Form to calculate Bank Erosion Hazard Index (BEHI) variables and an overall BEHI rating. Use **Figure 3-7** with BEHI variables to determine BEHI score.

Stream: <b>Unnamed Trib to Walleston</b>		Location: <b>BEHI #10</b>	
Station: <b>76 Ft</b>		Observers: <b>Hepp/Lash</b>	
Date: <b>3/30/18</b>	Stream Type:	Valley Type: <b>V1</b>	

<b>Study Bank Height / Bankfull Height ( C )</b>					<b>BEHI Score (Fig. 3-7)</b>
Study Bank Height (ft) =	<b>7.50 (A)</b>	Bankfull Height (ft) =	<b>0.84 (B)</b>	( A ) / ( B ) =	<b>8.93 (C)</b>
<b>Root Depth / Study Bank Height ( E )</b>					
Root Depth (ft) =	<b>2.00 (D)</b>	Study Bank Height (ft) =	<b>7.50 (A)</b>	( D ) / ( A ) =	<b>0.27 (E)</b>
<b>Weighted Root Density ( G )</b>					
Root Density as % =	<b>5.00 (F)</b>	( F ) × ( E ) =		<b>1.33 (G)</b>	<b>9.5</b>
<b>Bank Angle ( H )</b>					
Bank Angle as Degrees =	<b>85 (H)</b>				<b>6.5</b>
<b>Surface Protection ( I )</b>					
Surface Protection as % =	<b>5% (I)</b>				<b>10.0</b>

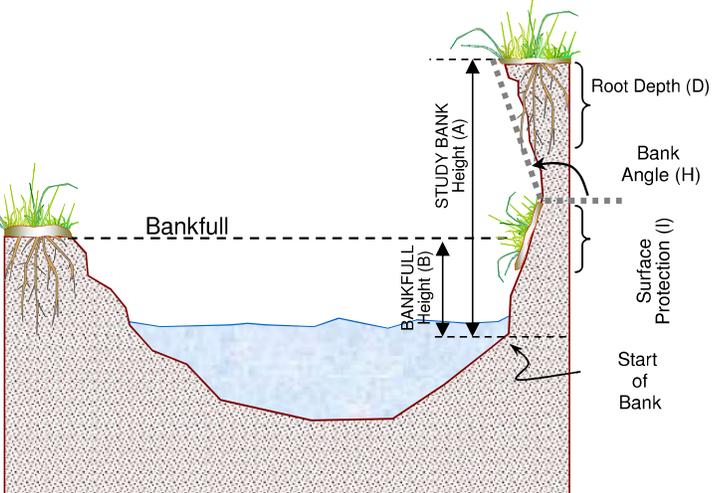
  

<p><b>Bank Material Adjustment:</b></p> <p><b>Bedrock</b> (Overall Very Low BEHI)</p> <p><b>Boulders</b> (Overall Low BEHI)</p> <p><b>Cobble</b> (Subtract 10 points if uniform medium to large cobble)</p> <p><b>Gravel or Composite Matrix</b> (Add 5–10 points depending on percentage of bank material that is composed of sand)</p> <p><b>Sand</b> (Add 10 points)</p> <p><b>Silt/Clay</b> (no adjustment)</p>	<p><b>Bank Material Adjustment</b></p> <p><b>5</b></p> <hr/> <p><b>Stratification Adjustment</b></p> <p>Add 5–10 points, depending on position of unstable layers in relation to bankfull stage</p> <p><b>5</b></p>
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<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>High</b>	<b>Very High</b>	<b>Extreme</b>	<b>Adjective Rating and Total Score</b>	<b>Extreme</b>
5 – 9.5	10 – 19.5	20 – 29.5	30 – 39.5	40 – 45	46 – 50		

	
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**Worksheet 3-12.** Various field methods of estimating Near-Bank Stress (NBS) risk ratings to calculate erosion rate.

Estimating Near-Bank Stress ( NBS )										
Stream: <b>Unnamed Trib to Walleston</b>					Location: <b>BEHI #10</b>					
Station: <b>76 ft</b>			Stream Type:			Valley Type: <b>V1</b>				
Observers: <b>Hepp/Lash</b>					Date: <b>3/30/18</b>					
Methods for Estimating Near-Bank Stress (NBS)										
(1)	Channel pattern, transverse bar or split channel/central bar creating NBS					Level I	Reconnaissance			
(2)	Ratio of radius of curvature to bankfull width ( $R_c / W_{bkf}$ )					Level II	General prediction			
(3)	Ratio of pool slope to average water surface slope ( $S_p / S$ )					Level II	General prediction			
(4)	Ratio of pool slope to riffle slope ( $S_p / S_{rif}$ )					Level II	General prediction			
(5)	Ratio of near-bank maximum depth to bankfull mean depth ( $d_{nb} / d_{bkf}$ )					Level III	Detailed prediction			
(6)	Ratio of near-bank shear stress to bankfull shear stress ( $\tau_{nb} / \tau_{bkf}$ )					Level III	Detailed prediction			
(7)	Velocity profiles / Isovels / Velocity gradient					Level IV	Validation			
Level I	(1)	Transverse and/or central bars-short and/or discontinuous.....NBS = High / Very High								
		Extensive deposition (continuous, cross-channel).....NBS = Extreme								
		Chute cutoffs, down-valley meander migration, converging flow.....NBS = Extreme								
Level II	(2)	Radius of Curvature $R_c$ (ft)	Bankfull Width $W_{bkf}$ (ft)	Ratio $R_c / W_{bkf}$	Near-Bank Stress (NBS)	<div style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Dominant Near-Bank Stress</b>  <b>Extreme</b> </div>				
	(3)	Pool Slope $S_p$	Average Slope $S$	Ratio $S_p / S$	Near-Bank Stress (NBS)					
(4)	Pool Slope $S_p$	Riffle Slope $S_{rif}$	Ratio $S_p / S_{rif}$	Near-Bank Stress (NBS)						
Level III	(5)	Near-Bank Max Depth $d_{nb}$ (ft)	Mean Depth $d_{bkf}$ (ft)	Ratio $d_{nb} / d_{bkf}$	Near-Bank Stress (NBS)					
(6)	Near-Bank Max Depth $d_{nb}$ (ft)	Near-Bank Slope $S_{nb}$	Near-Bank Shear Stress $\tau_{nb}$ ( lb/ft <sup>2</sup> )	Mean Depth $d_{bkf}$ (ft)	Average Slope $S$	Bankfull Shear Stress $\tau_{bkf}$ ( lb/ft <sup>2</sup> )	Ratio $\tau_{nb} / \tau_{bkf}$	Near-Bank Stress (NBS)		
Level IV	(7)	Velocity Gradient ( ft / sec / ft )		Near-Bank Stress (NBS)						
Converting Values to a Near-Bank Stress (NBS) Rating										
Near-Bank Stress (NBS) ratings	Method number									
	(1)	(2)	(3)	(4)	(5)	(6)	(7)			
Very Low	N / A	> 3.00	< 0.20	< 0.40	< 1.00	< 0.80	< 0.50			
Low	N / A	2.21 – 3.00	0.20 – 0.40	0.41 – 0.60	1.00 – 1.50	0.80 – 1.05	0.50 – 1.00			
Moderate	N / A	2.01 – 2.20	0.41 – 0.60	0.61 – 0.80	1.51 – 1.80	1.06 – 1.14	1.01 – 1.60			
High	See	1.81 – 2.00	0.61 – 0.80	0.81 – 1.00	1.81 – 2.50	1.15 – 1.19	1.61 – 2.00			
Very High	(1)	1.50 – 1.80	0.81 – 1.00	1.01 – 1.20	2.51 – 3.00	1.20 – 1.60	2.01 – 2.40			
Extreme	Above	< 1.50	> 1.00	> 1.20	> 3.00	> 1.60	> 2.40			
<b>Overall Near-Bank Stress (NBS) rating</b>						<b>Extreme</b>				

**Worksheet 3-11.** Form to calculate Bank Erosion Hazard Index (BEHI) variables and an overall BEHI rating. Use **Figure 3-7** with BEHI variables to determine BEHI score.

Stream: <b>Unnamed Trib to Walleston</b>		Location: <b>BEHI #12</b>	
Station: <b>47 Ft</b>		Observers: <b>Hepp/Lash</b>	
Date: <b>3/30/18</b>	Stream Type:	Valley Type: <b>VI</b>	

<b>Study Bank Height / Bankfull Height ( C )</b>					<b>BEHI Score (Fig. 3-7)</b>
Study Bank Height (ft) =	<b>7.40 (A)</b>	Bankfull Height (ft) =	<b>0.84 (B)</b>	( A ) / ( B ) =	<b>8.81 (C)</b>
					<b>10.0</b>
<b>Root Depth / Study Bank Height ( E )</b>					
Root Depth (ft) =	<b>2.25 (D)</b>	Study Bank Height (ft) =	<b>7.40 (A)</b>	( D ) / ( A ) =	<b>0.30 (E)</b>
					<b>5.9</b>
<b>Weighted Root Density ( G )</b>					
Root Density as % =	<b>15.00 (F)</b>	( F ) × ( E ) =			<b>4.56 (G)</b>
					<b>9.5</b>
<b>Bank Angle ( H )</b>					
Bank Angle as Degrees =	<b>80 (H)</b>				<b>5.9</b>
<b>Surface Protection ( I )</b>					
Surface Protection as % =	<b>15% (I)</b>				<b>8.0</b>

<b>Bank Material Adjustment:</b>	
<b>Bedrock</b> (Overall Very Low BEHI)	
<b>Boulders</b> (Overall Low BEHI)	
<b>Cobble</b> (Subtract 10 points if uniform medium to large cobble)	
<b>Gravel or Composite Matrix</b> (Add 5–10 points depending on percentage of bank material that is composed of sand)	
<b>Sand</b> (Add 10 points)	
<b>Silt/Clay</b> (no adjustment)	

<b>Bank Material Adjustment</b>					<b>5</b>
<b>Stratification Adjustment</b> Add 5–10 points, depending on position of unstable layers in relation to bankfull stage					<b>5</b>

<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>High</b>	<b>Very High</b>	<b>Extreme</b>	<b>Adjective Rating and Total Score</b>	<b>Extreme</b>
5 – 9.5	10 – 19.5	20 – 29.5	30 – 39.5	40 – 45	46 – 50		

**Worksheet 3-12.** Various field methods of estimating Near-Bank Stress (NBS) risk ratings to calculate erosion rate.

Estimating Near-Bank Stress ( NBS )									
Stream: <b>Unnamed Trib to Walleston</b>					Location: <b>BEHI #12</b>				
Station: <b>47 ft</b>			Stream Type:			Valley Type: <b>V1</b>			
Observers: <b>Hepp/Lash</b>					Date: <b>3/30/18</b>				
Methods for Estimating Near-Bank Stress (NBS)									
(1)	Channel pattern, transverse bar or split channel/central bar creating NBS				Level I	Reconnaissance			
(2)	Ratio of radius of curvature to bankfull width ( $R_c / W_{bkf}$ )				Level II	General prediction			
(3)	Ratio of pool slope to average water surface slope ( $S_p / S$ )				Level II	General prediction			
(4)	Ratio of pool slope to riffle slope ( $S_p / S_{rif}$ )				Level II	General prediction			
(5)	Ratio of near-bank maximum depth to bankfull mean depth ( $d_{nb} / d_{bkf}$ )				Level III	Detailed prediction			
(6)	Ratio of near-bank shear stress to bankfull shear stress ( $\tau_{nb} / \tau_{bkf}$ )				Level III	Detailed prediction			
(7)	Velocity profiles / Isovels / Velocity gradient				Level IV	Validation			
Level I	(1)	Transverse and/or central bars-short and/or discontinuous.....NBS = High / Very High							
		Extensive deposition (continuous, cross-channel).....NBS = Extreme							
		Chute cutoffs, down-valley meander migration, converging flow.....NBS = Extreme							
Level II	(2)	Radius of Curvature $R_c$ (ft)	Bankfull Width $W_{bkf}$ (ft)	Ratio $R_c / W_{bkf}$	Near-Bank Stress (NBS)	<div style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Dominant Near-Bank Stress</b>  <b>High</b> </div>			
	(3)	Pool Slope $S_p$	Average Slope $S$	Ratio $S_p / S$	Near-Bank Stress (NBS)				
(4)	Pool Slope $S_p$	Riffle Slope $S_{rif}$	Ratio $S_p / S_{rif}$	Near-Bank Stress (NBS)					
Level III	(5)	Near-Bank Max Depth $d_{nb}$ (ft)	Mean Depth $d_{bkf}$ (ft)	Ratio $d_{nb} / d_{bkf}$	Near-Bank Stress (NBS)				
(6)	Near-Bank Max Depth $d_{nb}$ (ft)	Near-Bank Slope $S_{nb}$	Near-Bank Shear Stress $\tau_{nb}$ ( lb/ft <sup>2</sup> )	Mean Depth $d_{bkf}$ (ft)	Average Slope $S$	Bankfull Shear Stress $\tau_{bkf}$ ( lb/ft <sup>2</sup> )	Ratio $\tau_{nb} / \tau_{bkf}$	Near-Bank Stress (NBS)	
Level IV	(7)	Velocity Gradient ( ft / sec / ft )		Near-Bank Stress (NBS)					
Converting Values to a Near-Bank Stress (NBS) Rating									
Near-Bank Stress (NBS) ratings	Method number								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
Very Low	N / A	> 3.00	< 0.20	< 0.40	< 1.00	< 0.80	< 0.50		
Low	N / A	2.21 – 3.00	0.20 – 0.40	0.41 – 0.60	1.00 – 1.50	0.80 – 1.05	0.50 – 1.00		
Moderate	N / A	2.01 – 2.20	0.41 – 0.60	0.61 – 0.80	1.51 – 1.80	1.06 – 1.14	1.01 – 1.60		
High	See	1.81 – 2.00	0.61 – 0.80	0.81 – 1.00	1.81 – 2.50	1.15 – 1.19	1.61 – 2.00		
Very High	(1)	1.50 – 1.80	0.81 – 1.00	1.01 – 1.20	2.51 – 3.00	1.20 – 1.60	2.01 – 2.40		
Extreme	Above	< 1.50	> 1.00	> 1.20	> 3.00	> 1.60	> 2.40		
<b>Overall Near-Bank Stress (NBS) rating</b>						<b>High</b>			

**Worksheet 3-11.** Form to calculate Bank Erosion Hazard Index (BEHI) variables and an overall BEHI rating. Use **Figure 3-7** with BEHI variables to determine BEHI score.

Stream: <b>Unnamed Trib to Walleston</b>		Location: <b>BEHI #16</b>	
Station: <b>41 Ft</b>		Observers: <b>Hepp/Lash</b>	
Date: <b>3/30/18</b>	Stream Type:	Valley Type: <b>VI</b>	

<b>Study Bank Height / Bankfull Height ( C )</b>				<b>BEHI Score (Fig. 3-7)</b>	
Study Bank Height (ft) =	<b>6.70 (A)</b>	Bankfull Height (ft) =	<b>0.84 (B)</b>	( A ) / ( B ) =	<b>7.98 (C)</b>
					<b>10.0</b>
<b>Root Depth / Study Bank Height ( E )</b>					
Root Depth (ft) =	<b>2.50 (D)</b>	Study Bank Height (ft) =	<b>6.70 (A)</b>	( D ) / ( A ) =	<b>0.37 (E)</b>
					<b>5.0</b>
<b>Weighted Root Density ( G )</b>					
Root Density as % =	<b>5.00 (F)</b>	( F ) × ( E ) =			<b>1.87 (G)</b>
					<b>9.5</b>
<b>Bank Angle ( H )</b>					
Bank Angle as Degrees =	<b>90 (H)</b>				
					<b>8.0</b>
<b>Surface Protection ( I )</b>					
Surface Protection as % =	<b>0% (I)</b>				
					<b>10.0</b>

<b>Bank Material Adjustment:</b>					
<ul style="list-style-type: none"> <li><b>Bedrock</b> (Overall Very Low BEHI)</li> <li><b>Boulders</b> (Overall Low BEHI)</li> <li><b>Cobble</b> (Subtract 10 points if uniform medium to large cobble)</li> <li><b>Gravel or Composite Matrix</b> (Add 5–10 points depending on percentage of bank material that is composed of sand)</li> <li><b>Sand</b> (Add 10 points)</li> <li><b>Silt/Clay</b> (no adjustment)</li> </ul>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td><b>Bank Material Adjustment</b></td> <td><b>-5</b></td> </tr> <tr> <td><b>Stratification Adjustment</b> Add 5–10 points, depending on position of unstable layers in relation to bankfull stage</td> <td><b>5</b></td> </tr> </table>	<b>Bank Material Adjustment</b>	<b>-5</b>	<b>Stratification Adjustment</b> Add 5–10 points, depending on position of unstable layers in relation to bankfull stage	<b>5</b>
<b>Bank Material Adjustment</b>	<b>-5</b>				
<b>Stratification Adjustment</b> Add 5–10 points, depending on position of unstable layers in relation to bankfull stage	<b>5</b>				

<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>High</b>	<b>Very High</b>	<b>Extreme</b>	<b>Adjective Rating and Total Score</b>	<b>Very High</b>
5 – 9.5	10 – 19.5	20 – 29.5	30 – 39.5	40 – 45	46 – 50		<b>42.5</b>

**Worksheet 3-12.** Various field methods of estimating Near-Bank Stress (NBS) risk ratings to calculate erosion rate.

Estimating Near-Bank Stress ( NBS )									
Stream: <b>Unnamed Trib to Walleston</b>					Location: <b>BEHI #16</b>				
Station: <b>41 ft</b>			Stream Type:			Valley Type: <b>VI</b>			
Observers: <b>Hepp/Lash</b>					Date: <b>3/30/18</b>				
Methods for Estimating Near-Bank Stress (NBS)									
(1) Channel pattern, transverse bar or split channel/central bar creating NBS					Level I		Reconnaissance		
(2) Ratio of radius of curvature to bankfull width ( $R_c / W_{bkf}$ )					Level II		General prediction		
(3) Ratio of pool slope to average water surface slope ( $S_p / S$ )					Level II		General prediction		
(4) Ratio of pool slope to riffle slope ( $S_p / S_{rif}$ )					Level II		General prediction		
(5) Ratio of near-bank maximum depth to bankfull mean depth ( $d_{nb} / d_{bkf}$ )					Level III		Detailed prediction		
(6) Ratio of near-bank shear stress to bankfull shear stress ( $\tau_{nb} / \tau_{bkf}$ )					Level III		Detailed prediction		
(7) Velocity profiles / Isovels / Velocity gradient					Level IV		Validation		
<b>Level I</b>	<b>(1)</b>	Transverse and/or central bars-short and/or discontinuous.....NBS = High / Very High							
		Extensive deposition (continuous, cross-channel).....NBS = Extreme							
		Chute cutoffs, down-valley meander migration, converging flow.....NBS = Extreme							
<b>Level II</b>	<b>(2)</b>	Radius of Curvature $R_c$ (ft)	Bankfull Width $W_{bkf}$ (ft)	Ratio $R_c / W_{bkf}$	Near-Bank Stress (NBS)	<div style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Dominant Near-Bank Stress</b>  <b>High / Very High</b> </div>			
	<b>(3)</b>	Pool Slope $S_p$	Average Slope $S$	Ratio $S_p / S$	Near-Bank Stress (NBS)				
<b>(4)</b>	Pool Slope $S_p$	Riffle Slope $S_{rif}$	Ratio $S_p / S_{rif}$	Near-Bank Stress (NBS)					
<b>Level III</b>	<b>(5)</b>	Near-Bank Max Depth $d_{nb}$ (ft)	Mean Depth $d_{bkf}$ (ft)	Ratio $d_{nb} / d_{bkf}$	Near-Bank Stress (NBS)				
	<b>(6)</b>	Near-Bank Max Depth $d_{nb}$ (ft)	Near-Bank Slope $S_{nb}$	Near-Bank Shear Stress $\tau_{nb}$ ( lb/ft <sup>2</sup> )	Mean Depth $d_{bkf}$ (ft)	Average Slope $S$	Bankfull Shear Stress $\tau_{bkf}$ ( lb/ft <sup>2</sup> )	Ratio $\tau_{nb} / \tau_{bkf}$	Near-Bank Stress (NBS)
<b>Level IV</b>	<b>(7)</b>	Velocity Gradient ( ft / sec / ft )		Near-Bank Stress (NBS)					
Converting Values to a Near-Bank Stress (NBS) Rating									
Near-Bank Stress (NBS) ratings	Method number								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
<b>Very Low</b>	N / A	> 3.00	< 0.20	< 0.40	< 1.00	< 0.80	< 0.50		
<b>Low</b>	N / A	2.21 – 3.00	0.20 – 0.40	0.41 – 0.60	1.00 – 1.50	0.80 – 1.05	0.50 – 1.00		
<b>Moderate</b>	N / A	2.01 – 2.20	0.41 – 0.60	0.61 – 0.80	1.51 – 1.80	1.06 – 1.14	1.01 – 1.60		
<b>High</b>	See	1.81 – 2.00	0.61 – 0.80	0.81 – 1.00	1.81 – 2.50	1.15 – 1.19	1.61 – 2.00		
<b>Very High</b>	(1)	1.50 – 1.80	0.81 – 1.00	1.01 – 1.20	2.51 – 3.00	1.20 – 1.60	2.01 – 2.40		
<b>Extreme</b>	Above	< 1.50	> 1.00	> 1.20	> 3.00	> 1.60	> 2.40		
<b>Overall Near-Bank Stress (NBS) rating</b>						<b>Very High</b>			

**Worksheet 3-11.** Form to calculate Bank Erosion Hazard Index (BEHI) variables and an overall BEHI rating. Use **Figure 3-7** with BEHI variables to determine BEHI score.

Stream: <b>Unnamed Trib to Walleston</b>		Location: <b>BEHI #17</b>	
Station: <b>23 Ft</b>		Observers: <b>Hepp/Lash</b>	
Date: <b>3/30/18</b>	Stream Type:	Valley Type: <b>VI</b>	

<b>Study Bank Height / Bankfull Height ( C )</b>				<b>BEHI Score (Fig. 3-7)</b>	
Study Bank Height (ft) =	<b>5.50 (A)</b>	Bankfull Height (ft) =	<b>0.84 (B)</b>	( A ) / ( B ) =	<b>6.55 (C)</b>
					<b>10.0</b>
<b>Root Depth / Study Bank Height ( E )</b>					
Root Depth (ft) =	<b>3.00 (D)</b>	Study Bank Height (ft) =	<b>5.50 (A)</b>	( D ) / ( A ) =	<b>0.55 (E)</b>
					<b>3.5</b>
<b>Weighted Root Density ( G )</b>					
Root Density as % =	<b>5.00 (F)</b>	( F ) × ( E ) =			<b>2.73 (G)</b>
					<b>9.5</b>
<b>Bank Angle ( H )</b>					
Bank Angle as Degrees =	<b>90 (H)</b>				
					<b>8.0</b>
<b>Surface Protection ( I )</b>					
Surface Protection as % =	<b>0% (I)</b>				
					<b>10.0</b>

<b>Bank Material Adjustment:</b>					
<ul style="list-style-type: none"> <li><b>Bedrock</b> (Overall Very Low BEHI)</li> <li><b>Boulders</b> (Overall Low BEHI)</li> <li><b>Cobble</b> (Subtract 10 points if uniform medium to large cobble)</li> <li><b>Gravel or Composite Matrix</b> (Add 5–10 points depending on percentage of bank material that is composed of sand)</li> <li><b>Sand</b> (Add 10 points)</li> <li><b>Silt/Clay</b> (no adjustment)</li> </ul>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td><b>Bank Material Adjustment</b></td> <td><b>-5</b></td> </tr> <tr> <td><b>Stratification Adjustment</b> Add 5–10 points, depending on position of unstable layers in relation to bankfull stage</td> <td><b>5</b></td> </tr> </table>	<b>Bank Material Adjustment</b>	<b>-5</b>	<b>Stratification Adjustment</b> Add 5–10 points, depending on position of unstable layers in relation to bankfull stage	<b>5</b>
<b>Bank Material Adjustment</b>	<b>-5</b>				
<b>Stratification Adjustment</b> Add 5–10 points, depending on position of unstable layers in relation to bankfull stage	<b>5</b>				

<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>High</b>	<b>Very High</b>	<b>Extreme</b>	<b>Adjective Rating and Total Score</b>	<b>Very High</b>
5 – 9.5	10 – 19.5	20 – 29.5	30 – 39.5	40 – 45	46 – 50		<b>41.0</b>

**Worksheet 3-12.** Various field methods of estimating Near-Bank Stress (NBS) risk ratings to calculate erosion rate.

Estimating Near-Bank Stress ( NBS )									
Stream: <b>Unnamed Trib to Walleston</b>					Location: <b>BEHI #17</b>				
Station: <b>23 ft</b>			Stream Type:			Valley Type: <b>VI</b>			
Observers: <b>Hepp/Lash</b>					Date: <b>3/30/18</b>				
Methods for Estimating Near-Bank Stress (NBS)									
(1)	Channel pattern, transverse bar or split channel/central bar creating NBS				Level I	Reconnaissance			
(2)	Ratio of radius of curvature to bankfull width ( $R_c / W_{bkf}$ )				Level II	General prediction			
(3)	Ratio of pool slope to average water surface slope ( $S_p / S$ )				Level II	General prediction			
(4)	Ratio of pool slope to riffle slope ( $S_p / S_{rif}$ )				Level II	General prediction			
(5)	Ratio of near-bank maximum depth to bankfull mean depth ( $d_{nb} / d_{bkf}$ )				Level III	Detailed prediction			
(6)	Ratio of near-bank shear stress to bankfull shear stress ( $\tau_{nb} / \tau_{bkf}$ )				Level III	Detailed prediction			
(7)	Velocity profiles / Isovels / Velocity gradient				Level IV	Validation			
<b>Level I</b>	<b>(1)</b>	Transverse and/or central bars-short and/or discontinuous.....NBS = High / Very High							
		Extensive deposition (continuous, cross-channel).....NBS = Extreme							
		Chute cutoffs, down-valley meander migration, converging flow.....NBS = Extreme							
<b>Level II</b>	<b>(2)</b>	Radius of Curvature $R_c$ (ft)	Bankfull Width $W_{bkf}$ (ft)	Ratio $R_c / W_{bkf}$	Near-Bank Stress (NBS)	<div style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Dominant Near-Bank Stress</b>  <b>High / Very High</b> </div>			
	<b>(3)</b>	Pool Slope $S_p$	Average Slope $S$	Ratio $S_p / S$	Near-Bank Stress (NBS)				
<b>(4)</b>	Pool Slope $S_p$	Riffle Slope $S_{rif}$	Ratio $S_p / S_{rif}$	Near-Bank Stress (NBS)					
<b>Level III</b>	<b>(5)</b>	Near-Bank Max Depth $d_{nb}$ (ft)	Mean Depth $d_{bkf}$ (ft)	Ratio $d_{nb} / d_{bkf}$	Near-Bank Stress (NBS)				
<b>(6)</b>	Near-Bank Max Depth $d_{nb}$ (ft)	Near-Bank Slope $S_{nb}$	Near-Bank Shear Stress $\tau_{nb}$ ( lb/ft <sup>2</sup> )	Mean Depth $d_{bkf}$ (ft)	Average Slope $S$	Bankfull Shear Stress $\tau_{bkf}$ ( lb/ft <sup>2</sup> )	Ratio $\tau_{nb} / \tau_{bkf}$	Near-Bank Stress (NBS)	
<b>Level IV</b>	<b>(7)</b>	Velocity Gradient ( ft / sec / ft )		Near-Bank Stress (NBS)					
Converting Values to a Near-Bank Stress (NBS) Rating									
Near-Bank Stress (NBS) ratings	Method number								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
<b>Very Low</b>	N / A	> 3.00	< 0.20	< 0.40	< 1.00	< 0.80	< 0.50		
<b>Low</b>	N / A	2.21 – 3.00	0.20 – 0.40	0.41 – 0.60	1.00 – 1.50	0.80 – 1.05	0.50 – 1.00		
<b>Moderate</b>	N / A	2.01 – 2.20	0.41 – 0.60	0.61 – 0.80	1.51 – 1.80	1.06 – 1.14	1.01 – 1.60		
<b>High</b>	See	1.81 – 2.00	0.61 – 0.80	0.81 – 1.00	1.81 – 2.50	1.15 – 1.19	1.61 – 2.00		
<b>Very High</b>	(1)	1.50 – 1.80	0.81 – 1.00	1.01 – 1.20	2.51 – 3.00	1.20 – 1.60	2.01 – 2.40		
<b>Extreme</b>	Above	< 1.50	> 1.00	> 1.20	> 3.00	> 1.60	> 2.40		
<b>Overall Near-Bank Stress (NBS) rating</b>						<b>Very High</b>			

**Worksheet 3-13.** Summary form of annual streambank erosion estimates for various study reaches.

Stream: <b>Unnamed Trib near Walleston Ct</b>		Location: <b>Project Reach</b>					
Graph Used: <b>District of Columbia</b>		Total Stream Length (ft): <b>850.0</b>				Date: <b>7/17/2018</b>	
Observers: <b>Biggs/Hepp/Lash</b>		Valley Type: <b>-</b>			Stream Type: <b>VI</b>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Station (ft)	BEHI rating (Worksheet 3-11) (adjective)	NBS rating (Worksheet 3-12) (adjective)	Bank erosion rate (Figure 3-9 or 3-10) (ft/yr)	Length of bank (ft)	Study bank height (ft)	Erosion subtotal [[4]×(5)×(6)] (ft <sup>3</sup> /yr)	Erosion Rate (tons/yr/ft)
1. BEHI #1*	Extreme	High	2.40	16.0	6.5	249.60	0.780
2. BEHI #2	Very High	High	1.00	24.0	7.5	180.00	0.375
3. BEHI #3	High	High	1.00	33.0	7.5	247.50	0.375
4. BEHI #4	Very High	High	1.00	21.0	7.5	157.50	0.375
5. BEHI #5*	High	High	1.00	34.0	5.0	170.00	0.250
6. BEHI #6	Very High	Very High	1.70	98.0	5.5	916.30	0.468
7. BEHI #7	Extreme	High	2.40	76.0	10.0	1824.00	1.200
8. BEHI #8*	High	Low	0.40	59.0	3.0	70.80	0.060
9. BEHI #9*	Moderate	High	0.80	43.0	4.0	137.60	0.160
10. BEHI #10	Extreme	Extreme	4.50	76.0	7.5	2565.00	1.688
11. BEHI #11*	Extreme	High	2.40	30.0	7.0	504.00	0.840
12. BEHI #12	Extreme	High	2.40	47.0	7.4	834.72	0.888
13. BEHI #13*	Moderate	Moderate	0.30	21.0	4.0	25.20	0.060
14. BEHI #14*	High	High	1.00	26.0	6.0	156.00	0.300
15. BEHI #15*	Low	Low	0.02	61.0	1.5	1.56	0.001
16. BEHI #16	Very High	Very High	1.70	41.0	6.7	466.99	0.570
17. BEHI #17	Very High	Very High	1.70	23.0	5.5	215.05	0.468
18. BEHI #18*	Moderate	Moderate	0.30	84.0	2.5	63.00	0.038
19. BEHI #19*	Low	Low	0.02	37.0	1.0	0.63	0.001
Sum erosion subtotals in Column (7) for each BEHI/NBS combination					Total Erosion (ft <sup>3</sup> /yr)	8785.44	
Convert erosion in ft <sup>3</sup> /yr to yds <sup>3</sup> /yr {divide Total Erosion (ft <sup>3</sup> /yr) by 27}					Total Erosion (yds <sup>3</sup> /yr)	325.39	
Dry Bulk Density of the Soil is 100 lb/cf.					Total Erosion (tons/yr)	439.27	
Calculate erosion per unit length of channel {divide Total Erosion (tons/yr) by total length of stream (ft) surveyed}					Total Erosion (tons/yr/ft)	0.517	

\* BEHI and NBS ratings were determined using ocular estimates and field calibration technique as described in Section 3.2