Floodplains
September 2013 Update

The Federal Emergency Management Administration (FEMA) maintains a web page where flood maps can be purchased for a fee or where a "FIRMette" can be created and downloaded for free. A FIRMette is simply a portion of a full scale map which will print on a standard sheet size.

The web page operates much smoother now then previously and items seem to load quicker than before. The FEMA web page can be found here:
 http://msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&catalogId=10001&langId=-1 .

To create a floodplain map or FIRMette of your project location you do not have to login to the web page. Click on the, "Map Search" link located in the banner at the top of the page. A new window will open with a USA map. Mapped areas are shown in blue and non-mapped areas are indicated by a blue color cross-hatch. There are several methods to locate specific project sites.

You can move the mouse cursor over the desired project site and zoom closer or further away by using the wheel function of your mouse. You can right click and hold to reposition the map if needed. To search by a zip code or by address (Temple, Texas) enter the information into the box above the map. Once addressed, you can hit your "enter" key or hit the magnifying glass image to the far right of the box. If your computer screen window (viewport) is narrow, you may not see the magnifying glass. Just slide bar adjust your screen and hit the image.

If you used a zip code or city location the map will readjust to that area at a larger scale and have gridlines to indicate floodplain map limits. A smaller identification box will pop up with a link to the specific map you should need. Simply hit the link if you are in the correct area.

If you zoomed into the map using your mouse wheel, the floodplain location map grid will appear at a certain scale of the map. You can zoom in or out or click and hold to adjust the screen as you need. It is sometimes difficult to still identify exactly where your site is located. If you know you are close, you can then view one or several of the floodplain maps to find you exact location.

At the top left of the map there is a box titled, "select" hit that and a dropdown menu will appear. You are given two option, click and point or draw a box. The screen instructions are pretty clear and easy to understand. The click and point is best to use for a single map section. The draw a box option allows you to draw a box as small or as large as you want. The sections of the map defined by the box will become available for viewing, just click on the link in the pop-up box.

A new window will open with the selected map number, description, effective date, view (with magnifying glass symbol), and $ symbol. Keep the window open and available because you may need to return to this page if your future pages are loading slowly. Click on the magnifying glass symbol.

A new widow will open with a floodplain map with the project location somewhere within the boundaries of the map. The size of each map will vary. If the area has a complex floodplain, expect to see smaller area maps. All the maps are represented at a very small scale and you may need to zoom in to locate the exact site within the map. The tool commends on the page are easy to use and follow. When you are sure of the project site location within the overall map, click on the, "Make a FIRMette" button on the left of the page.

The window will remain open, but the view will change. A shaded pink box with a green perimeter will appear in the upper left corner. Two green shaded boxes will be in the lower right over the map scale and title box. The shape of the green boxes can be changed, but this is not advised. The default settings for these boxes should be adequate.

To create the map, move the screen arrow over the shaded pink box and "click and hold" the left mouse button. Move the shaded area over the map where the project is located, and then release the left mouse button. This pink area is the area which will be displayed in the final map. You can reposition the area with the same command if needed. Pick an area which best describes the project site within the context of the floodplain. This may require showing the project in the very center of the shaded area or to one side if the final view of the floodplain will be easier for readers to understand.

On the left hand of the page there are some edit options if needed. Most of the defaults are set for a good final product. If required, follow the instructions to make changes. After you have the view you want, click on the, "Adobe PDF" symbol button under the Create FIRMette title. The view will change into the final product. Check to see if this is the view you desire. If it is not, you can hit the "Back" button or delete the window and start again. If it is, then hit the, "Save the FIRMette" button. An option box will appear to save, open or cancel the created map.
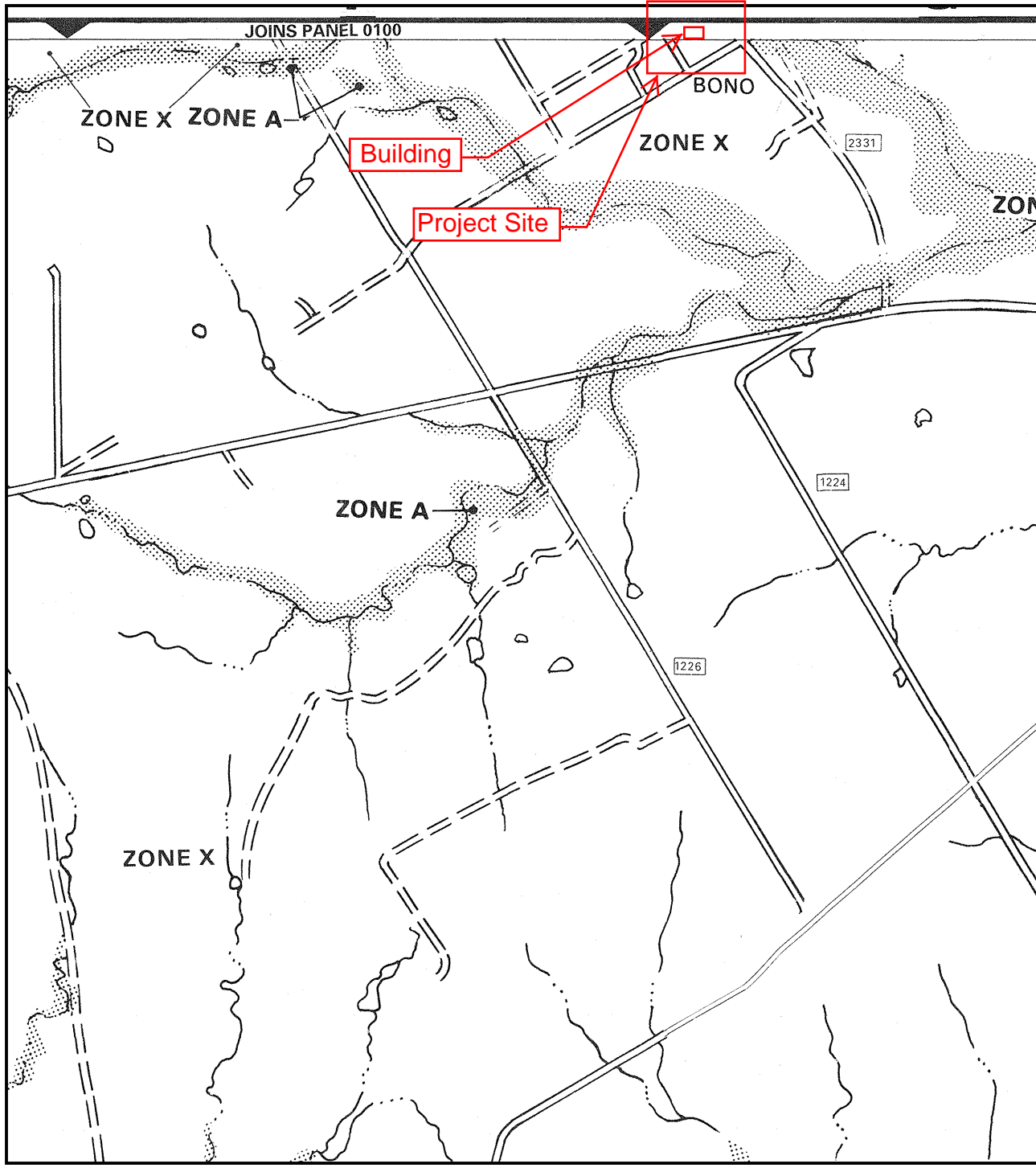
After saving either the FIRMette (floodplain map) as a PDF to your computer, you may want to add additional information to the map. This helps locate the specific site or building. You can also draw this information by hand on the actual printed PDF if desired, but the computer edited version is preferred due to the quality.

Some projects may have sites split between two different floodplain maps. If this occurs on your project, simply produce two FIRMettes using the above instructions.

All projects that involve real estate require a flood certification form in the file. This obviously applies to most projects except projects that involve equipment and vehicle purchases. Guaranteed loans may have this provided by the bank and this is acceptable. There is no need to duplicate the process, but copies should be in the file.

Flood certifications are provided on the FEMA Form 81-93 and an example is included in the guide. The web page to obtain the form can be found here: https://www.floodcert.com/ . The login page to access will open. The Agency has set-up accounts with CoreLogic Flood Services and the staff should have received their user ID and password. Follow the instructions provided.

Most projects will be identified by the street address. For those projects without street addresses, contact the local tax office and obtain a legal description or other project location information from the tax data.

BONO

ZONE X ZONE A

Building

Project Site

ZONE X

2331

ZON

ZONE A

1224

ZONE A

1226

ZONE X

To determine if flood insurance is available in this comm
insurance agent or call the National Flood Insurance Progra
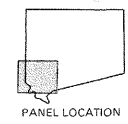
N

APPROXIMATE SCALE

2000   0
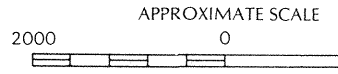
NATIONAL FLOOD INSURANCE PROGRAM

FIRM

FLOOD INSURANCE RATE MAP

**JOHNSON COUNTY,
TEXAS AND
INCORPORATED AREAS**

PANEL 175 OF 250
(SEE MAP INDEX FOR PANELS NOT PRINTED)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
CLEBURNE, CITY OF	485462	0175	F
UNINCORPORATED AREAS	480879	0175	F

PANEL LOCATION

**MAP NUMBER
48251C0175 F**

**EFFECTIVE DATE:
SEPTEMBER 27, 1991**

Federal Emergency Management Agency

NE A

91

N COUNTY
COUNTY

2 3 3 1

ZONE A

ZONE A

ZONE X

ZONE X

ZONE A

Project Site

Building

Robinson

Branch

Cleburne
5462

CITY OF CLEBURNE
JOHNSON COUNTY

ZONE X

y of Cleburne
485462

67

To determine if flood insurance is available in this comm[unity]
insurance agent or call the National Flood Insurance Progra[m]

N

APPROXIMATE SCALE

2000   0

NATIONAL FLOOD INSURANCE PROGRAM

FIRM

FLOOD INSURANCE RATE MAP

JOHNSON COUNTY, TEXAS AND INCORPORATED AREAS

PANEL 100 OF 250
(SEE MAP INDEX FOR PANELS NOT PRINTED)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
CLEBURNE, CITY OF	485462	0100	F
GODLEY, TOWN OF	480880	0100	F
UNINCORPORATED AREAS	480879	0100	F

PANEL LOCATION

MAP NUMBER
48251C0100 F

EFFECTIVE DATE:
SEPTEMBER 27, 1991

Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It
was extracted using F-MIT On-Line. This map does not reflect changes
or amendments which may have been made subsequent to the date on the
title block. For the latest product information about National Flood Insurance
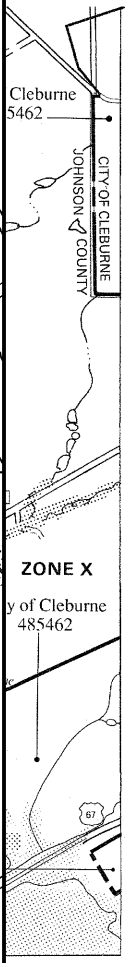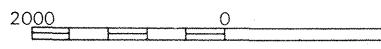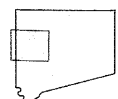Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

See The Attached
Instructions

O.M.B No.1660-0040
Expires December 31, 2011

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS	2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached)
USDA Rural Development 4300 Goodfellow Blvd FC‐231 Bldg 105 St. Louis, MO 63120 **Branch:** Michael Angerson	901 ENTERPRISE ST DICKSON CITY, PA 18519

3. LENDER ID. NO. USDA RD	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED $

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
DICKSON CITY,BORO	LACKAWANNA	PA	420528

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
420528 0001B	01/16/80	☐ _____ Yes Date	C*	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

1. [X] Federal Flood Insurance is available (community participates in NFIP).   [X] Regular Program   ☐ Emergency Program of NFIP

2. ☐ Federal Flood Insurance is not available because community is not participating in the NFIP.

3. ☐ Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA), Federal Flood Insurance may not be available

    CBRA/OPA designation date: _____

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONE CONTAINING THE LETTERS "A" OR "V") ?   ☐ YES   [X] NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

E. COMMENTS (Optional):

* The subject property IS PARTIALLY WITHIN a Special Flood Hazard Area.   The
existing STRUCTURE, however, is not affected and is not in the floodplain.

THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD
DISASTER PROTECTION ACT.   IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	DATE OF DETERMINATION
First American Flood Data Services 11902 Burnet Road Austin, TX 78758 1-800-447-1772	11/03/09 at 07:58 AM CST FloodCert #: 0911002809 *** LIFE-OF-LOAN ***