

Floodplains

February 2015 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 FEMA web page can be found here: <http://msc.fema.gov/portal>

To create a floodplain map or FIRMette of your project location you do not have to login to the web page. Enter at least the nearest town and state into the search area box. If you know it, you can search by the street address or zip code. A map of the project area should appear.

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.

If the blue highlighted area with the red "pin" is not the area you want, you can click in the surrounding correct grid area to change which portion of the map to be displayed. Once you have the correct grid or panel location, click on the "view" selection at the left of the page.

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 comments 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

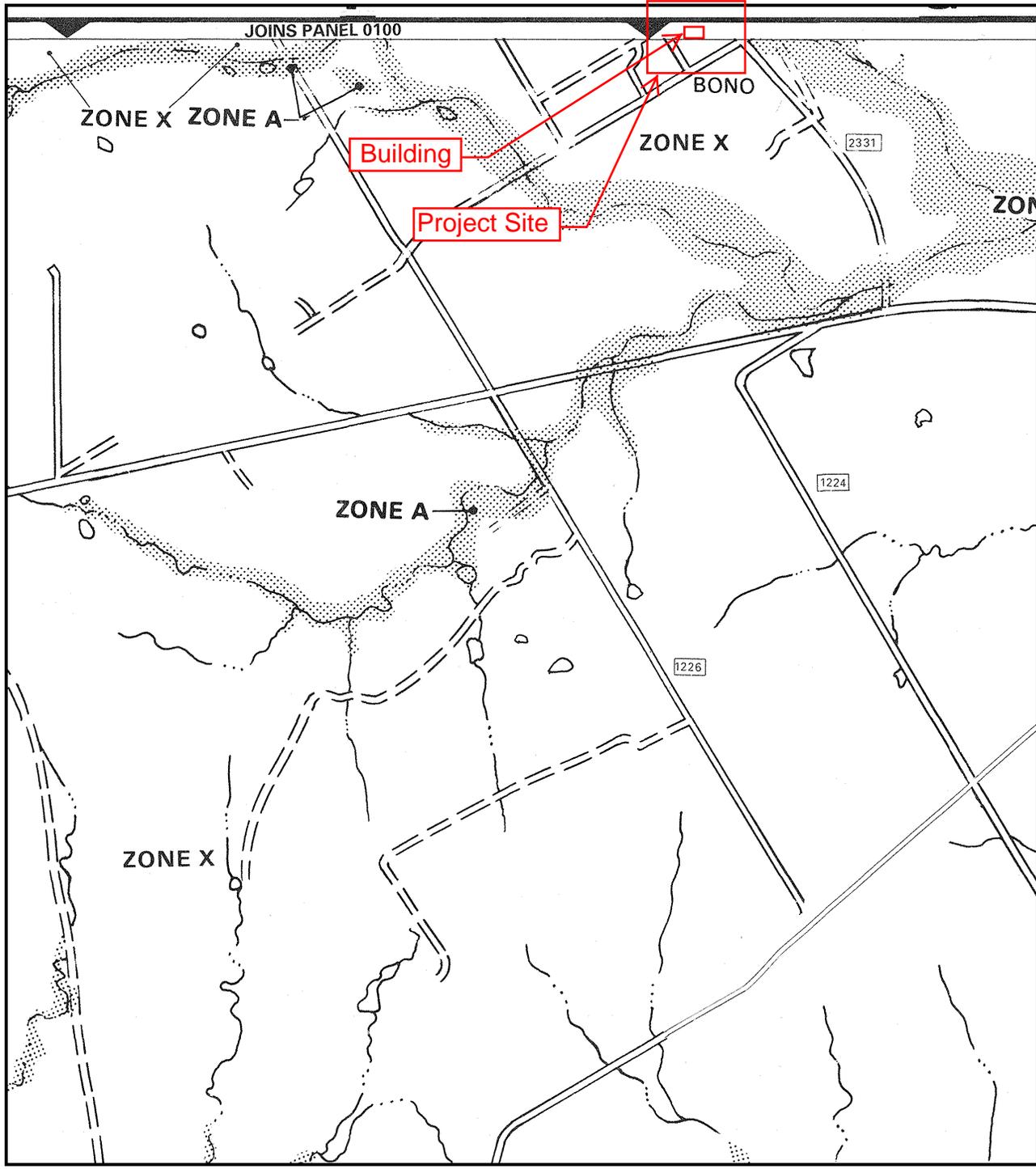
also draw this information by hand on the actual printed PDF if desired, but the computer edited version is preferred due to the quality.

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.

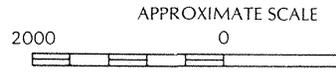
All projects that involve real estate require a flood certification form in the file. This obviously applies to most projects except projects that involve equipment and vehicle purchases. Guaranteed loans may have this provided by the bank and this is acceptable. There is no need to duplicate the process,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



To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program.



JOINS PANEL 0200

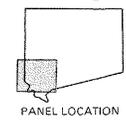
NATIONAL FLOOD INSURANCE PROGRAM

**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



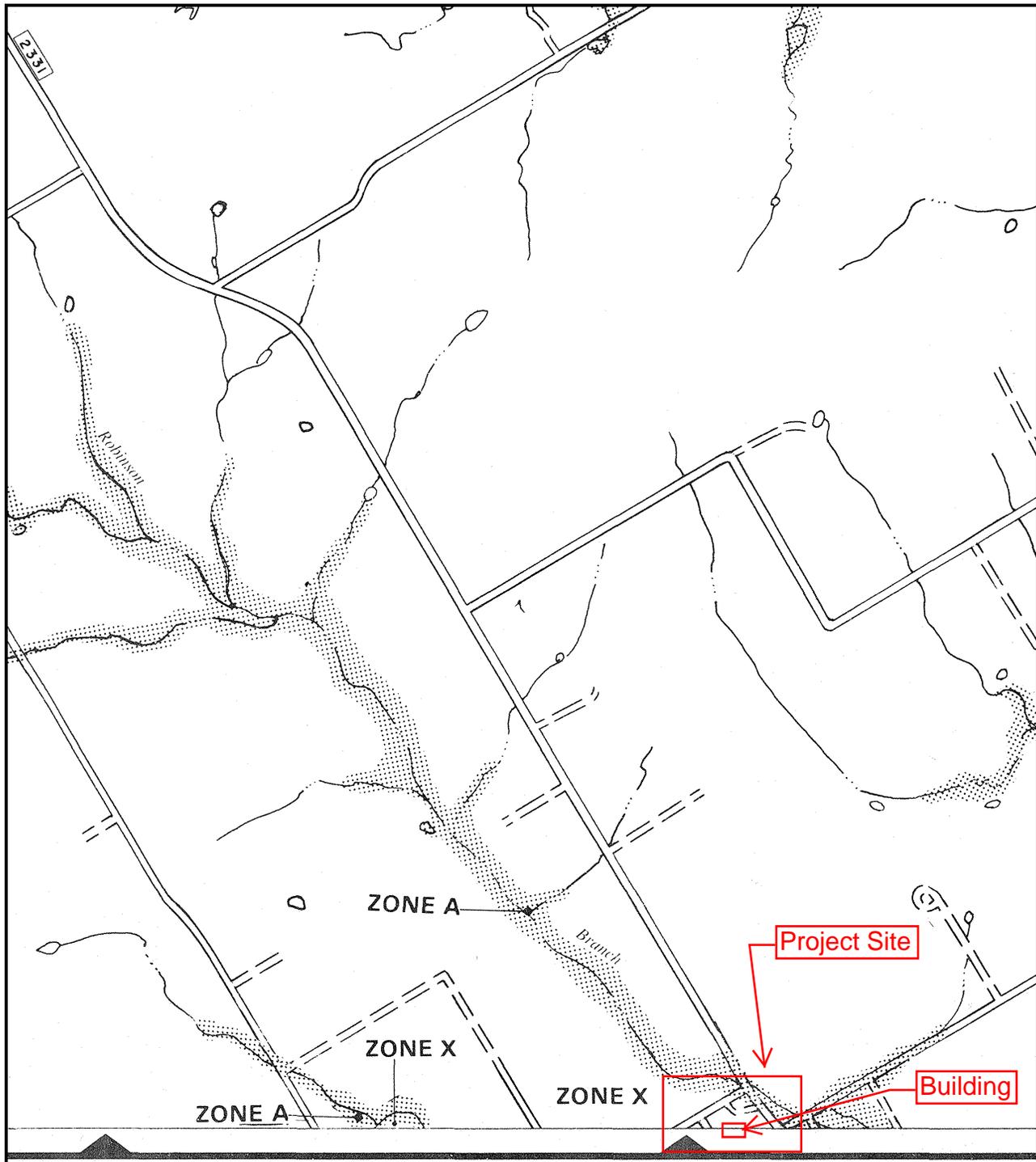
**MAP NUMBER
48251C0175 F**

**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

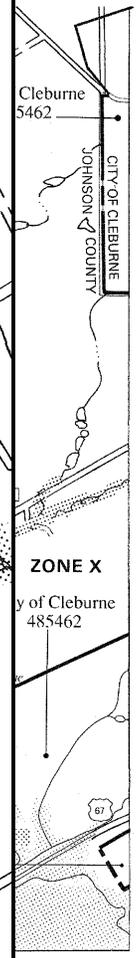
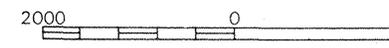


JOINS PANEL 0111

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-358-7777.



APPROXIMATE SCALE



NATIONAL FLOOD INSURANCE PROGRAM

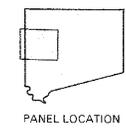
FIRM FLOOD INSURANCE RATE MAP

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



MAP NUMBER
48251C0100 F

EFFECTIVE DATE:
SEPTEMBER 27, 1991



Federal Emergency Management Agency

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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 USDA Rural Development 4300 Goodfellow Blvd FC‐231 Bldg 105 St. Louis, MO 63120 Branch: Michael Angerson		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) 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 DICKSON CITY, BORO	2. County(ies) LACKAWANNA	3. State PA	4. NFIP Community Number 420528
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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") 420528 0001B	2. NFIP Map Panel Effective/ Revised Date 01/16/80	3. LOMA/LOMR <input type="checkbox"/> Yes _____ Date	4. Flood Zone C*	5. No NFIP Map
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C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

- Federal Flood Insurance is available (community participates in NFIP). Regular Program Emergency Program of NFIP
- Federal Flood Insurance is not available because community is not participating in the NFIP.
- 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 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) First American Flood Data Services 11902 Burnet Road Austin, TX 78758 1-800-447-1772	DATE OF DETERMINATION 11/03/09 at 07:58 AM CST FloodCert #: 0911002809 *** LIFE-OF-LOAN ***
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