

INFORMATION ABOUT SPECIAL FLOOD HAZARD AREAS

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CONCERNING THE PROPERTY AT 74 Port Street, Port Lavaca, TX 77979

A. FLOOD AREAS:

- (1) The Federal Emergency Management Agency (FEMA) designates areas that have a high risk of flooding as special flood hazard areas.
- (2) A property that is in a special flood hazard area is designated on flood insurance rate maps with a zone beginning in a "V" or "A". Both V-Zone and A-Zone areas indicate a high risk of flooding.
- (3) Some properties may also lie in the "floodway" which is the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge a flood under FEMA rules. Communities must regulate development in these floodways.

B. AVAILABILITY OF FLOOD INSURANCE:

- (1) Generally, flood insurance is available regardless of whether the property is located in or out of a special flood hazard area. Contact your insurance agent to determine if any limitations or restrictions apply to the property in which you are interested.
- (2) FEMA encourages every property owner to purchase flood insurance regardless of whether the property is in a high, moderate, or low risk flood area.
- (3) A homeowner may obtain flood insurance coverage (up to certain limits) through the National Flood Insurance Program. Supplemental coverage is available through private insurance carriers.
- (4) A mortgage lender making a federally related mortgage will require the borrower to maintain flood insurance if the property is in a special flood hazard area.

C. GROUND FLOOR REQUIREMENTS:

- (1) Many homes in special flood hazard areas are built-up or are elevated. In elevated homes the ground floor typically lies below the base flood elevation and the first floor is elevated on piers, columns, posts, or piles. The base flood elevation is the highest level at which a flood is likely to occur as shown on flood insurance rate maps.
- (2) Federal, state, county, and city regulations:
 - (a) restrict the use and construction of any ground floor enclosures in elevated homes that are in special flood hazard areas.
 - (b) may prohibit or restrict the remodeling, rebuilding, and redevelopment of property and improvements in the floodway.
- (3) The first floor of all homes must now be built above the base flood elevation.
 - (a) Older homes may have been built in compliance with applicable regulations at the time of construction and may have first floors that lie below the base flood elevation, but flood insurance rates for such homes may be significant.

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- (b) It is possible that modifications were made to a ground floor enclosure after a home was first built. The modifications may or may not comply with applicable regulations and may or may not affect flood insurance rates.
- (c) It is important for a buyer to determine if the first floor of a home is elevated at or above the base flood elevation. It is also important for a buyer to determine if the property lies in a floodway.
- (4) Ground floor enclosures that lie below the base flood elevation may be used only for: (i) parking; (ii) storage; and (iii) building access. Plumbing, mechanical, or electrical items in ground floor enclosures that lie below the base flood elevation may be prohibited or restricted and may not be eligible for flood insurance coverage. Additionally:
 - (a) in A-Zones, the ground floor enclosures below the base flood elevation must have flow-through vents or openings that permit the automatic entry and exit of floodwaters:
 - (b) in V-Zones, the ground floor enclosures must have break-away walls, screening, or lattice walls; and
 - (c) in floodways, the remodeling or reconstruction of any improvements may be prohibited or otherwise restricted.

D. COMPLIANCE:

- (1) The above-referenced property may or may not comply with regulations affecting ground floor enclosures below the base flood elevation.
- (2) A property owner's eligibility to purchase or maintain flood insurance, as well as the cost of the flood insurance, is dependent on whether the property complies with the regulations affecting ground floor enclosures.
- (3) A purchaser or property owner may be required to remove or modify a ground floor enclosure that is not in compliance with city or county building requirements or is not entitled to an exemption from such requirements.
- (4) A flood insurance policy maintained by the current property owner does not mean that the property is in compliance with the regulations affecting ground floor enclosures or that the buyer will be able to continue to maintain flood insurance at the same rate.
- (5) Insurance carriers calculate the cost of flood insurance using a rate that is based on the elevation of the lowest floor.
 - (a) If the ground floor lies below the base flood elevation and does not meet federal, state, county, and city requirements, the ground floor will be the lowest floor for the purpose of computing the rate.
 - (b) If the property is in compliance, the first elevated floor will be the lowest floor and the insurance rate will be significantly less than the rate for a property that is not in compliance.
 - (c) If the property lies in a V-Zone the flood insurance rate will be impacted if a ground floor enclosure below the base flood elevation exceeds 299 square feet (even if constructed with break-away walls).

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E. ELEVATION CERTIFICATE:

The elevation certificate is an important tool in determining flood insurance rates. It is used to provide elevation information that is necessary to ensure compliance with floodplain management laws. To determine the proper insurance premium rate, insurers rely on an elevation certificate to certify building elevations at an acceptable level above flood map levels. If available in your area, it is recommended that you obtain an elevation certificate for the property as soon as possible to accurately determine future flood insurance rates.

You are encouraged to: (1) inspect the property for all purposes, including compliance with any ground floor enclosure requirement; (2) review the flood insurance policy (costs and coverage) with your insurance agent; and (3) contact the building permitting authority if you have any questions about building requirements or compliance issues.

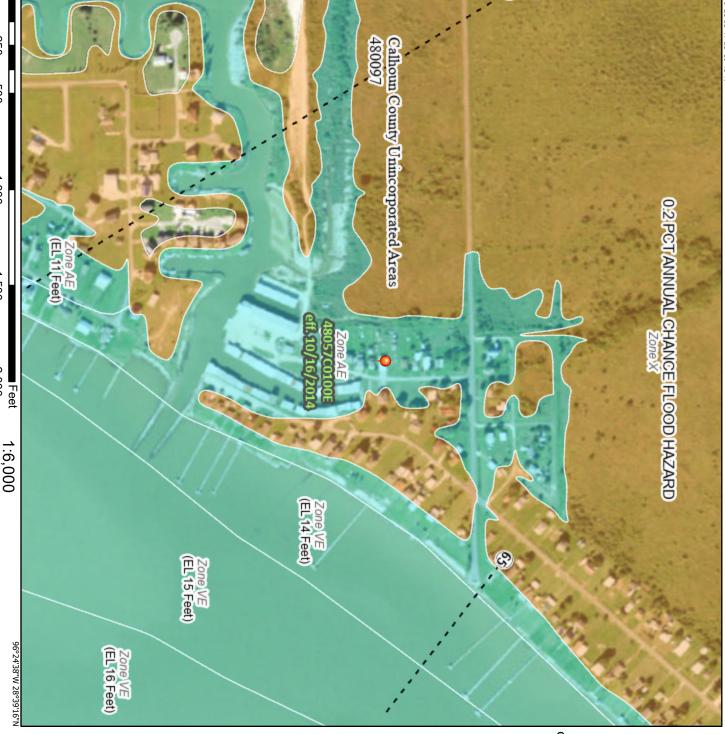
Receipt acknowledged by:			
Signature	Date	Signature	Date

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National Flood Hazard Layer FIRMette



96°25'15"W 28°39'48"N



Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS Regulatory Floodway With BFE or Depth Zone AE, AO, AH, VE, AR Without Base Flood Elevation (BFE)

Zone A, V, A99



0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average areas of less than one square mile Zone X depth less than one foot or with drainage

Area with Reduced Flood Risk due to Chance Flood Hazard Zone X **Future Conditions 1% Annual**

Levee. See Notes. Zone X

Area with Flood Risk due to Levee Zone D

NO SCREEN Area of Minimal Flood Hazard Zone X

Area of Undetermined Flood Hazard Zone D

OTHER AREAS

GENERAL

STRUCTURES | 1111111 Levee, Dike, or Floodwall Channel, Culvert, or Storm Sewer

Water Surface Elevation Base Flood Elevation Line (BFE) Coastal Transect **Cross Sections with 1% Annual Chance**

 Coastal Transect Baseline Hydrographic Feature Profile Baseline **Jurisdiction Boundary**

Limit of Study

FEATURES

OTHER

MAP PANELS

Unmapped

Digital Data Available No Digital Data Available



The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

accuracy standards digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap This map complies with FEMA's standards for the use of

become superseded by new data over time. time. The NFHL and effective information may change or was exported on 4/25/2023 at 2:40 PM and does not authoritative NFHL web services provided by FEMA. This map The flood hazard information is derived directly from the eflect changes or amendments subsequent to this date and

legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for elements do not appear: basemap imagery, flood zone labels, This map image is void if the one or more of the following map

250

500

1,000

1,500

2,000

Basemap: USGS National Map: Orthoimagery: Data refreshed October, 2020

U.S. DEPARTMENT OF HOMELAND SECURITY

ELEVATION CERTIFICATE

OMB No. 1660-0008 Expires March 31, 2012

Replaces all previous editions

Federal Emergency Management Agency

FEMA Form 81 31, Mar 09

Important: Read the instructions on pages 1-9.

lational F	lood Insurance Prog	gram	SEC.	TION A - PR	OPERTY IN	EORMAT	ION	For Insurar	nce Company Use:
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74 Port S	Street			ыад. 140.) от Р	.O. Noute an	d box No.		Company	
,		ate TX ZIP Co							
A3. Proj 50' Lot 9	perty Description (Le and all of Lot 9A, B	ot and Block Nur lock 3, Port Alto	mbers, Tax Parcel I Unit 4, Calhoun Co	Number, Legal ounty, Texas.	l Description,	etc.)			
A4. Buil	ding Use (e.g., Resi	idential, Non-Res	sidential, Addition,	Accessory, etc	c.) Residential	!	lorizontal Datum	. \square NAD	1927 🛭 NAD 1983
A5. Lati	tude/Longitude: Lat. ach at least 2 photog	graphs of the buil	ilding if the Certifica	te is being use	ed to obtain flo				102.
A7. Buil	Iding Diagram Numb	oer <u>5</u>					ding with an atta	chad garage.	
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h)	No. of permanent fle	ood openings in	the crawlspace or	1110		b) No. of	permanent floo	d openings in t	he attached garage
	enclosure(s) within	1.0 foot above a	idjacent grade	<u>n/a</u>			1.0 foot above a net area of flood		
c)	Total net area of flo Engineered flood of	od openings in A	A8.b ☐ Yes ☐ No	<u>n/a</u> sqi	in		eered flood ope		Yes No
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	porated Areas 4800		vamber	Calhoun				Texas	
B4. Ma	p/Panel Number	B5. Suffix	B6. FIRM Index	200	7. FIRM Pane ctive/Revised		B8. Flood Zone(s)		Flood Elevation(s) (Zone ise base flood depth)
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10. 1110	☐ FIS Profile		☐ Community De		Other (
R11 Ind	icate elevation datu	m used for BFE	in Item B9: NG	VD 1929	☐ NAVD	1988	Other (Descri	oe)	
312. Is t	he building located i	in a Coastal Barr	rier Resources Sys	tem (CBRS) ar	rea or Otherw	ise Protecte	ed Area (OPA)?		Yes 🛛 No
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See reverse side for continuation.

IMPORTANT. In these spaces of		
IMPORTANT: in these spaces, co	opy the corresponding information from Section A.	For Insurance Company Use:
74 Port Street	Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.	Policy Number
City Port Lavaca State TX ZIP Cod	de 77979	Company NAIC Number
SECTION	D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIF	ICATION (CONTINUED)
Copy both sides of this Elevation Certific	icate for (1) community official, (2) insurance agent/company, ar	d (3) building owner.
Comments C2e. Elevation at base of	Air Conditioning Unit.	
Jenny 1	[Kudal 7/11/1	Z.,
Signature	Date	☐ Check here if attachments
SECTION E - BUILDING ELEV	ATION INFORMATION (SURVEY NOT REQUIRED) FO	OR ZONE AO AND ZONE A (WITHOUT BFE)
 and C. For Items E1-E4, use natural gents. E1. Provide elevation information for grade (HAG) and the lowest adjact a) Top of bottom floor (including the b) Top of Building Diagrams 6-9 with professional professio	basement, crawlspace, or enclosure) is fet basement, crawlspace, or enclosure) is fet bermanent flood openings provided in Section A Items 8 and/or 9 of the building is feet meters above or below d/or equipment servicing the building is feet number is available, is the top of the bottom floor elevated in ac Unknown. The local official must certify this information in Se	the elevation is above or below the highest adjacent et
	F - PROPERTY OWNER (OR OWNER'S REPRESENT	
or Zone AO must sign here. The states	zed representative who completes Sections A, B, and E for Zon- ements in Sections A, B, and E are correct to the best of my know	e A (without a FEMA-issued or community-issued BFE) wledge.
Property Owner's or Owner's Authorized	ed Representative's Name	
Address	City	State ZIP Code
Address Signature	City	State ZIP Code Telephone
	•	
Signature	•	Telephone
Signature Comments	Date SECTION G - COMMUNITY INFORMATION (OP	Telephone ☐ Check here if attachmer
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FEMA Form 81-31, Mar 09

Replaces all previous editions