



# WESTERN TECHNOLOGIES GROUP

## Flood Zone Determination Report

A WTG Certified Flood Zone Determination Report provides:

- ✓ The parcel boundary
- ✓ Aerial imagery showing the structure location
- ✓ FEMA Current Effective Flood Insurance Rate Map (FIRM)
- ✓ FEMA Preliminary Flood Insurance Rate Map (where available)
- ✓ Current Letter of Map Change (LOMC)

Flood Zone Determination Reports identify if any insurable structures are in contact with a high-risk flood zone, also known as a Special Flood Hazard Area (SFHA or 100-Year Flood Zone). If such contact exists, flood insurance is required when obtaining a federally backed loan.

Having a SFHA on your lot only DOES NOT mean that flood insurance is required; The insurable structure(s) must be contacted by the SFHA.

WTG's Flood Zone Determination Reports are based on the current Effective FIRM and are valid until any changes are made to the FIRM or the structure.

Where available, WTG will also provide a Preliminary FIRM. This is an advisory map only; It does not affect flood insurance but can provide a good indication of potential changes in future flood status.

WTG prides itself on ensuring our clients understand the report we produce. The experts in our Flood Resource Center are available to answer any questions you might have regarding your report and can provide guidance on any potential next steps available to you.

WTG is a full-service provider. Where there is a potential to remove the structure from the SFHA via an elevation certificate (EC) and Letter of Map Change (LOMC), we can help.

**Contact Us at 855-653-5663 or [info@wtgroupllc.com](mailto:info@wtgroupllc.com)**



WESTERN TECHNOLOGIES GROUP  
[westerntechnologiesgroup.com](http://westerntechnologiesgroup.com)

*WTG is a flood determination company. We do not provide flood insurance. Provide your WTG Flood Zone Determination Report to an insurance agent to understand your options.*



DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency

OMB Control No. 1660-0040

**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

**SECTION I - LOAN INFORMATION**

1. LENDER/SERVICER NAME AND ADDRESS	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) 100 MAPLE LN <i>(Name and Address Changed for Privacy)</i> Anytown, NJ 08899 Block: 000.00 Lot: 0 +Census Tract Data: sample
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3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED <a href="#">Click here to get a free insurance quote</a>
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**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name Brick Township	2. County(ies) Ocean County	3. State NJ	4. NFIP Community Number 345285
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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") 34029C0204F	2. NFIP Map Panel Effective / Revised Date ‡ 2006-09-29	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below.)  Date _____ Case No. _____
4. Flood Zone † X0.2%	5. No NFIP Map	

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

1.  Federal Flood Insurance is available (community participates in the NFIP).  Regular Program  Emergency Program of NFIP

2.  Federal Flood Insurance is not available (community does not participate 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 (ZONES 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. Please note, the risk of flooding in this area is only reduced, not removed.

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.

**E. COMMENTS (Optional)**

THIS DETERMINATION COMPLIES WITH THE FLOOD DISASTER PROTECTION ACT OF 1973.  
Special Flood Hazard Area(s) AE appears on the property, however no structures are affected at this time.  
Preliminary Flood Panels(s): 34029C0204G Preliminary Flood Zones(s): AE,X  
Cert #: 20480473-20565581-RI v 1 (30 YEAR LIFE OF LOAN)

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  
Western Technologies Group, LLC  
P.O. Box 636  
Somerville, NJ 08876  
908-725-1143

DATE OF DETERMINATION  
04/24/2024

**NOTICE IS GIVEN TO:**

Borrower:  
Co-borrower:

Loan Number:  
Order Number: 20480473  
Determination Date: 04/24/2024

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The Flood Disaster Protection Act of 1973, as amended, requires that federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located, or to be located, in an area that has been identified by the Director of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less.

**NOTICE TO BORROWER ABOUT SPECIAL FLOOD HAZARD AREA STATUS** Notice of Property in Special Flood Hazard Area (SFHA)

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards. The area has been identified by the Director of FEMA as a SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: Brick Township  
The area has at least a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a SFHA is 26 percent (26%). Federal law allows a lender and borrower jointly to request the Director of FEMA to review the determination of whether the property securing the loan is located in a SFHA. If you would like to make such a request, please contact us for further information.

 Notice of Property Not in Special Flood Hazard Area (SFHA)

The building or mobile home described in the attached instrument is not currently located in an area designated by the Director of FEMA as a SFHA. NFIP flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in a SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

**NOTICE TO BORROWER ABOUT FEDERAL DISASTER ASSISTANCE** Notice in Participating Communities

The community in which the property securing the loan is located participates in the NFIP. The Flood Disaster Protection Act of 1973, as amended, mandates federally insured or regulated lenders to require the purchase of flood insurance on all buildings being financed that are located in SFHAs of communities participating in the NFIP. The flood insurance must be maintained for the term of the loan. If you fail to purchase or renew flood insurance on the property, federal law authorizes and requires us to purchase the flood insurance at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
  - (1) the outstanding principal balance of the loan; or
  - (2) the maximum amount of coverage allowed for the type of property under the NFIP.
- Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

 Notice in Non-participating Communities

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the nonparticipating community has been identified for at least one year as containing a SFHA, properties located in the community will not be eligible for the federal disaster relief assistance in the event of a federally-declared flood disaster.

**NOTICE IS GIVEN TO:**

Borrower:

Co-borrower:

Loan Number:

Order Number: 20480473

Determination Date: 04/24/2024

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**NOTICE TO BORROWER ABOUT AVAILABILITY OF PRIVATE FLOOD INSURANCE COVERAGE**

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

**NOTICE TO BORROWER ABOUT ESCROW REQUIREMENT FOR RESIDENTIAL LOANS**

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

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Borrower's Signature

Date

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Co-Borrower's Signature

Date



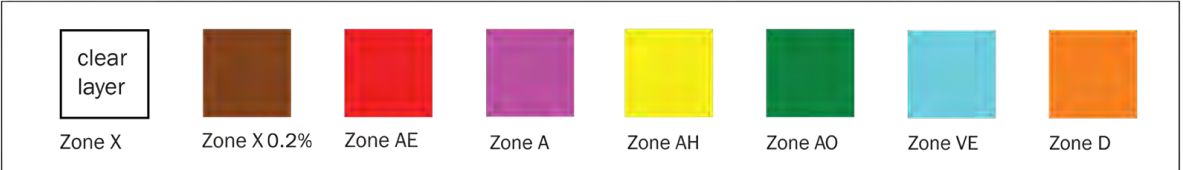


# Flood Determination

## DFIRM



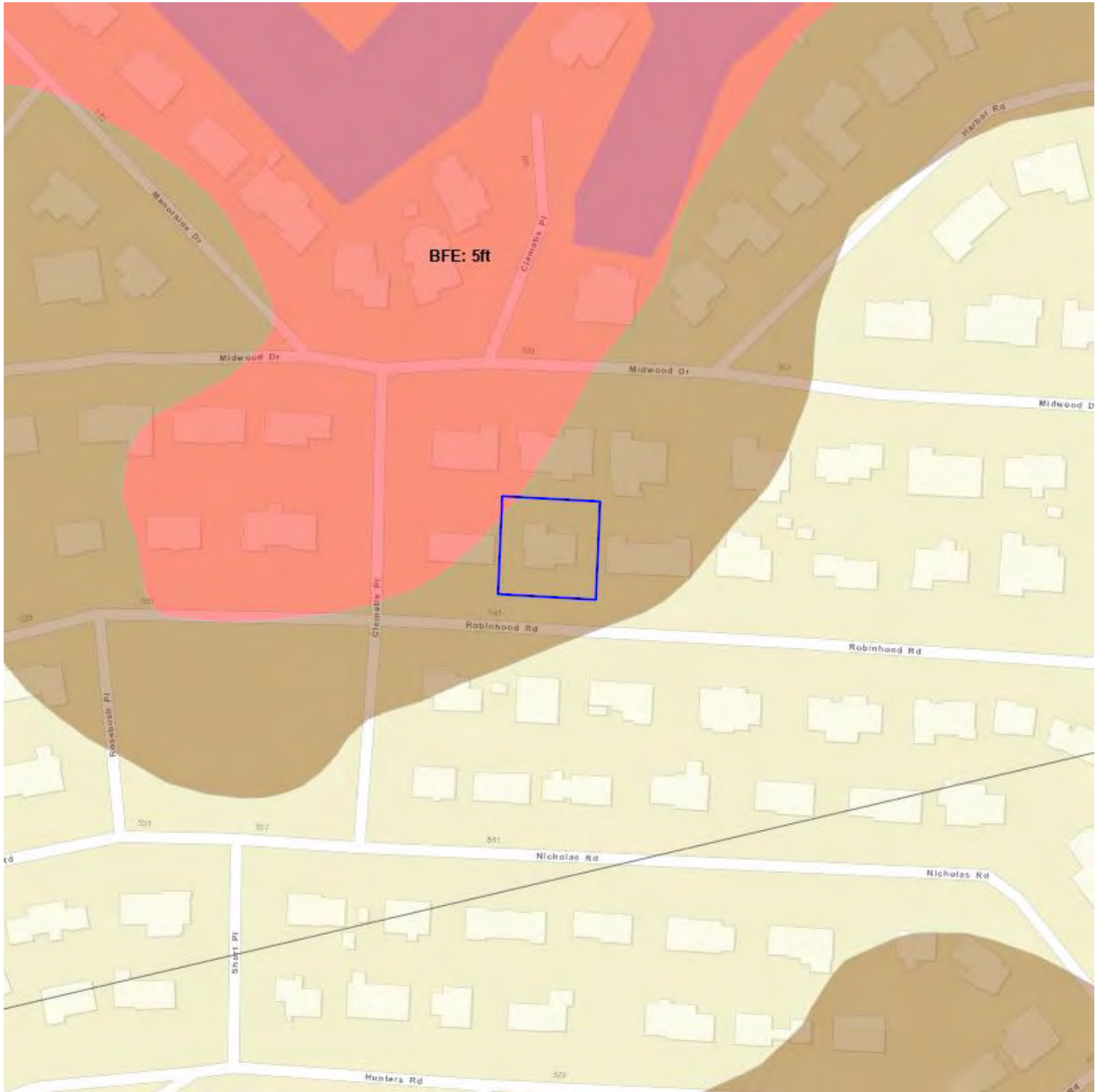
100 MAPLE LN Anytown, NJ 08899 Block: 000.00 Lot: 0  
(Name and Address Changed for Privacy)



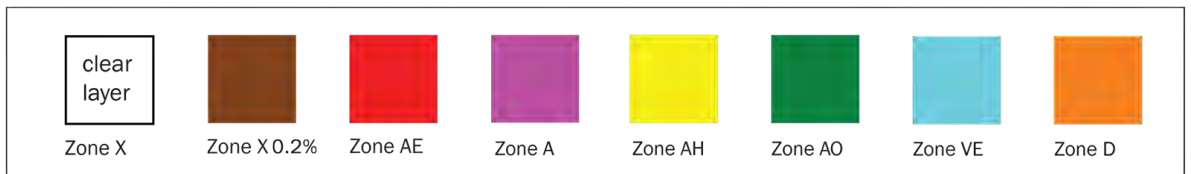


# Flood Determination

## DFIRM



100 MAPLE LN Anytown, NJ 08899 Block: 000.00 Lot: 0  
(Name and Address Changed for Privacy)







# Preliminary FEMA Data

- Advisory Base Flood Elevation Maps
- FEMA Working Maps
- Preliminary FIRMs



## Advisory Base Flood Elevation Maps (ABFE)/FEMA Working Maps (FWM)/Preliminary FIRMs (PFIRM):

This page is included for informational purposes only. It has no effect on whether a property currently requires flood insurance or what the insurance rate would be. The map below depicts the most recent preliminary data released by FEMA.

**ABFE** Advisory maps containing only coastal studies released for areas where recent storm events caused significant property loss

**FWM** Second revision of advisory maps released after a more detailed coastal study

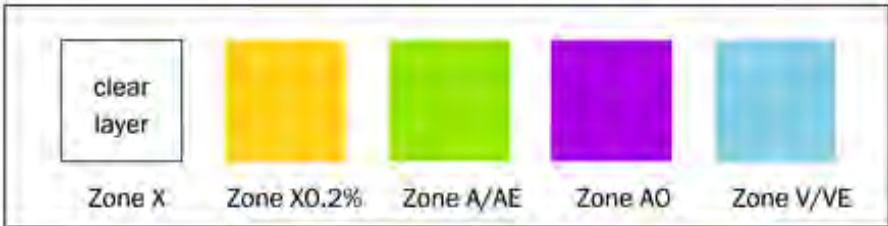
**PFIRM** Coastal and Inland study maps that are subject to final review (and possible revision) before they are made effective FIRMs

The current regulatory FIRMs are still the official source for determining Flood Insurance Requirements and Premiums. The new ABFE/FWM/PFIRM will aid local officials, builders, architects, insurance professionals, and property owners in making informed decisions about rebuilding.

\*\* Property owners should check with their local building officials to fully understand any requirements for using ABFE/FWM for rebuilding efforts.



Property Boundary



= ABFE or FWM base flood elevation in feet above sea level. Only applies to AE and VE zones. AO zones have base elevations of 3' or less. X and X0.2% zones are low risk zones with no elevations.



# Flood Determination

## DFIRM

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### FEMA SFHA (Special Flood Hazard Area)

All zones starting with A or V; referred to as "100-year floodplain"



#### Zone A

No Base Flood Elevations determined.



#### Zone AE

Base Flood Elevations determined.  
This zone may also be labeled Zone A1-A30.



#### Zone AH

Flood depths of 1 to 3 feet (usually areas of ponding);  
Base Flood Elevations determined.



#### Zone AO

Flood Depths of 1 to 3 feet (usually sheet flow on sloping terrain);  
Average depths determined.  
For areas of alluvial fan flooding, velocities also determined.



#### Zone VE

Coastal flood zone with velocity hazard (wave action);  
Base Flood Elevations determined.  
This zone may also be labeled Zone V1-V30.

### Moderate Risk Flood Hazard Area

Referred to as "500-year floodplain"



#### Zone X(0.2%)

Areas of 0.2% annual chance flood; Areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; Areas protected by levees from 1% annual chance flood.  
This zone may also be labeled Zone X(shaded) or B.

### Low Risk Flood Hazard Area



#### Zone X

Areas determined to be outside the 0.2% annual chance floodplain.  
This zone may also be labeled Zone X(unshaded) or C.

### Other Zone not designated SFHA (Special Flood Hazard Area)



#### Zone D

Areas in which flood hazards are undetermined, but possible.





# HOW TO CHALLENGE YOUR FLOOD STATUS In Three Simple Steps

## STEP 1 Review Your WTG Report

Start with an official Flood Determination Report from WTG. Our reports will clearly identify the location of a habitable structure in relation to a Special Flood Hazard Area (SFHA), and include detailed, pinpoint accurate maps for visual verification.

## STEP 2 Contact Our Experts

Got questions? Contact our Flood Resource Center. Our Certified Floodplain managers (CFMs) can review and explain the report, and advise on next steps available to you.

If a structure IS NOT located in an SFHA and has been misidentified by a mortgage or insurance company, our team can provide support, guidance and knowledge to help get an incorrect flood zone determination overturned.

If a structure IS located in an SFHA, our team can examine the data in detail and provide guidance on obtaining an Elevation Certificate (EC) and/or a Letter of Map Amendment (LOMA) if the potential to remove SFHA designation exists.

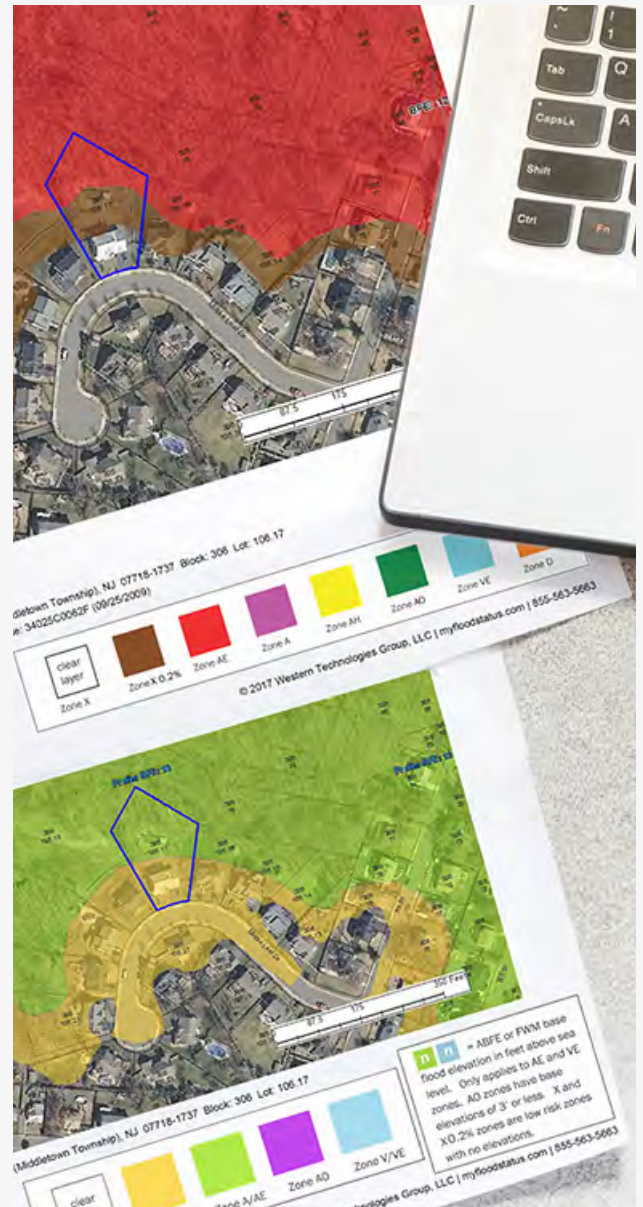
## STEP 3 Order Additional Services

If an EC or LOMA are needed, our team can help. First, secure an elevation certificate from a licensed surveyor. We can then initiate your LOMA or eLOMA application using that EC and a copy of the most recently filed deed.

LOMA's and eLOMA's are processed outside of our system, carrying their own charges and time lines:

- LOMA application (6-8 weeks to process) \$150
- eLOMA application (1-10 business days) \$400

The experts from WTG's Flood Resource Center will happily advise on next steps and costs.



Property address has been changed for privacy.

**Contact Us to Learn More at 855-653-5663 or [info@wtgroupllc.com](mailto:info@wtgroupllc.com)**



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