



PUBLIC WORKS DEPARTMENT

STORMWATER MANAGEMENT
212 SW 9th Street • Lawton, Oklahoma 73501
Phone (580) 581-3360 • Fax (580) 581-3479
www.lawtonok.gov



REQUEST FOR FLOOD DETERMINATION

Person or company making request: _____	Telephone Number: () -
Address: _____	() -
E-mail: _____	() -
Address of property which records are being sought (provide complete legal description if meets and bounds): _____	
Section: _____ Township: _____ Range: _____	
Subdivision: _____ Lot: _____ Block: _____	
How would you like to receive this information: <input type="checkbox"/> mail <input type="checkbox"/> e-mail <input type="checkbox"/> fax <input type="checkbox"/> pick-up	
Information Requested: 	
Flood insurance from the NFIP is available for any property in Lawton. This office has copies of FEMA Elevation Certificates for all buildings constructed in the SFHA since 1990. Additional Information about flood insurance will be included with the flood determination letter. More information on flood insurance, flood protection or financial assistance advice or other flood related questions can be obtained by calling (580)581-3360. Other information is located at the Lawton Public Library and the City Website, www.lawtonok.gov	
Note: This information is based on the Flood Insurance Rate Map for the City of Lawton. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map.	
Flood determinations require time to search and/or produce, allow at least 2 working days. Additional Information may take more time. By making this request, you agree to pay all determination, photocopying, search and mapping fees, if applicable, in the amounts and under such conditions as specified in Lawton City Code.	
Printed Name: _____	Date: _____
Signature: _____	

OFFICIAL USE ONLY

<input checked="" type="checkbox"/> Flood Determination Fee:	<u>1</u> @ <u>\$10.00</u> = <u>\$10.00</u> Total Due = <u>\$10.00</u>
All payments are due upon receipt of flood determination letter. Payment should be mailed to: City of Lawton – Stormwater Management 212 SW 9th Street Lawton, OK 73501	
Community NFIP number <u>400049</u> Panel Number: _____, Panel Date: _____, Suffix: _____ Date of FIRM index: _____ FIRM zone: _____	
Approved by: _____	Date: _____
Comments: 	
Paid _____ Date _____ Receipt # _____	

About the Mandatory Purchase of Flood Insurance

The NFIP: The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available to its property owners. The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit www.floodsmart.gov.

Mandatory Purchase Requirement: Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM). The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market. Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

How it Works: When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones). Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.