



Disclosing Flood Risk is Easy with MyFloodStatus

Many states are now requiring sellers and landlords to disclose their knowledge of a property's flood risk. While the exact questions vary by state, the following questions seem to be asked in some form:

- Is any or all of the property located wholly or partially in a Special Flood Hazard Area ("100-year floodplain")?
- Is any or all of the property located wholly or partially in a Moderate Risk Flood Hazard Area ("500-year floodplain")?
- Is the property subject to requirement under federal law to obtain and maintain flood insurance on the property?

MyFloodStatus makes disclosing this information according to FEMA's Flood Insurance Rate Map easy. Here's how:

STEP 1: Order a low cost, certified and insured MyFloodStatus flood zone determination at myfloodstatus.com.

STEP 2: Refer to Box B4, Box D and Box E.

Box B4 and Box E Identify Flood Zones

Use this information to disclose whether the property is located wholly or partially in FEMA's Special Flood Hazard Area (SFHA) or Moderate Risk Flood Hazard Area.

Special Flood Hazard Areas (SFHA, High Risk Zone)

Any flood zone that starts with A or V.
Referred to as "100-year floodplain"

Moderate Flood Hazard Area

Flood zones labeled as X (0.2%), X (shaded) or B.
Referred to as "500-year floodplain"

Low Risk Flood Hazard Area

Flood zones labeled as X, X (unshaded) or C.

Other Area - Flood Hazard Undetermined

Flood zone D.

Box D Identifies if the structure is in an SFHA

Use this information to disclose whether the structure is located in FEMA's Special Flood Hazard Area (SFHA). If marked "YES", flood insurance will be required for any federally-backed loan.

DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)				
1. LENDER/SERVICER NAME AND ADDRESS		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property)		
3. LENDER/SERVICER ID #		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	
Woodbridge Township	Middlesex County	NJ	345331	
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. Is there a Letter of Map Change (LOMC)?		
34023C0058F	2010-07-06	<input checked="" type="radio"/> NO (If yes, and LOMC date/no. is available, enter date and case no. below). <input type="radio"/> YES Date Case No.		
4. Flood Zone †	5. No NFIP Map			
X0.2%				
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)				
1. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in the NFIP): <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP				
2. <input type="checkbox"/> Federal Flood Insurance is not available (community does not participate in the NFIP).				
3. <input type="checkbox"/> 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")? <input type="checkbox"/> YES <input checked="" type="checkbox"/> 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 Panel(s): 34023C0058F Preliminary Flood Zone(s): AE.X Cert #: 20457305-20542093-RI v 148550993				
F. PREPARER'S INFORMATION				DATE OF DETERMINATION
NAME, ADDRESS, TELEPHONE NUMBER (if other than Lender) Western Technologies Group, LLC P.O. Box 636 Somerville, NJ 08876 908-725-1143				03/12/2024
FEMA Form 086-0-32 (06/16)				SFHDF - Form Page 1 of 1

STEP 3: Include the completed MyFloodStatus flood zone determination in your listing.

Each determination is backed with \$3M E&O insurance and support from our Certified Floodplain Managers (CFMs). If there are any questions about the completed determination, our team can help answer them.

To Order, Visit MyFloodStatus.com



Powered by Western Technologies Group

WTG is a flood zone determination company. We do not provide flood insurance. Questions about flood premiums, claims, etc. should be directed to an insurance agent.