



**Department of Engineering
Watershed Quality**

723 S. Lewis Street/P.O. Box 1449
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Office: (405) 533-8436

April 8, 2026

Ms. Julia Curry,

Thank you for your floodplain inquiry. Approximately 21 ft of the western edge of the property lies with the FEMA 1% Annual Chance Zone AE. The remainder of the property, including the structures, lies within the FEMA 0.2% Annual Chance Zone X.

Please refer to the 2016 S Main Flood Map, included below. The blue shaded area indicates the 1% Annual Chance Zone. This zone indicates the area that is anticipated to be inundated by flood waters during a storm event with a 1% chance of occurring in any given year (formerly referred to as the 100-year flood). The white shaded area indicates the 0.2% Annual Chance Zone, which was formerly referred to as the 500-year flood zone, and is unregulated by FEMA.

The City does not have an Elevation Certificate for this property nor was I able to locate any record of flood damage occurring to the structure. This does not necessarily indicate that flood damage has never occurred to the structure, as property owners are not required to report flood damages to the City.

The Base Flood Elevation for the nearest 1% annual flood zone in this area is 865 ft, while the average elevation for the structure and majority of the property appears to be 866 ft, according to USGS topographic data.

As a participating community in the National Flood Insurance Program (NFIP), all City of Stillwater property owners may obtain a flood insurance policy, regardless of flood zone determination, to protect their investments.

The FEMA National Flood Hazard Layer FIRMette (attached) was generated using the FEMA Flood Map Service Center and serves as legal documentation for regulatory purposes. The close-up Flood Zone Map of 2016 S Main St. was created using ArcGIS.

If you have additional questions regarding floodplain management, please do not hesitate to contact me.

Thank you and have a great day,

Zack Henson, CPSWQ, CFM

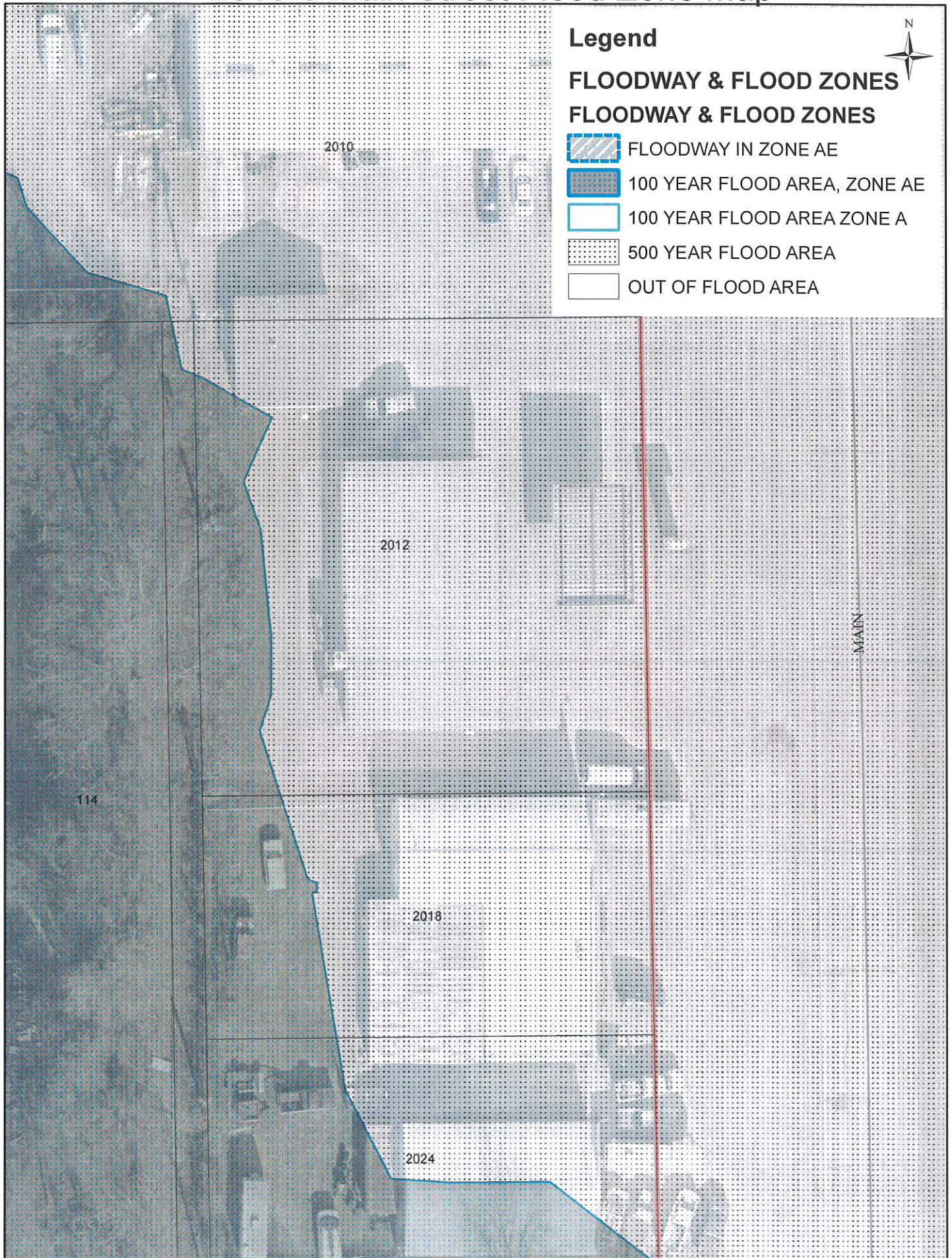
~2016 S Main Street Flood Zone Map

Legend

FLOODWAY & FLOOD ZONES

FLOODWAY & FLOOD ZONES

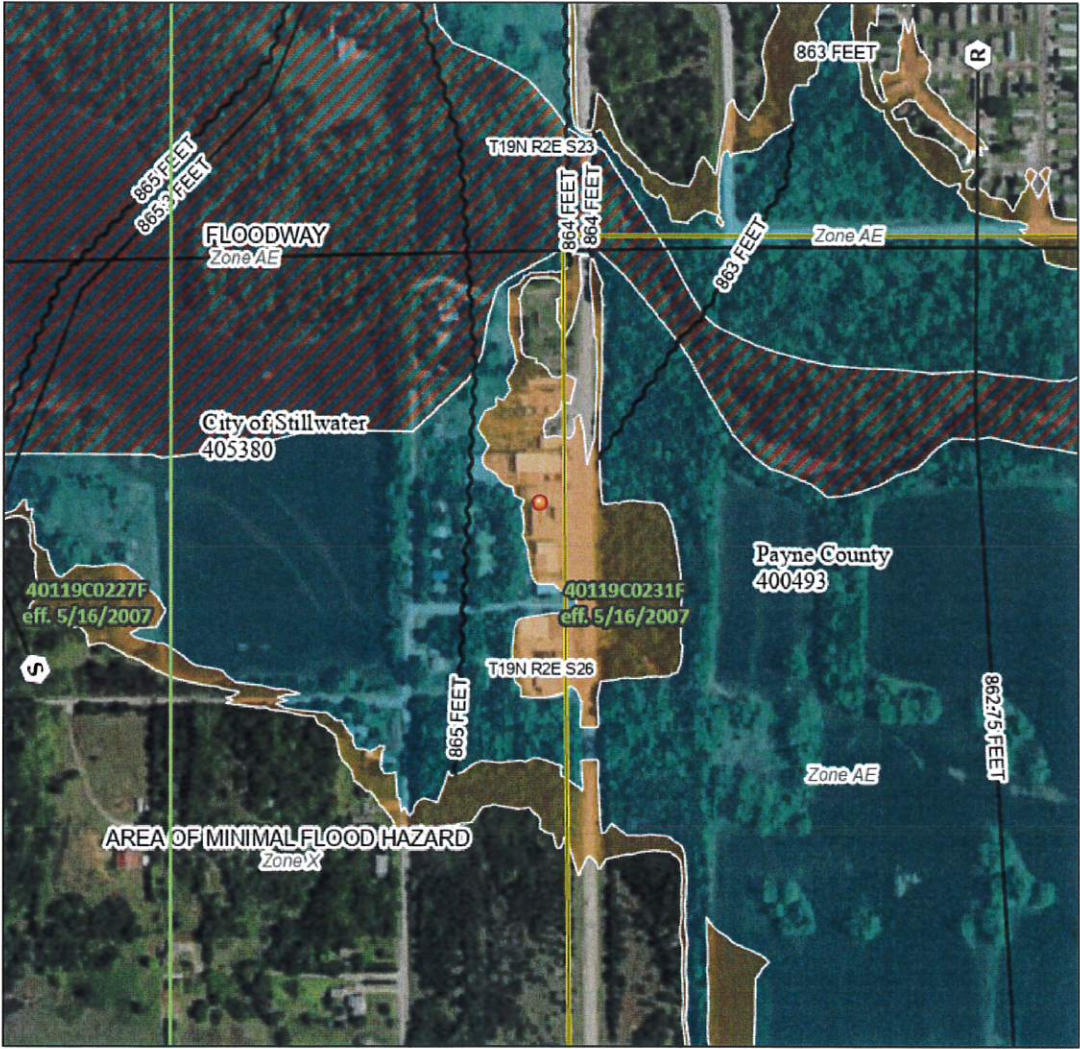
-  FLOODWAY IN ZONE AE
-  100 YEAR FLOOD AREA, ZONE AE
-  100 YEAR FLOOD AREA ZONE A
-  500 YEAR FLOOD AREA
-  OUT OF FLOOD AREA



National Flood Hazard Layer FIRMette



97°3'51"W 36°6'12"N



0 250 500 1,000 1,500 2,000 Feet 1:6,000

Basemap Imagery Source: USGS National Map 2023

Legend

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

- SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE)
Zone A, V, A99
 - With BFE or Depth Zone AE, AO, AH, VE, AR
 - Regulatory Floodway
- OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
 - Future Conditions 1% Annual Chance Flood Hazard Zone X
 - Area with Reduced Flood Risk due to Levee, See Notes, Zone X
 - Area with Flood Risk due to Levee Zone D
- OTHER AREAS**
- NO SCREEN Area of Minimal Flood Hazard Zone X
 - Effective LOMRs
 - Area of Undetermined Flood Hazard Zone D
- GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
 - Levee, Dike, or Floodwall
- CROSS SECTIONS**
- 20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
 - 17.5 Coastal Transect
 - Base Flood Elevation Line (BFE)
 - Limit of Study
 - Jurisdiction Boundary
- OTHER FEATURES**
- Coastal Transect Baseline
 - Profile Baseline
 - Hydrographic Feature
- MAP PANELS**
- Digital Data Available
 - No Digital Data Available
 - Unmapped

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

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

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 4/8/2026 at 3:34 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, 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 regulatory purposes.