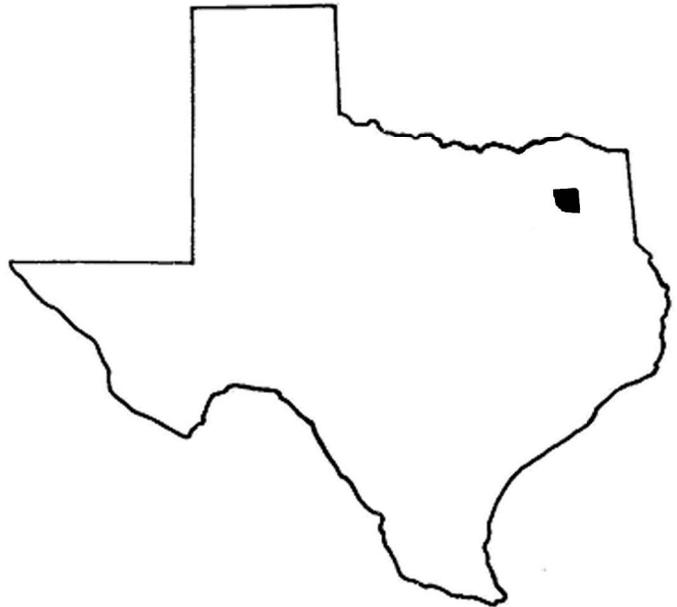


FLOOD INSURANCE STUDY



WOOD COUNTY, TEXAS AND INCORPORATED AREAS VOLUME 1 OF 1

Community Name	Community Number
WOOD COUNTY UNINCORPORATED AREAS	481055
ALBA, TOWN OF	481090
HAWKINS, CITY OF	481056
MINEOLA, CITY OF	480679
QUITMAN, CITY OF	481057
WINNSBORO, CITY OF	480680
YANTIS, CITY OF	481167



Effective: September 3, 2010

Federal Emergency Management Agency

FLOOD INSURANCE STUDY NUMBER

48499CV000A

**NOTICE TO
FLOOD INSURANCE STUDY USERS**

Communities participating in the National Flood Insurance Program have established repositories of flood hazard data for floodplain management and flood insurance purposes. This Flood Insurance Study may not contain all data available within the repository. It is advisable to contact the community repository for any additional data.

Selected Flood Insurance Rate Map panels for the community contain information that was previously shown separately on the corresponding Flood Boundary and Floodway Map panels (e.g., floodways, cross sections). In addition, former flood hazard zone designations have been changed as follows:

<u>Old Zone</u>	<u>New Zone</u>
A1 through A30	AE
V1 through V30	VE
B	X
C	X

Part or all of this Flood Insurance Study may be revised and republished at any time. In addition, part of this Flood Insurance Study may be revised by the Letter of Map Revision process, which does not involve republication or redistribution of the Flood Insurance Study. It is, therefore, the responsibility of the user to consult with community officials and to check the community repository to obtain the most current Flood Insurance Study components.

Initial Countywide FIS Effective Date:

September 3, 2010

TABLE OF CONTENTS

VOLUME 1 OF 1

		<u>Page</u>
1.0	<u>INTRODUCTION</u>	1
	1.1 Purpose of Study	1
	1.2 Authority and Acknowledgments	1
	1.3 Coordination.....	1
2.0	<u>AREA STUDIED</u>	2
	2.1 Scope of Study	2
	2.2 Community Description	2
3.0	<u>ENGINEERING METHODS</u>	5
	3.1 Vertical Datum.....	5
4.0	<u>FLOODPLAIN MANAGEMENT APPLICATIONS</u>	6
	4.1 Floodplain Boundaries	6
5.0	<u>INSURANCE APPLICATIONS</u>	6
6.0	<u>FLOOD INSURANCE RATE MAP</u>	7
7.0	<u>OTHER STUDIES</u>	9
8.0	<u>LOCATION OF DATA</u>	9
9.0	<u>BIBLIOGRAPHY AND REFERENCES</u>	9

TABLE OF CONTENTS (Cont'd)

VOLUME 1 OF 1

Page

TABLES

Table 1 – Community Map History..... 8

EXHIBITS

Exhibit 1 – Flood Insurance Rate Map Index
Flood Insurance Rate Map

**FLOOD INSURANCE STUDY
WOOD COUNTY, TEXAS AND INCORPORATED AREAS**

1.0 INTRODUCTION

1.1 Purpose of Study

This Flood Insurance Study (FIS) revises and updates information on the existence and severity of flood hazards in the geographic area of Wood County, including the Cities of Hawkins, Mineola, Quitman, Winnsboro, and Yantis; and Town of Alba; and the unincorporated areas of Wood County (referred to collectively herein as Wood County), and aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This study has developed flood-risk data for various areas of the community that will be used to establish actuarial flood insurance rates and to assist the community in its efforts to promote sound floodplain management. Minimum floodplain management requirements for participation in the National Flood Insurance Program (NFIP) are set forth in the Code of Federal Regulations (CFR) at 44 CFR, 60.3.

Please note that the Town of Alba is geographically located in Rains and Wood Counties.

In some states or communities, floodplain management criteria or regulations may exist that are more restrictive or comprehensive than the minimum federal requirements. In such cases, the more restrictive criteria take precedence, and the state (or other jurisdictional agency) will be able to explain them.

1.2 Authority and Acknowledgments

The sources of authority for this FIS report are the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

Authority and acknowledgments for the Cities of Hawkins, Mineola, Quitman, Winnsboro, and Yantis; the Town of Alba, and Wood County are not available because no FIS report texts were ever published for the communities.

1.3 Coordination

The initial CCO meeting for this countywide FIS was held on May 6, 2008 and attended by representatives of Wood County, City of Mineola, City of Quitman, City of Winnsboro, East Texas Council of Governments (ETCOG), Sabine River Authority, Federal Emergency Management Agency (FEMA), Texas Water Development Board (TWDB), and Halff Associates, Inc.

The results of the study were reviewed at the final CCO meeting held on June 4, 2009, and attended by representatives of FEMA, TWDB, Halff Associates, Wood County, City of Mineola, City of Quitman, City of Winnsboro, City of Yantis and Sabine River Authority. All problems raised at that meeting have been addressed in this study.

2.0 AREA STUDIED

2.1 Scope of Study

This FIS report covers the geographic area of Wood County, Texas, including the incorporated communities listed in Section 1.1.

No detailed studies were performed for the Wood County FIS.

Approximate analyses were used to study those areas having a low development potential or minimal flood hazards. The scope and methods of study were proposed to, and agreed upon, by FEMA and community officials.

2.2 Community Description

Wood County is located in the central part of northeastern Texas. Wood County is bordered on the north by Franklin and Hopkins Counties, on the west by Rains County, on the southwest by Van Zandt County, on the east by Camp and Upshur Counties, and the Sabine River forms the southern boundary. The approximate area of the county is 696 square miles. U.S. Highway 80 is a major east to west route across the southern portion of the county that runs through the City of Hawkins and the City of Mineola. City of Quitman is in the center of Wood County and a major junction for State Highways 37, 154, and 182; State Highway 37 runs north south from the City of Mineola and U.S Highway 69 to the City of Winnsboro; State Highway 154 runs east to City of Quitman, then turns northwest to the Town of Alba; State Highway 182 runs west from the City of Quitman to the Town of Alba. Town of Alba is also a junction for U.S. Highway 69 and State Highway 182. Quitman is the county seat of Wood County (Reference 1).

The Town of Alba is a town uniquely located on the border of counties, Rains County and Wood County, in northeastern Texas. Town of Alba is at the intersection of U.S. Highway 69 and State Highway 182. It is located in western portion of Wood County.

According to United States Census 2000 figures, the population of Wood County was 36,752 (Reference 2). A more current estimate of the population in Wood County is 41,776 (Reference 1). There are six incorporated communities in the County; their 2000 Census population estimates are as follows: City of Hawkins (1,331), City of Mineola (4,550), City of Quitman (2,030), City of Winnsboro (3,584), City of Yantis (321) and the Town of Alba (430) (Reference 2).

Wood County is in the East Texas Timberlands, which is part of the Western Coastal Plain Major Land Resource Area. The topography of the county is nearly level to steep. The drainage pattern is well defined, and many streams dissect the county. Nearly all streams flow in a southeasterly direction to the Sabine River. All of Wood County is in the Sabine River watershed except for a small area in the extreme northeastern part. Lake Fork Creek and Big Sandy Creek are major drainageways. The soils of the county formed mostly under forest vegetation. Those on uplands are light colored and sandy or loamy, and in unprotected sloping areas, they are subject to water erosion. The soils on flood plains are loamy or clayey (Reference 3).

The major land use in Wood County is cattle ranching, both beef and dairy cattle, farming, and timber. Approximately 53 percent of the county is pasture and hayland, 31 percent woodland, 8 percent cropland, 6 percent water areas, and 2 percent urban and built-up areas (Reference 3). Other sectors of the county's economy are oil and gas production, agribusiness, sand and gravel, and tourism (Reference 1).

Wood County northeastern portion is hilly with approximately half forested; sandy to alluvial soils; drained by the Sabine River and tributaries, including many lakes (Reference 2). The elevations in the county range from 285 feet above sea level on the Sabine River flood plain in the southeastern part of the county to 640 feet in the east-central portion of Wood County. These elevations are referenced to the North American Vertical Datum of 1988 (NAVD 88).

The general soil associations in Wood County are as follows: Cuthbert-Bowie-Kirvin association (18%), Darco-Lilbert association (17%), Woodtell-Freestone association (15%), Oakwood-Kirvin association (11%), Manco association (9%), Gladewater-Estes association (7%), Wolfpen-Pickton association (7%), Duffern association (5%), The Derly-Raino (4%), Bernaldo-Kirvin association (3%), Redsprings-Elrose (3%), The Latch-Mollville-Hainesville (1%). The Cuthbert-Bowie-Kirvin association consists of gently sloping to steep, well drained, loamy soils that have a loamy or clayey subsoil, mainly use for woodlands, pasture, some crops and home gardens, and urban uses with restricted permeability and the slope limitations on sites for sanitary facilities; uncoated steel and concrete are subject to corrosion. The Darco-Lilbert association consists of gently sloping to moderately steep, well drained or somewhat excessively drained, sandy soils that have a loamy subsoil, mainly used as woodlands, pastures, crops such as watermelons, and urban uses, uncoated steel and concrete are subject to corrosion. The Woodtell-Freestone association consists of very gently sloping to moderately steep, moderately well drained or well drained, loamy soils that have a loamy or clayey subsoil, mainly use as pastures, few areas used for cropland – mainly home gardens, and urban uses with restricted permeability and high shrink-swell potential are limitations on sites for sanitary facilities, buildings and local roads and streets. The Oakwood-Kirvin association consists of gently sloping or moderately sloping, moderately well drained or well drained, loamy soils that have a loamy or clayey subsoil, mainly use as pastures, some woodlands, crops such as sweet potatoes or home gardens, and urban uses with the slope and restricted permeability are limitations on sites for sanitary facilities; uncoated steel and concrete are subject to corrosion; low strength is a limitation on sites for local roads and streets (Reference 3).

The Manco association consists of nearly level, somewhat poorly drained soils that are loamy throughout, mainly use as woodlands and pastures; this association is not suited for crops or urban uses because of the flooding hazard and wetness. The Gladewater-Estes association consists of nearly level, somewhat poorly drained soils that are clayey throughout, mainly use as woodlands and pastures; this association is not suited for crops or urban uses because of the flooding hazard and wetness. The Wolfpen-Pickton association consists of gently sloping to moderately steep, well drained, sandy soils that have a loamy subsoil, mainly use as pastures, woodlands, crops such as sweet potatoes and watermelons, and urban uses with these soils are a poor filter for septic tank absorption fields; on the steeper soils, the slope is the limitation (Reference 3).

The Derly-Raino association consists of nearly level, somewhat poorly drained soils or moderately well drained, loamy soils that have a loamy or clayey subsoil, mainly use as woodlands and pastures; not suited to most crops nor most urban uses; wetness, the shrink-swell potential, and very slow permeability are the limitations on sites for sanitary facilities, buildings, and local roads and streets; uncoated steel and concrete are subject to corrosion. The Duffern association consists of gently sloping, excessively drained, sandy soils that have a sandy subsoil, mainly use as woodlands, pastures, crops such as watermelons, and urban uses with seepage and rapid permeability are severe limitations on sites for sanitary facilities. The Bernaldo-Kirvin association consists of gently sloping or moderately sloping, well drained, loamy soils that have a loamy or clayey subsoil, mainly use as pastures, woodlands, cropland such as sweet potatoes and watermelon with erosion being the main hazard affecting crop production, and urban uses with low strength being the major limitation on sites for local roads and streets. The Redsprings-Elrose association consists of gently sloping to steep, well drained, loamy soils that have a loamy or clayey subsoil, mainly used for woodlands, pastures, crops such as home gardens, and urban areas with limitations on sites for sanitary facilities and the steeper slopes have severe limitations that affect urban uses. The Latch-Mollville-Hainesville association consists of nearly level, poorly drained, moderately drained, or somewhat excessively drained, sandy and loamy soils that have a sandy or loamy subsoil, mainly use as woodlands, pastures, crops such as corn, peas, and watermelon, and urban uses with wetness being the limitation on sites for septic systems (Reference 3).

The climate of Wood County is typical of northeast Texas, hot in the summers but cool in winter and mild winters (Reference 3). The average annual rainfall in Wood County is 45.88 inches based on the City of Mineola gage. One of the highest recorded daily rainfalls was 6.42 inches in December, 1982. The monthly average rainfalls range from 2.23 inches in August to 4.99 inches in October (Reference 1).

The highest monthly average temperature of 110.0 degrees Fahrenheit was recorded for 2000, and the lowest monthly average temperature of 1.0 degrees Fahrenheit was recorded for 1983 (Reference 1).

3.0 **ENGINEERING METHODS**

3.1 Vertical Datum

All FIS reports and FIRMs are referenced to a specific vertical datum. The vertical datum provides a starting point against which flood, ground, and structure elevations can be referenced and compared. Until recently, the standard vertical datum used for newly created or revised FIS reports and FIRMs was the National Geodetic Vertical Datum of 1929 (NGVD). With the completion of the North American Vertical Datum of 1988 (NAVD), many FIS reports and FIRMs are now prepared using NAVD as the referenced vertical datum.

Flood elevations shown in this FIS report and on the FIRM are referenced to the NAVD. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. Some of the data used in this revision were taken from the prior effective FIS report and FIRMs and adjusted to NAVD88. The datum conversion factor from NGVD29 to NAVD88 in Wood County is -0.07 feet.

For additional information regarding conversion between the NGVD and NAVD, visit the National Geodetic Survey website at www.ngs.noaa.gov, or contact the National Geodetic Survey at the following address:

NGS Information Services, NOAA, N/NGS12
National Geodetic Survey SSMC-3, #9202
Silver Spring Metro Center 3
1315 East-West Highway
Silver Spring, Maryland 20910-3282
(301) 713-3242

Temporary vertical monuments are often established during the preparation of a flood hazard analysis for the purpose of establishing local vertical control. Although these monuments are not shown on the FIRM, they may be found in the Technical Support Data Notebook associated with the FIS report and FIRM for this community. Interested individuals may contact FEMA to access these data.

To obtain current elevation, description, and/or location information for benchmarks shown on this map, please contact the Information Services Branch of the NGS at (301) 713-3242, or visit their website at www.ngs.noaa.gov.

4.0 FLOODPLAIN MANAGEMENT APPLICATIONS

The NFIP encourages state and local governments to adopt sound floodplain management programs. To assist in this endeavor, each FIS report provides 1-percent-annual-chance floodplain data, which may include a combination of the following: 10-, 2-, 1-, and 0.2-percent-annual-chance flood elevations; delineations of the 1- and 0.2-percent-annual-chance floodplains; and a 1-percent-annual-chance floodway. This information is presented on the FIRM and in many components of the FIS report. Users should reference the data presented in the FIS report as well as additional information that may be available at the local community map repository before making flood elevation and/or floodplain boundary determinations.

4.1 Floodplain Boundaries

To provide a national standard without regional discrimination, the 1-percent-annual-chance flood has been adopted by FEMA as the base flood for floodplain management purposes. The 0.2-percent-annual-chance flood is employed to indicate additional areas of flood risk in the community. For the streams studied by approximate methods, only the 1-percent-annual-chance floodplain boundary is shown on the FIRM. Between cross sections, the boundaries were interpolated using topographic maps at a scale of 1" = 2000' (1:24,000), with a contour interval of 10 feet (Reference 4).

The 1-percent-annual-chance floodplain boundaries are shown on the FIRM. On this map, the 1-percent-annual-chance floodplain boundary corresponds to the boundary of the areas of special flood hazards (Zones A). Small areas within the floodplain boundaries may lie above the flood elevations, but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

5.0 INSURANCE APPLICATIONS

For flood insurance rating purposes, flood insurance zone designations are assigned to a community based on the results of the engineering analyses. These zones are as follows:

Zone A

Zone A is the flood insurance rate zone that corresponds to the 1-percent-annual-chance floodplains that are determined in the FIS report by approximate methods. Because detailed hydraulic analyses are not performed for such areas, no base (1-percent-annual-chance) flood elevations (BFEs) or depths are shown within this zone.

Zone AE

Zone AE is the flood insurance rate zone that corresponds to the 1-percent-annual-chance floodplains that are determined in the FIS report by detailed methods. Whole-foot BFEs derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone X

Zone X is the flood insurance rate zone that corresponds to areas outside the 0.2-percent-annual-chance floodplain, areas within the 0.2-percent-annual-chance floodplain, areas of 1-percent-annual-chance flooding where average depths are less than 1 foot, areas of 1-percent-annual-chance flooding where the contributing drainage area is less than one square mile, and areas protected from the base flood by levees. No BFEs or depths are shown within this zone.

6.0 FLOOD INSURANCE RATE MAP

The FIRM is designed for flood insurance and floodplain management applications.

For flood insurance applications, the map designates flood insurance rate zones as described in Section 5.0. Insurance agents use zones in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

The countywide FIRM presents flooding information for the entire geographic area of Wood County. Previously, FIRMs were prepared for each incorporated community and the unincorporated areas of the county identified as flood-prone. This countywide FIRM also includes flood-hazard information that was presented separately on Flood Boundary and Floodway Maps (FBFMs), where applicable. Historical data relating to the maps prepared for each community are presented in Table 1, “Community Map History.”

COMMUNITY NAME	INITIAL IDENTIFICATION	FLOOD HAZARD BOUNDARY MAP REVISIONS DATE	FLOOD INSURANCE RATE MAP EFFECTIVE DATE	FLOOD INSURANCE RATE MAP REVISIONS DATE
Wood County Unincorporated Areas	May 31, 1977	None	August 1, 2008	None
Alba, Town of	May 2, 1975	None	September 3, 2010	None
Hawkins, City of	September 3, 2010	None	September 3, 2010	None
Mineola , City of	June 4, 1976	None	September 3, 2010	None
Quitman, City of	September 3, 2010	None	September 3, 2010	None
Winnsboro, City of	June 28, 1974	None	December 7, 1982	None
Yantis, City of	July 9, 1976	None	October 26, 1982	None

FEDERAL EMERGENCY MANAGEMENT AGENCY
WOOD COUNTY, TX
 AND INCORPORATED AREAS

TABLE 1

COMMUNITY MAP HISTORY

7.0 OTHER STUDIES

The preparation of an updated FIS is on-going for the Incorporated and Unincorporated Areas of Hopkins, Upshur, and Van Zandt Counties, Texas. The Wood County Study is in agreement with these studies.

This FIS report either supersedes or is compatible with all previous studies published on streams studied in this report and should be considered authoritative for the purposes of the NFIP.

8.0 LOCATION OF DATA

Information concerning the pertinent data used in the preparation of this study can be obtained by contacting FEMA Region VI, Federal Insurance and Mitigation Division, 800 North Loop 288, Denton, Texas 76209.

9.0 BIBLIOGRAPHY AND REFERENCES

1. Texas Almanac 2008-2009. Dallas Morning News, 2008.
2. U.S. Census Bureau; Population Finder, Wood County, Texas; using American Factfinder; <http://factfinder.census.gov/>; Accessed January, 2009
3. U.S. Department of Agriculture, Soil Conservation Service. Soil Survey of Wood County. May 1998
4. U.S. Army Corps of Engineers, Hydrologic Engineering Center, Computer Program 723-X6-L202A Water Surface Profiles, Davis, California, December 1968 with Updates.
5. United States Geological Survey (USGS) Hypsography, Alba, Arbala, Calvary, Cartwright, Crow, Golden, Grand Saline, Hainesville, Hawkins, Lindale, Mineola, New Hope, Newsome, Pleasant Grove, Quitman, Rhonesboro, Shay Grove, Van Lake, Winnsboro, and Yantis Quadrangles, Texas; 7.5-Minute Series Topographic Map. Scale of 1:24000. For 2008 Restudy, data (tagged vector lines\DLG) downloaded from TNRIS website.