



Federal Emergency Management Agency

Washington, D.C. 20472

April 07, 2009

THE HONORABLE TOMMY BATTLE
MAYOR, CITY OF HUNTSVILLE
CITY HALL
P.O BOX 308
HUNTSVILLE, AL 35804

CASE NO.: 09-04-2621A
COMMUNITY: CITY OF HUNTSVILLE, MADISON
COUNTY, ALABAMA
COMMUNITY NO.: 010153

DEAR MR. BATTLE:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Revision based on Fill (LOMR-F) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMR-Fs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

Sincerely,

William R. Blanton Jr., CFM, Chief
Engineering Management Branch
Mitigation Directorate

LIST OF ENCLOSURES:

LOMR-F DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region
Mr. Howard Benson



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF HUNTSVILLE, MADISON COUNTY, ALABAMA	<p>A portion of Lots 1 through 172 and the Lift Station, Grand Lake Subdivision, as shown on the Plat recorded as Instrument No. 20081030000682910, in the Office of the Judge of Probate, Madison County, Alabama.</p> <p>The portion of property is more particularly described by the following metes and bounds:</p>
	COMMUNITY NO.: 010153	
AFFECTED MAP PANEL	NUMBER: 01089C0455D	
	DATE: 4/20/1998	

FLOODING SOURCE: UNNAMED TRIBUTARY TO TENNESSEE RIVER; TENNESSEE RIVER	APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 34.593, -86.578 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0 DATUM: NAD 83
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DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
1 - 40	--	Grand Lake	--	Portion of Property (Area A)	X (shaded)	575.2 feet	--	575.2 feet

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

LEGAL PROPERTY DESCRIPTION	PORTIONS REMAIN IN THE SFHA
DETERMINATION TABLE (CONTINUED)	ANNEXATION
FILL RECOMMENDATION	STUDY UNDERWAY

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on Fill for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the described portion(s) of the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document revises the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

William R. Blanton Jr., CFM, Chief
Engineering Management Branch
Mitigation Directorate



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LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

Area A:

COMMENCING at the Northeast corner of Section 24; thence S01°39'36"W, 245.59 feet; thence S82°08'58"W, 39.74 feet to the POINT OF BEGINNING (N:1490629.774) (E: 432452.904); thence S00°48'40"W, 132.52 feet to a point (N:1490497.266) (E:432454.780); thence S01°13'54"W, 60.50 feet; thence S05°02'09"W, 60.61 feet; thence S00°12'15"W, 60.52 feet; thence S02°17'47"W, 60.50 feet; thence S00°02'23"E, 60.53 feet; thence S01°44'46"E, 121.21 feet; thence S02°53'13"W, 243.19 feet; thence S02°23'46"W, 120.01 feet to a point (N:1489710.960) (E:432431.988); thence S02°33'02"W, 180.02 feet; thence S05°44'39"W, 91.17 feet; thence S13°38'19"W, 52.06 feet; thence S22°22'55"W, 73.62 feet; thence S36°01'09"W, 252.96 feet; thence N63°49'39"W, 71.99 feet to a point (N:1489148.882) (E:432161.177); thence N35°06'40"E, 128.24 feet; thence N31°25'10"E, 120.81 feet; thence N22°05'21"E, 75.90 feet; thence N07°59'21"E, 110.31 feet; thence N00°41'13"W, 117.15 feet; thence N04°37'30"W, 60.36 feet; thence N03°13'29"E, 60.02 feet; thence N04°41'46"E, 120.17 feet; thence N00°33'33"E, 183.17 feet; thence N02°39'13"E, 181.53 feet; thence N01°15'46"E, 121.00 feet; thence N02°22'15"E, 60.50 feet; thence N00°58'10"W, 164.46 feet to a point (N:1490603.801) (E:432361.308); thence along the arc of a curve having a radius of 80.00 feet and an arc distance of 125.96 feet (chord bearing and distance of N43°26'43"W, 113.34 feet); thence N87°14'16"W, 215.48 feet; thence N83°39'36"W, 60.22 feet; thence S86°39'11"W, 120.42 feet; thence N88°33'02"W, 60.00 feet; thence N81°16'21"W, 60.49 feet; thence N88°36'55"W, 119.49 feet; thence S76°26'41"W, 72.01 feet; thence S59°40'44"W, 75.97 feet to a point (N:1490654.446) (E:431513.265); thence N57°54'02"W, 44.78 feet; thence N52°12'02"W, 43.72 feet; thence along the arc of a curve having a radius of 145.00 feet and an arc distance of 88.97 feet (chord bearing and distance N34°02'01"W, 87.59 feet); thence N17°10'16"E, 21.64 feet; thence N32°18'18"E, 43.14 feet; thence S57°52'14"E, 16.82 feet; thence N85°00'39"E, 47.31 feet; thence S83°48'57"E, 76.77 feet; thence S83°14'12"E, 89.67 feet; thence S87°51'18"E, 122.95 feet; thence S87°06'36"E, 120.04 feet; thence S86°33'56"E, 180.11 feet; thence S89°17'57"E, 120.01 feet to a point (N:1490788.184) (E:432190.499); thence S84°58'30"E, 60.12 feet; thence S84°04'59"E, 70.62 feet; thence S64°07'50"E, 84.46 feet; thence S38°47'11"E, 43.31 feet; thence S32°12'21"E, 40.32 feet; thence S10°33'00"E, 41.84 feet to the POINT OF BEGINNING.

Area B:

BEGINNING at the Northeast corner of Lot 162 (N:1490538.186) (E:432299.680); thence S02°06'49"E, 98.21 feet; thence S05°55'25"W, 65.18 feet; thence S00°59'47"W, 77.14 feet; thence S04°00'59"E, 53.12 feet; thence S02°52'50"W, 106.45 feet; thence S38°38'20"W, 24.14 feet; thence S71°45'25"W, 24.94 feet to a point (N:1490112.112) (E:432254.845); thence N51°28'11"W, 109.78 feet; thence N54°32'00"W, 103.25 feet; thence N60°13'43"W, 47.10 feet; thence N51°41'45"W, 120.12 feet; thence N51°10'23"W, 60.08 feet; thence N53°25'28"W, 278.07 feet; thence N60°47'38"W, 106.90 feet; thence N09°07'32"W, 31.77 feet; thence N45°27'53"E, 17.88 feet to a point (N:1490637.683) (E:431594.016); thence N82°27'25"E, 60.82 feet; thence S87°21'17"E, 85.22 feet; thence N89°35'37"E, 186.10 feet; thence S85°24'24"E, 62.09 feet to a point

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William R. Blanton Jr.

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LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

(N:1490638.082) (E:431987.426); thence N88°46'50"E, 62.07 feet; thence S89°52'26"E, 112.22 feet; thence along the arc of a curve having a radius of 150.00 feet and an arc distance of 181.93 feet (chord bearing and distance of S53°48'18"E, 170.98 feet) to the POINT OF BEGINNING.

Area C:

BEGINNING at the Northwest corner of Lot 150 (N:1490664.506) (E:431394.155); thence S56°06'44"E, 70.64 feet; thence S22°00'48"E, 24.36 feet; thence S45°41'22"W, 86.20 feet; thence S36°32'53"W, 56.21 feet; thence S23°45'25"W, 33.33 feet; thence S11°06'19"W, 56.38 feet; thence S02°37'12"W, 98.11 feet; thence S03°15'48"E, 51.39 feet to a point (N:1490262.020) (E:431340.925); thence S04°07'52"W, 167.90 feet; thence S00°11'52"W, 50.70 feet; thence S03°11'02"E, 123.79 feet; thence S02°01'52"W, 141.07 feet; thence S05°34'03"W, 87.87 feet; thence S01°58'41"W, 62.16 feet; thence S00°15'28"W, 201.86 feet; thence S09°04'43"W, 36.26 feet; thence S02°34'01"W, 119.12 feet to a point (N:1489273.025) (E:431307.894); thence S11°59'08"E, 299.50 feet; thence S05°46'37"E, 60.35 feet; thence S08°02'32"E, 69.64 feet to a point (N:1488851.056) (E:431385.908); thence S83°11'12"W, 60.28 feet; thence N70°49'56"W, 30.58 feet; thence N07°00'11"W, 73.39 feet to a point (N:1488926.788) (E:431288.220); thence N12°28'16"W, 98.52 feet; thence N10°19'00"W, 157.45 feet; thence N03°39'03"W, 45.25 feet; thence N10°35'41"W, 45.51 feet; thence N01°22'57"W, 126.98 feet to a point (N:1489394.719) (E:431224.435); thence N01°04'13"E, 120.01 feet; thence N02°42'29"E, 120.02 feet; thence N02°14'15"E, 98.03 feet; thence N05°21'23"E, 49.41 feet; thence N00°27'42"W, 47.91 feet to a point (N:14898.29.655) (E:431240.401); thence N02°03'02"E, 164.79 feet; thence N01°25'47"E, 159.47 feet; thence N03°28'36"W, 109.49 feet; thence N01°33'21"E, 102.41 feet; thence N01°32'33"W, 109.36 feet; thence N02°47'11"E, 100.39 feet; thence N03°23'01"W, 39.11 feet; thence N05°04'19"E, 36.47 feet; thence N01°47'46"E, 120.61 feet to a point (N:1490770.930) (E:431253.050); thence N68°19'53"E, 55.21 feet; thence S17°07'18"E, 39.73 feet; thence S35°32'39"E, 46.67 feet to the point of curvature of a curve to the left having a radius of 205.00 feet; thence along the arc of the curve a distance of 72.39 feet (chord bearing and distance of thence S45°04'51"E, 72.01 feet) to the POINT OF BEGINNING.

Area D:

COMMENCING at the Northeast corner of Section 24; thence S01°39'36"W, 2215.38 feet; thence N88°27'33"W, 319.38 feet to the POINT OF BEGINNING (N:1488674.821) (E:432115.944); thence S46°24'20"W, 75.37 feet; thence S50°42'00"W, 47.84 feet; thence S60°53'54"W, 98.23 feet; thence S65°57'50"W, 51.90 feet; thence S76°33'38"W, 47.77 feet; thence S84°12'49"W, 92.61 feet; thence N86°31'40"W, 58.46 feet to a point (N:1488506.732) (E:431694.151); thence N78°11'01"W, 110.45 feet; thence N67°04'14"W, 96.79 feet; thence N55°45'20"W, 47.69 feet; thence N51°11'42"W, 84.60 feet; thence N35°49'58"W, 68.75 feet; thence N30°49'17"W, 31.21 feet to a point (N:1488729.451) (E:431335.309); thence N68°39'17"E, 41.77 feet; thence along the arc of a curve having a radius of 50.00 feet and an arc distance of 23.99 feet (chord bearing and distance of N53°25'14"E, 24.48 feet); thence along the arc of a curve having a radius of 25.00 feet and an arc distance of 47.42 feet (chord bearing and distance of S86°24'47"E, 40.62 feet)

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LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

to a point (N:1488756.412) (E:431433.726); thence along the arc of a curve having a radius of 325.00 feet and an arc distance of 84.80 feet (chord bearing and distance of S39°32'58"E, 84.56 feet); thence S42°19'40"E, 34.76 feet; thence S54°16'24"E, 52.58 feet; thence S69°12'35"E, 71.70 feet; thence S78°16'57"E, 55.71 feet; thence N89°00'14"E, 59.61 feet; thence N81°33'07"E, 37.70 feet to a point (N:1488604.618) (E:431772.138); thence along the arc of a curve having a radius of 370.00 feet and an arc distance of 129.85 feet (chord bearing and distance of N75°50'10"E, 129.19 feet); thence N64°07'40"E, 84.54 feet; thence N47°46'49"E, 70.26 feet; thence N35°55'46"E, 80.26 feet to a point (N:1488785.321) (E:432072.591); thence N33°08'36"E, 30.61 feet; thence N25°36'49"E, 26.73 feet; thence S72°31'03"E, 17.07 feet; thence S41°08'03"E, 59.79 feet; thence S29°56'36"W, 41.51 feet; thence S60°03'24"E, 19.22 feet; thence S18°25'25"W, 42.28 feet; thence S43°28'35"W, 33.62 feet to the POINT OF BEGINNING.

Area E:

COMMENCING at the Northeast corner of Section 24; thence S01°39'36"W, 2105.46 feet; thence N88°27'33"W, 963.28 feet to the POINT OF BEGINNING (N:1488802.009) (E:431475.459); thence N61°28'40"E, 115.42 feet to a point (N:1488857.014) (E:431576.942); thence S29°23'31"E, 61.76 feet; thence S66°56'53"E, 131.85 feet; thence N79°34'30"E, 101.81 feet; thence N44°08'37"E, 141.57 feet; thence N12°47'14"E, 285.64 feet; thence N25°27'36"E, 127.07 feet; thence N33°21'55"E, 124.38 feet; thence N24°56'25"E, 125.58 feet to a point (N:1489482.729) (E:432166.439); thence N04°12'51"E, 113.91 feet; thence N01°26'48"E, 158.48 feet; thence N05°50'54"E, 91.18 feet; thence N08°00'11"W, 125.51 feet; thence N47°55'26"W, 114.16 feet; thence N54°35'02"W, 162.22 feet to a point (N:1490140.268) (E:431953.693); thence N54°47'26"W, 326.47 feet; thence N70°17'12"W, 85.51 feet; thence N54°12'33"W, 92.42 feet; thence S01°39'36"W, 42.01 feet to a point (N:1490369.401) (E:431530.269); thence S11°28'56"W, 120.49 feet; thence S04°00'31"W, 119.99 feet; thence S00°33'16"E, 119.86 feet; thence S01°46'31"W, 119.93 feet; thence S00°55'55"W, 155.52 feet; thence S03°07'26"W, 153.18 feet; thence S03°40'43"W, 78.85 feet; thence S00°31'24"E, 152.98 feet; thence S02°02'43"E, 82.49 feet to a point (N:1489269.337) (E:431483.746); thence S05°51'12"E, 118.55 feet; thence S09°14'39"E, 156.48 feet; thence S10°26'28"E, 64.71 feet; thence S32°35'47"E, 52.76 feet; thence S62°48'20"W, 16.50 feet; thence S73°40'00"W, 98.63 feet; thence N16°13'09"W, 52.46 feet to a point (N:1488903.955) (E:431437.145); thence N10°20'09"W, 198.93 feet; thence N06°45'18"W, 80.96 feet; thence N08°04'34"W, 94.58 feet; thence N00°33'01"W, 94.57 feet; thence N01°20'38"W, 54.60 feet; thence N02°01'02"E, 269.28 feet; thence N00°08'23"E, 142.95 feet; thence N01°53'53"E, 120.17 feet; thence N04°42'25"E, 68.54 feet; thence N01°32'27"E, 133.66 feet; thence N00°37'33"W, 68.02 feet; thence N02°08'34"E, 188.36 feet to a point (N:1490413.157) (E:431405.780); thence N16°02'37"E, 55.69 feet; thence N41°50'28"E, 125.47 feet; thence N62°35'17"E, 24.02 feet to a point (N:1490571.209) (E:431526.187); thence S52°25'11"E, 191.71 feet; thence S56°53'05"E, 121.75 feet; thence S53°47'27"E, 187.15 feet; thence S57°29'20"E, 61.32 feet; thence S51°24'05"E, 151.74 feet; thence S56°40'05"E, 219.00 feet; thence S00°56'54"E, 76.38 feet to a point (N:1489952.896) (E:432285.631); thence S00°54'26"W, 119.94 feet; thence S01°46'45"E, 60.17 feet; thence S02°10'07"W, 120.01 feet; thence

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LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

S03°29'10"W, 189.47 feet to a point (N:1489463.781) (E:432269.537); thence S14°51'08"W, 76.53 feet; thence S27°35'55"W, 68.89 feet; thence S38°06'00"W, 134.45 feet; thence S31°49'55"W, 71.18 feet; thence S14°04'00"W, 83.00 feet; thence S10°10'00"W, 148.37 feet; thence S15°08'34"W, 89.99 feet; thence S28°47'32"W, 60.42 feet; thence S38°44'10"W, 77.47 feet; thence S50°55'06"W, 52.43 feet to a point (N:1488702.617) (E:431909.353); thence S61°42'09"W, 58.29 feet; thence S74°57'59"W, 59.57 feet; thence S84°23'39"W, 37.10 feet; thence N88°39'42"W, 46.61 feet; thence N80°40'21"W, 51.13 feet; thence N70°23'32"W, 80.81 feet; thence N62°00'03"W, 46.63 feet; thence N51°46'03"W, 58.74 feet; thence N28°17'28"W, 58.33 feet to the POINT OF BEGINNING.

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
153 - 172	--	Grand Lake	--	Portion of Property (Area B)	X (shaded)	575.2 feet	--	575.2 feet
--	--	Grand Lake	--	Portion of Property (Area C)	X (shaded)	575.2 feet	--	575.2 feet
--	--	Grand Lake	--	Portion of Property (Area D)	X (shaded)	575.2 feet	--	575.2 feet
82 - 149	--	Grand Lake	--	Portion of Property (Area E)	X (shaded)	575.2 feet	--	575.2 feet

FILL RECOMMENDATION (This Additional Consideration applies to the preceding 5 Properties.)

The minimum NFIP criteria for removal of the subject area based on fill have been met for this request and the community in which the property is located has certified that the area and any subsequent structure(s) built on the filled area are reasonably safe from flooding. FEMA's Technical Bulletin 10-01 provides guidance for the construction of buildings on land elevated above the base flood elevation through the placement of fill. A copy of Technical Bulletin 10-01 can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/mit/tb1001.pdf>. Although the minimum NFIP standards no longer apply to this area, some communities may have floodplain management regulations that are more restrictive and may continue to enforce some or all of their requirements in areas outside the Special Flood Hazard Area.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

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LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 5 Properties.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

ANNEXATION (This Additional Consideration applies to the preceding 5 Properties.)

Although the subject of this determination is shown on the National Flood Insurance Program map as being located in a community other than the community indicated on the Determination/Comment Document, it has been annexed by the community referenced therein.

STUDY UNDERWAY (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

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ADDITIONAL INFORMATION REGARDING LETTERS OF MAP REVISION BASED ON FILL

When making determinations on requests for Letters of Map Revision based on the placement of fill (LOMR-Fs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMR-F is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMR-F is *not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMR-F provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMR-F is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMR-F must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

The NFIP offers two types of flood insurance policies to property owners: the low-cost Preferred Risk Policy (PRP) and the Standard Flood Insurance Policy (SFIP). The PRP is available for 1- to 4-family residential structures located outside the SFHA with little or no loss history. The PRP is available for townhouse/rowhouse-type structures, but is not available for other types of condominium units. The SFIP is available for all other structures.

Additional information on the PRP and how a property owner can qualify for this type of policy may be obtained by contacting the Flood Insurance Information Hotline, toll free, at 1-800-427-4661. Before making a final decision about flood insurance coverage, FEMA strongly encourages property owners to discuss their individual flood risk situations and insurance needs with an insurance agent or company.

The revisions made effective by a LOMR-F are made pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and are in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448) 42 U.S.C. 4001-4128, and 44 CFR Part 65.

In accordance with regulations adopted by the community when it made application to join the NFIP, letters issued to revise an NFIP map must be attached to the community's official record copy of the map. That map is available for public inspection at the community's official map repository. Therefore, FEMA sends copies of all such letters to the affected community's official map repository.

To ensure continued eligibility to participate in the NFIP, the community must enforce its floodplain management regulations using, at a minimum, the flood elevations and zone designations shown on the NFIP map, including the revisions made effective by LOMR-Fs. LOMR-Fs are based on minimum criteria established by the NFIP. State, county, and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the SFHA. If the State, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

FEMA does not print and distribute LOMR-Fs to primary map users, such as local insurance agents and mortgage lenders; therefore, the community serves as the repository for LOMR-Fs. FEMA encourages communities to disseminate LOMR-Fs so that interested persons, such as property owners, insurance agents, and mortgage lenders, may benefit from the information. FEMA also encourages communities to prepare articles for publication in the local newspaper that describe the changes made and the assistance community officials will provide in serving as a clearinghouse for LOMR-Fs and interpreting NFIP maps.

When a restudy is undertaken, or when a sufficient number of revisions occur on particular map panels, FEMA initiates the printing and distribution process for the panels and incorporates the changes made effective by LOMR-Fs. FEMA notifies community officials in writing when affected map panels are being physically revised and distributed. If the results of particular LOMR-Fs cannot be reflected on the new map panels because of scale limitations, FEMA notifies the community in writing and revalidates the LOMR-Fs in that letter. LOMR-Fs revalidated in this way usually will become effective 1 day after the effective date of the revised map.