

APPENDIX C
STANDARD DOCUMENTS USED IN PROCESSING
CONDITIONAL AND FINAL MAP REVISIONS
BASED ON FILL, CONDITIONAL AND FINAL MAP
AMENDMENTS, AND LETTERS OF DETERMINATION
REVIEW

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Federal Emergency Management Agency
Washington, D.C. 20472

Date

Case No.:
216-A

We have received your request that the Federal Emergency Management Agency determine if the property identified below is located within an identified Special Flood Hazard Area on the applicable National Flood Insurance Program map.

PROJECT IDENTIFIER

We are reviewing your submitted data and will contact you if additional information is required to process your request. If additional information is not required, we will issue a final letter of determination within 30-60 days. Inquiries concerning the status of your request should be made by calling 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 600, Alexandria, VA 22304-6439. Please be assured we will do our best to respond to all inquiries in a timely manner.

Federal Emergency Management Agency
Washington, D.C. 20472

Official Business

Requestor Name and Address



Federal Emergency Management Agency

Washington, D.C. 20472

Date

Name

IN REPLY REFER TO:

CASE NO:

COMMUNITY:

COMMUNITY NO:

216-AD

RE: PROJECT IDENTIFIER

Dear :

This is in response to your request for a Letter of Map Amendment for the property referenced above.

The Federal Emergency Management Agency (FEMA) uses detailed application/certification forms for revision requests or amendments to the National Flood Insurance Program (NFIP) maps. The forms provide step-by-step instructions for requestors to follow, and are comprehensive, ensuring that the requestors' submissions are complete and more logically structured. Therefore, we can complete our review more quickly and at lower cost to the NFIP. While completing the forms may seem burdensome, the advantages to requestors outweigh any inconvenience.

The following forms or supporting data, which were omitted from your previous submittal, must be provided:

-

Please note that if all of the required items are not submitted within 90 days of the date of this letter, any subsequent request will be treated as an original submittal and will be subject to all submittal procedures.

When you write to us concerning your request, please include the case number referenced above in your letter. All required items and questions concerning your request are to be directed to LOMA Manager, FEMA LOMA Depot, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

If you have any questions concerning FEMA policy, or the NFIP in general, 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 600, Alexandria, VA 22304-6439.

Sincerely,

A handwritten signature in cursive script that reads "William R. Blanton Jr." followed by a stylized flourish.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

Date

Name

IN REPLY REFER TO:

CASE NO:

COMMUNITY:

COMMUNITY NO:

216-AD-F

RE: PROJECT IDENTIFIER

Dear :

This is in response to your request for a Letter of Map Revision based on Fill for the property referenced above.

The Federal Emergency Management Agency (FEMA) uses detailed application/certification forms for revision requests or amendments to the National Flood Insurance Program (NFIP) maps. The forms provide step-by-step instructions for requestors to follow, and are comprehensive, ensuring that the requestors' submissions are complete and more logically structured. Therefore, we can complete our review more quickly and at lower cost to the NFIP. While completing the forms may seem burdensome, the advantages to requestors outweigh any inconvenience.

The NFIP is primarily funded by policyholders, not taxes. To minimize the financial burden on our policyholders, FEMA has established a flat processing fee for review of proposed projects and requests for revisions to published flood information and maps. For a request of this type, the fee is \$_____.

We must receive the processing fee before we will begin our review. Payment must be in the form of a check or money order made payable to the National Flood Insurance Program. For identification purposes, the case number referenced above must be included on the check or money order. Please forward a payment of \$_____ to the following address:

Federal Emergency Management Agency
Fee Charge System
P.O. Box 22787
Alexandria, VA 22304

Should you wish to use an overnight service to transmit your payment, please forward it to the following address in lieu of the address noted above:

Fee Charge System Administrator
c/o Michael Baker Jr., Inc.
Suite 130
3601 Eisenhower Avenue
Alexandria, VA 22304
(703) 960-8800

The following forms or supporting data, which were omitted from your previous submittal, must be provided:

-

Please note that if all of the required items are not submitted within 90 days of the date of this letter, any subsequent request will be treated as an original submittal and will be subject to all submittal procedures, including the processing fee.

If you are unable to meet the 90-day deadline for submittal of required items and would like FEMA to continue processing your request, you must request an extension of the deadline. This request must be submitted in writing to the address below and must provide (1) the reason why the data cannot be submitted within the requested time frame, and (2) a new date for the submittal of the data. We receive a very large volume of requests and cannot maintain inactive requests for an indefinite period of time. Therefore, the fees will be forfeited for any request for which neither the requested data nor a written extension request is received within 90 days.

When you write to us concerning your request, please include the case number referenced above in your letter. All required items and questions concerning your request are to be directed to LOMA Manager, FEMA LOMA Depot, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

If you have any questions concerning FEMA policy, or the NFIP in general, 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 600, Alexandria, VA 22304-6439.

Sincerely,



William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

cc: Fee-Charge System Administrator



NATIONAL FLOOD INSURANCE PROGRAM
FEMA NATIONAL SERVICE PROVIDER

[Date]

Name

IN REPLY REFER TO CASE NO.

Community:

Community No.:

216-REF

Re:

Dear :

This is in reference to your request that the Federal Emergency Management Agency (FEMA) issue a determination regarding your property in the above-referenced community.

[Use this paragraph for credit card payments.]

With your request, you submitted a credit card payment in the amount of \$____ to defray the cost of our review. Because your request has been withdrawn, your credit card will be refunded electronically for the amount of \$____ as of the date of this letter.

[Use this paragraph for LOMA payments.]

With your request, you submitted a check in the amount of \$____ to defray the cost of our review. Because your request is for a Letter of Map Amendment, no review and processing fees are required. Therefore, as required by provisions of the Debt Collection Improvement Act of 1996 (Pub. L. 104-134), as implemented by the U.S. Treasury via 31 CFR Part 208, we will refund \$____ electronically, using the bank information referenced on your check..

[Use this paragraph for other reasons.]

With your request, you submitted a check in the amount of \$____ to defray the cost of our review. Because your request has been withdrawn or the payment exceeded the review and processing fee, we will refund \$____ electronically, using the bank information referenced on your check. Direct deposit procedures are required by provisions of the Debt Collection Improvement Act of 1996 (Pub. L. 104-134), as implemented by the U.S. Treasury via 31 CFR Part 208.

If you have any questions regarding FEMA policy or the NFIP in general, please contact the FEMA Map Assistance Center either by telephone, toll free, at 1-877-FEMA MAP (1-877-336-2627) or by facsimile at (703) 960-9125.

Sincerely,

Dan Natale
National LOMA Manager
Michael Baker Jr. Inc.

bcc: Fee Charge System Administrator
FEMA Program Specialist
MBJ Case File/DRN/

3601 Eisenhower Avenue, Alexandria, VA 22304-6425 PH:1-877-FEMA MAP FX: 703.960.9125

The Mapping on Demand Team, under contract with the Federal Emergency Management Agency, is the National Service Provider for the National Flood Insurance Program



NATIONAL FLOOD INSURANCE PROGRAM
FEMA NATIONAL SERVICE PROVIDER

[Date]

Name

IN REPLY REFER TO CASE NO.

Community:

Community No.:

216-RET

Re:

Dear :

This is in reference to your request that the Federal Emergency Management Agency (FEMA) issue a determination regarding your property in the above-referenced community.

[Use this paragraph for a LOMA payment.]

With your request, you submitted a check in the amount of _____ to defray the cost of our review. Because your request is for a Letter of Map Amendment, no review and processing fees are required. Therefore, we are returning your check with this letter.

[Use this paragraph for all other returns.]

With your request, you submitted a check in the amount of _____ to defray the cost of our review. Because your check or money order

- has a date that is more than 6 months old,
was written for an amount greater than the fee required for your request,
was addressed incorrectly,
was made payable to a third party,
Other

it cannot be deposited in our account. Therefore, we are returning your check or money order with this letter and requesting that you prepare a new check or money order in the amount of [] in U.S. funds, made payable to the National Flood Insurance Program. We request that you submit your payment to the address listed below.

Using U.S. Postal Service:
Federal Emergency Management Agency
Fee Charge System Administrator
P.O. Box 22787
Alexandria, VA 22304

Using overnight service:
FEMA, Fee Charge System Administrator
c/o Michael Baker, Jr., Corp.
3601 Eisenhower Avenue
Alexandria, VA 22304

For identification purposes, the case number referenced above must be included on your check or money order. We will not issue our determination until we receive this payment.

We are reviewing the remainder of your request package. When this review is complete, we will inform you of the additional items, if any, that may be required to complete the processing. After the fee and all technical information has been received, we will process your request and issue a determination.

If you have any questions regarding FEMA policy or the NFIP in general, please contact the FEMA Map Assistance Center either by telephone, toll free, at 1-877-FEMA MAP (1-877-336-2627) or by facsimile at (703) 960-9125.

Sincerely,

A handwritten signature in black ink, appearing to read "Dan Natale". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Dan Natale
National LOMA Manager
Michael Baker Jr. Inc.

Enclosure

bcc: MBJ Case File/DRN/



Federal Emergency Management Agency

Washington, D.C. 20472

DATE

NAME

CASE NO.:

COMMUNITY:

COMMUNITY NO.:

DEAR :

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 Conditional Letter of Map Revision based on Fill (CLOMR-F) Comment Document. This comment document provides additional information regarding the effective NFIP map, the legal description of the property and our comments regarding this proposed project.

Additional documents are enclosed which provide information regarding the subject property and CLOMR-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,

A handwritten signature in cursive script that reads "William R. Blanton Jr." followed by a small flourish.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

LIST OF ENCLOSURES:

bcc: LOMC Subscription Service
NSP Case File
NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

CONDITIONAL LETTER OF MAP REVISION BASED ON FILL COMMENT DOCUMENT

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY		
	COMMUNITY NO.:	
AFFECTED MAP PANEL	NUMBER:	
	DATE:	

FLOODING SOURCE:	APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: SOURCE OF LAT & LONG:	DATUM:
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COMMENT TABLE REGARDING THE PROPOSED PROPERTY (PLEASE NOTE THAT THIS IS NOT A FINAL DETERMINATION. A FINAL DETERMINATION WILL BE MADE UPON RECEIPT OF AS-BUILT INFORMATION REGARDING THIS PROPERTY.)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT WOULD NOT BE REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)

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.)

CONDITIONAL LOMR-F DETERMINATION

This document provides the Federal Emergency Management Agency's comment regarding a request for a Conditional 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 proposed structure(s) on the property(ies) would be 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) if built as proposed. Therefore, flood insurance is required for the property described above. If fill is placed on the subject property to raise the elevation above the base flood elevation after the effective date of the first NFIP map showing the property in the SFHA, then, for the subject property to be out side of the SFHA, it must be demonstrated that the subject property is reasonably safe from flooding in accordance with Part 65.5(a)(4) of our regulations. Further guidance on determining if the subject property is reasonably safe from flooding may be found in FEMA Technical Bulletin 10-01. A copy of this bulletin 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>. This document is not a final determination; it only provides our comment on the proposed project in relation to the SFHA shown on the effective NFIP map.

This comment document is based on the flood data presently available. The enclosed documents provide additional information regarding this request. 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.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

DATE

NAME

CASE NO.:

COMMUNITY:

COMMUNITY NO.:

DEAR :

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 Conditional Letter of Map Revision based on Fill (CLOMR-F) Comment Document. This comment document provides additional information regarding the effective NFIP map, the legal description of the property and our comments regarding this proposed project.

Additional documents are enclosed which provide information regarding the subject property and CLOMR-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,

A handwritten signature in cursive script that reads "William R. Blanton Jr." followed by a small flourish.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

LIST OF ENCLOSURES:

bcc: LOMC Subscription Service
NSP Case File
NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

CONDITIONAL LETTER OF MAP REVISION BASED ON FILL COMMENT DOCUMENT

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY		
	COMMUNITY NO.:	
AFFECTED MAP PANEL	NUMBER:	
	DATE:	
FLOODING SOURCE:		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: SOURCE OF LAT & LONG: DATUM:

COMMENT TABLE REGARDING THE PROPOSED PROPERTY (PLEASE NOTE THAT THIS IS NOT A FINAL DETERMINATION. A FINAL DETERMINATION WILL BE MADE UPON RECEIPT OF AS-BUILT INFORMATION REGARDING THIS PROPERTY.)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT WOULD BE REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)

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.)

This document provides the Federal Emergency Management Agency's comment regarding a request for a Conditional 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 proposed structure(s) on the property(ies) would not be 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) if built as proposed. Our final determination will be made upon receipt of a copy of this document, as-built elevations, and a completed Community Acknowledgement form. Proper completion of this form certifies the subject property is reasonably safe from flooding in accordance with Part 65.5(a)(4) of our regulations. Further guidance on determining if the subject property is reasonably safe from flooding may be found in FEMA Technical Bulletin 10-01. A copy of this bulletin 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>. This document is not a final determination; it only provides our comment on the proposed project in relation to the SFHA shown on the effective NFIP map.

This comment document is based on the flood data presently available. The enclosed documents provide additional information regarding this request. 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.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

DATE

NAME

CASE NO.:

COMMUNITY:

COMMUNITY NO.:

DEAR :

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,

A handwritten signature in cursive script that reads "William R. Blanton Jr." followed by a flourish.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

LIST OF ENCLOSURES:

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region

bcc: LOMC Subscription Service
NSP Case File
NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

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

COMMUNITY AND MAP PANEL INFORMATION

LEGAL PROPERTY DESCRIPTION

COMMUNITY

COMMUNITY NO.:

AFFECTED
MAP PANEL

NUMBER:

DATE:

FLOODING SOURCE:

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY:
SOURCE OF LAT & LONG:

DATUM:

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS NOT REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)

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.)

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 structure(s) on the property(ies) is/are 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). Therefore, flood insurance is required for the subject property described above. If fill was placed on the subject property to raise its elevation above the base flood elevation after the effective date of the first NFIP map showing the property in the SFHA, then, for the subject property to be outside of the SFHA, it must be demonstrated that the subject property is reasonably safe from flooding in accordance with Part 65.5(a)(4) of our regulations. Further guidance on determining if the subject property is reasonably safe from flooding may be found in FEMA Technical Bulletin 10-01. A copy of this bulletin 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>.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination and information regarding your options for obtaining a Letter of Map Revision based on Fill. 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.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

DATE

NAME

CASE NO.:

COMMUNITY:

COMMUNITY NO.:

DEAR :

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,

A handwritten signature in cursive script that reads "William R. Blanton Jr." followed by a flourish.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

LIST OF ENCLOSURES:

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region

bcc: LOMC Subscription Service
NSP Case File
NSP Project File



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		
	COMMUNITY NO.:	
AFFECTED MAP PANEL	NUMBER:	
	DATE:	
FLOODING SOURCE:		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY:
		SOURCE OF LAT & LONG:
		DATUM:

DETERMINATION

LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)

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.)

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 structure(s) on 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 Section
 Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

DATE

NAME

CASE NO.:

COMMUNITY:

COMMUNITY NO.:

DEAR :

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 Conditional Letter of Map Amendment (CLOMA) Comment Document. This comment document provides additional information regarding the effective NFIP map, the legal description of the property and our comments regarding this proposed project.

Additional documents are enclosed which provide information regarding the subject property and CLOMAs. 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,

A handwritten signature in cursive script that reads "William R. Blanton Jr." followed by a small flourish.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

LIST OF ENCLOSURES:

bcc: LOMC Subscription Service
NSP Case File
NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

CONDITIONAL LETTER OF MAP AMENDMENT COMMENT DOCUMENT

COMMUNITY AND MAP PANEL INFORMATION

LEGAL PROPERTY DESCRIPTION

COMMUNITY

COMMUNITY NO.:

AFFECTED
MAP PANEL

NUMBER:

DATE:

FLOODING SOURCE:

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY:
SOURCE OF LAT & LONG:

DATUM:

COMMENT TABLE REGARDING THE PROPOSED PROPERTY (PLEASE NOTE THAT THIS IS NOT A FINAL DETERMINATION. A FINAL DETERMINATION WILL BE MADE UPON RECEIPT OF AS-BUILT INFORMATION REGARDING THIS PROPERTY.)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT WOULD NOT BE REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)

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.)

CONDITIONAL LOMA DETERMINATION

This document provides the Federal Emergency Management Agency's comment regarding a request for a Conditional Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the proposed structure(s) on the property(ies) would be 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) if built as proposed. Therefore, flood insurance is required for the property described above. The lowest adjacent grade elevation to a structure must be at or above the Base Flood Elevation for a structure to be outside of the SFHA. This document is not a final determination; it only provides our comment on the proposed project in relation to the SFHA shown on the effective NFIP map.

This comment document is based on the flood data presently available. The enclosed documents provide additional information regarding this request. 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.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

DATE

NAME

CASE NO.:

COMMUNITY:

COMMUNITY NO.:

DEAR :

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 Conditional Letter of Map Amendment (CLOMA) Comment Document. This comment document provides additional information regarding the effective NFIP map, the legal description of the property and our comments regarding this proposed project.

Additional documents are enclosed which provide information regarding the subject property and CLOMAs. 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,

A handwritten signature in cursive script that reads "William R. Blanton Jr." followed by a small flourish.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

LIST OF ENCLOSURES:

bcc: LOMC Subscription Service
NSP Case File
NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

CONDITIONAL LETTER OF MAP AMENDMENT COMMENT DOCUMENT

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY		
	COMMUNITY NO.:	
AFFECTED MAP PANEL	NUMBER:	
	DATE:	
FLOODING SOURCE:		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: SOURCE OF LAT & LONG: DATUM:

COMMENT TABLE REGARDING THE PROPOSED PROPERTY (PLEASE NOTE THAT THIS IS NOT A FINAL DETERMINATION. A FINAL DETERMINATION WILL BE MADE UPON RECEIPT OF AS-BUILT INFORMATION REGARDING THIS PROPERTY.)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT WOULD BE REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)

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.)

CONDITIONAL LOMA DETERMINATION

This document provides the Federal Emergency Management Agency's comment regarding a request for a Conditional Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the proposed structure(s) on the property(ies) would not be 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) if built as proposed. Our final determination will be made upon receipt of a copy of this document, as-built elevations, and a completed Community Acknowledgement form. Proper completion of this form certifies the subject property is reasonably safe from flooding in accordance with Part 65.5(a)(4) of our regulations. Further guidance on determining if the subject property is reasonably safe from flooding may be found in FEMA Technical Bulletin 10-01. A copy of this bulletin 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>. This document is not a final determination; it only provides our comment on the proposed project in relation to the SFHA shown on the effective NFIP map.

This comment document is based on the flood data presently available. The enclosed documents provide additional information regarding this request. 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.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

DATE

NAME

CASE NO.:

COMMUNITY:

COMMUNITY NO.:

DEAR :

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 Amendment (LOMA) 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 LOMAs. 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,

A handwritten signature in cursive script that reads "William R. Blanton Jr." followed by a flourish.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

LIST OF ENCLOSURES:

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region

bcc: LOMC Subscription Service
NSP Case File
NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (NON-REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY		
	COMMUNITY NO.:	
AFFECTED MAP PANEL	NUMBER:	
	DATE:	
FLOODING SOURCE:		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: SOURCE OF LAT & LONG: DATUM:

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS NOT REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)

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).

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are 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). Therefore, flood insurance is required for the property described above. The lowest adjacent grade elevation to a structure must be at or above the Base Flood Elevation for a structure to be outside of the SFHA.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination and information regarding your options for obtaining a Letter of Map Amendment. 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.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

DATE

NAME

CASE NO.:

COMMUNITY:

COMMUNITY NO.:

DEAR :

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 Amendment (LOMA) 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 LOMAs. 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 Section
Mitigation Division

LIST OF ENCLOSURES:

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region

bcc: LOMC Subscription Service
NSP Case File
NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY		
	COMMUNITY NO.:	
AFFECTED MAP PANEL	NUMBER:	
	DATE:	
FLOODING SOURCE:		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: SOURCE OF LAT & LONG: DATUM:

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)

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.)

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on 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). The subject property is correctly shown outside the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. If the policy has been written using an incorrect zone, it can be endorsed to correct the zone for the current policy year and one prior policy term. Please contact the insurance agent or company involved to request endorsement of the policy. 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.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

DATE

NAME

CASE NO.:

COMMUNITY:

COMMUNITY NO.:

DEAR :

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 Amendment (LOMA) 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 LOMAs. 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,

A handwritten signature in cursive script that reads "William R. Blanton Jr." followed by a flourish.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

LIST OF ENCLOSURES:

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region

bcc: LOMC Subscription Service
NSP Case File
NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION

LEGAL PROPERTY DESCRIPTION

COMMUNITY		LEGAL PROPERTY DESCRIPTION
	COMMUNITY NO.:	
AFFECTED MAP PANEL	NUMBER:	
	DATE:	

FLOODING SOURCE:

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY:
SOURCE OF LAT & LONG:

DATUM:

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)

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.)

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on 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 amends 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.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

DATE

NAME

CASE NO.:

COMMUNITY:

COMMUNITY NO.:

DEAR :

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 (LOMR) Floodway 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 LOMRs. 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,

A handwritten signature in cursive script that reads "William R. Blanton Jr." followed by a flourish.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

LIST OF ENCLOSURES:

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region

bcc: LOMC Subscription Service
NSP Case File
NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION FLOODWAY DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION

LEGAL PROPERTY DESCRIPTION

COMMUNITY

COMMUNITY NO.:

AFFECTED
MAP PANEL

NUMBER:

DATE:

FLOODING SOURCE:

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY:
SOURCE OF LAT & LONG:

DATUM:

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)

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.)

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision 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 NFIP regulatory floodway or 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 NFIP regulatory floodway and 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.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency
Washington, D.C. 20472

DATE

NAME

CASE NO.:

COMMUNITY:

COMMUNITY NO.:

DEAR :

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 (LOMR) V-Zone 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 LOMRs. 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 Section
Mitigation Division

LIST OF ENCLOSURES:

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region

bcc: LOMC Subscription Service
NSP Case File
NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION – COASTAL HIGH HAZARD AREA DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY		
	COMMUNITY NO:	
AFFECTED MAP PANEL	NUMBER:	
	DATE:	
FLOODING SOURCE:		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 DATUM: NAD 83

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)
--	--	--	--		--	--	--	--

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)

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we determined that the structure(s) on the property is/are not located in a Coastal High Hazard Area or 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 Coastal High Hazard Area and 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 1-877-336-2627 (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 Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

Date

Name

Case No.:

Community:

Community No.:

Map Panel Affected:

Map Effective Date:

219-NC

Dear:

This responds to your request that the Federal Emergency Management Agency (FEMA) reissue/re-determine the Letter of Map Amendment dated _____, affecting the above referenced community.

Because no subsequent revisions have been processed to the National Flood Insurance Program map panel referenced above, the subject Letter of Map Amendment remains denied.

If you have any questions regarding this letter, 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,

A handwritten signature in black ink that reads "William R. Blanton Jr." with a stylized flourish at the end.

William R. Blanton Jr., CFM, Acting Chief
Engineering Management Section
Mitigation Division

bcc: LOMC Subscription Service
LOMC Subscribers
MBJ Case File



Federal Emergency Management Agency

Washington, D.C. 20472

Date

Community CEO
Title, Community
Address
Address
City, State, Zip

IN REPLY REFER TO CASE NO.:
Community:
Community No.:
Map Panel:
Effective Date:
218-70-PFD

Dear _____ :

This is in response to a recent request that the Federal Emergency Management Agency (FEMA) issue a Letter of Map Amendment (LOMA) in accordance with the National Flood Insurance Program (NFIP) regulations. The subject property, located at _____, is shown on the effective NFIP map panel referenced above.

Based on our review of the submitted data, the structures are located in a Special Flood Hazard Area (SFHA), identified as the Coastal High Hazard Area (VE-Zone). The SFHA is the area that would be inundated by a flood having a 1% chance of being equaled or exceeded in any given year. The Federal Emergency Management Agency (FEMA) defines a Coastal High Hazard Area as an area of special flood hazards extending from offshore to the inland limit of a Primary Frontal Dune (PFD) along an open coast and any other area subject to high velocity wave action (i.e. wave heights greater than 3 feet) from storms or seismic sources.

Analysis of the technical data submitted for this request does not support removing the structures from the VE-Zone or SFHA. This conclusion is based on the flood data presently available. The VE-Zone delineation for the property is based on the PFD criteria adopted by FEMA. Our technical review indicates that the VE-Zone and the SFHA will remain unchanged based upon the data submitted for this request.

The PFD is defined as a continuous or nearly continuous mound or ridge of sand with relatively steep seaward and landward slopes immediately landward and adjacent to the beach. The PFD is subject to erosion and overtopping from high tides and waves during major coastal storms. The inland limit of the PFD occurs at a point where there is a distinct change from a relatively steep slope to a relatively mild slope. The inland limit of the PFD establishes the landward limit of the VE-Zone. The structures addressed in this submittal are located seaward of the landward limit of the PFD and are, therefore, considered to be in a VE-Zone.

[Delete this paragraph if property is not located within a CBRS area]

Please note that the subject property, as described above, is also located within the Coastal Barrier Resource System (CBRS). Federal financial assistance, including Federal flood insurance, is not available in CBRS areas for new construction or substantial improvements

occurring after the date on which the area was declared by Congress to be part of the CBRS or otherwise protected area as required by the Coastal Barrier Resources Act (Public Law 97-348) and the Coastal Barrier Improvement Act 1990 (Public Law 101-591). This date is indicated on the NFIP map. For further information on this property and the CBRS or otherwise protected area designation, contact the U.S. Department of the Interior.

The standard method to change a floodplain designation, SFHA, or base flood elevation on the NFIP map, is through a Letter of Map Revision (LOMR). The flood data presently available does not support a LOMR request at this time. In cases not involving a VE-Zone delineation based on the PFD criteria, it may help to have a detailed coastal flood hazard analysis performed for the conditions as they exist at the property. We are enclosing a document titled Revisions to National Flood Insurance Program Maps, which includes application forms and instructions for submitting a request for a LOMR. If there is a request for a revision to the floodplain through a LOMR, the request will be treated as an original submittal and will be subject to all submittal/payment procedures.

If you have any questions concerning FEMA policy, or the NFIP in general, 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 Section
Mitigation Division

Enclosure

cc: Requestor
 , FPA
 State/Commonwealth NFIP Coordinator
 Region

bcc: Region Division Director
 NSP Case File
 NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

Date

Community CEO
Title, Community
Address
Address
City, State, Zip

IN REPLY REFER TO CASE NO.:
Community:
Community No.:
Map Panel:
Effective Date:
218-70-NVS

Dear :

This is in response to a recent request that the Federal Emergency Management Agency (FEMA) issue a Letter of Map Amendment in accordance with the National Flood Insurance Program (NFIP) regulations. Using the information submitted and the effective NFIP map, we determined that the structure on the property described below is located within the Special Flood Hazard Area (SFHA) and the Coastal High Hazard Area (CHHA) for flood source.

[Select one of the following 2 paragraphs]

The structure, which was constructed before the CHHA was designated, is correctly shown on the effective NFIP map in the SFHA, designated Zone . However, the structure is not in violation of Subparagraph 60.3(e)(4,5,6) of the NFIP regulations because it was built prior to the CHHA designation. The SFHA is an area that would be inundated by the flood having a 1% chance of being equaled or exceeded in any given year (base flood).

The structure, which was constructed after the CHHA was designated, is correctly shown on the effective NFIP map in the SFHA, designated Zone . However, the structure is not in violation of Subparagraph 60.3(e)(4,5,6) of the NFIP regulations because it was built according to these cited regulations for Zones V1-30, VE and V. The SFHA is an area that would be inundated by the flood having a 1% chance of being equaled or exceeded in any given year (base flood).

Property Description:

Street Address:

The elevation of the lowest adjacent grade to a structure (the lowest ground touching the structure) must be at or above the base (1% annual chance) flood elevation (BFE) for the structure to be removed from the SFHA. Because the elevation of the lowest adjacent grade to the structure, feet, is lower than the BFE, feet, as shown on the effective NFIP map panel, the structure is within the CHHA and SFHA. Therefore, flood insurance is required. These elevations are referenced to the National Geodetic Vertical Datum of 1929 OR North American Vertical Datum of 1988.

[Delete this paragraph if the property is not located within a CBRS area]

Please note that the subject property, as described above, is also located within the Coastal Barrier Resource System (CBRS). Federal financial assistance, including Federal flood insurance, is not available in CBRS areas for new construction or substantial improvements occurring after the date on which the area was declared by Congress to be part of the CBRS or otherwise protected area as required by the Coastal Barrier Resources Act (Public Law 97-348) and the Coastal Barrier Improvement Act 1990 (Public Law 101-591). This date is indicated on the NFIP map. For further information on this property and the CBRS or otherwise protected area designation, contact the U.S. Department of the Interior.

In accordance with Subparagraph 60.3(e)(6) of the NFIP regulations, the use of fill for structural support of buildings with Zones V1-30, VE and V on the NFIP map is prohibited. Your community may want to contact _____, Division Director, Mitigation Division of the Federal Emergency Management Agency in _____ at _____ for guidance.

This determination is based on the flood data presently available. 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.

Sincerely,



William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

cc: Requestor
State/Commonwealth NFIP Coordinator
Region

bcc: Region Division Director
NSP Case File
NSP Project File



Federal Emergency Management Agency

Washington, D.C. 20472

Date

LETTER OF MAP AMENDMENT 218-70-F

Community:

Community No.:

Map Panel Affected:

Map Effective Date:

IN REPLY REFER TO CASE NO.

We reviewed a request for a Letter of Map Amendment (LOMA). Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we determined the property described below is in a Special Flood Hazard Area (SFHA), 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). The SFHA is designated Zone A. After the review of the NFIP map and additional topographic information, our staff has identified this area as being subject to alluvial fan flooding.

Property Description:

Street Address:

Flooding Source:

The Federal Emergency Management Agency issues Letters of Map Amendment and Letters of Map Revision Based on Fill (LOMR-Fs) upon determining that properties should not be included within an SFHA. The procedures that result in the issuance of LOMAs and LOMR-Fs are provided in Parts 65 and 70 of the NFIP regulations (copy enclosed). However, in areas subject to alluvial fan flooding, the provisions of these parts do not apply. (See Paragraph 65.13(b) of the NFIP regulations.) Alluvial fan flooding is characterized by high-velocity flows; erosion, sediment transport, and deposition; and unpredictable flow paths. Riverine floodplain mitigation strategies may not provide adequate protection in areas subject to alluvial fan flooding. Therefore, we do not issue LOMAs or LOMR-Fs in areas subject to alluvial fan flooding. Thus, we cannot review the submittal as a request for a LOMA.

We have based our determination on the flood data presently available. This determination does not preclude map changes resulting from more accurate analyses and/or data than those used to develop the NFIP map, or implementation of mitigation strategies appropriate for alluvial fan flooding. Requests for such changes should be submitted through the community and meet the data requirements as described in Part 65 of the NFIP regulations. Data submittal requirements for requests involving structural flood control measures in areas subject to alluvial fan flooding are described in Section 65.13 of those regulations.

We trust this letter clarifies any confusion regarding our map amendment/revision process for areas subject to alluvial fan flooding and the reasons we cannot amend/revise the NFIP map based on the information submitted with this request. If you have any questions about this letter, 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,

Max H. Yuan, P.E., Project Engineer
Engineering Management Section, Mitigation Division

Enclosure

bcc: Regional Director R -MT
LOMC Subscription Service
NSP Project File; NSP Case File



Federal Emergency Management Agency

Washington, D.C. 20472

ADDITIONAL INFORMATION REGARDING DENIALS OF REQUESTS FOR CONDITIONAL LETTERS OF MAP AMENDMENT AND CONDITIONAL LETTERS OF MAP REVISION BASED ON FILL

When making determinations on requests for Conditional Letters of Map Amendment (CLOMAs) and Conditional Letters of Map Revision based on the placement of fill (CLOMR-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 FEMA's conditional denial of a request to remove a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property will continue to be subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). As mentioned earlier, this determination is based on the flood hazard information available at the time. If more detailed property or flood hazard information becomes available, and the requester believes the information will support removing the property from the SFHA, the requester may submit the information to FEMA at any time and request that FEMA reconsider its determination. In areas where base flood elevations (BFEs) shown on the effective National Flood Insurance Program (NFIP) map were used for the original determination, new BFEs cannot be used until they have been proposed and finalized through the community appeal process. The appeal process is described in detail in Part 67 of the NFIP regulations.

If FEMA denies a request for a CLOMA because the elevation of the lowest adjacent grade (the lowest ground touching a structure) would be below the BFE and that elevation is raised to or above the BFE by the placement of fill material, the requester may submit the appropriate supporting data and request a LOMR-F in accordance with Paragraph 65.5(a)(4) of the NFIP regulations. In this circumstance, if both the elevation of the lowest ground touching the structure *and* the elevation of the lowest floor (including basement/crawl space) are at or above the BFE, FEMA will issue a LOMR-F to remove the structure from the SFHA.

If fill material is used to elevate the lowest ground touching the structure and the lowest floor (including basement/crawl space) to or above the BFE, the requester also must submit a completed copy of Form 4, "Community Acknowledgment of Requests Involving Fill," from the MT-1 application forms package that is to be used for all LOMR-F requests. The application forms package may be downloaded directly from our Web site at http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm, or copies may be obtained by calling our Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627).

The NFIP regulations provide a requester with a period of 90 days from the date of a denial letter to submit data and request that FEMA reconsider its determination without repayment of review and processing fees.

CLOMAENC

Data submitted after 90 days, or data which show that a project has been significantly altered in design or scope other than as necessary to respond to findings made in FEMA's original determination, are subject to all submittal/payment procedures.

Effective October 1, 1996, FEMA revised the fee schedule for reviewing and processing requests for conditional and final modifications to published flood information and maps, thereby establishing flat review and processing fees for most types of requests. Effective September 1, 2002, FEMA modified that fee schedule. All new requests will be processed under the current fee schedule.

There is no review and processing fee for a LOMA request. The review and processing fees for requests for CLOMAs, CLOMR-Fs, and LOMR-Fs are shown below.

Single-lot/single-structure CLOMAs and CLOMR-Fs	\$500
Single-lot/single-structure LOMR-Fs	\$425
Multiple-lot/multiple-structure CLOMAs	\$700
Multiple-lot/multiple-structure CLOMR-Fs and LOMR-Fs	\$800
Single-lot/single-structure LOMR-Fs based on as-built information (CLOMR-F previously issued by FEMA)	\$325
Multiple-lot/multiple-structure LOMR-Fs based on as-built information (CLOMR-F previously issued by FEMA)	\$700

The review and processing fee must be received before FEMA can begin processing a request. Payment of the fee shall be made in the form of a check or money order, made payable in U.S. funds to the National Flood Insurance Program, or by credit card. The payment must be forwarded to the following address:

Federal Emergency Management Agency
Fee-Charge System Administrator
P.O. Box 22787
Alexandria, VA 22304



Federal Emergency Management Agency

Washington, D.C. 20472

ADDITIONAL INFORMATION REGARDING DENIALS OF REQUESTS FOR CONDITIONAL LETTERS OF MAP AMENDMENT AND CONDITIONAL LETTERS OF MAP REVISION BASED ON FILL

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Requesters also should be aware that FEMA's conditional denial of a request to remove a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property will continue to be subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). As mentioned earlier, this determination is based on the flood hazard information available at the time. If more detailed property or flood hazard information becomes available, and the requester believes the information will support removing the property from the SFHA, the requester may submit the information to FEMA at any time and request that FEMA reconsider its determination. In areas where base flood elevations (BFEs) shown on the effective National Flood Insurance Program (NFIP) map were used for the original determination, new BFEs cannot be used until they have been proposed and finalized through the community appeal process. The appeal process is described in detail in Part 67 of the NFIP regulations.

If FEMA denies a request for a CLOMA because the elevation of the lowest adjacent grade (the lowest ground touching a structure) would be below the BFE and that elevation is raised to or above the BFE by the placement of fill material, the requester may submit the appropriate supporting data and request a LOMR-F in accordance with Paragraph 65.5(a)(4) of the NFIP regulations. In this circumstance, if both the elevation of the lowest ground touching the structure *and* the elevation of the lowest floor (including basement/crawl space) are at or above the BFE, FEMA will issue a LOMR-F to remove the structure from the SFHA.

If fill material is used to elevate the lowest ground touching the structure and the lowest floor (including basement/crawl space) to or above the BFE, the requester also must submit a completed copy of Form 4, "Community Acknowledgment of Requests Involving Fill," from the MT-1 application forms package that is to be used for all LOMR-F requests. The application forms package may be downloaded directly from our Web site at http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm, or copies may be obtained by calling our Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627).

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Federal Emergency Management Agency
Fee-Charge System Administrator
P.O. Box 22787
Alexandria, VA 22304



Federal Emergency Management Agency

Washington, D.C. 20472

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), 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 LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *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 LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA 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 LOMA 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 calling 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.

FEMA has established "Grandfather" rules to benefit flood insurance policyholders who have maintained continuous coverage. Property owners may wish to note also that, if they live outside but on the fringe of the SFHA shown on an effective NFIP map and the map is revised to expand the SFHA to include their structure(s), their flood insurance policy rates will not increase as long as the coverage for the affected structure(s) has been continuous. Property owners would continue to receive the lower insurance policy rates.

LOMAs 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 a State, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

In accordance with regulations adopted by the community when it made application to join the NFIP, letters issued to amend 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.

When a restudy is undertaken, or when a sufficient number of revisions or amendments occur on particular map panels, FEMA initiates the printing and distribution process for the affected panels. FEMA notifies community officials in writing when affected map panels are being physically revised and distributed. In such cases, FEMA attempts to reflect the results of the LOMA on the new map panel. If the results of particular LOMAs cannot be reflected on the new map panel because of scale limitations, FEMA notifies the community in writing and revalidates the LOMAs in that letter. LOMAs revalidated in this way usually will become effective 1 day after the effective date of the revised map.



Federal Emergency Management Agency

Washington, D.C. 20472

ADDITIONAL INFORMATION REGARDING DENIALS OF REQUESTS FOR LETTERS OF MAP AMENDMENT AND LETTERS OF MAP REVISION BASED ON FILL

When making determinations on requests for Letters of Map Amendment (LOMAs) and 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 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 FEMA's denial of a request to remove a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). As mentioned earlier, this determination is based on the flood hazard information available at the time. If more detailed property or flood hazard information becomes available, and the requester believes the information will support removing the property from the SFHA, the requester may submit the information to FEMA at any time and request that FEMA reconsider its determination. In areas where base flood elevations (BFEs) shown on the effective National Flood Insurance Program (NFIP) map were used for the original determination, new BFEs cannot be used until they have been proposed and finalized through the community appeal process. The appeal process is described in detail in Part 67 of the NFIP regulations.

If FEMA denies a request for a LOMA because the elevation of the lowest adjacent grade (the lowest ground touching a structure) is below the BFE and that elevation is raised to or above the BFE by the placement of fill material, the requester may submit the appropriate supporting data and request a LOMR-F in accordance with Paragraph 65.5(a)(4) of the NFIP regulations. In this circumstance, if both the elevation of the lowest ground touching the structure *and* the elevation of the lowest floor (including basement/crawl space) are at or above the BFE, FEMA will issue a LOMR-F to remove the structure from the SFHA.

If fill material is used to elevate the lowest ground touching the structure and the lowest floor (including basement/crawl space) to or above the BFE, the requester also must submit a completed copy of Form 4, "Community Acknowledgment of Requests Involving Fill," from the MT-1 application forms package that is to be used for all LOMR-F requests. The application forms package may be downloaded directly from our Web site at http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm, or copies may be obtained by calling our Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627).

Effective October 1, 1996, FEMA revised the fee schedule for reviewing and processing requests for conditional and final modifications to published flood information and maps, thereby establishing flat review and processing fees for most types of request. Effective September 1, 2002, FEMA modified that fee schedule. All new requests will be processed under the current fee schedule.

There is no review and processing fee for a LOMA request. The review and processing fees for requests for LOMR-Fs are shown below.

Single-lot/single-structure LOMR-Fs	\$425
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Single-lot/single-structure LOMR-Fs based on as-built information (CLOMR-F previously issued by FEMA)	\$325
Multiple-lot/multiple-structure LOMR-Fs based on as-built information (CLOMR-F previously issued by FEMA)	\$700

The review and processing fee must be received before FEMA can begin processing a request. Payment of this fee shall be made in the form of a check or money order, made payable in U.S. funds to the National Flood Insurance Program, or by credit card. The payment must be forwarded to the following address:

Federal Emergency Management Agency
Fee-Charge System Administrator
P.O. Box 22787
Alexandria, VA 22304



Federal Emergency Management Agency

Washington, D.C. 20472

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.



Federal Emergency Management Agency

Washington, D.C. 20472

ADDITIONAL INFORMATION REGARDING DENIALS OF REQUESTS FOR LETTERS OF MAP AMENDMENT AND LETTERS OF MAP REVISION BASED ON FILL

When making determinations on requests for Letters of Map Amendment (LOMAs) and Letters of Map Revision Based on 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 FEMA's denial of a request to remove a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). As mentioned earlier, this determination is based on the flood hazard information available at the time. If more detailed property or flood hazard information becomes available, and the requester believes the information will support removing the property from the SFHA, the requester may submit the information to FEMA at any time and request that FEMA reconsider its determination. In areas where base flood elevations (BFEs) shown on the effective National Flood Insurance Program (NFIP) map were used for the original determination, new BFEs cannot be used until they have been proposed and finalized through the community appeal process. The appeal process is described in detail in Part 67 of the NFIP regulations.

If FEMA denies a request for a LOMA because the elevation of the lowest adjacent grade (the lowest ground touching a structure) is below the BFE and that elevation has been raised to or above the BFE by the placement of fill material, the requester may submit the appropriate supporting data and request a LOMR-F in accordance with Paragraph 65.5(a)(4) of the NFIP regulations. In this circumstance, if both the elevation of the lowest ground touching the structure *and* the elevation of the lowest floor (including basement/crawl space) are at or above the BFE, FEMA will issue a LOMR-F to remove the structure from the SFHA.

If fill material is used to elevate the lowest ground touching the structure and the lowest floor (including basement/crawl space) to or above the BFE, the requester also must submit a completed copy of Form 4, "Community Acknowledgment of Requests Involving Fill," from the MT-1 application forms package that is to be used for all LOMR-F requests. The application forms package may be downloaded directly from our Web site at http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm, or copies may be obtained by calling our Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627).

The NFIP regulations provide a requester with a period of 90 days from the date of a denial letter to submit data and request that FEMA reconsider its determination without repayment of review and processing fees. Data submitted after 90 days, or data which show that a project has been significantly altered in design or scope other than as necessary to respond to findings made in FEMA's original determination, are subject to all submittal/payment procedures.

Effective October 1, 1996, FEMA revised the fee schedule for reviewing and processing requests for modifications to published flood information and maps, thereby establishing flat review and processing fees for most types of requests. Effective September 1, 2002, FEMA modified that fee schedule. All new requests will be processed under the current fee schedule.

There is no review and processing fee for a LOMA request. The review and processing fees for requests for LOMR-Fs are shown below.

Single-lot/single-structure LOMR-Fs	\$425
Multiple-lot/multiple-structure LOMR-Fs	\$800
Single-lot/single-structure LOMR-Fs based on as-built information (CLOMR-F previously issued by FEMA)	\$325
Multiple-lot/multiple-structure LOMR-Fs based on as-built information (CLOMR-F previously issued by FEMA)	\$700

The review and processing fee must be received before FEMA can begin processing a LOMR-F request. Payment of this fee shall be made in the form of a check or money order, made payable in U.S. funds to the National Flood Insurance Program, or by credit card. The payment must be forwarded to the following address:

Federal Emergency Management Agency
Fee-Charge System Administrator
P.O. Box 22787
Alexandria, VA 22304



Federal Emergency Management Agency

Washington, D.C. 20472

REFUND2.MEM

MEMORANDUM FOR: Sylvia Faulkner, Operating Accountant
Reports and Control Branch OC-AC

FROM: William R. Blanton, Jr., CFM, Acting Chief
Engineering Management Section
Mitigation Division

SUBJECT: Refund Check, Case No. _____

[Mr./Ms.] **(Name of Requester)** submitted a check or money order in the amount of \$**(Amount of Check)** to obtain a determination for a project in the **(Community Name)**. That check or money order (copy attached) was forwarded to the Fee-Charge System Administrator on **(Date Sent To FCSA)**.

[USE THE FOLLOWING PARAGRAPH FOR LOMA REQUESTS]

The submitted request is for a LOMA. Therefore, the request qualifies for exemption from review and processing fees. Please issue a refund check for the amount of \$**(Amount To Be Refunded)**, made payable to **(Name of Requester)**. When the check is ready, please mail it to:

[USE THE FOLLOWING PARAGRAPH FOR OVERPAYMENTS]

The review and processing fee submitted is incorrect. The correct review and processing fee for a request of this type is **(Fee Amount)**. Please issue a refund check for the amount of \$**(Amount To Be Refunded)**, made payable to **(Name of Requester)**. When the check is ready, please mail it to:

(Name and Address of Requester)

If you have any questions, please contact **(FEMA Program Specialist)** of our staff, either by telephone at **(FEMA Coordinator Telephone Number)** or by facsimile at (202) 646-4596.

Attachment

cc: Fee-Charge System Administrator

Appropriation Number: _____

Accounting Classification: _____

Vendor No.: _____

Secondary Reference No.: _____

bcc: NSP Case File



Federal Emergency Management Agency

Washington, D.C. 20472

Date

Name

Case No.:

Property:

Community:

Community No.:

Map Panel:

Map Date:

Dear :

This responds to your request for our review of the lender's determination regarding whether a building or manufactured home is located in an identified Special Flood Hazard Area (SFHA) as shown on the effective National Flood Insurance Program (NFIP) map referenced above. Unfortunately, we cannot process your request because it was postmarked more than 45 days after the date your lender notified you that your structure is located in an SFHA. In accordance with Section 65.17 of the National Flood Insurance Program regulations, your request is no longer eligible for our review; therefore, we are returning your entire request package, including the check or money order you submitted.

Separate procedures are available for removing a structure from the SFHA when warranted. These procedures include comparing structure elevations to flood elevations. The enclosed application forms package explains those procedures and details the data required.

Thank you for your interest in obtaining our review. If you have any questions regarding this matter, please contact the FEMA Map Assistance Center toll free at 1-877-FEMA Map (1-877-336-2627) or by facsimile at (703) 960-9125.

Sincerely,

A handwritten signature in cursive script that reads "William R. Blanton Jr.".

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

Enclosures

cc: Lender

bcc: NSP Case File



Federal Emergency Management Agency

Washington, D.C. 20472

Date

Name

Case No.:

Property:

Community:

Community No.:

Map Panel:

Map Date:

Dear _____ :

This responds to your request for our review of the lender's determination regarding whether a building or manufactured home is located in an identified Special Flood Hazard Area (SFHA) as shown on the effective National Flood Insurance Program (NFIP) map referenced above. Unfortunately, we cannot review your request because the following items were missing:

- A written request for review, signed by both the lender and borrower
- A dated copy of your lender's notification to you that your structure is located in the SFHA
- A completed Standard Flood Hazard Determination form
- A copy of a plat map or tax assessor's map
- A copy of the effective NFIP map panel for the community in which your structure is located, annotated to show the location of the building or mobile home
- A copy of a map showing the location of the building or manufactured home on the property
- Processing fee of \$____

Therefore, we are returning your entire request package, including the check or money order you submitted. Should you wish to resubmit your request, please mail the complete package, including the required fee, to the following:

FEMA Determination Review Coordinator
c/o Michael Baker Jr., Inc.
3601 Eisenhower Avenue
Alexandria, VA 22304

We will accept a resubmittal only if it is postmarked no later than 15 days from the date of this letter or within 45 days after the date your lender notified you that your structure is located in an SFHA, whichever is later.

Thank you for your interest in obtaining our review. If you have any specific questions concerning the submittal requirements, please contact the FEMA Map Assistance Center toll free at 1-877-FEMA MAP (1-877-336-2627) or by facsimile at (703) 960-9125. Please reference the Case Number shown at the top of this letter in any telephone calls or facsimile transmission so that we may respond in a timely manner.

Sincerely,

A handwritten signature in black ink that reads "William R Blanton Jr". The signature is written in a cursive style with a large, stylized initial 'W'.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

Enclosures

cc: Lender

bcc: NSP Case File



Federal Emergency Management Agency

Washington, D.C. 20472

Date

Name

Case No.:

Property:

Community:

Community No.:

Map Panel:

Map Date:

Dear :

This responds to your request for our review of the lender's determination regarding whether a building or manufactured home is located in an identified Special Flood Hazard Area (SFHA) as shown on the effective National Flood Insurance Program (NFIP) map referenced above. Unfortunately, we cannot process your request because, as shown on the Standard Flood Hazard Determination Form included in your package, your lender's determination is not based on the current effective NFIP Map.

Therefore, we are returning your entire package to you, including the check or money order you submitted. After your lender has made a new determination using the current effective NFIP map, if you still wish to appeal that determination, you may submit your request to us under one of the following available procedures:

- If your resubmittal is postmarked within 45 days after the date your lender notifies you that flood insurance is required, you may submit it under Section 65.17 of the NFIP regulations. We will mail our response within 45 days after receiving all required information. The enclosed information sheet, entitled "How To Request a Review of a Lender Flood Hazard Determination," explains the submittal procedures.
- Resubmittals not postmarked within 45 days after the date your lender notifies you that flood insurance is required, may be submitted as a request for a Letter of Map Amendment under Part 70 of the NFIP regulations. The enclosed application package explains these procedures and details the data that are required for a Letter of Map Amendment.

Thank you for your interest in obtaining our review.

Sincerely,

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

Enclosures

cc: Lender

bcc: NSP Case File



Federal Emergency Management Agency

Washington, D.C. 20472

Date

Name

Case No.:

Property:

Community:

Community No.:

Map Panel:

Map Date:

Dear :

This responds to your request for our review of the lender's determination regarding whether a building or manufactured home is located in an identified Special Flood Hazard Area (SFHA) as shown on the effective National Flood Insurance Program (NFIP) map referenced above. We have completed our review of your request.

Unfortunately, we are unable to determine whether the structure is in the SFHA because the information submitted is insufficient to allow us to definitively locate the structure with respect to the SFHA. Therefore, the determination made by your lender, which found the structure is in the SFHA, must stand.

Separate procedures are available for removing a structure from the SFHA when warranted. These procedures include comparing structure elevations to flood elevations. The enclosed application forms package explains those procedures and details the data required.

Sincerely,

A handwritten signature in black ink that reads "William R. Blanton Jr.".

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

Enclosures

cc: Lender

bcc: NSP Case File



Federal Emergency Management Agency

Washington, D.C. 20472

Date

Name

Case No.:

Property:

Community:

Community No.:

Map Panel:

Map Date:

Dear :

This responds to your request for our review of the lender's determination regarding whether a building or manufactured home is located in an identified Special Flood Hazard Area (SFHA) as shown on the effective National Flood Insurance Program (NFIP) map referenced above. We have completed our review and determined the following:

The structure at is located in the SFHA.

Separate procedures are available for removing a structure from the SFHA when warranted. These procedures include comparing structure elevations to flood elevations. The enclosed application forms package explains those procedures and details the data required.

This determination agrees with that presented on the submitted Standard Flood Hazard Determination Form submitted with your request.

Sincerely,

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

Enclosures:

Application/Certification forms

cc: Lender

bcc: NSP Case File



Federal Emergency Management Agency

Washington, D.C. 20472

Date

Name

Case No.:

Property:

Community:

Community No.:

Map Panel:

Map Date:

Dear _____ :

This responds to your request for our review of the lender's determination regarding whether a building or manufactured home is located in an identified Special Flood Hazard Area (SFHA) as shown on the effective National Flood Insurance Program (NFIP) map referenced above. We have completed our review of your request.

The structure at _____ is not in the SFHA.

This determination disagrees with that presented on the submitted Standard Flood Hazard Determination Form.

Thank you for your interest in obtaining our review.

Sincerely,

A handwritten signature in black ink that reads "William R. Blanton Jr.".

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

cc: Lender

bcc: NSP Case File