

Property Owners Copies

Attached are complete sets of the documents to file. Lender packet and Insurance packet included in these copies



461 SE 3rd Terrace
Pompano Beach, FL 33060
Phone 954-290-7420
bspencer@florida-floodzone.com

April 15, 2014

Dear Marbella Bay Homeowner:

We are informing you that Florida Floodzone Services has successfully obtained a "Letter of Map Amendment" (LOMA) status for your home. FEMA has issued this letter on April 15th, 2014 and is referenced to case number 14-04-5318X. Attached are copies of the letter from FEMA, Lender Submittal Packet and Insurance Submittal Packet.

With the LOMA status on your home, the requirement for flood insurance should be removed. Florida Floodzone Services is not providing advice on flood insurance coverage; you will need to discuss your options with your insurance agent or contact Walter Jenkins, a resident with the Waterstone Community and a local insurance professional/owner of DTRT Insurance Group, LLC. Our previous clients have taken the following steps after receiving the LOMA:

1. Contact your mortgage lender's insurance department (phone number and address is usually on the back of your monthly statement). Inform them that there has been a flood zone designation change on your property. They will review the data and make the determination that the flood insurance is no longer a requirement for your mortgage. This process has taken up to 1 to 2 weeks to get a letter releasing the flood insurance from the lender.
2. Contact your insurance agent and provide them with a copy of the LOMA and the letter from the bank. You can discuss your future insurance options with your agent. With the LOMA status, you are eligible for Preferred Risk Policy (PRP) which has about 40% to 60% savings on identical policy. Other options can be to lower/raise the coverage limits or drop your flood insurance completely. You need to also request a refund of any differences of the premiums for this year.

If you have any questions or concerns, please give us a call at 954-290-7420, or Walter Jenkins at 786-243-0303 (ext 300).

Sincerely,

Brent A. Spencer, PSM, CFM
President



Federal Emergency Management Agency

Washington, D.C. 20472

April 15, 2014

THE HONORABLE STEVEN BATEMAN
MAYOR, CITY OF HOMESTEAD
790 NORTH HOMESTEAD BOULEVARD
HOMESTEAD, FL 33030

CASE NO.: 14-04-5318X
COMMUNITY: CITY OF HOMESTEAD, MIAMI-DADE
COUNTY, FLORIDA
COMMUNITY NO.: 120645

DEAR MR. BATEMAN:

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Sincerely,

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:

LOMR-F DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region
Mr. Brent Spencer



Federal Emergency Management Agency

Washington, D.C. 20472

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

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF HOMESTEAD, MIAMI-DADE COUNTY, FLORIDA	Lots 1 through 90, Block 1, Lots 1 through 69, Block 2, and Lots 1 through 48, Block 3, Marbella Bay, as shown on the Plat recorded in Plat Book 163, Page 57, in the Office of the Clerk of Circuit Court, Miami-Dade County, Florida
	COMMUNITY NO.: 120645	
AFFECTED MAP PANEL	NUMBER: 12086C0731L	
	DATE: 9/11/2009	
FLOODING SOURCE: PONDING		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 25.481, -80.414 SOURCE OF LAT & LONG: GOOGLE EARTH PRO 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)
13-19	1/-	Marbella Bay	1006 - 1030 NE 42nd Terrace (even by 4)	Property	X (unshaded)	6.0 feet	--	6.3 feet

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

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

DETERMINATION TABLE (CONTINUED)

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 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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
34-40	1/-	Marbella Bay	918 - 942 NE 42nd Terrace (even by 4)	Property	X (unshaded)	6.0 feet	--	6.0 feet
48-53	1/-	Marbella Bay	4205 - 4215 NE 9th Street (odd)	Property	X (unshaded)	6.0 feet	--	6.1 feet
54-59	1/-	Marbella Bay	4200 - 4214 NE 9th Street (even)	Property	X (unshaded)	6.0 feet	--	6.2 feet
60-65	1/-	Marbella Bay	4220 - 4230 NE 9th Street (even)	Property	X (unshaded)	6.0 feet	--	6.2 feet
7-13	2/-	Marbella Bay	1021 - 1045 NE 42nd Terrace (odd by 4)	Property	X (unshaded)	6.0 feet	--	6.6 feet
14-20	2/-	Marbella Bay	991, 995 & 1001 - 1017 NE 42nd Terrace (odd by 4)	Property	X (unshaded)	6.0 feet	--	6.0 feet
28-34	2/-	Marbella Bay	935 - 959 NE 42nd Terrace (odd by 4)	Property	X (unshaded)	6.0 feet	--	6.0 feet
7-12	3/-	Marbella Bay	4285 - 4295 NE 10th Court (odd)	Property	X (unshaded)	6.0 feet	--	6.5 feet
13-18	3/-	Marbella Bay	1045 - 1065 NE 42nd Place (odd by 4)	Property	X (unshaded)	6.0 feet	--	6.2 feet

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

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

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF HOMESTEAD, MIAMI-DADE COUNTY, FLORIDA	Lots 1 through 90, Block 1, Lots 1 through 69, Block 2, and Lots 1 through 48, Block 3, Marbella Bay, as shown on the Plat recorded in Plat Book 163, Page 57, in the Office of the Clerk of Circuit Court, Miami-Dade County, Florida
	COMMUNITY NO.: 120645	
AFFECTED MAP PANEL	NUMBER: 12086C0731L	
	DATE: 9/11/2009	
FLOODING SOURCE: PONDING		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 25.481, -80.414 SOURCE OF LAT & LONG: GOOGLE EARTH PRO 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)
1-6	1/-	Marbella Bay	1064 - 1084 NE 42nd Terrace (even by 4)	Structure	X (unshaded)	6.0 feet	6.8 feet	--

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

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

DETERMINATION TABLE (CONTINUED)
PORTIONS REMAIN IN THE SFHA

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

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)
7-12	1/-	Marbella Bay	1040 - 1060 NE 42nd Terrace (even by 4)	Structure	X (unshaded)	6.0 feet	6.8 feet	--
20-26	1/-	Marbella Bay	974 - 1002 NE 42nd Terrace (even by 4)	Structure	X (unshaded)	6.0 feet	7.3 feet	--
27-33	1/-	Marbella Bay	946 - 970 NE 42nd Terrace (even by 4)	Structure	X (unshaded)	6.0 feet	7.1 feet	--
41-47	1/-	Marbella Bay	4217 - 4229 NE 9th Street (odd)	Structure	X (unshaded)	6.0 feet	7.1 feet	--
66-71	1/-	Marbella Bay	4232 - 4246 NE 9th Street (even)	Structure	X (unshaded)	6.0 feet	6.8 feet	--
72-78	1/-	Marbella Bay	4252 - 4268 NE 9th Street (even)	Structure	X (unshaded)	6.0 feet	6.7 feet	--
79-84	1/-	Marbella Bay	4274 - 4282 (even) & 4286 NE 9th Street	Structure	X (unshaded)	6.0 feet	6.8 feet	--
85-90	1/-	Marbella Bay	4288 - 4298 NE 9th Street (even)	Structure	X (unshaded)	6.0 feet	7.1 feet	--
1-6	2/-	Marbella Bay	4278 - 4288 NE 10th Court (even)	Structure	X (unshaded)	6.0 feet	6.8 feet	--
21-27	2/-	Marbella Bay	963 - 987 NE 42nd Terrace (odd by 4)	Structure	X (unshaded)	6.0 feet	7.0 feet	--

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration



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Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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)
35-41	2/-	Marbella Bay	4275 - 4287 NE 9th Street (odd)	Structure	X (unshaded)	6.0 feet	7.4 feet	--
42-48	2/-	Marbella Bay	934 - 958 NE 42nd Place (even by 4)	Structure	X (unshaded)	6.0 feet	7.4 feet	--
49-55	2/-	Marbella Bay	962 - 986 NE 42nd Place (even by 4)	Structure	X (unshaded)	6.0 feet	7.7 feet	--
56-62	2/-	Marbella Bay	990 - 1018 NE 42nd Place (even by 4)	Structure	X (unshaded)	6.0 feet	7.1 feet	--
63-69	2/-	Marbella Bay	1022 - 1040 NE 42nd Place (even by 4)	Structure	X (unshaded)	6.0 feet	7.3 feet	--
1-6	3/-	Marbella Bay	4276 & 4275 - 4283 NE 10th Court (odd)	Structure	X (unshaded)	6.0 feet	7.1 feet	--
19-24	3/-	Marbella Bay	1021 - 1041 NE 42nd Place (odd by 4)	Structure	X (unshaded)	6.0 feet	7.3 feet	--
25-30	3/-	Marbella Bay	995 & 1001 - 1017 NE 42nd Place (odd by 4)	Structure	X (unshaded)	6.0 feet	7.3 feet	--
31-36	3/-	Marbella Bay	971 - 991 NE 42nd Place (odd by 4)	Structure	X (unshaded)	6.0 feet	7.5 feet	--
37-42	3/-	Marbella Bay	941 & 951 - 967 NE 42nd Place (odd by 4)	Structure	X (unshaded)	6.0 feet	7.2 feet	--
43-48	3/-	Marbella Bay	917 - 937 NE 42nd Place (odd by 4)	Structure	X (unshaded)	6.0 feet	7.6 feet	--

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

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Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 22 Properties.)

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

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

A handwritten signature in black ink, appearing to read "Luis Rodriguez".

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration



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.