

## First Step

Lender Submittal Packet: This is the official request from the owner to the lender informing them that the flood zone has change and requesting the lender to release the flood insurance requirement.

Instructions:

- 1) Fill out the Lender Loan Number and Sign the Bottom.
- 2) Mail/Fax/email to the lender insurance division, usually found on the back of your mortgage statement, otherwise call the lender general phone number and ask where to send the insurance packet.
- 3) It usually will take 1 to 2 weeks for the lender to process the request.

If you have a line of credit or a second lender, you will need to copy and fill out the paper work for the second lender also.

If you plan on keeping flood insurance but at the cheaper premium amount you can submit the insurance packet at the same time.

Or, if you plan on canceling the flood insurance policy you will need to wait for a release from the lender (usually will be a letter format), before submitting the insurance Package.

Please contact us if the lender or you have questions or problems with the paperwork.

**NOTICE OF FLOOD ZONE DESIGNATION CHANGE AND  
REQUEST TO RELEASE FLOOD INSURANCE REQUIREMENT**

Notice Date: March 15, 2010

Owner Name: \_\_\_\_\_

Property Address: \_\_\_\_\_  
Homestead, FL 33033

Property Platted Lot:\_\_\_\_\_, Block\_\_\_\_\_

Lender Loan Number \_\_\_\_\_

FEMA Case Number: 11-04-3472A      Issue Date: 03/15/2011

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Dear Lender Insurance Representative:

Florida Floodzone Services has obtained a "Letter of Map Amendment" (LOMA) status on the above referenced property. With a LOMA status on this property the federal requirement for flood insurance is no longer required as stated in "THE NATIONAL FLOOD INSURANCE ACT OF 1968 AS AMENDED, AND THE FLOOD DISASTER PROTECTION ACT OF 1973, AS AMENDED", SUBSECTION 4012a.(a). I am sending you this notification of requesting release of the requirement of flood insurance policy covering this property.

Attached are the following required documents for your processing:

- Copy of the eLOMA for this property

With this letter, I authorize you as my lender to release all flood policy requirements for my loan. Please review the documentation and provide a letter stating the release of the requirement for a flood insurance policy on this property. If you have any questions please give me a call.

The eLOMA document can be verified by calling FEMA at 877-336-2627.

Sincerely

Property Owner / Policy Holder



# Federal Emergency Management Agency

Washington, D.C. 20472

March 15, 2011

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

CASE NO.: 11-04-3472A  
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, 6730 Santa Barbara Court, Elkridge, MD 21075.

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 A. 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 87, Block 1; Lots 1 through 24, Block 2; Lots 1 through 30, Block 3; and Lots 1 through 31, Block 4, Portofino Palms, as shown on the Plat recorded as Clerk File No. 2005R1286817, in Plat Book 164, Page 31, 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: 25.482, -80.419 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)
1-47	1	Portofino Palms	NE 39th Avenue/NE 13th Drive	Property	X (unshaded)	5.0 feet	--	5.9 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, 6730 Santa Barbara Court, Elkridge, MD 21075.

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)
48-87	1	Portofino Palms	NE 40th Road/NE 10th Drive/NE 39th Avenue	Property	X (unshaded)	5.0 feet	--	5.7 feet
1-24	2	Portofino Palms	NE 40th Road/NE 11th Drive/NE 39th Avenue	Property	X (unshaded)	5.0 feet	--	6.0 feet
1-30	3	Portofino Palms	NE 11th Drive/NE 39th Avenue/NE 12th Drive	Property	X (unshaded)	5.0 feet	--	6.0 feet
1-31	4	Portofino Palms	NE 13th Drive/NE 12th Drive	Property	X (unshaded)	5.0 feet	--	5.9 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, 6730 Santa Barbara Court, Elkridge, MD 21075.

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