

Second Step

Insurance Company Submittal Package: This is the official request from the owner to the Insurance Company informing them that the flood zone has change and requesting to rewrite (step 2A) or to cancel (step 2B) the current flood insurance policy.

Step 2A) Rewrite the current policy to a Preferred Risk Policy (PRP). Refunds will be based on a full refund of the current year minus the cost of the converted policy. Example: Current policy \$1000 ? New Policy \$350 = Refund \$650+/- . (Note if the current policy is renewing next month you will have renewal bill for \$350 for the next policy term). If the next year policy is renewed you will be eligible for 2 years refunds. Lender release is not required for a rewrite.

Instructions:

- 1) Please remove the cancel letter from this packet.
- 2) Fill out the Insurance Policy Term & Number and sign the bottom of the rewrite letter
- 3) Mail/fax/email/drop-off the packet to your local insurance agent for processing
- 4) They will process the request and the refund is usually refunded 30-60 days after the request.

Or **Step 2B) Cancel the Current Policy**; Refunds will be based on a full refund of the current. Example: Current policy \$1000 = Refund \$1000+/- . If the next year policy is renewed you will be eligible for 2 years refunds. Lender release is required for a Cancel process.

Instructions:

- 1) Please remove the rewriteletter from this packet.
- 2) Attached a copy of the Release Letter from the Lender
- 2) Fill out the Insurance Policy Term & Number and sign the bottom of the cancel letter
- 3) Mail/fax/email/drop-off the packet to your local insurance agent for processing
- 4) They will process the request and the refund is usually refunded 30-60 days after the request.

Please contact us it the insurance agent or you have questions or problems with the paperwork.

**NOTICE OF FLOOD ZONE DESIGNATION CHANGE AND
REQUEST TO REWRITE FLOOD POLICY**

Notice Date: April 2, 2015

Owner Name: _____

Property Address: _____
Homestead, FL 33033

Property Platted Lot:_____, Block_____,Christy's Homes (163-35)

Flood Insurance Policy Number _____

Flood Insurance Policy Term _____

FEMA Case Number: 14-04-4084A Issue Date: 03/06/2014

Reissued Case No. 15-04-4441A Issued Date 04/02/2015

Request Quote for Preferred Risk Policy equivalent policy coverage amounts of current policy.

Dear Insurance Agent:

Florida Floodzone Services has obtained a "Letter of Map Amendment" (LOMA) status on the above referenced property. I am sending you this notification of requesting cancellation of the referenced flood insurance policy covering this property. These changes are referenced in the National Flood Insurance Program Guidelines, Chapter Cancellation/Nullification, sub-section I-B-24, "Cancel and Rewrite Due to Letter of Map Amendment LOMA (TRRP 24)".

Attached are the following required documents for your processing:

- Copy of the LOMA for this property

With this letter, I authorize you as my insurance agent to rewrite my flood policy to a Preferred Risk Policy and provide me quotes for my new insurance policy options. Please process this request and complete the required documentation for a full refund up to two years in a timely manner. If you have any questions please give me a call.

Sincerely

Property Owner / Policy Holder

MODERATE-TO-LOW RISK

RESIDENTIAL: PREFERRED RISK POLICY (PRP) (ZONES B, C, X)

Coverage	BUILDING & CONTENTS ¹ Annual Premium ^{2,3}		Coverage	CONTENTS ONLY ^{1,4,7} Annual Premium ²	
	Without Basement or Enclosure ⁶	With Basement or Enclosure ⁵		Contents Above Ground ⁷	All Other Locations ⁸
\$20,000/ \$8,000	\$129	\$176	\$8,000	\$57	\$79
\$30,000/ \$12,000	\$183	\$211	\$12,000	\$75	\$106
\$50,000/ \$20,000	\$240	\$269	\$20,000	\$110	\$147
\$75,000/ \$30,000	\$281	\$315	\$30,000	\$126	\$168
\$100,000/ \$40,000	\$312	\$346	\$40,000	\$140	\$187
\$125,000/ \$50,000	\$334	\$368	\$50,000	\$153	\$207
\$150,000/ \$60,000	\$356	\$390	\$60,000	\$167	\$226
\$200,000/ \$80,000	\$390	\$429	\$80,000	\$194	\$248
\$250,000/ \$100,000	\$414	\$460	\$100,000	\$221	\$271

Rates effective October 1, 2013

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$22.00

³Premium includes ICC premium fee of \$5.00. Deduct this amount if the risk is a condominium unit.

⁴Contents-only policies are not available for contents located in basement only.

⁵Do not use this section of the table for buildings with crawl spaces or subgrade crawl spaces. See footnote 6.

⁶Use this section of the table for buildings with crawl spaces or subgrade crawl spaces.

⁷Content-only policies are not available for contents located in basement only.

⁸More than one floor.

⁹Basement only not eligible.

Note: As of January 1, 2011, properties that have been newly mapped into a high-risk flood zone, on or after October 1, 2008, may qualify for a Preferred Risk Policy (PRP) through the [PRP Eligibility Extension](#) program.

Note: Residential condominium associations are not eligible for the Preferred Risk Policy (PRP). Individual residential condominium units in residential condominium buildings are eligible for the Preferred Risk Policy (PRP). In addition, individual residential condominium unit owners in nonresidential condominium buildings are only eligible for contents coverage. The deductibles apply separately to building and contents. Building deductible, \$1,000. Contents deductible, \$1,000.

To qualify for replacement cost claim settlement, a single-family dwelling must be the insured's primary residence and be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss. Please refer to the Standard Flood Insurance Policy (SFIP) for further explanation and requirements.

**NOTICE OF FLOOD ZONE DESIGNATION CHANGE AND
REQUEST TO CANCEL FLOOD POLICY**

Notice Date: April 2, 2015

Owner Name: _____

Property Address: _____
Homestead, FL 33033

Property Platted Lot:_____, Block_____,Christy's Homes (163-35)

Flood Insurance Policy Number _____

Flood Insurance Policy Term _____

FEMA Case Number: 14-04-4084A Issue Date: 03/06/2014
Reissued Case No. 15-04-4441A Issued Date 04/02/2015

Dear Insurance Agent:

Florida Floodzone Services has obtained a "Letter of Map Amendment" (LOMA) status on the above referenced property. I am sending you this notification of requesting cancellation of the referenced flood insurance policy covering this property. These changes are referenced in the National Flood Insurance Program Guidelines, Chapter Cancellation/Nullification, sub-section I-B-19, "Insurance is no longer required by the mortgagee because the structure has been removed from the special flood hazard area by means of letter of map amendment (TRRP 20)".

Attached are the following required documents for your processing:

- Copy of the LOMA for this property
- Copy of the mortgagee release of flood insurance requirement

With this letter, I authorize you as the insurance agent to complete the Flood Insurance Cancellation/Nullification Request Form (FEMA form 81-71). This cancellation request has been issued during the referenced policy year. Please process this request and complete the documentation for a refund for up to two years in a timely manner. If you have any questions please give me a call.

Sincerely

Property Owner / Policy Holder



Federal Emergency Management Agency

Washington, D.C. 20472

April 02, 2015

THE HONORABLE JEFF PORTER
MAYOR, CITY OF HOMESTEAD
650 NORTHEAST 22 TERRACE
HOMESTEAD, FL 33030

CASE NO.: 15-04-4441A
COMMUNITY: CITY OF HOMESTEAD, MIAMI-DADE
COUNTY, FLORIDA
COMMUNITY NO.: 120645

DEAR MR. PORTER:

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 56, Block 1; and Lots 1 through 32, Block 2, Cristy's Homes, as shown on the Plat, recorded as Instrument No. 2005R0440014, in Plat Book 00163, Page 38, in the Office of the Clerk of Court, Miami-Dade County, Florida
	COMMUNITY NO.: 120645	
AFFECTED MAP PANEL	NUMBER: 12086C0731L DATE: 9/11/2009	
FLOODING SOURCE: MOWRY CANAL C-103; MOWRY CANAL C-103N		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 25.482, -80.415 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	1	Cristy's Homes	4186 NE 12th Street	Property	X (unshaded)	--	--	6.0 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)
SUPERSEDES PREVIOUS DETERMINATION

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)
2	1	Cristy's Homes	4182 NE 12th Street	Property	X (unshaded)	--	--	6.0 feet
3	1	Cristy's Homes	4178 NE 12th Street	Property	X (unshaded)	--	--	6.2 feet
4	1	Cristy's Homes	4174 NE 12th Street	Property	X (unshaded)	--	--	6.7 feet
5	1	Cristy's Homes	4170 NE 12th Street	Property	X (unshaded)	--	--	6.4 feet
6	1	Cristy's Homes	1200 NE 41st Place	Property	X (unshaded)	--	--	6.3 feet
7	1	Cristy's Homes	1210 NE 41st Place	Property	X (unshaded)	--	--	6.4 feet
8	1	Cristy's Homes	1220 NE 41st Place	Property	X (unshaded)	--	--	6.5 feet
9	1	Cristy's Homes	1230 NE 41st Place	Property	X (unshaded)	--	--	6.4 feet
10	1	Cristy's Homes	1240 NE 41st Place	Property	X (unshaded)	--	--	6.2 feet
11	1	Cristy's Homes	1250 NE 41st Place	Property	X (unshaded)	--	--	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)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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)
14	1	Cristy's Homes	1280 NE 41st Place	Property	X (unshaded)	--	--	6.2 feet
15	1	Cristy's Homes	1300 NE 41st Place	Property	X (unshaded)	--	--	6.2 feet
16	1	Cristy's Homes	1310 NE 41st Place	Property	X (unshaded)	--	--	6.2 feet
17	1	Cristy's Homes	1320 NE 41st Place	Property	X (unshaded)	--	--	6.4 feet
18	1	Cristy's Homes	1330 NE 41st Place	Property	X (unshaded)	--	--	6.2 feet
19	1	Cristy's Homes	1340 NE 41st Place	Property	X (unshaded)	--	--	6.0 feet
20	1	Cristy's Homes	1350 NE 41st Place	Property	X (unshaded)	--	--	6.4 feet
25	1	Cristy's Homes	4157 NE 14th Street	Property	X (unshaded)	--	--	6.2 feet
26	1	Cristy's Homes	4161 NE 14th Street	Property	X (unshaded)	--	--	6.5 feet
27	1	Cristy's Homes	4165 NE 14th Street	Property	X (unshaded)	--	--	6.4 feet
28	1	Cristy's Homes	4169 NE 14th Street	Property	X (unshaded)	--	--	6.4 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)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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)
29	1	Cristy's Homes	4173 NE 14th Street	Property	X (unshaded)	--	--	6.5 feet
30	1	Cristy's Homes	4177 NE 14th Street	Property	X (unshaded)	--	--	6.4 feet
31	1	Cristy's Homes	4181 NE 14th Street	Property	X (unshaded)	--	--	6.2 feet
32	1	Cristy's Homes	4185 NE 14th Street	Property	X (unshaded)	--	--	6.2 feet
37	1	Cristy's Homes	1371 NE 42nd Avenue	Property	X (unshaded)	--	--	6.1 feet
38	1	Cristy's Homes	1361 NE 42nd Avenue	Property	X (unshaded)	--	--	6.2 feet
39	1	Cristy's Homes	1351 NE 42nd Avenue	Property	X (unshaded)	--	--	6.4 feet
40	1	Cristy's Homes	1341 NE 42nd Avenue	Property	X (unshaded)	--	--	6.4 feet
41	1	Cristy's Homes	1331 NE 42nd Avenue	Property	X (unshaded)	--	--	6.4 feet
47	1	Cristy's Homes	1261 NE 42nd Avenue	Property	X (unshaded)	--	--	6.5 feet
48	1	Cristy's Homes	1251 NE 42nd Avenue	Property	X (unshaded)	--	--	6.4 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)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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)
49	1	Cristy's Homes	1241 NE 42nd Avenue	Property	X (unshaded)	--	--	6.6 feet
50	1	Cristy's Homes	1231 NE 42nd Avenue	Property	X (unshaded)	--	--	6.0 feet
55	1	Cristy's Homes	1190 NE 42nd Avenue	Property	X (unshaded)	--	--	6.0 feet
56	1	Cristy's Homes	1182 NE 42nd Avenue	Property	X (unshaded)	--	--	6.2 feet
3	2	Cristy's Homes	4177 NE 12th Street	Property	X (unshaded)	--	--	6.1 feet
4	2	Cristy's Homes	4173 NE 12th Street	Property	X (unshaded)	--	--	6.3 feet
9	2	Cristy's Homes	1281 NE 41st Place	Property	X (unshaded)	--	--	6.3 feet
10	2	Cristy's Homes	1301 NE 41st Place	Property	X (unshaded)	--	--	6.2 feet
11	2	Cristy's Homes	1311 NE 41st Place	Property	X (unshaded)	--	--	6.6 feet
12	2	Cristy's Homes	1321 NE 41st Place	Property	X (unshaded)	--	--	6.5 feet
13	2	Cristy's Homes	1331 NE 41st Place	Property	X (unshaded)	--	--	6.3 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)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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)
17	2	Cristy's Homes	4171 NE 14th Street	Property	X (unshaded)	--	--	6.5 feet
18	2	Cristy's Homes	4178 NE 14th Street	Property	X (unshaded)	--	--	6.5 feet
19	2	Cristy's Homes	4182 NE 14th Street	Property	X (unshaded)	--	--	6.3 feet
20	2	Cristy's Homes	4186 NE 14th Street	Property	X (unshaded)	--	--	6.4 feet
22	2	Cristy's Homes	1350 NE 42nd Avenue	Property	X (unshaded)	--	--	6.3 feet
23	2	Cristy's Homes	1340 NE 42nd Avenue	Property	X (unshaded)	--	--	6.4 feet
25	2	Cristy's Homes	1320 NE 42nd Avenue	Property	X (unshaded)	--	--	6.1 feet
30	2	Cristy's Homes	1260 NE 42nd Avenue	Property	X (unshaded)	--	--	6.2 feet
31	2	Cristy's Homes	1250 NE 42nd Avenue	Property	X (unshaded)	--	--	6.3 feet
32	2	Cristy's Homes	1240 NE 42nd Avenue	Property	X (unshaded)	--	--	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)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

SUPERSEDES OUR PREVIOUS DETERMINATION (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This Determination Document supersedes our previous determination dated 4/10/2014, for the subject property.

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

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 56, Block 1; and Lots 1 through 32, Block 2, Cristy's Homes, as shown on the Plat, recorded as Instrument No. 2005R0440014, in Plat Book 00163, Page 38, in the Office of the Clerk of Court, Miami-Dade County, Florida
	COMMUNITY NO.: 120645	
AFFECTED MAP PANEL	NUMBER: 12086C0731L DATE: 9/11/2009	
FLOODING SOURCE: MOWRY CANAL C-103; MOWRY CANAL C-103N		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 25.482, -80.415 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)
12	1	Cristy's Homes	1260 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.6 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
SUPERSEDES PREVIOUS DETERMINATION

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.

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 CHANGE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
13	1	Cristy's Homes	1270 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.7 feet	--
21	1	Cristy's Homes	1360 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.5 feet	--
22	1	Cristy's Homes	1370 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.4 feet	--
23	1	Cristy's Homes	1380 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.4 feet	--
24	1	Cristy's Homes	1390 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.9 feet	--
33	1	Cristy's Homes	4189 NE 14th Street	Structure (Residence)	X (unshaded)	--	6.4 feet	--
34	1	Cristy's Homes	4193 NE 14th Street	Structure (Residence)	X (unshaded)	--	6.5 feet	--
35	1	Cristy's Homes	4197 NE 14th Street	Structure (Residence)	X (unshaded)	--	6.3 feet	--
36	1	Cristy's Homes	1381 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.4 feet	--
42	1	Cristy's Homes	1321 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.6 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.

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)

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)
43	1	Cristy's Homes	1311 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.6 feet	--
44	1	Cristy's Homes	1301 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.5 feet	--
45	1	Cristy's Homes	1281 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.4 feet	--
46	1	Cristy's Homes	1271 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.8 feet	--
51	1	Cristy's Homes	1221 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.8 feet	--
52	1	Cristy's Homes	1211 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.8 feet	--
53	1	Cristy's Homes	1201 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	7.0 feet	--
54	1	Cristy's Homes	1198 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	7.0 feet	--
1	2	Cristy's Homes	4185 NE 12th Street	Structure (Residence)	X (unshaded)	--	6.6 feet	--
2	2	Cristy's Homes	4181 NE 12th Street	Structure (Residence)	X (unshaded)	--	6.5 feet	--
5	2	Cristy's Homes	1241 NE 41st Place	Structure (Residence)	X (unshaded)	--	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)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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)
6	2	Cristy's Homes	1251 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.2 feet	--
7	2	Cristy's Homes	1261 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.4 feet	--
8	2	Cristy's Homes	1271 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.3 feet	--
14	2	Cristy's Homes	1341 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.5 feet	--
15	2	Cristy's Homes	1351 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.5 feet	--
16	2	Cristy's Homes	1361 NE 41st Place	Structure (Residence)	X (unshaded)	--	6.7 feet	--
21	2	Cristy's Homes	1360 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.8 feet	--
24	2	Cristy's Homes	1330 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.9 feet	--
26	2	Cristy's Homes	1310 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.2 feet	--
27	2	Cristy's Homes	1300 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.5 feet	--
28	2	Cristy's Homes	1280 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.4 feet	--

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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)
29	2	Cristy's Homes	1270 NE 42nd Avenue	Structure (Residence)	X (unshaded)	--	6.5 feet	--

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 34 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.

SUPERSEDES OUR PREVIOUS DETERMINATION (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This Determination Document supersedes our previous determination dated 4/10/2014, for the subject property.

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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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.