# Federal Emergency Management Agency

Washington, D.C. 20472

# LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

| COMMUNITY AND MAP PANEL INFORMATION | | LEGAL PROPERTY DESCRIPTION |
|---|---|---|
| COMMUNITY | BOROUGH OF CLOSTER, BERGEN COUNTY, NEW JERSEY | Lot A, Lowrie Estates, as described in the Deed, recorded in Book 1432, Pages 1793 through 1798, in the Office of the County Clerk, Bergen County, New Jersey (TMI: 18-1806-37) |
| | COMMUNITY NO.: 340023 | |
| AFFECTED MAP PANEL | NUMBER: 34003C0202G | |
| | DATE: 9/30/2005 | |
| FLOODING SOURCE: TRIBUTARY TO DWARS KILL | | APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.980, -73.945<br>SOURCE OF LAT & LONG: GOOGLE EARTH PRO<br>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) |
|---|---|---|---|---|---|---|---|---|
| A | -- | Lowrie Estates | 51 Kennedy Circle | Structure (Residence) | X (unshaded) | 41.4 feet | 42.1 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.)

PORTIONS REMAIN IN THE SFHA
ZONE A

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, 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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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

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.

**ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

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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