



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (OUT AS SHOWN)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF CONCORD, CABARRUS COUNTY, NORTH CAROLINA	Lots 123-126, Autumn Ridge II, Phase 2, Map 2, as shown on the plat, recorded in Book 34, Page 62, filed on June 25, 1999; and Lots 136, 138, and 140-143, Autumn Ridge II, Phase 2, Map 1, as shown on the plat, recorded in Book 33, Page 80, filed on January 15, 1999, both plats recorded by the Register of Deeds, Cabarrus County, North Carolina
	COMMUNITY NO.: 370037	
AFFECTED MAP PANEL	NUMBER: 37025C0120D	
	NAME: CABARRUS COUNTY, NORTH CAROLINA AND INCORPORATED AREAS	
	DATE: 11/02/1994	
FLOODING SOURCE: CODDLE CREEK		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.341, -80.607 SOURCE OF LAT & LONG: PRECISION MAPPING STREET 4.0 DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
138	—	Autumn Ridge 2, Phase 2, Map 1	5223 Moonlight Trail SW	Property	X (shaded)	—	546.2 feet	542.9 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)
STUDY UNDERWAY

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 based on existing natural ground elevations prior to the placement of fill the property(ies) would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), even though the property(ies) is/are shown outside the SFHA on the effective NFIP map. We have further determined that, as a result of fill placement on the property, the property(ies) would not be inundated by the base flood and is/are 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, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.

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Federal Insurance and Mitigation Administration

Version 1.3.3

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LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (OUT AS SHOWN)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
140	—	Autumn Ridge 2, Phase 2, Map 1	5215 Moonlight Trail SW	Property	X (unshaded)	—	546.1 feet	544.4 feet
141	—	Autumn Ridge 2, Phase 2, Map 1	5211 Moonlight Trail SW	Property	X (unshaded)	—	547.3 feet	544.4 feet
142	—	Autumn Ridge 2, Phase 2, Map 1	5207 Moonlight Trail SW	Property	X (shaded)	—	548.0 feet	545.2 feet

STUDY UNDERWAY (This additional consideration applies to all properties in the LOMR-F-OAS DETERMINATION DOCUMENT (OUT AS SHOWN))

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

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, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.

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

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF CONCORD, CABARRUS COUNTY, NORTH CAROLINA	Lots 123-126, Autumn Ridge II, Phase 2, Map 2, as shown on the plat, recorded in Book 34, Page 62, filed on June 25, 1999; and Lots 136, 138, and 140-143, Autumn Ridge II, Phase 2, Map 1, as shown on the plat, recorded in Book 33, Page 80, filed on January 15, 1999, both plats recorded by the Register of Deeds, Cabarrus County, North Carolina
	COMMUNITY NO.: 370037	
AFFECTED MAP PANEL	NUMBER: 37025C0120D	
	NAME: CABARRUS COUNTY, NORTH CAROLINA AND INCORPORATED AREAS	
	DATE: 11/02/1994	
FLOODING SOURCE: CODDLE CREEK		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.341, -80.607 SOURCE OF LAT & LONG: PRECISION MAPPING STREET 4.0 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)
123	—	Autumn Ridge 2, Phase 2, Map 2	5283 Moonlight Trail SW	Property	X (unshaded)	545.0 feet	554.0 feet	550.7 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)

STUDY UNDERWAY

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, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.

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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 CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
124	—	Autumn Ridge 2, Phase 2, Map 2	5279 Moonlight Trail SW	Property	X (unshaded)	545.0 feet	552.8 feet	548.0 feet
125	—	Autumn Ridge 2, Phase 2, Map 2	5275 Moonlight Trail SW	Property	X (shaded)	545.0 feet	551.4 feet	546.3 feet
126	—	Autumn Ridge 2, Phase 2, Map 2	5271 Moonlight Trail SW	Property	X (shaded)	544.7 feet	548.3 feet	544.9 feet
136	—	Autumn Ridge 2, Phase 2, Map 1	5231 Moonlight Trail SW	Property	X (shaded)	544.0 feet	546.0 feet	545.6 feet
143	—	Autumn Ridge 2, Phase 2, Map 1	5203 Moonlight Trail SW	Property	X (shaded)	544.0 feet	548.5 feet	545.7 feet

STUDY UNDERWAY (This additional consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

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, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.

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