



**Federal Emergency Management Agency**  
Washington, D.C. 20472

**LETTER OF MAP AMENDMENT  
DETERMINATION DOCUMENT (OUT AS SHOWN)**

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF CONCORD, CABARRUS COUNTY, NORTH CAROLINA	Lot 259, Carriage Downs, Phase VII, as shown on the Plat recorded in Plat Book 25, Page 60, in the Office of the Register of Deeds, Cabarrus County, North Carolina
	COMMUNITY NO.: 370037	
AFFECTED MAP PANEL	NUMBER: 37025C0080D	
	NAME: CABARRUS COUNTY, NORTH CAROLINA AND INCORPORATED AREAS	
	DATE: 11/2/1994	
FLOODING SOURCE: NONE		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.401, -80.683 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 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)
259	—	Carriage Downs, Phase VII	6021 Havencrest Court N.W.	Property	X (unshaded)	—	—	—

**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.)

**STUDY UNDERWAY**

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 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). The subject property is 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, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

Doug Bellomo, P.E., Chief  
Hazard Identification Section, Mitigation Division  
Emergency Preparedness and Response Directorate

Version 1.3.3

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**LETTER OF MAP AMENDMENT  
DETERMINATION DOCUMENT (OUT AS SHOWN)****ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)****STUDY UNDERWAY (This additional consideration applies to all properties in the LOMA-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, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

  
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