



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 CONCORD, CABARRUS COUNTY, NORTH CAROLINA	<p>Lots 350 and 351, 360 through 369, and a portion of Lots 357, 358, and 359, Riverwalk, Phase I, Map 10, as shown on the Plat recorded as Document No. 34489, in Plat Book 50, Pages 61 and 62, in the Office of the Register of Deeds, Cabarrus County, North Carolina.</p> <p>The portion of property is more particularly described by the following metes and bounds:</p>
	COMMUNITY NO.: 370037	
AFFECTED MAP PANEL	NUMBER: 3710459900J	
	DATE: 11/5/2008	
FLOODING SOURCE: ROCKY RIVER		<p>APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.369, -80.688</p> <p>SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 DATUM: NAD 83</p>

DETERMINATION

LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
357	--	Riverwalk, Phase I	2931 Watercrest Drive NW	Portion of Property	X (shaded)	583.6 feet	--	584.3 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.)

LEGAL PROPERTY DESCRIPTION
DETERMINATION TABLE (CONTINUED)
PORTIONS REMAIN IN THE SFHA

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 described portion(s) of 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.

Kevin C. Long

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Engineering Management Branch
Mitigation Directorate



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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

COMMENCING at the southeastern corner of Lot 359, being the POINT OF BEGINNING; thence S14°12'54"W, 6.50 feet; thence S32°04'06"W, 6.39 feet; thence S32°47'36"W, 14.25 feet; thence S32°44'41"W, 14.25 feet; thence S32°13'04"W, 4.86 feet; thence S32°39'57"W, 15.37 feet; thence S32°43'46"W, 14.03 feet; thence S32°30'38"W, 12.41 feet; thence S28°54'13"W, 5.59 feet; thence S34°41'00"W, 3.04 feet; thence S00°11'37"E, 5.92 feet; thence S09°20'19"W, 2.98 feet; thence S11°41'28"W, 13.66 feet; thence S15°22'06"W, 13.66 feet; thence S55°25'56"W, 3.98 feet; thence S12°40'41"W, 13.25 feet; thence S32°50'00"W, 13.78 feet; thence S33°15'20"W, 13.41 feet; thence S31°14'02"W, 2.44 feet; thence S30°18'47"W, 12.49 feet; thence S47°15'35"W, 6.76 feet; thence S38°20'32"W, 10.43 feet; thence S24°41'17"W, 12.63 feet; thence S25°09'49"W, 13.44 feet; thence S67°15'35"W, 12.81 feet; thence S62°13'02"W, 57.00 feet; thence N11°09'31"W, 238.64 feet; thence 42.74 feet along a tangent curve to the left having a radius of 180.00 feet, with a chord bearing of N72°02'11"E, 42.64 feet; thence 42.74 feet along a curve to the left having a radius of 180.00 feet, with a chord bearing of N72°02'11"E, 42.64 feet; thence 50.42 feet along a curve to the left having a radius of 180.00 feet, with a chord bearing of N57°12'32"E, 50.26 feet; thence 50.39 feet along a curve to the left having a radius of 180 feet, with a chord bearing of N41°09'47"E, 50.23 feet to the POINT OF BEGINNING.

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
358	--	Riverwalk, Phase I	2927 Watercrest Drive NW	Portion of Property	X (shaded)	583.6 feet	--	584.3 feet
359	--	Riverwalk, Phase I	2923 Watercrest Drive NW	Portion of Property	X (shaded)	583.6 feet	--	584.4 feet

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 3 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.

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.

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DETERMINATION

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350	--	Riverwalk, Phase I	2959 Watercrest Drive NW	Property	X (unshaded)	584.0 feet	--	598.3 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.)

LEGAL PROPERTY DESCRIPTION
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.

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DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
351	--	Riverwalk, Phase I	2955 Watercrest Drive NW	Property	X (unshaded)	584.0 feet	--	598.8 feet
360	--	Riverwalk, Phase I	2919 Watercrest Drive NW	Property	X (unshaded)	583.4 feet	--	593.9 feet
361	--	Riverwalk, Phase I	2915 Watercrest Drive NW	Property	X (unshaded)	583.4 feet	--	593.9 feet
362	--	Riverwalk, Phase I	2911 Watercrest Drive NW	Property	X (unshaded)	583.4 feet	--	593.9 feet
363	--	Riverwalk, Phase I	2907 Watercrest Drive NW	Property	X (unshaded)	583.4 feet	--	593.9 feet

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364	--	Riverwalk, Phase I	2903 Watercrest Drive NW	Property	X (unshaded)	583.4 feet	--	595.8 feet
365	--	Riverwalk, Phase I	2899 Watercrest Drive NW	Property	X (unshaded)	583.4 feet	--	598.4 feet
366	--	Riverwalk, Phase I	2895 Watercrest Drive NW	Property	X (unshaded)	583.4 feet	--	599.2 feet
367	--	Riverwalk, Phase I	2891 Watercrest Drive NW	Property	X (unshaded)	583.4 feet	--	601.5 feet
368	--	Riverwalk, Phase I	2887 Watercrest Drive NW	Property	X (unshaded)	583.4 feet	--	604.0 feet
369	--	Riverwalk, Phase I	2883 Watercrest Drive NW	Property	X (unshaded)	583.4 feet	--	606.5 feet

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