



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	Lot 114, The Villages at Skybrook North, Phase 1, Map 4 Revision, as described in the North Carolina General Warranty Deed recorded as Instrument No. 05851, in Book 10902, Pages 0290 and 0291, in the Office of the Register of Deeds, Cabarrus County, North Carolina The portion of property is more particularly described by the following metes and bounds:
	COMMUNITY NO.: 370037	
AFFECTED MAP PANEL	NUMBER: 3710467100K	
	DATE: 3/2/2009	
FLOODING SOURCE: ROCKY RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.432, -80.752 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 (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
114	--	The Villages at Skybrook North Phase 1	10914 River Oaks Drive	Portion of Property	X (shaded)	--	--	624.7 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.)

LEGAL PROPERTY DESCRIPTION
PORTIONS REMAIN IN THE SFHA
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 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, 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)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

Commencing at the northeast corner of Lot 114 and the southeast corner of Lot 101 of The Villages at Skybrook North Phase 1 Map 4 Recorded in the Cabarrus County Register of Deeds Office in Map Book 61 at Page 59. Thence with the northern property line of Lot 114 The Villages at Skybrook North Phase 1 Map 4 N78-20-05W, 37.41' to a point on the northern property line of Lot 114, the Point of Beginning. Thence from said Point of Beginning 2 calls in Lot 114 of The Villages at Skybrook North Phase I Map 4 Recorded in the Cabarrus County Register of Deeds Office in Map Book 61-59; 1) S37-07-06W, 39.72' to a point; 2) S13-50-28W, 27.70' to a point on the southern property line of Lot 114 of The Villages at Skybrook North Phase I Map 4 Recorded in the Cabarrus County Register of Deeds Office in Map Book 61-59. Thence 3 calls with the property line of Lot 114 of The Villages at Skybrook North Phase I Map 4; 1) N68-26-38W, 79.97' to a point; 2) with the arc of a curve to the left having a radius of 290.00' an arc length of 50.06' (subtended by chord N16-36-38E, 50.00') to point; 3) S78-20-05E, 92.59' to a point, the Point of Beginning

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.

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

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