



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF CONCORD, CABARRUS COUNTY, NORTH CAROLINA	A portion of Lots 77, 78, and 79, Winecoff Hills, Phase 6, as described in the North Carolina General Warranty Deed recorded in Book 2405, Pages 214 and 215, and a portion of Parcel 9, as described in the North Carolina General Warranty Deed recorded in Book 594, Pages 385 through 388, in the Office of the Register of Deeds, Cabarrus County, North Carolina
	COMMUNITY NO.: 370037	
AFFECTED MAP PANEL	NUMBER: 3710563000J	The portion of property is more particularly described by the following metes and bounds:
	DATE: 11/5/2008	
FLOODING SOURCE: THREEMILE BRANCH		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.404783, -80.563286 SOURCE OF LAT & LONG: LOMA LOGIC 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)
--	--	--	Eastover Drive SE	Portion of Property	X (shaded)	--	--	568.5 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 FLOODWAY
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 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 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, LOMA Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis V. Rodriguez, P.E., Director
Engineering and Modeling Division
Federal Insurance and Mitigation Administration



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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

TO GET TO THE TRUE POINT OF BEGINNING, COMMENCE AT AN EXISTING #4 REBAR LOCATED AT THE NORTHEAST INTERSECTION OF CALDWELL DRIVE SE AND EASTOVER DRIVE SE, SAID POINT HAVING N.C. GRID ~ NAD 83(2011) COORDINATES OF N: 605,472.98' E: 1,534,248.22' AND RUN WITH THE EASTERN, 50' PUBLIC RIGHT-OF-WAY LINE OF EASTOVER DRIVE SE N11°42'58"W 9.48' TO A POINT BEING THE TRUE POINT OF BEGINNING:

THENCE FROM THE TRUE POINT OF BEGINNING CONTINUING WITH THE EASTERN, 50' PUBLIC RIGHT-OF-WAY LINE OF SAID EASTOVER DRIVE SE THREE (3) COURSES AND DISTANCES AS FOLLOWS:

1. N11°42'58"W 475.26' TO A SET #5 REBAR WITH CAP;
2. A CIRCULAR CURVE TO THE LEFT HAVING AN ARC LENGTH OF 309.82', A RADIUS OF 370.55' AND A CHORD BEARING OF N35°40'07"W 300.87' TO A SET #5 REBAR WITH CAP;
AND
3. N59°37'16"W 102.37' TO A SET #5 REBAR WITH CAP BEING ON THE SOUTHERN PROPERTY LINE OF JOSEPH P. SIMPSON & wife, SUSAN S. SIMPSON (DB. 3993, PG. 121; CABARRUS COUNTY REGISTRY); THENCE WITH THE SOUTHERN PROPERTY LINE OF SAID SIMPSON, N51°01'10"E 255.88' TO A POINT BEING ON THE 1% ANNUAL CHANCE FLOODPLAIN; THENCE ACROSS THE PROPERTIES OF HERMITAGE ASSOCIATES WITH THE SAID 1% ANNUAL CHANCE FLOODPLAIN, THIRTY-NINE (39) COURSES AND DISTANCES AS FOLLOWS:
 1. S13°14'05"E 36.73' TO A POINT;
 2. S10°14'49"W 25.89' TO A POINT;
 3. S00°04'00"W 33.25' TO A POINT;
 4. S32°31'55"E 32.37' TO A POINT;
 5. S34°38'49"E 32.28' TO A POINT;
 6. S29°39'44"E 31.52' TO A POINT;
 7. S27°52'11"E 21.49' TO A POINT;
 8. S39°54'06"E 12.32' TO A POINT;
 9. N76°00'14"E 7.44' TO A POINT;
 10. S33°02'26"E 11.82' TO A POINT;
 11. S09°59'21"E 14.19' TO A POINT;
 12. S16°25'46"W 8.26' TO A POINT;
 13. S26°00'15"E 30.40' TO A POINT;
 14. S29°04'10"E 43.03' TO A POINT;
 15. S26°25'00"E 31.08' TO A POINT;
 16. S24°59'15"E 18.05' TO A POINT;
 17. S15°24'37"E 31.83' TO A POINT;
 18. S04°30'31"E 36.99' TO A POINT;

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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19. S32°36'30"E 32.12' TO A POINT;
20. S25°43'11"E 38.42' TO A POINT;
21. S22°02'58"E 28.79' TO A POINT;
22. S09°48'00"E 34.67' TO A POINT;
23. S10°20'07"E 41.99' TO A POINT;
24. S21°26'49"E 36.94' TO A POINT;
25. S17°50'13"E 40.96' TO A POINT;
26. S26°56'20"E 23.86' TO A POINT;
27. S21°17'18"E 37.91' TO A POINT;
28. S35°10'35"E 23.11' TO A POINT;
29. S30°40'30"E 40.99' TO A POINT;
30. S27°56'44"E 26.00' TO A POINT;
31. S31°33'59"E 18.14' TO A POINT;
32. S10°02'12"E 20.38' TO A POINT;
33. S49°18'14"W 26.06' TO A POINT;
34. S59°15'18"W 47.71' TO A POINT;
35. S73°19'26"W 35.48' TO A POINT;
36. S54°44'01"W 16.67' TO A POINT;
37. S70°46'34"W 39.40' TO A POINT;
38. S28°14'57"W 16.25' TO A POINT; AND
39. S24°24'11"W 18.41' TO A POINT, THE TRUE POINT OF BEGINNING

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

A portion of this property is located within the Special Flood Hazard Area and the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination/Comment Document while the subject of this determination is not. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in an NFIP regulatory floodway that may cause an increase in the base flood elevation, and any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Modifications to the NFIP regulatory floodway must be accepted by both the Federal Emergency Management Agency (FEMA) and the community involved. Appropriate community actions are defined in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/about/regoff.htm>.

STUDY UNDERWAY (This Additional Consideration applies to all properties in the LOMA 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.

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