



# Federal Emergency Management Agency

Washington, D.C. 20472

**MAR 25 1998**

[REDACTED]  
Concord, North Carolina 28027

**IN REPLY REFER TO:**

Case No.: 98-04-724A

Community: City of Concord,  
Cabarrus County, North Carolina

Community No.: 370037

Map Panel Affected: Cabarrus County,  
North Carolina and Incorporated Areas  
Number: 37025C0080 D

Map Effective Date: November 2, 1994

218-70-RS

[REDACTED]

We reviewed your request dated January 12, 1998, for a Letter of Map Amendment (LOMA). All required information for this request was received on February 10, 1998. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we determined that a portion of the property described below is located in a Special Flood Hazard Area (SFHA), the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood); however, the structure on the property is not in the SFHA. Although this property is shown on the NFIP map for Cabarrus County, North Carolina (Unincorporated Areas), it has been annexed by the City of Concord.

Property Description:	Lot No. 53 of Woodlands, Phase III, Map 1, as described in a Warranty Deed Document No. 18055, recorded in Book 1707, Pages 136 and 137 on August 30, 1996, by the Register of Deeds of Cabarrus County
Street Address:	5605 Monticello Drive
Flooding Source:	Coddle Creek

This letter amends the above-referenced NFIP map to remove the structure from the SFHA. The structure is now located in Zone X (shaded), an area below the 0.2-percent-annual-chance flood level. Flood insurance coverage for the structure may be available under a low-cost policy (see enclosed document). Because portions of the property remain in the SFHA, any future construction or substantial improvement on the property remains subject to Federal, State, and local regulations for floodplain management.

An additional enclosed document provides information about LOMAs. If you have any questions about this letter, please contact Ms. Helen Cohn of our staff in Washington, D.C., either by telephone at (202) 646-3457 or by facsimile at (202) 646-4596.

Sincerely,

Matthew B. Miller, P.E., Chief  
Hazards Study Branch  
Mitigation Directorate

**Enclosures**

cc: State Coordinator (w/o enclosures)  
Region (w/o enclosures)  
Community Map Repository