



# 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                           | BONNER COUNTY, IDAHO<br>(Unincorporated Areas) | Lot 16, Diamond Park, as described in the Statutory Warranty Deed, recorded as Instrument No. 731540; Lot 17, Diamond Park, as described in the Statutory Warranty Deed, recorded as Instrument No. 633397, in the Office of the County Recorder, Bonner County, Idaho<br><br>The portion of property is more particularly described by the following metes and bounds: |
|                                     | COMMUNITY NO.: 160206                          |   |
| AFFECTED MAP PANEL                  | NUMBER: 16017C0150E<br>DATE: 11/18/2009        |   |
| FLOODING SOURCE: PRIEST LAKE        |  | APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 48.656, -116.852<br>SOURCE OF LAT & LONG: ARCGIS 10<br>DATUM: NAD 83  |

### DETERMINATION

| LOT | BLOCK/SECTION | SUBDIVISION  | STREET            | OUTCOME<br>WHAT IS<br>OUTSIDE OF<br>THE SFHA | FLOOD<br>ZONE   | 1% ANNUAL<br>CHANCE<br>FLOOD<br>ELEVATION<br>(NAVD 88) | LOWEST<br>ADJACENT<br>GRADE<br>ELEVATION<br>(NAVD 88) | LOWEST<br>LOT<br>ELEVATION<br>(NAVD 88) |
|-----|---------------|--------------|-------------------|--|-----------------|--|---|---|
| 16  | --            | Diamond Park | 50 Black Cap Lane | Portion of<br>Property                       | X<br>(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.)

LEGAL PROPERTY DESCRIPTION STUDY UNDERWAY  
PORTIONS REMAIN IN THE SFHA  
ZONE A

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). 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, Engineering Library, 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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## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### LEGAL PROPERTY DESCRIPTION (CONTINUED)

COMMENCING at the Northwest corner of Lot 16; thence S88°36'00"E, a distance of 21.10 feet to the POINT OF BEGINNING; thence S88°36'00"E, a distance of 286.60 feet; thence S09°22'00"W, a distance of 95.80 feet; thence N89°32'14"W, a distance of 238.16 feet; thence N19°09'00"W, a distance of 100.14 feet to 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.

#### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

#### **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, Engineering Library, 847 South Pickett Street, Alexandria, VA 22304-4605.

A handwritten signature in black ink, appearing to read "Luis Rodriguez".

Luis Rodriguez, P.E., Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration