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	City of Stewartville, Olmsted County, Minnesota	Lots 9 through 12, Block 1, River Oaks Townhomes, as shown on Official Plat, Document No. A-957181, filed for record on February 27, 2003, by the Deputy Clerk, Olmsted County, Minnesota
	COMMUNITY NO.: 270332	
AFFECTED MAP PANEL	NUMBER: 27109C0451D	
	NAME: Olmsted County, Minnesota and Incorporated Areas	
	DATE: 04/17/1995	
FLOODING SOURCE: NORTH BRANCH ROOT RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 43.859, -92.486 SOURCE OF LAT & LONG: TERRASERVER-USA.COM DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
9	1	River Oaks Townhomes	—	Property	X (shaded)	—	—	—

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.)

DETERMINATION TABLE (CONTINUED)

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 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, 12101 Indian Creek Court, Beltsville, MD 20705. Additional information about the NFIP is available on our web site at http://www.fema.gov/nfip/.

Doug Bellomo, P.E., CFM, Acting Chief
Hazard Identification Section
Emergency Preparedness and Response Directorate

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	**OUTCOME** WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
10	1	River Oaks Townhomes	—	Property	X (shaded)	—	—	—
11	1	River Oaks Townhomes	—	Property	X (shaded)	—	—	—
12	1	River Oaks Townhomes	—	Property	X (shaded)	—	—	—

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, 12101 Indian Creek Court, Beltsville, MD 20705. Additional information about the NFIP is available on our web site at http://www.fema.gov/nfip/.

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