# 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 | TOWNSHIP OF NORTH BERGEN, HUDSON COUNTY, NEW JERSEY | Bergenwood Commons, as described in the Master Deed, recorded in Book 3850, Pages 071 through 186, in the Office of the Register, Hudson County, New Jersey (TMI: 28-149.02-46) |
| | COMMUNITY NO.: 340225 | |
| AFFECTED MAP PANEL | NUMBER: 34017C0042D; 34017C0044D | |
| | DATE: 8/16/2006; 8/16/2006 | |
| FLOODING SOURCE: HUDSON RIVER | | APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.781, -74.027<br>SOURCE OF LAT & LONG: ESRI:FEMA GEOCODE/GOOGLE MAPS DATUM: NAD 83 |

## DETERMINATION

| LOT | BLOCK/ SECTION | SUBDIVISION | STREET | OUTCOME WHAT IS OUTSIDE OF THE SFHA | FLOOD ZONE | 1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88) | LOWEST ADJACENT GRADE ELEVATION (NAVD 88) | LOWEST LOT ELEVATION (NAVD 88) |
|---|---|---|---|---|---|---|---|---|
| -- | -- | Begenwood Commons | 4508 Smith Avenue (All Units) | Property | X (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.)

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 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, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

**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, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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