



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	KERR COUNTY, TEXAS (Unincorporated Areas)	A parcel of land, as described in the Deed, filed for record on July 10, 1962, in the Office of the County Clerk, Kerr County, Texas
	COMMUNITY NO.: 480419	
AFFECTED MAP PANEL	NUMBER: 48265C0450F	
	DATE: 3/3/2011	
FLOODING SOURCE: CYPRESS CREEK; EDMUNSON CREEK; SOUTH FORK GUADALUPE RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY:30.009000, -99.370000 SOURCE OF LAT & LONG: GOOGLE EARTH PRO 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)
--	--	--	2689 Highway 39	Structure (Building 13)	X (shaded)	1838.5 feet	1843.5 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.)

DETERMINATION TABLE (CONTINUED)
PORTIONS REMAIN IN THE FLOODWAY

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 structure(s) on 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.

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 Mapping and Insurance eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426.

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



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LETTER OF MAP AMENDMENT

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

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)
--	--	--	2689 Highway 39	Structure (Building 19)	X (unshaded)	1839.9 feet	1855.7 feet	--
--	--	--	2689 Highway 39	Structure (Building 27)	X (shaded)	1839.0 feet	1844.7 feet	--
--	--	--	2689 Highway 39	Structure (Building 20)	X (shaded)	1838.5 feet	1842.5 feet	--
--	--	--	2689 Highway 39	Structure (Building 26)	X (shaded)	1838.5 feet	1844.0 feet	--

PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY (This Additional Consideration applies to the preceding 5 Properties.)

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 Mapping and Insurance eXchange toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/about/regoff.htm>.

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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)
--	--	--	2689 Highway 39	Structure (Building 28)	X (unshaded)	1838.9 feet	1840.8 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.)

DETERMINATION TABLE (CONTINUED)
PORTIONS REMAIN IN THE FLOODWAY
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 structure(s) on 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.

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

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)
--	--	--	2689 Highway 39	Structure (Building 22)	X (unshaded)	1839.5 feet	1849.0 feet	--
--	--	--	2689 Highway 39	Structure (Building 35)	X (unshaded)	1840.3 feet	1848.0 feet	--
--	--	--	2689 Highway 39	Structure (Building 14)	X (unshaded)	1843.0 feet	1847.8 feet	--
--	--	--	2689 Highway 39	Structure (Building 38)	X (unshaded)	1844.5 feet	1849.9 feet	--
--	--	--	2689 Highway 39	Structure (Building 37)	X (unshaded)	1845.6 feet	1852.0 feet	--
--	--	--	2689 Highway 39	Structure (Building 39)	X (unshaded)	1852.7 feet	1856.2 feet	--
--	--	--	2689 Highway 39	Structure (Building 36)	X (unshaded)	1854.5 feet	1856.4 feet	--
--	--	--	2689 Highway 39	Structure (Building 7)	X (unshaded)	1862.7 feet	1867.0 feet	--
--	--	--	2689 Highway 39	Structure (Building 18)	X (unshaded)	1864.8 feet	1866.5 feet	--
--	--	--	2689 Highway 39	Structure (Building 2)	X (unshaded)	1839.2 feet	1861.1 feet	--

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--	--	--	2689 Highway 39	Structure (Building 33)	X (unshaded)	1839.2 feet	1856.7 feet	--
--	--	--	2689 Highway 39	Structure (Building 3)	X (unshaded)	1839.6 feet	1844.3 feet	--
--	--	--	2689 Highway 39	Structure (Building 11)	X (unshaded)	1840.0 feet	1845.3 feet	--
--	--	--	2689 Highway 39	Structure (Building 15)	X (unshaded)	1840.2 feet	1845.5 feet	--
--	--	--	2689 Highway 39	Structure (Building 30)	X (unshaded)	1840.4 feet	1846.9 feet	--
--	--	--	2689 Highway 39	Structure (Building 43)	X (unshaded)	1843.1 feet	1854.5 feet	--
--	--	--	2689 Highway 39	Structure (Building 45)	X (unshaded)	1843.6 feet	1853.2 feet	--
--	--	--	2689 Highway 39	Structure (Building 4)	X (unshaded)	1843.3 feet	1852.1 feet	--

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Mapping and Insurance eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426.

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PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY (This Additional Consideration applies to the preceding 19 Properties.)

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 Mapping and Insurance eXchange toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/about/regoff.htm>.

ZONE A (This Additional Consideration applies to the preceding 19 Properties.)

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.

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