



# Federal Emergency Management Agency

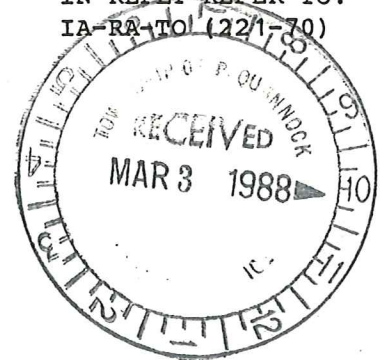
Washington, D.C. 20472

*Key*

FEB 29 1988

The Honorable Thomas F. Kane  
Township Manager  
Township of Pequannock  
530 Turnpike  
Pompton Plains, New Jersey 07444

IN REPLY REFER TO:  
IA-RA-TO (221-70)



Dear Mr. Kane:

Enclosed is a copy of a Letter of Map Amendment which has the effect of amending the Federal Emergency Management Agency Map No. 345311, Panel 0001B, dated July 3, 1986.

In accordance with our regulations, the enclosed letter shall be attached to the copy of the above map which is maintained in your files.

If we can be of further assistance, please let us know.

Sincerely,

Charles A. Lindsey, Chief  
Technical Operations Division  
Federal Insurance Administration

Enclosure

*1703/19*

*18 Brook lawn*

*464-19*



# Federal Emergency Management Agency

Washington, D.C. 20472

FEB 29 1988

IN REPLY REFER TO:  
IA-RA-TO (218-70)

Mr. & Mrs. Arthur F. Kraft  
18 Brooklawn Drive  
Pompton Plains, New Jersey 07444

Dear Mr. & Mrs. Kraft:

This is in response to your letter of January 12, 1988, requesting that the Federal Emergency Management Agency (FEMA) determine whether Lot 19, Block 464, in the Township of Pequannock, Morris County, New Jersey, as recorded in Deed Book 1968, Pages 436-438, on file in the Morris County Deed Records, is located within the Special Flood Hazard Area (SFHA). This property is also known as 18 Brooklawn Drive.

On February 8, 1988, we received all technical data necessary to process your request. We have reviewed the Flood Insurance Rate Map (FIRM), with respect to these data, and have determined that portions of the above-mentioned property are located within a SFHA, Zone AE, and would be partially inundated by a base flood having a one-percent chance of occurrence each year. However, the existing structure on the property is not within the SFHA, but is located in Zone X, where flood insurance is available at low cost. Because portions of the above-mentioned property are within the SFHA, Zone AE, any new construction or substantial improvement on the property remains subject to Federal, state, and local regulations for floodplain management.

If flood insurance was purchased on this property as a requirement of direct Federal or federally-related financial assistance, and the lending institution has waived the insurance requirement, a full refund of the premium paid for the current policy year may be obtained from the National Flood Insurance Program (NFIP), through the insurance agent or broker who sold the policy, provided that no claim is pending or has been paid on the policy in question during the same policy year.

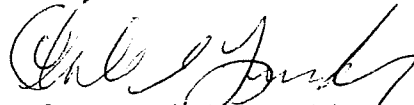
In order to facilitate the procedure by which eligible property owners may obtain a refund of premium, a written waiver or certificate must be obtained from the lender that imposed the requirement. The certification will be required by your insurance agent to process the premium refund.

This response to your request is based on minimum criteria established by FEMA and is intended only to reflect your status in relation to the Federal requirement for the purchase of insurance. State and community officials, based on knowledge of local conditions and in the interest of human safety, may set higher standards for construction in the floodplain. If the State of New Jersey or the Township of Pequannock has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

This determination has the effect of amending the FEMA Map Number 345311, Panel 0001 B, dated July 3, 1986. The Township of Pequannock and the state coordinating agency are being provided with copies of this Letter of Determination.

If you have any questions or if we can be of further assistance, please contact the Office of Risk Assessment, Federal Insurance Administration at (202) 646-2764.

Sincerely,



Charles A. Lindsey, Chief  
Technical Operations Division  
Federal Insurance Administration

cc: State Coordinator  
Local Map Repository