



# Federal Emergency Management Agency

Region II  
26 Federal Plaza, Room 1337  
New York, NY 10278

DEC 15 1992

IN REPLY REFER TO:  
R2-218-70-RS  
NJ 589

Mr. Donald Gribben  
22 Mandeville Avenue  
Pequannock, New Jersey 07440

4004/9

Dear Mr. Gribben:

This is in response to your letter dated December 1, 1992, requesting that the Federal Emergency Management Agency (FEMA) determine whether the following property is located within the Special Flood Hazard Area (SFHA), an area that would be inundated by the 100-year (1-percent annual chance) flood.

Property Description:	Lot 8, Block 385
Street Address:	22 Mandeville Avenue
Community:	Township of Pequannock
County:	Morris
State:	New Jersey

On December 14, 1992, we received all of the information necessary to process your request. After comparing this information to the National Flood Insurance Program (NFIP) map for the community referenced above, we determined that, although portions of the property would be inundated by a 100-year flood, the existing structure would not. Therefore, this letter amends the map for Township of Pequannock, New Jersey, NFIP map number 345311-0002B, dated July 3, 1986, to remove this structure from the SFHA. Because portions of the property are in the SFHA, any future construction or substantial improvements on this property remains subject to Federal, State, and local regulations for floodplain management.

Please note that this property could be inundated by a flood greater than a 100-year flood or by local flooding conditions not shown on the NFIP map. Flood insurance is obtainable at reduced costs, for properties located outside the SFHA. Also, although we have based our determination on the flood information presently available, flood conditions may change or new information may be generated which would supersede this determination.

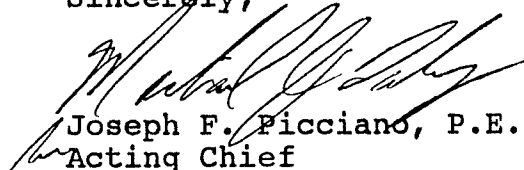
A copy of this Letter of Map Amendment is being sent to your community's official NFIP map repository where, in accordance with regulations adopted by the community when it made application to join the NFIP, it will be attached to the community's official record copy of the NFIP map which is available for public inspection.

If this structure is covered by a flood insurance policy, and if the mortgage company or lending institution agrees to waive the flood insurance requirement, the NFIP will refund the premium paid for the current policy year, providing that no claim is pending or has been paid on the policy during the current policy year. To receive a refund, a written waiver or certificate must be obtained from the lending institution and presented to your insurance agent, who will process the premium refund.

This response to your request is based on minimum criteria established by the NFIP. State and community officials, based on knowledge of local conditions and in the interest of public safety, may set higher standards for construction in the floodplain. If the State of New Jersey or the Township of Pequannock have adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

If you have any questions, or if we can be of further assistance, please call Paul Weberg at (212) 225-7229.

Sincerely,



Joseph F. Picciano, P.E.  
Acting Chief  
Natural & Technological  
Hazards Division

cc: Community Map Repository  
Clark Gilman, State Coordinator, NJ DEP