



# Federal Emergency Management Agency

Region II

26 Federal Plaza

New York, New York 10278

Mr. & Mrs. Fawaz Halaw  
6 Mandeville Avenue  
Pequannock, N.J. 07440

4012/8,9  
SEP. 10 1987



IN REPLY REFER TO:  
R2-170 (218-70)

Dear Mr. & Mrs. Halaw:

This is in response to your letter requesting that the Federal Emergency Management Agency (FEMA) determine whether the house located on Lot 8 & 9, Block 384 in the Township of Pequannock, County of Morris, New Jersey, as recorded in Book 2435, pages 220 to 223, in the Deed records of Morris County is located within the Special Flood Hazard Area (SFHA). This property is also known as 6 Mandeville Avenue.

On August 31, 1987, 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 the above-mentioned property is not within the SFHA, Zone AE, as shown on Map Number 345311, Panel 0002B, dated July 3, 1986, but is located in Zone X, where flood insurance is available at low cost.

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, less the expense constant, 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.

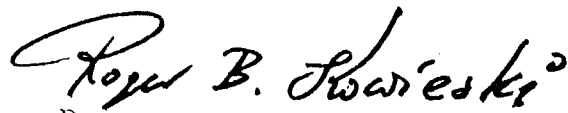
In order to facilitate the procedure by which eligible property owners may obtain a refund of premium, a written waiver or certificate must be obtained from the lender that imposed the requirement. The certification will be required by your insurance agent to process the premium refund.



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 flood plain. If the State of New Jersey or the Township of Pequannock has adopted more restrictive and comprehensive flood plain 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 contact us at (212) 238-8294.

Sincerely,



Roger B. Kowieski, P.E.  
Civil Engineer  
Natural and Technological  
Hazards Division