



Federal Emergency Management Agency

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

IN REPLY REFER TO:
R2-218-70-R
NJ 390

Mr. Frederick Slocum
8 Mandeville Avenue
Pequannock, New Jersey 07440

4012/7

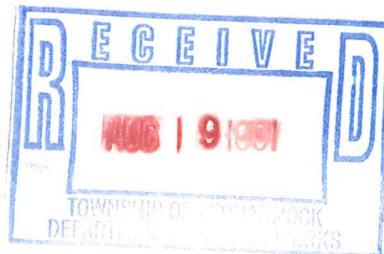
Dear Mr. Slocum:

This is in response to your application dated August 7, 1991, requesting that the Federal Emergency Management Agency (FEMA) determine whether the following property is located in a Special Flood Hazard Area (SFHA), an area that would be inundated by the 100-year (one-percent annual chance) flood.

Property Description: Block 384, Lot 7
Street Address: 8 Mandeville Avenue
Community: Township of Pequannock
County: Morris
State: New Jersey

On August 8, 1991, we have received all the information necessary to process your request. After comparing this information with the National Flood Insurance Program (NFIP) map for the Township of Pequannock, New Jersey, we determined that although portions of the property would be inundated by a 100-year flood, the existing structure on this property would not. Therefore, this letter amends the map for the 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 improvement 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 available at reduced cost for properties located outside the SFHA. Although we have based our determination on the flood information presently available, flood conditions may change or new information may be generated that could supersede this determination.



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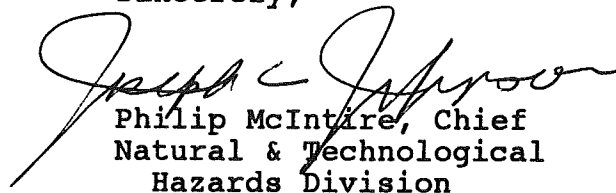
If this structure is covered by a flood insurance policy, and if the mortgage company or lending institution agrees to waive the flood insurance requirement, then the NFIP will refund the premium paid for the current policy year, providing that no claim is pending or has been paid on the policy during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

This written waiver or certificate must then be sent to the 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 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.

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

Sincerely,


Philip McIntire, Chief
Natural & Technological
Hazards Division

cc: State Coordinator, Clark Gilman, NJ DEP
Supervisor, Township of Pequannock