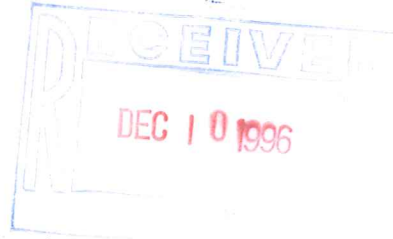




# Federal Emergency Management Agency

Region II  
26 Federal Plaza, Room 1337  
New York, NY 10278-0002

NOV 21 1996



IN REPLY REFER TO:  
R2-218-70-RS  
NJ 2069

3101/34

Peter and Patricia Grotto  
One Arnold Court  
Pompton Plains, NJ 07444

Dear Mr. and Mrs. Grotto:

This is in response to your letter dated September 17, 1996, 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:	Block 432, Lot 18
Street Address:	One Arnold Court
Community:	Township of Pequannock
County:	Morris
State:	New Jersey

On October 22, 1996, 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 the Township of Pequannock, NFIP map number 345311 0003 C, dated September 17, 1992, to remove this structure from the SFHA.

Because portions of the property are in the SFHA, any future construction of substantial improvements on this property remains subject to Federal, State, and Local regulations for floodplain management.

Please be advised that the NFIP offers a policy designed for one-to-four-family homes in areas which are not designated as Special Flood Hazard Area, but where flood exposure still presents a significant risk. This policy is the Low Cost/Low Risk Policy. It is a comprehensive policy that is available to property owners in B, C, and X zones only.

A copy of this Letter of Map Amendment is being sent to your Community 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. 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.

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 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) 225-7200.

Sincerely,



for Joseph F. Picciano, Director  
Mitigation Division

cc: Community Map Repository  
Clark Gilman, NJDEP