



Federal Emergency Management Agency

Washington, D.C. 20472

March 18, 2004

[REDACTED]
HUSSEY, GAY, BELL & DEYOUNG
P.O. BOX 14247
SAVANNAH, GA 31416

CASE NO.: 04-04-1966A
COMMUNITY: CHATHAM COUNTY, GEORGIA (UNINCORPORATED
AREAS)
COMMUNITY NO.: 130030

DEAR [REDACTED]

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.

Sincerely,

Doug Bellomo, P.E., CFM, Acting Chief
Hazard Identification Section, Mitigation Division
Emergency Preparedness and Response Directorate

LIST OF ENCLOSURES:

- LOMA-OAS DETERMINATION DOCUMENT (OUT AS SHOWN)
- LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CHATHAM COUNTY, GEORGIA (Unincorporated Areas) COMMUNITY NO.: 130030	Lots 373 through 384, Berwick Lakes, Phase 5, as shown on a plat, recorded in SMB 29S, Folio 35 A, B; and Lots 389 through 400, 402 through 429, 447 through 449, 453 through 476, Berwick Lakes, Phase 6, as shown on a plat, recorded in SMB 29S, Folio 34 A, B, filed on October 30, 2003, by the Clerk of Superior Court, Chatham County, Georgia
AFFECTED MAP PANEL	NUMBER: 1300300075C	
	NAME: CHATHAM COUNTY, GEORGIA (UNINCORPORATED AREAS) DATE: 05/19/1987	
FLOODING SOURCE: LITTLE OGEECHEE RIVER TRIBUTARY		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 32.057, -81.261 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 6.0 DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
389	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	16.2 feet

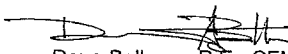
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

DETERMINATION TABLE (CONTINUED)

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The subject property is correctly shown outside the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. If the policy has been written using an incorrect zone, it can be endorsed to correct the zone for the current policy year and one prior policy term. Please contact the insurance agent or company involved to request endorsement of the policy. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.


 Doug Bellomo, P.E., CFM, Acting Chief
 Hazard Identification Section, Mitigation Division
 Emergency Preparedness and Response Directorate

Version 1.3.4

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Washington, D.C. 20472


LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
390	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	15.6 feet
391	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	13.2 feet
392	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
393	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
394	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.8 feet
395	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	13.9 feet
396	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
397	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
398	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
399	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
400	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
403	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.5 feet
404	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.6 feet

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.


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DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
405	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
406	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
407	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
408	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.9 feet
409	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.5 feet
410	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.0 feet
411	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.0 feet
412	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	15.9 feet
413	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	15.8 feet
414	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	15.0 feet
415	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.0 feet
416	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	13.1 feet
417	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	13.0 feet

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DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
418	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
419	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.9 feet
448	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	12.5 feet
453	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	17.5 feet
454	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	18.0 feet
455	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	17.7 feet
456	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	17.5 feet
457	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	15.5 feet
458	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.1 feet
459	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	13.8 feet
460	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	13.2 feet
461	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	13.3 feet
462	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	13.7 feet

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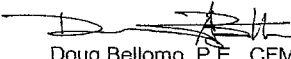
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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
463	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	13.8 feet
464	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.4 feet
465	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.5 feet
466	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	13.2 feet
467	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	13.9 feet
468	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	15.2 feet
469	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.5 feet
470	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.5 feet
471	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	15.5 feet
472	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	15.0 feet
473	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.0 feet
474	—	Berwick Lakes, Phase 6	—	Property	X (shaded)	12.4 feet	—	13.5 feet
475	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	13.7 feet

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DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
476	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.5 feet

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LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CHATHAM COUNTY, GEORGIA (Unincorporated Areas) COMMUNITY NO.: 130030	Lots 373 through 384, Berwick Lakes, Phase 5, as shown on a plat, recorded in SMB 29S, Folio 35 A, B; and Lots 389 through 400, 402 through 429, 447 through 449, 453 through 476, Berwick Lakes, Phase 6, as shown on a plat, recorded in SMB 29S, Folio 34 A, B, filed on October 30, 2003, by the Clerk of Superior Court, Chatham County, Georgia
AFFECTED MAP PANEL	NUMBER: 1300300075C	
	NAME: CHATHAM COUNTY, GEORGIA (UNINCORPORATED AREAS) DATE: 05/19/1987	
FLOODING SOURCE: LITTLE OGEECHEE RIVER TRIBUTARY		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 32.057, -81.261 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 6.0 DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
420	—	Berwick Lakes, Phase 6	—	Property	X (unshaded)	12.4 feet	—	14.0 feet

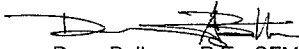
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

DETERMINATION TABLE (CONTINUED)

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.


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