**LETTER OF MAP AMENDMENT**

**DETERMINATION DOCUMENT (NON-REMOVAL)**

<table>
<thead>
<tr>
<th>COMMUNITY AND MAP PANEL INFORMATION</th>
<th>LEGAL PROPERTY DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMUNITY</td>
<td>COLUMBIA COUNTY, FLORIDA</td>
</tr>
<tr>
<td></td>
<td>(Unincorporated Areas)</td>
</tr>
<tr>
<td>COMMUNITY NO.: 120070</td>
<td></td>
</tr>
<tr>
<td>AFFECTED MAP PANEL</td>
<td>NUMBER: 12023C0467C</td>
</tr>
<tr>
<td>DATE: 2/4/2009</td>
<td></td>
</tr>
</tbody>
</table>

**FLOODING SOURCE: SANTA FE RIVER**

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 29.935, -82.769

SOURCE OF LAT & LONG: ARCIMS

DATUM: NAD 83

**DETERMINATION**

<table>
<thead>
<tr>
<th>LOT</th>
<th>BLOCK/SECTION</th>
<th>SUBDIVISION</th>
<th>STREET</th>
<th>OUTCOME</th>
<th>FLOOD ZONE</th>
<th>1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)</th>
<th>LOWEST ADJACENT GRADE ELEVATION (NAVD 88)</th>
<th>LOWEST LOT ELEVATION (NAVD 88)</th>
</tr>
</thead>
<tbody>
<tr>
<td>91-92</td>
<td>--</td>
<td>Three Rivers Estates, Unit 19</td>
<td>899 SW Illinois Street</td>
<td>Structure</td>
<td>AE</td>
<td>--</td>
<td>33.3 feet</td>
<td>--</td>
</tr>
</tbody>
</table>

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.)

eLOMA DETERMINATION

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 structure(s) on the property(ies) is/are 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). Therefore, flood insurance is required for the property described above. The lowest adjacent grade elevation to a structure must be at or above the Base Flood Elevation for a structure to be outside of the SFHA.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination and information regarding your options for obtaining a Letter of Map Amendment. 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, Attn: BakerAECOM eLOMA Coordinator, 3601 Eisenhower Avenue, Alexandria, VA 22304, Fax: 703-751-7415.

Kevin C. Long, Acting Chief
Engineering Management Branch
Mitigation Directorate

Kevin C. Long, Acting Chief
eLOMA
LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (NON-REMOVAL)

Structure Non-Removal:
The following considerations may or may not apply to the determination for your Structure:

STUDY UNDERWAY - This determination is based on the flood data presently available. However, the Federal Emergency Management Agency may be currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

EXTRATERRITORIAL JURISDICTION - The subject of the determination is shown on the National Flood Insurance Program map and may be located in an Extraterritorial Jurisdiction area for the community indicated on the Determination Document.

GREAT LAKES - The Federal Emergency Management Agency (FEMA) has based this determination on elevation data, which is published in the current Flood Insurance Study for the community. However, the elevations established in the U.S. Army Corps of Engineers (USACE) reports on the Great Lakes are the best available data known to us. If in the future there are any subsequent map revisions to the national Flood Insurance Program map and the USACE reports remain the best available data known, FEMA will use those elevations for any such revisions. Further, be advised that the elevations on the Flood Insurance Rate Map (FIRM) may only reflect the Stillwater elevation for the lake and may not account for the effects of wind driven waves or wave run-up. On-site conditions such as wind speed, wind direction, fetch distance, water depth and the slope of the beach or bluff may result in significant increases to the base flood elevation. Therefore, it is strongly recommended that the requestor be aware of these circumstances and, if warranted, evaluate the effects of wind driven waves along the shoreline of the property.

STATE AND LOCAL CONSIDERATIONS - Please note that this document does not override or supersede any State or local procedural or substantive provisions which may apply to floodplain management requirements associated with amendments to State or local floodplain zoning ordinances, maps, or State or local procedures adopted under the National Flood Insurance Program.

COASTAL BARRIER RESOURCE SYSTEM - The subject of this determination may be located within the Coastal Barrier Resource System (CBRS). Federal financial assistance, including Federal flood insurance, is not available in CBRS areas for new construction or substantial improvements occurring after the date on which the area was declared by Congress to be part of the CBRS or otherwise protected area as required by the Coastal Barrier Resources Act (Public Law 97-348) and the Coastal Barrier Improvement Act 1990 (Public Law 101-591). This date is indicated on the National Flood Insurance Program map. For further information on this property and the CBRS or otherwise protected area designation, contact the U.S. Department of the Interior.

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, Attn: BakerAECOM eLOMA Coordinator, 3601 Eisenhower Avenue, Alexandria, VA 22304, Fax: 703-751-7415.

Kevin C. Long, Acting Chief
Engineering Management Branch
Mitigation Directorate
ADDITIONAL INFORMATION REGARDING DENIALS OF REQUESTS FOR LETTERS OF MAP AMENDMENT AND LETTERS OF MAP REVISION BASED ON FILL

When making determinations on requests for Letters of Map Amendment (LOMAs) and Letters of Map Revision based on the placement of fill (LOMR-Fs), the Department of Homeland Security’s Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware flood conditions may change or new information may be generated that would supersede FEMA’s determination. In such cases, the community will be informed by letter.

Requesters also should be aware that FEMA’s denial of a request to remove a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). As mentioned earlier, this determination is based on the flood hazard information available at the time. If more detailed property or flood hazard information becomes available, and the requester believes the information will support removing the property from the SFHA, the requester may submit the information to FEMA at any time and request that FEMA reconsider its determination. In areas where base flood elevations (BFEs) shown on the effective National Flood Insurance Program (NFIP) map were used for the original determination, new BFEs cannot be used until they have been proposed and finalized through the community appeal process. The appeal process is described in detail in Part 67 of the NFIP regulations.

If FEMA denies a request for a LOMA because the elevation of the lowest adjacent grade (the lowest ground touching a structure) is below the BFE and that elevation is raised to or above the BFE by the placement of fill material, the requester may submit the appropriate supporting data and request a LOMR-F in accordance with Paragraph 65.5(a)(4) of the NFIP regulations. In this circumstance, if both the elevation of the lowest ground touching the structure and the elevation of the lowest floor (including basement/crawl space) are at or above the BFE, FEMA will issue a LOMR-F to remove the structure from the SFHA.

If fill material is used to elevate the lowest ground touching the structure and the lowest floor (including basement/crawl space) to or above the BFE, the requester also must submit a completed copy of Form 4, "Community Acknowledgment of Requests Involving Fill," from the MT-1 application forms package that is to be used for all LOMR-F requests. The application forms package may be downloaded directly from our Web site at http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm, or copies may be obtained by calling our Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627).