

11 4 24 DC 1500



Federal Emergency Management Agency

Region X
130 228th Street, Southwest
Bothell, WA 98021-9796



IN REPLY REFER TO:
RX-218-70-R

Case No. 95-R10-141

July 26, 1995

Ms. Catherine A. Dorgan
1328 Tamarack Court SW
Albany, Oregon 97321

Dear Ms. Dorgan:

This is in response to your letter dated June 19, 1995 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	:	Lot 15, Creekside Terrace
Street Address	:	1328 Tamarack Court SW.
Community	:	City of Albany
State	:	Oregon

On July 24, 1995, we received all information necessary to process your request. After comparing this information with the National Flood Insurance Program (NFIP) map for Albany, we determined that the property would not be inundated by the 100-year flood. Therefore, this letter amends the map for Albany, Oregon (NFIP Map Number 410137, Panel 0005 E, dated March 16, 1989) to remove this property from the SFHA. The property is now in Zone C, an area of minimal flooding outside the 500-year floodplain.

You should note that this property could be inundated by a flood greater than the 100-year flood or by local flooding conditions not shown on the NFIP map. Also, although we have based our determination on the information presently available, flood conditions may change or new information may be generated that would supersede this determination.

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 Areas, but where flood exposure still presents a significant risk. This policy is the Preferred Risk Policy. It is a comprehensive policy that is available to property owners in B, C and X Zones only. Information about the Preferred Risk Policy and how one can qualify is enclosed.

A copy of this Letter of Map Amendment is being sent to your community's official NFIP map repository where, in accordance with regulations adopted by your community when it made application to join the NFIP, it should be attached to the community's official record copy of the NFIP map which is available for public inspection.

If any structure on this property 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 Oregon or the City of Albany 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 me at 206/487-4682.

Sincerely,



Charles L. Steele, Director
Mitigation Division

Enclosure

cc: Sherry Holmes, Bank of America, Albany
✓ Helen Burns Sharpe, Director of Community Development, Albany