

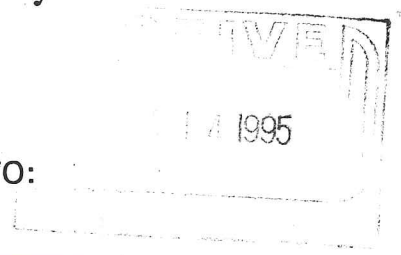


Federal Emergency Management Agency

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

11-4-01BC 600
City of Albany

16



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

Case No. **96-R10-065**

December 5, 1995

Stephen and Patricia Rusk
515 NW Rainwater Lane
Albany, Oregon 97321

Dear Mr. and Mrs. Rusk:

This is in response to your November 28, 1995 letters, 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	:	Beginning at a point on the North boundary line of the Donation Land Claim of Alexander M. Rainwater, Notification No. 697 and Claim No. 39, in Township 11 South, Range 4 West of the Willamette Meridian in Benton County, Oregon, which point is North 82 degrees 15' East, 10.10 chains distant from the Northwest corner of said Donation Land Claim; thence South to the North boundary line of the right of way of the Southern Pacific Railway Company, formerly the Corvallis and Eastern Railway, which point is the true point of beginning of the tract herein described; thence Northeasterly along the said North boundary line of said Railroad right of way, 19.5 rods to the West line of the Tobey tract described in the deed recorded in Book 109, Page 266, Deed Records of Benton County, Oregon; thence North along the said West line of said Tobey tract; 8.411 chains to the center line of a creek; thence Southwesterly along said center line of said creek to a point North 4.382 chains from the true point of beginning; thence South to the true point of beginning.
Street Address	:	515 NW Rainwater Lane

Community : Benton County
 State : Oregon

On December 4, 1995, we received all information necessary to process your request. After comparing this information with the National Flood Insurance Program (NFIP) map for Benton County, we determined that although portions of the property would be inundated by the 100-year flood, the existing structure on this property would not. Therefore, this letter amends the map for Benton County, Oregon (NFIP Map Number 410008, Panel 0050 C, dated August 5, 1995) to remove this structure from the SFHA. The structure is now in Zone C, an area of minimal flooding outside the 500-year floodplain. 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.

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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 Area, 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.

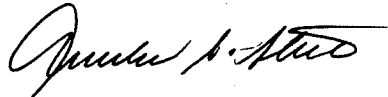
A copy of this Letter of Map Amendment is being sent to your community's official NFIP map repository where, in accordance with regulations adopted by your community when it made application to join the NFIP, it should be attached to the community's official record copy of the NFIP map which is available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

If 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 Oregon or Benton County 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

cc: Roger Irvin, Benton County Planning Official
Jim Kennedy, Department of Land Conservation and
Development, Salem

