



Federal Emergency Management Agency

Washington, D.C. 20472

NOV 18 1996

Ms. Sue Williams
380 Northwest Walker Lane
Albany, Oregon 77321

IN REPLY REFER TO:
Case No.: 97-10-054A
Community: City of Albany, Oregon
Community No.: 410137
Map Panel Affected: Benton County, Oregon
0050 C

218-70-RS

Dear Ms. Williams:

This responds to your letter dated October 28, 1996, requesting that the Federal Emergency Management Agency determine whether the property described below is located in a Special Flood Hazard Area (SFHA), 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). Although this property is shown on the current National Flood Insurance Program (NFIP) map for Benton County, Oregon, it has been annexed by the City of Albany.

Property Description: A portion of the A. M. Rainwater Donation Land Claim No. 39, Township 11 South, Range 4 West, Willamette Meridian, as described in the Deed recorded as Microfilm No. 168741, in the Office of the Recorder, Benton County, Oregon

Street Address: 380 Northwest Walker Lane

Community and State: City of Albany, Oregon

On November 5, 1996, we received all information necessary to process this request. After comparing this information to the NFIP map for the referenced community, we determined that although portions of the property described above would be inundated by the base flood, the existing structure on the property would not be inundated. Therefore, this letter amends the NFIP map for Benton County, Oregon (NFIP Map Number 410008, Panel 0050 C, dated August 5, 1986), to remove the structure from the SFHA. The structure is now located in Zone B, an area of moderate flooding outside the SFHA. Because portions of the property are in the SFHA, any future construction or substantial improvement on the property remains subject to Federal, State, and local regulations for floodplain management.

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

If any current flood insurance policy issued under the NFIP covers a structure on this property and that policy was required by the mortgage company in conjunction with Federal flood insurance requirements, then flood insurance coverage is no longer required under the NFIP.

Accordingly, if a lender imposed the flood insurance requirement, that lender will have to determine whether or not to continue that requirement. The lender may determine, as a business decision, that it wishes to continue the flood insurance requirement in order to protect its collateral security on the loan. If the lender decides to release the borrower from the flood insurance requirement, and the insured decides to cancel the policy and seek a refund for the current policy year, the insured must obtain a written waiver of the flood insurance requirement from the lender to provide to their property insurance agent or company that is servicing their policy. The agent or company will then process the refund request for the insured.

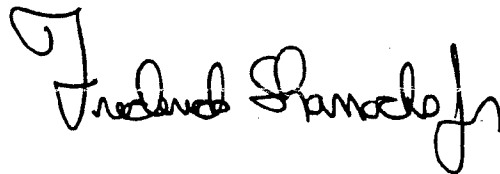
Even though this property is not included in an SFHA, it could be inundated by a flooding event of greater magnitude than the base flood. In fact, more than 25 percent of all losses in the NFIP occur to structures located outside the SFHA in Zones B, C, or X. More than 25 percent of all policies purchased under the NFIP protect structures located in these zones. This clearly illustrates that there is a risk of flooding in non-SFHAs. That risk is just not as great as the flood risk to structures located in SFHAs. To offer flood insurance protection to owners of such structures, the NFIP offers two types of flood insurance. Property owners should discuss their individual flood risk situation and insurance needs with their insurance agent or company before making a final decision regarding flood insurance coverage.

A copy of this Letter of Map Amendment is being sent to the community's official NFIP map repository where, in accordance with regulations adopted by the 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.

This response to your request is based on the 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, County, or community has adopted more restrictive and comprehensive floodplain management criteria, those criteria take precedence over the minimum Federal criteria.

If you have any questions or if we can be of further assistance, please contact Ms. Agnes De Coca of our staff in Washington, DC, either by telephone at (202) 646-2746 or by facsimile at (202) 646-4596.

Sincerely,



Frederick H. Sharrocks, Jr., Chief
Hazard Identification Branch
Mitigation Directorate

cc: Community Map Repository
City of Albany

Community Map Repository
Benton County