### PUBLIC NOTICE FRANKLIN BOARD OF ZONING APPEALS DECEMBER 6, 2018

#### **AGENDA**

Notice is hereby given that the Franklin Board of Zoning Appeals will hold a regularly scheduled meeting on Thursday, December 6, 2018, at 6:00 p.m. in the City Hall Board Room, 109 Third Avenue South, Franklin, Tennessee. Additional information can be found at <a href="www.franklintn.gov/planning">www.franklintn.gov/planning</a>. The purpose of the meeting will be to consider matters brought to the attention of the Board and will include the following:

#### Call to Order

Review and approval of Minutes from November 1, 2018, BZA Meeting

Review and approval of 2019 Board of Zoning Appeals Meeting Calendar

#### **Announcements**

#### Items to be heard by the Board

1. **Zoning Map Interpretation Request** by Kyle Griffin, for the BZA to make an interpretation that the location of the boundaries of the Floodway Fringe Overlay (FFO) District on the City of Franklin Zoning Map for the properties located in the Water's Edge PUD Subdivision, Section 4 (Lots 51-59, 78-81, 295-301) and Section 5 (Lots 302-310, 311-321, 359-395), be based on the Letter of Map Revision Based on Fill (LOMR-F) Determination issued by FEMA on September 28, 2018 (FEMA Case No. 18-04-6868A) (F.Z.O. § 2.2.4(1)(a) and F.Z.O. § 5.8.5(5)(c)(i)).

#### **Other Business**

#### Adjourn

Anyone requesting accommodations due to disabilities should contact the Human Resources Department at (615) 791-3216, at least 24 hours prior to the meeting.

#### MEETING MINUTES OF THE FRANKLIN BOARD OF ZONING APPEALS November 1, 2018

The Franklin Board of Zoning Appeals held a regular meeting on Thursday, November 1, 2018, at 6:00 p.m. in the City Hall Boardroom.

Members present: Joel Tomlin

Greg Caesar Gillian Fischbach Frank Jones

Staff present: James Svoboda, Planning & Sustainability

Joey Bryan, Planning & Sustainability

Tiffani Pope, Law Department Lori Jarosz, BNS Department

The agenda read as follows:

#### Review and approval of Minutes from October 4, 2018, BZA Meeting

**Variance Request** by Linda Dosen, for a 2-foot encroachment into the required 20-foot rear yard setback to construct an addition located at the rear of the existing dwelling located at 3123 Brimstead Drive (F.Z.O §3.3.3, Table 3-6 and §3.3.4, Table 3-8).

**Zoning Map Interpretation Request** by Kyle Griffin, for the BZA to make an interpretation that the location of the boundaries of the Floodway Fringe Overlay (FFO) District on the City of Franklin Zoning Map for the properties located in the Water's Edge PUD Subdivision, Section 4 (Lots 51-59, 78-81, 295-301) and Section 5 (Lots 302-310, 311-321, 359-395), be based on the Letter of Map Revision Based on Fill (LOMR-F) Determination issued by FEMA on September 28, 2018 (FEMA Case No. 18-04-6868A) (F.Z.O. § 2.2.4(1)(a) and F.Z.O. § 5.8.5(5)(c)(i)).

**Zoning Map Interpretation Request** by Garry Batson, for the BZA to make an interpretation that the location of the boundaries of the Floodway Fringe Overlay (FFO) District on the City of Franklin Zoning Map for the property located at 175 Rosa Helm Way, be based on the Letter of Map Revision Based on Fill (LOMR-F) Determination issued by FEMA on August 20, 2018 (FEMA Case No. 18-04-6303A) (F.Z.O. § 2.2.4(1)(a) and F.Z.O. § 5.8.5(5)(c)(i)).

Chair Jones called the meeting to order at 6:01 pm. Chair Jones requested to know if there were any non-agenda items.

Mr. Svoboda stated there were no non-agenda items.

#### Minutes from October 4, 2018, BZA Meeting

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Mr. Caesar moved to approve the October 4, 2018 meeting minutes with the correction of the meeting time to be changed to 6:00 p.m. Ms. Fischbach seconded the motion and the motion carried 4-0.

Variance Request by Linda Dosen, for a 2-foot encroachment into the required 20-foot rear yard setback to construct an addition located at the rear of the existing dwelling located at 3123 Brimstead Drive (F.Z.O §3.3.3, Table 3-6 and §3.3.4, Table 3-8).

Mr. Bryan stated the applicant is requesting a 2-foot encroachment into the required 20-foot rear yard setback to construct a screened porch addition over the existing concrete patio located at the rear of the existing dwelling located at 3123 Brimstead Drive. Mr. Bryan stated the subject property is lot 2170 in the Franklin Green Subdivision, Section 8, and is a lot of record that was created prior to the adoption of the current Zoning Ordinance. Mr. Bryan stated the property was originally platted with a 20-foot rear yard setback in 2001. Mr. Bryan stated the property is currently zoned R-3 – Detached Residential 3 District, West Harpeth Character Area Overlay District - Special Area 2 (WHCO-2), and designated as suitable for either Traditional or Conventional Development Standards. Mr. Bryan stated the Table 3-6 establishes the Site Development Standards for Conventional Areas and Table 3-8 establishes the Site Development Standards for Traditional Areas. Both Tables have a footnote that stipulates that "for lots in recorded subdivisions or approved PUDs, the setbacks and lot sizes, maximum densities, and primary façade widths shown in this table shall not apply, and the requirements shown on the final plat, the approved PUD, or conditions on existing lots shall govern." Mr. Bryan stated the required 20-foot rear yard setback requirements established on the recorded plat supersedes the setback requirements stipulated in Tables 3-6 and 3-8. Mr. Bryan stated however, if the property could be resubdivided according to the traditional development standards stipulated in Table 3-8 in the current Zoning Ordinance, a 5-foot rear yard setback would be permitted. Mr. Bryan stated the applicant is proposing to construct a 10.6' x 17' addition to the rear of the existing dwelling. Mr. Bryan stated the proposed roof cover would encroach into the rear setback approximately 2'. Mr. Bryan stated the location existing PUDEs and landscape easements restrict the areas where additions and/or accessory structures can be constructed on the property. Mr. Bryan stated the following is an analysis of the requested variances as they relate to the variance standards and approval criteria described above:

- 1. Where, by reason of exceptional narrowness, shallowness, or shape of a specific piece of property at the time of the enactment of this ordinance, or by reason of exceptional topographic conditions or other extraordinary and exceptional situation or condition of such piece of property is not able to accommodate development as required under this ordinance.
  - The subject property is an existing lot of record that was created prior to the adoption of the Zoning Ordinance. The property was originally platted as part of Section 8 of the Franklin Green Subdivision in 2001. The property is a standard lot in terms of size, shape, dimensions and setbacks as compared to other lots in the Subdivision. The existing home was constructed within the required rear yard setback per the information submitted by the applicant. The proposed rear addition will be constructed along the rear plane of the existing home and the applicant is requesting a 2-foot encroachment into the required 20-foot year yard setback. The lot backs up to formal open space.

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- The current Zoning Ordinance would permit a 5-foot rear yard setback if Traditional Standards were applied. However, since the subject property is a lot of record, the platted setbacks supersede the existing standards.
- The location of existing PUDEs and landscape easements restrict where additions can be constructed on the property.
- Staff finds that the topographic conditions on the lot as described by the applicant, create a unique, exceptional, or extraordinary situations about the subject property that would prevent the applicant from complying with the requirements of the Zoning Ordinance if Conventional Development Standards were applied. If the applicant were permitted to develop under Traditional Development Standards, the proposed addition would be in compliance with the Zoning Ordinance.
- 2. The strict application of any provision enacted under this ordinance would result in peculiar and exceptional practical difficulties to or exception or undue hardship upon the owner of such property.
  - The only place where the proposed addition can be located is to the rear of the existing dwelling. The strict application of the Zoning Ordinance provisions requiring conformance with the platted setback instead of the Traditional Development Standards would result in an exceptional hardship on the owner of the property. Ultimately, the Board must determine whether the inability to construct the proposed porch addition encroaching into the required rear yard is a hardship or practical difficulty.
- 3. Relief may be granted without substantial detriment to the public good and without substantially impairing the intent and purpose of the zoning map and this ordinance.
  - The final standard the Board must consider is whether the requested relief granted would be a detriment to the public good or impair the intent and purpose of the Zoning Ordinance. Based on similar variance requests granted by the BZA, the proposed location of the rear addition in relation to the PUDE and landscape easements on the property, and that a 5-foot rear yard setback would be permitted if traditional standards were able to be applied, staff believes that granting the proposed variance would not be detrimental to the public good and would not impair the intent or purpose of the Zoning Ordinance.

Mr. Bryan stated in order for the BZA to grant a variance, the applicant must have demonstrated that all three of the standards required to grant a variance have been satisfied. Based on the analysis presented above, staff recommends approval of the variance requested by the applicant because the applicant has met all three of the standards required for granting a variance.

Chair Jones requested to know if there had been any contact from other citizens.

Mr. Bryan stated he had two emails, one from the HOA granting approval, as well as a letter of support from a neighbor.

Ms. Dosen stated she feels they have met all three criteria.

Ms. Lynn Dosen complimented staff on the great job they did.

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Chair Jones requested to know if anyone from the audience wished to speak on this item and no one requested to speak.

Mr. Caesar moved to close the public hearing. Ms. Fischbach seconded the motion and the motion carried 4-0.

Mr. Caesar moved to <u>approve</u> the variance request to vary the required 20-foot rear yard setback by 2.02 feet to construct an addition located at the rear of the existing dwelling located at 3123 Brimstead Drive because the applicant has demonstrated that the standards for granting a variance have been satisfied. Mr. Tomlin seconded the motion and the motion carried 4-0.

Zoning Map Interpretation Request by Kyle Griffin, for the BZA to make an interpretation that the location of the boundaries of the Floodway Fringe Overlay (FFO) District on the City of Franklin Zoning Map for the properties located in the Water's Edge PUD Subdivision, Section 4 (Lots 51-59, 78-81, 295-301) and Section 5 (Lots 302-310, 311-321, 359-395), be based on the Letter of Map Revision Based on Fill (LOMR-F) Determination issued by FEMA on September 28, 2018 (FEMA Case No. 18-04-6868A) (F.Z.O. § 2.2.4(1)(a) and F.Z.O. § 5.8.5(5)(c)(i)).

Mr. Svoboda stated this item is to be deferred to the December 6, 2018 meeting, due to an error with the naming of this item that was not properly published.

Mr. Caesar moved to defer this item to the December meeting. Ms. Fischbach seconded the motion and the motion carried 4-0.

Zoning Map Interpretation Request by Garry Batson, for the BZA to make an interpretation that the location of the boundaries of the Floodway Fringe Overlay (FFO) District on the City of Franklin Zoning Map for the property located at 175 Rosa Helm Way, be based on the Letter of Map Revision Based on Fill (LOMR-F) Determination issued by FEMA on August 20, 2018 (FEMA Case No. 18-04-6303A) (F.Z.O. § 2.2.4(1)(a) and F.Z.O. § 5.8.5(5)(c)(i)).

Mr. Bryan stated the subject property is located at 175 Rosa Helm Way. The Floodway Fringe Overlay (FFO) District boundaries coincide with the 100-year floodplain areas designated by FEMA on the adopted Flood Insurance Rate Maps (FIRMs). Mr. Bryan stated the current FFO boundaries are based on the adopted FIRM Map Number 47187C0212F, effective September 29, 2006. FEMA issued a Letter of Map Revision Based on Fill (LOMR-F) Determination on May 16, 2018, updating the flood zone information and the location of the 100-year floodplain boundaries on the subject property. Mr. Bryan stated the LOMR-F approved by FEMA became effective on August 30, 2018 (FEMA Case No. 18-04-6303A). Pursuant to the provisions of the Franklin Zoning Ordinance in § 2.2.4(1)(a), § 3.1.2, and § 5.8.5(5)(c)(i), the applicant is requesting the BZA to interpret the location of the boundary of the FFO Overlay District on the City of Franklin Zoning Map be based on the LOMR-F Determination issued by FEMA. Mr. Bryan stated the applicant has provided the necessary information to satisfy the Zoning Ordinance standards required for the BZA to interpret the location of the FFO based on the approved LOMR-F. Mr. Bryan stated therefore, staff recommends approval of the request to interpret the location of the Floodway

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Fringe Overlay (FFO) Zoning District boundary be based on the Letter of Map Revision Based on Fill Determination (LOMR-F) issued by FEMA on August 30, 2018 (FEMA Case No. 18-04-6303A), effective August 30, 2018.

Mr. Batson stated they had a flood map amendment and not a revision. Mr. Batson stated FEMA will not revise the map constantly when they get a map revision.

Mr. Svoboda explained.

Chair Jones requested to know if anyone from the audience wished to speak on this item and no one requested to speak.

Mr. Tomlin moved to close the public hearing. Ms. Caesar seconded the motion and the motion carried 4-0.

Mr. Caesar stated he questioned the 4<sup>th</sup> paragraph.

Mr. Svoboda stated we adopt the flood maps in our Zoning Ordinance and go a step further with a change to the City Overlay Zone.

Mr. Tomlin moved to <u>approve</u> the request to interpret that the location of the boundary of the FFO Overlay District on the subject properties located at 175 Rosa Helm Way, be based on the LOMR-F Determination approved by FEMA on August 30, 2018 (FEMA Case No. 18-04-6303A), effective August 30, 2018, because the applicant has satisfied the Zoning Ordinance requirements for making the boundary line interpretation. Mr. Caesar seconded the motion and the motion carried 4-0.

#### Other Business.

No other business

#### Adjourn.

With there	being no	further	business,	the meetin	g was ac	djourned	at 6:19pm.

Chair		

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## **BOARD OF ZONING APPEALS**

# **Deadline and Meeting Schedule Department of Planning and Sustainability**

2019 DEADLINE AND MEETING SCHEDULE				
SUBMITTAL DEADLINE   12 NOON	BZA MEETING 2 6 PM			
12/10/18	1/3/19			
1/14/19	2/7/19			
2/11/19	3/7/19			
3/11/19	4/4/19			
4/8/19	5/2/19			
5/13/19	6/6/19			
6/10/19	7/11/19*			
7/8/19	8/1/19			
8/12/19	9/5/19			
9/9/19	10/3/19			
10/14/19	11/7/19			
11/11/19	12/5/19			
12/9/19	1/2/20			

<sup>\*</sup>Meeting date adjusted for City Holidays

- Submittal Deadline is <u>12 Noon</u> for items to be placed on the Board of Zoning Appeals monthly agenda. All required submittal documents must be submitted by <u>12 Noon</u> on the submittal deadline.
- **2** The Board of Zoning Appeals meets the first Thursday of each month at 6pm in the Board Room, Franklin City Hall, 109 Third Avenue, South, Franklin, Tennessee.

<sup>\*\*</sup>Meeting date subject to change. If items are submitted for this agenda, the meeting date will be set by action of the Board.

## Item 1 Zoning Map Interpretation Request

BZA 12/6/18 COF 6785

**Zoning Map Interpretation Request** by Kyle Griffin, for the BZA to make an interpretation that the location of the boundaries of the Floodway Fringe Overlay (FFO) District on the City of Franklin Zoning Map for the properties located in the Water's Edge PUD Subdivision, Section 4 (Lots 51-59, 78-81, 295-301) and Section 5 (Lots 302-310, 311-321, 359-395), be based on the Letter of Map Revision Based on Fill (LOMR-F) Determination issued by FEMA on September 28, 2018 (FEMA Case No. 18-04-6868A) (F.Z.O. § 2.2.4(1)(a) and F.Z.O. § 5.8.5(5)(c)(i)).

_	Summary of Action Taken (To be completed after item is heard)  The Board of Zoning Appeals has reviewed and discussed this item, and has taken the following action:  Granted the variance because the statutory standards for granting a variance were established.								
	Denied the variance because one or more of the statutory standards to be granted a variance were not established.								
	Upheld staff's decision in the administ	trative review process.							
	Overturned staff's decision in the adm	ninistrative review process.							
	Approved/Interpreted the FFO boundary on the City of Franklin Zoning Map, based on a Letter of Map Revision Based on Fill Determination issued by FEMA on September 28, 2018 (FEMA Case No. 18-04-6868A) (F.Z.O. § 2.2.4(1)(a) and F.Z.O. § 5.8.5(5)(c)(i))								
	Deferred the item.								
BZA Cł	BZA Chair Recording Secretary								
Applica	ant Acknowledgement	Date							

#### **Exhibits**

- 1. Staff Report and Analysis
- 2. BZA Application, letter, and Supporting documentation
- 3. Location Map

<b>Vicinity</b>	Vicinity Base Zoning District Vicinity Land Use							
Site:	SD-R – Specific Development -Residential	Site:	Single Family					
North:	SD-R – Specific Development -Residential	North:	Vacant					
South:	SD-R – Specific Development -Residential	South:	Single Family					
East:	SD-R – Specific Development -Residential	East:	Single Family					
West:	SD-R – Specific Development -Residential	West:	Open Space					

#### **Applicable Zoning Ordinance Regulations**

## CHAPTER 2 Subsection 2.2.4 BOARD OF ZONING APPEALS (BZA)

#### (1) Membership, Powers, and Duties

Pursuant to the provisions of the Tennessee Code Annotated, Sections 13-7-205 through 13-7-

207, there is hereby created the Franklin Board of Zoning Appeals, hereinafter referred to as the BZA. The Board shall consist of five (5) members and shall be appointed by the Mayor and confirmed by a majority vote of the Board of Mayor and Aldermen. The terms of membership shall be five (5) years. Terms shall be arranged so that the term of one (1) member shall expire each year. Vacancies shall be filled for an unexpired term in the same manner as the original appointment.

The BZA shall have the following powers and duties under this ordinance:

#### (a) Appeal of Administrative Decisions

To hear and decide appeals of administrative decisions where it is alleged by the appellant that there is error in any order, requirement, permit, decision, or refusal made by the Department of Building and Neighborhood Services or other administrative official in carrying out or enforcing any provision of this ordinance, and for interpretation of the zoning map pursuant to Subsection 2.4.6, Appeal of Administrative Decisions.

\* \* \*

#### **CHAPTER 3**

#### **Subsection 3.1.2 District Boundaries**

(1) The boundaries of the districts are established as shown on the zoning map. Unless otherwise indicated on the zoning map, the district boundaries are parcel lines or the corporate limit lines, as they existed at the time of the enactment of this ordinance. Questions concerning the exact location of the district boundary lines shall be determined by the BZA at a regular public meeting.

#### Subsection 3.4.5 FFO—FLOODWAY FRINGE OVERLAY DISTRICT

\* \* \*

#### (1) Purpose

The purpose of the Floodway Fringe Overlay District, hereinafter referred to as the "FFO District", is defined as that which is intended to preserve the holding capacity of the floodplain. Encroachments into the FFO District that would impede the holding capacity of the floodplain shall be strictly limited, as follows.

\* \* \*

#### (5) Undesignated Tributaries and Drainage Areas Within or Affecting the City

The FFO District shall coincide with the 100-year floodplain or floodway fringe boundary as designated in the Flood Insurance Study or on the FIRMs, adopted in Subsection 5.8.5 (2) (b), or as subsequently amended by either a Letter of Map Amendment or a Letter of Map Revision. The FFO District width for tributaries and drainage areas within or affecting the city that do not have designated floodway fringe areas depicted on the zoning map or are not delimited in the Flood Insurance Studies or FIRMs shall be established in accordance with the stormwater management ordinance.

## Chapter 5 Subsection 5.8.5 Floodplain Protection

\* \* \*

#### (5) Appeals to Board of Zoning Appeals

\* \* \*

(c) Zoning District Boundary Interpretations

(i) The BZA may review questions relating to the district boundaries for the FWO and the FFO, delimited according the Zoning Map, as specified in Section 3.1.2 of the ordinance.

#### **Staff Report and Analysis**

The subject property is located Water's Edge PUD Subdivision, Section 4, Lots 51-59, 78-81, 295-301, and Section 5, Lots 302-310, 311-321, 359-395. The Floodway Fringe Overlay (FFO) District boundaries coincide with the 100-year floodplain areas designated by FEMA on the adopted Flood Insurance Rate Maps (FIRMs). The current FFO boundaries are based on the adopted FIRM Map Number 47187C0214F, effective September 29, 2006. FEMA issued a Letter of Map Revision Based on Fill (LOMR-F) Determination

on May 16, 2018, updating the flood zone information and the location of the 100-year floodplain boundaries on the subject property. The LOMR-F approved by FEMA became effective on September 28, 2018 (FEMA Case No. 18-04-6868A). Pursuant to the provisions of the Franklin Zoning Ordinance in § 2.2.4(1)(a), § 3.1.2, and § 5.8.5(5)(c)(i), the applicant is requesting the BZA to interpret the location of the boundary of the FFO Overlay District on the City of Franklin Zoning Map be based on the LOMR-F Determination issued by FEMA.

The applicant has provided the necessary information to satisfy the Zoning Ordinance standards required for the BZA to interpret the location of the FFO based on the approved LOMR-F. Therefore, staff recommends approval of the request to interpret the location of the Floodway Fringe Overlay (FFO) Zoning District boundary be based on the Letter of Map Revision Based on Fill Determination (LOMR-F) issued by FEMA on September 28, 2018 (FEMA Case No. 18-04-6868A), effective September 28, 2018.

Staff Recommended Motion for Administrative Appeal/Zoning District Boundary Interpretation

Move to approve the request to interpret that the location of the boundary of the FFO Overlay District on the subject properties located in the Water's Edge PUD Subdivision, Section 4 (Lots 51-59, 78-81, 295-301) and Section 5 (Lots 302-310, 311-321, 359-395), be based on the LOMR-F Determination approved by FEMA on September 28, 2018 (FEMA Case No. 18-04-6868A), effective September 28, 2018, because the applicant has satisfied the Zoning Ordinance requirements for making the boundary line interpretation.



October 1, 2018

City of Franklin

**Board of Zoning Appeals** 

#### Letter of Justification

Re: Water's Edge Subdivision, Tax Map 89 Parcel 49, FFO Amendment Request

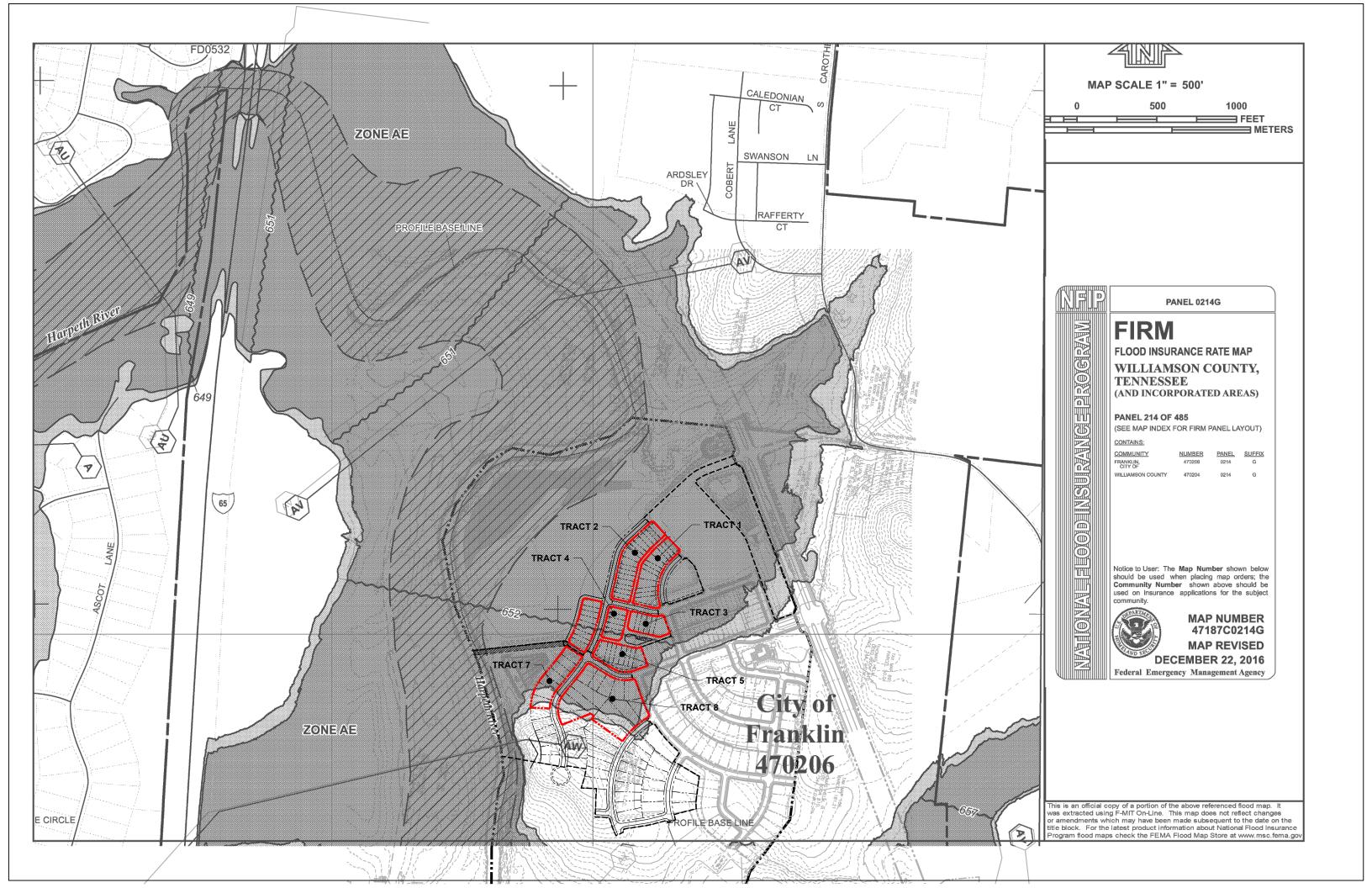
Dear Board,

A FEMA Letter of Map Revision for the 100-year floodplain has been submitted to submitted to the City of Franklin the subject property known as Parcel 49 of Tax map 89, Waters edge subdivision. The owner of Water's Edge Subdivision, Real Estate Solutions Group, LLC, formally requests that the City of Franklin Board of Zoning Appeals amend the Floodway Fringe Overlay (FFO) line to reflect the approved LOMR-F once received.

Respectfully submitted

Civil Site Design Group, PLLC.

Ryan Lovelace, P.E.



Date: September 28, 2018 | Case No.: 18-04-6868A

LOMR-F



## Federal Emergency Management Agency

Washington, D.C. 20472

### LETTER OF MAP REVISION BASED ON FILL **DETERMINATION DOCUMENT (REMOVAL)**

СОММИ	NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION				
COMMUNITY	CITY OF FRANKLIN, WILLIAMSON COUNTY, TENNESSEE  COMMUNITY NO.: 470206	A parcel of land, as described in the Special Warranty Deed recorded as Document No. 14010992, in Book 6155, Pages 151 through 156, in the Office of the Register of Deeds, Williamson County, Tennessee  The portion of property is more particularly described by the following metes and bounds:				
AFFECTED MAP PANEL	NUMBER: 47187C0214G	metes and bounds.				
WAP PANEL	DATE: 12/22/2016					
FLOODING SO	URCE: HARPETH RIVER	APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY:35.882506, -86.821457 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83				

#### **DETERMINATION**

	_				_	_	_	
				OUTCOME		1% ANNUAL	LOWEST	LOWEST
				WHAT IS		CHANCE	ADJACENT	LOT
LOT	BLOCK/	SUBDIVISION	STREET	REMOVED FROM	FLOOD	FLOOD	GRADE	ELEVATION
	SECTION			THE SFHA	ZONE	ELEVATION	ELEVATION	(NAVD 88)
						(NAVD 88)	(NAVD 88)	
			4413 South Carothers	Portion of	X			653.8 feet
			Road	Property	(shaded)			
				(Tract 1)				

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.)

LEGAL PROPERTY DESCRIPTION

DETERMINATION TABLE (CONTINUED)

PORTIONS REMAIN IN THE SFHA

SUPERSEDES PREVIOUS DETERMINATION

FILL RECOMMENDATION

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on Fill for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the described portion(s) of 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 revises 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 Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

> Luis V. Rodriguez, P.E., Director **Engineering and Modeling Division**

Federal Insurance and Mitigation Administration

Case No.: 18-04-6868A

LOMR-F



## Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### LEGAL PROPERTY DESCRIPTION (CONTINUED)

#### Tract 1:

Commencing at a point in the southern right-of-way of Flatwater Street, said point being the northeast corner of Lot 287 and northwest corner of Lot 286, both lots recorded in the subdivision plat of Water's Edge PUD Section 2, Plat Book 65 Page 71; Thence leaving said right-of-way, North 73 degrees 49 minutes 35 seconds West 114.54 feet to a point in the southeast corner of the herein described tract, the true point of beginning; Thence with the property description for Lots 364-375 the following calls: A curve to the right, with a radius of 15.00 feet and a length of 26.79 feet, and being subtended by a chord bearing South 33 degrees 37 minutes 22 seconds West 23.37 feet to a point; A curve to the right, with a radius of 100.00 feet and a length of 31.41 feet, and being subtended by a chord bearing North 86 degrees 13 minutes 10 seconds West 31.28 feet to a point; North 77 degrees 13 minutes 13 seconds West 123.93 feet to a point; A curve to the right, with a radius of 24.00 feet and a length of 11.43 feet, and being subtended by a chord bearing North 0 degrees 51 minutes 36 seconds West 11.32 feet to a point; North 12 degrees 46 minutes 47 seconds East 226.91 feet to a point; A curve to the right, with a radius of 50.00 feet and a length of 24.12 feet, and being subtended by a chord bearing North 26 degrees 35 minutes 54 seconds East 23.88 feet to a point; North 40 degrees 25 minutes 00 seconds East 91.48 feet to a point; A curve to the right, with a radius of 44.00 feet and a length of 5.25 feet, and being subtended by a chord bearing North 43 degrees 49 minutes 57 seconds East 5.24 feet to a point; North 47 degrees 14 minutes 54 seconds East 110.54 feet to a point; A curve to the right, with a radius of 24.00 feet and a length of 11.43 feet, and being subtended by a chord bearing North 60 degrees 53 minutes 17 seconds East 11.32 feet to a point; South 42 degrees 45 minutes 06 seconds East 100.33 feet to a point; A curve to the right, with a radius of 15.00 feet and a length of 23.56 feet, and being subtended by a chord bearing South 2 degrees 14 minutes 53 seconds West 21.21 feet to a point; South 47 degrees 14 minutes 54 seconds West 56.42 feet to a point; Thence with a curve to the left, with a radius of 275.00 feet and a length of 31.094 feet, and being subtended by a chord bearing South 14 degrees 51 minutes 23 seconds West 294.64 feet to the point of beginning.

#### Tract 2:

Commencing at a point in the southern right-of-way of Flatwater Street, said point being the northeast corner of Lot 287 and northwest corner of Lot 286, both lots recorded in the subdivision plat of Water's Edge PUD Section 2, Plat Book 65 Page 71; Thence leaving said right-of-way, North 80 degrees 59 minutes 22 seconds West 303.48 feet to a point in the southeast corner of the herein described tract, the true point of beginning; Thence with the property description for Lots 311-321 & 359-363 the following calls: North 77 degrees 13 minutes 13 seconds West 100.33 feet to a point; A curve to the right, with a radius of 15.00 feet and a length of 23.56 feet, and being subtended by a chord bearing North 32 degrees 13 minutes 13 seconds West 21.21 feet to a point; North 12 degrees 46 minutes 47 seconds East 238.34 feet to a point; A curve to the right, with a radius of 200.00 feet and a length of 120.32 feet, and being subtended by a chord bearing North 30 degrees 00 minutes 51 seconds East 118.51 feet to a point; North 47 degrees 14 minutes 54 seconds East 169.14 feet to

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Date: September 28, 2018

Case No.: 18-04-6868A

LOMR-F



## Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

a point; A curve to the right, with a radius of 15.00 feet and a length of 23.56 feet, and being subtended by a chord bearing South 87 degrees 45 minutes 06 seconds East 21.21 feet to a point; South 42 degrees 45 minutes 06 seconds East 100.33 feet to a point; A curve to the right, with a radius of 24.00 feet and a length of 11.43 feet, and being subtended by a chord bearing South 33 degrees 36 minutes 31 seconds West 11.32 feet to a point; South 47 degrees 14 minutes 54 seconds West 108.75 feet to a point; A curve to the left, with a radius of 94.00 feet and a length of 11.21 feet, and being subtended by a chord bearing South 43 degrees 49 minutes 57 seconds West 11.20 feet to a point; South 40 degrees 25 minutes 00 seconds West 89.69 feet to a point; A curve to the left, with a radius of 70.00 feet and a length of 33.76 feet, and being subtended by a chord bearing South 26 degrees 35 minutes 54 seconds West 33.44 feet to a point; South 12 degrees 46 minutes 47 seconds West 226.91 feet to a point; Thence with a curve to the right, with a radius of 24.00 feet and a length of 11.43 feet, and being subtended by a chord bearing South 26 degrees 25 minutes 10 seconds West 11.32 feet to the point of beginning.

#### Tract 3:

Commencing at a point in the eastern right-of-way of Starboard Lane, said point being in the southern margin of a public alley, and being the southwest corner of Lot 287 as recorded in the subdivision plat of Water's Edge PUD Section 2, Plat Book 65 Page 71; Thence leaving said right-of-way, South 73 degrees 38 minutes 59 seconds West 50.09 feet to a point in the southeast corner of the herein described tract, the true point of beginning; Thence with the property description for Lots 376-381: A curve to the right, with a radius of 24.00 feet and a length of 11.99 feet, and being subtended by a chord bearing South 55 degrees 58 minutes 31 seconds West 11.87 feet to a point; South 70 degrees 17 minutes 27 seconds West 48.52 feet to a point; A curve to the right, with a radius of 29.00 feet and a length of 16.44 feet, and being subtended by a chord bearing South 86 degrees 32 minutes 07 seconds West 16.22 feet to a point; North 77 degrees 13 minutes 13 seconds West 172.96 feet to a point; A curve to the right, with a radius of 27.00 feet and a length of 42.41 feet, and being subtended by a chord bearing North 32 degrees 13 minutes 13 seconds West 38.18 feet to a point; North 12 degrees 46 minutes 47 seconds East 80.00 feet to a point; A curve to the right, with a radius of 24.00 feet and a length of 11.43 feet, and being subtended by a chord bearing North 26 degrees 25 minutes 10 seconds East 11.32 feet to a point; South 77 degrees 13 minutes 13 seconds East 123.93 feet to a point; A curve to the left, with a radius of 150.00 feet and a length of 65.48 feet, and being subtended by a chord bearing South 89 degrees 43 minutes 31 seconds East 64.96 feet to a point; A curve to the right, with a radius of 15.00 feet and a length of 21.60 feet, and being subtended by a chord bearing South 60 degrees 58 minutes 11 seconds East 19.78 feet to a point; Thence South 19 degrees 42 minutes 33 seconds East 103.47 feet to the point of beginning.

#### Tract 4:

Commencing at the northwest corner of Lot 250 as recorded in the subdivision plat of Water's Edge PUD Section 2, Plat Book 65 Page 71; Thence North 62 degrees 46 minutes 53 seconds West 134.13 feet to a point

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

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## Federal Emergency Management Agency

Washington, D.C. 20472

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

in the southeast corner of the herein described tract, the true point of beginning; Thence with the property description for Lots 382-387: A curve to the right, with a radius of 27.00 feet and a length of 42.41 feet, and being subtended by a chord bearing South 57 degrees 46 minutes 47 seconds West 38.18 feet to a point; North 77 degrees 13 minutes 13 seconds West 85.34 feet to a point; A curve to the right, with a radius of 24.00 feet and a length of 14.35 feet, and being subtended by a chord bearing North 60 degrees 05 minutes 12 seconds West 14.14 feet to a point; A curve to the left, with a radius of 875.00 feet and a length of 117.34 feet, and being subtended by a chord bearing North 16 degrees 37 minutes 18 seconds East 117.25 feet to a point; North 12 degrees 46 minutes 47 seconds East 61.84 feet to a point; A curve to the right, with a radius of 15.00 feet and a length of 23.56 feet, and being subtended by a chord bearing North 57 degrees 46 minutes 47 seconds East 21.21 feet to a point; South 77 degrees 13 minutes137 seconds East 100.33 feet to a point; A curve to the right, with a radius of 24.00 feet and a length of 11.43 feet, and being subtended by a chord bearing South 0 degrees 51 minutes 36 seconds East 11.32 feet to a point; Thence South 12 degrees 46 minutes 47 seconds West 159.99 feet to the point of beginning.

#### Tract 5:

Beginning at the northwest corner of Lot 250 as recorded in the subdivision plat of Water's Edge PUD Section 2, Plat Book 65 Page 71; Thence with the western line of Lot 250, South 19 degrees 42 minutes 33 seconds East 122.00 feet to the southwest corner of Lot 250; Thence leaving Lot 250 and with the property description for Lots 388-395 the following calls: South 70 degrees 17 minutes 27 seconds West 92.45 feet to a point; A curve to the right, with a radius of 150.00 feet and a length of 134.55 feet, and being subtended by a chord bearing North 84 degrees 00 minutes 42 seconds West 130.09 feet to a point; North 58 degrees 18 minutes 50 seconds West 135.70 feet to a point; A curve to the right, with a radius of 15.00 feet and a length of 22.66 feet, and being subtended by a chord bearing North 15 degrees 01 minutes 56 seconds West 20.57 feet to a point; A curve to the left, with a radius of 875.00 feet and a length of 93.38 feet, and being subtended by a chord bearing North 25 degrees 11 minutes 32 seconds East 93.34 feet to a point; A curve to the right, with a radius of 24.00 feet and a length of 7.22 feet, and being subtended by a chord bearing South 85 degrees 50 minutes 04 seconds East 7.19 feet to a point; South 77 degrees 13 minutes 13 seconds East 218.03 feet to a point; Thence with a curve to the left, with a radius of 45.00 feet and a length of 25.52 feet, and being subtended by a chord bearing North 86 degrees 32 minutes 07 seconds East 25.18 feet to the point of beginning.

#### Tract 6:

Commencing at the northwest corner of Lot 250 as recorded in the subdivision plat of Water's Edge PUD Section 2, Plat Book 65 Page 71; Thence South 84 degrees 24 minutes 27 seconds West 350.92 feet to a point in the southeast corner of the herein described tract, the true point of beginning; Thence with the property description for Lots 302-310: North 57 degrees 25 minutes 28 seconds West 99.63 feet to a point; A curve to the right, with a radius of 20.00 feet and a length of 29.67 feet, and being subtended by a chord bearing North 14 degrees 55 minutes 29 seconds West 27.02 feet to a point; A curve to the left, with a radius of 707.00 feet

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Date: September 28, 2018

Case No.: 18-04-6868A

LOMR-F



## Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

and a length of 182.56 feet, and being subtended by a chord bearing North 20 degrees 10 minutes 38 seconds East 182.06 feet to a point; North 12 degrees 46 minutes 47 seconds East 71.84 feet to a point; A curve to the right, with a radius of 20.00 feet and a length of 31.42 feet, and being subtended by a chord bearing North 57 degrees 46 minutes 47 seconds East 28.28 feet to a point; South 77 degrees 13 minutes 13 seconds East 87.00 feet to a point; A curve to the right, with a radius of 24.00 feet and a length of 111.43 feet, and being subtended by a chord bearing South 63 degrees 34 minutes 50 seconds East 11.32 feet to a point; South 12 degrees 46 minutes 47 seconds West 89.18 feet to a point; A curve to the right, with a radius of 875.00 feet and a length of 222.75 feet, and being subtended by a chord bearing South 20 degrees 30 minutes 53 seconds West 222.07 feet to a point; Thence with a curve to the right, with a radius of 825.00 feet and a length of 18.90 feet, and being subtended by a chord bearing South 28 degrees 54 minutes 21 seconds West 18.90 feet to a point of beginning.

#### Tract 7:

Commencing at the southwest corner of Lot 50 and the northwest corner of Lot 49, as recorded in the subdivision plat of Water's Edge PUD Section 2, Plat Book 65 Page 71; Thence South 88 degrees 09 minutes 39 seconds West 641.89 feet to a point in the southeast corner of the herein described tract, the true point of beginning; Thence with the property description for Lots 295-301: North 87 degrees 36 minutes 03 seconds West 120.00 feet to a point; A curve to the right, with a radius of 320.00 feet and a length of 205.78 feet, and being subtended by a chord bearing North 20 degrees 49 minutes 18 seconds East 202.26 feet to a point; North 39 degrees 14 minutes 40 seconds East 159.27 feet to a point; A curve to the left, with a radius of 705.00 feet and a length of 82.56 feet, and being subtended by a chord bearing North 35 degrees 53 minutes 23 seconds East 82.51 feet to a point; South 57 degrees 25 minutes 28 seconds East 118.32 feet to a point; A curve to the right, with a radius of 825.00 feet and a length of 109.90 feet, and being subtended by a chord bearing South 35 degrees 25 minutes 42 seconds West 109.81 feet to a point; South 39 degrees 14 minutes 40 seconds West 145.80 feet to a point; Thence with a curve to the left, with a radius of 200.00 feet and a length of 128.61 feet, and being subtended by a chord bearing South 20 degrees 49 minutes 18 seconds West 126.41 feet to the point of beginning.

#### Tract 8:

Commencing at the southwest corner of Lot 50 and the northwest corner of Lot 49, as recorded in the subdivision plat of Water's Edge PUD Section 2, Plat Book 65 Page 71; Thence South 27 degrees 02 minutes 39 seconds West 62.47 feet to a point in the southeast corner of the herein described tract, the true point of beginning; Thence with the property description for Lots 51-59 & 78-81: A curve to the right, with a radius of 15.00 feet and a length of 22.49 feet, and being subtended by a chord bearing South 15 degrees 25 minutes 25 seconds West 20.44 feet to a point; A curve to the left, with a radius of 526.04 feet and a length of 217.86 feet, and being subtended by a chord bearing South 46 degrees 44 minutes 20 seconds West 216.31 feet to a point; North 54 degrees 20 minutes 23 seconds West 236.22 feet to a point; North 39 degrees 14 minutes 40

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Date: September 28, 2018 | Case No.: 18-04-6868A

LOMR-F



## Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP REVISION BASED ON FILL **DETERMINATION DOCUMENT (REMOVAL)**

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

seconds East 23.09 feet to a point; North 50 degrees 45 minutes 20 seconds West 24.54 feet to a point; South 68 degrees 49 minutes 49 seconds West 191.90 feet to a point; North 21 degrees 10 minutes 11 seconds West 41.29 feet to a point; A curve to the right, with a radius of 150.00 feet and a length of 158.16 feet, and being subtended by a chord bearing North 9 degrees 02 minutes 14 seconds East 150.94 feet to a point; North 39 degrees 14 minutes 40 seconds East 145.80 feet to a point; A curve to the left, with a radius of 875.00 feet and a length of 89.22 feet, and being subtended by a chord bearing North 36 degrees 19 minutes 24 seconds East 89.18 feet to a point; A curve to the right, with a radius of 15.00 feet and a length of 23.11 feet, and being subtended by a chord bearing North 77 degrees 32 minutes 39 seconds East 20.89 feet to a point; South 58 degrees 18 minutes 50 seconds East 134.49 feet to a point; A curve to the left, with a radius of 200.00 feet and a length of 156.52 feet, and being subtended by a chord bearing South 80 degrees 44 minutes 01 seconds East 152.55 feet to a point; A curve to the right, with a radius of 15.00 feet and a length of 21.85 feet, and being subtended by a chord bearing South 61 degrees 25 minutes 52 seconds East 19.97 feet to a point; South 19 degrees 42 minutes 33 seconds East 115.98 feet to a point; Thence with a curve to the left, with a radius of 775.12 feet and a length of 105.70 feet, and being subtended by a chord bearing South 23 degrees 36 minutes 59 seconds East 105.62 feet to the point of beginning.

DETE	DETERMINATION TABLE (CONTINUED)									
LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)		
			4413 South Carothers Road	Portion of Property (Tract 2)	X (shaded)			652.8 feet		
			4413 South Carothers Road	Portion of Property (Tract 3)	X (shaded)		1	654.1 feet		
			4413 South Carothers Road	Portion of Property (Tract 4)	X (shaded)			653.4 feet		
	1	1	4413 South Carothers Road	Portion of Property (Tract 5)	X (shaded)		1	652.9 feet		
	-	1	4413 South Carothers Road	Portion of Property (Tract 6)	X (shaded)		-1	652.3 feet		

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### Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP REVISION BASED ON FILL **DETERMINATION DOCUMENT (REMOVAL)**

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
		-1	4413 South Carothers Road	Portion of Property (Tract 7)	X (shaded)			652.1 feet
	1		4413 South Carothers Road	Portion of Property (Tract 8)	X (shaded)			654.2 feet

#### FILL RECOMMENDATION (This Additional Consideration applies to the preceding 8 Properties.)

The minimum NFIP criteria for removal of the subject area based on fill have been met for this request and the community in which the property is located has certified that the area and any subsequent structure(s) built on the filled area are reasonably safe from flooding. FEMA's Technical Bulletin 10-01 provides guidance for the construction of buildings on land elevated above the base flood elevation through the placement of fill. A copy of Technical Bulletin 10-01 can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at http://www.fema.gov/mit/tb1001.pdf. Although the minimum NFIP standards no longer apply to this area, some communities may have floodplain management regulations that are more restrictive and may continue to enforce some or all of their requirements in areas outside the Special Flood Hazard Area.

#### PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 8 Properties.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

### SUPERSEDES OUR PREVIOUS DETERMINATION (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This Determination Document supersedes our previous determination dated 12/23/2016, for the subject property.

This attachment provides additional information regarding this request. If you have any questions about this attachment, FEMA Map Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

> Luis V. Rodriguez, P.E., Director Engineering and Modeling Division

Federal Insurance and Mitigation Administration



## Federal Emergency Management Agency

Washington, D.C. 20472

#### **September 28, 2018**

THE HONORABLE KEN MOORE MAYOR, CITY OF FRANKLIN 109 THIRD AVENUE SOUTH CASE NO.: 18-04-6868A

COMMUNITY: CITY OF FRANKLIN, WILLIAMSON

COUNTY, TENNESSEE

COMMUNITY NO.: 470206

FRANKLIN, TN 37064

DEAR MR. MOORE:

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 Revision based on Fill (LOMR-F) 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 LOMR-Fs. 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 Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

Sincerely,

Luis V. Rodriguez, P.E., Director Engineering and Modeling Division

Federal Insurance and Mitigation Administration

#### LIST OF ENCLOSURES:

LOMR-F DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator Community Map Repository Region Mr. Kyle Griffin



### Federal Emergency Management Agency

Washington, D.C. 20472

### ADDITIONAL INFORMATION REGARDING LETTERS OF MAP REVISION BASED ON FILL

When making determinations on requests for 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 that 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 removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMR-F is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMR-F is not a waiver of the condition that the property owner maintain flood insurance coverage for the property. Only the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. The property owner must request and receive a written waiver from the lender before canceling the policy. The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMR-F provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMR-F is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMR-F must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

The NFIP offers two types of flood insurance policies to property owners: the low-cost Preferred Risk Policy (PRP) and the Standard Flood Insurance Policy (SFIP). The PRP is available for 1- to 4-family residential structures located outside the SFHA with little or no loss history. The PRP is available for townhouse/rowhouse-type structures, but is not available for other types of condominium units. The SFIP is available for all other structures.

Additional information on the PRP and how a property owner can quality for this type of policy may be obtained by contacting the Flood Insurance Information Hotline, toll free, at 1-800-427-4661. Before making a final decision about flood insurance coverage, FEMA strongly encourages property owners to discuss their individual flood risk situations and insurance needs with an insurance agent or company.

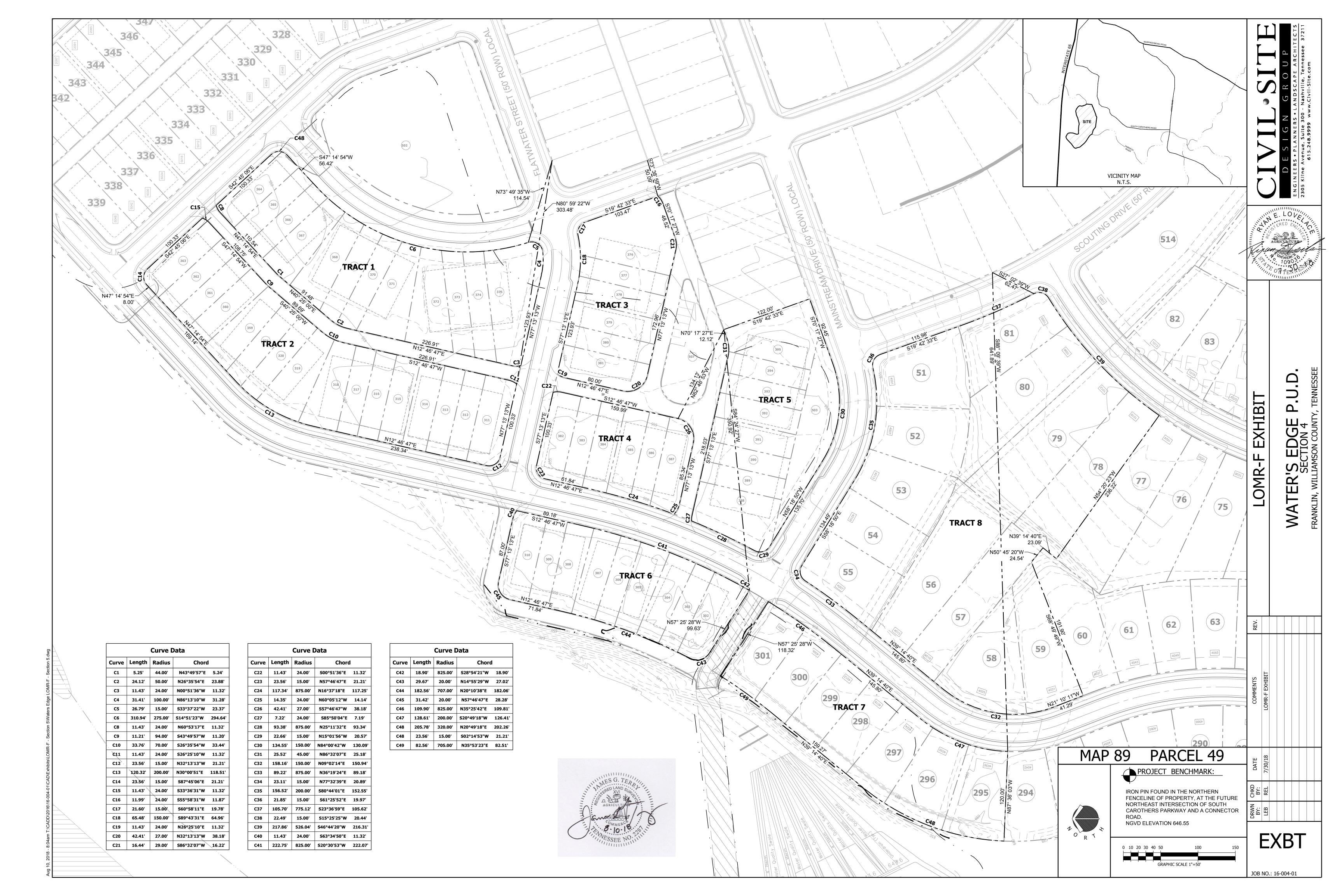
The revisions made effective by a LOMR-F are made pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and are in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448) 42 U.S.C. 4001-4128, and 44 CFR Part 65.

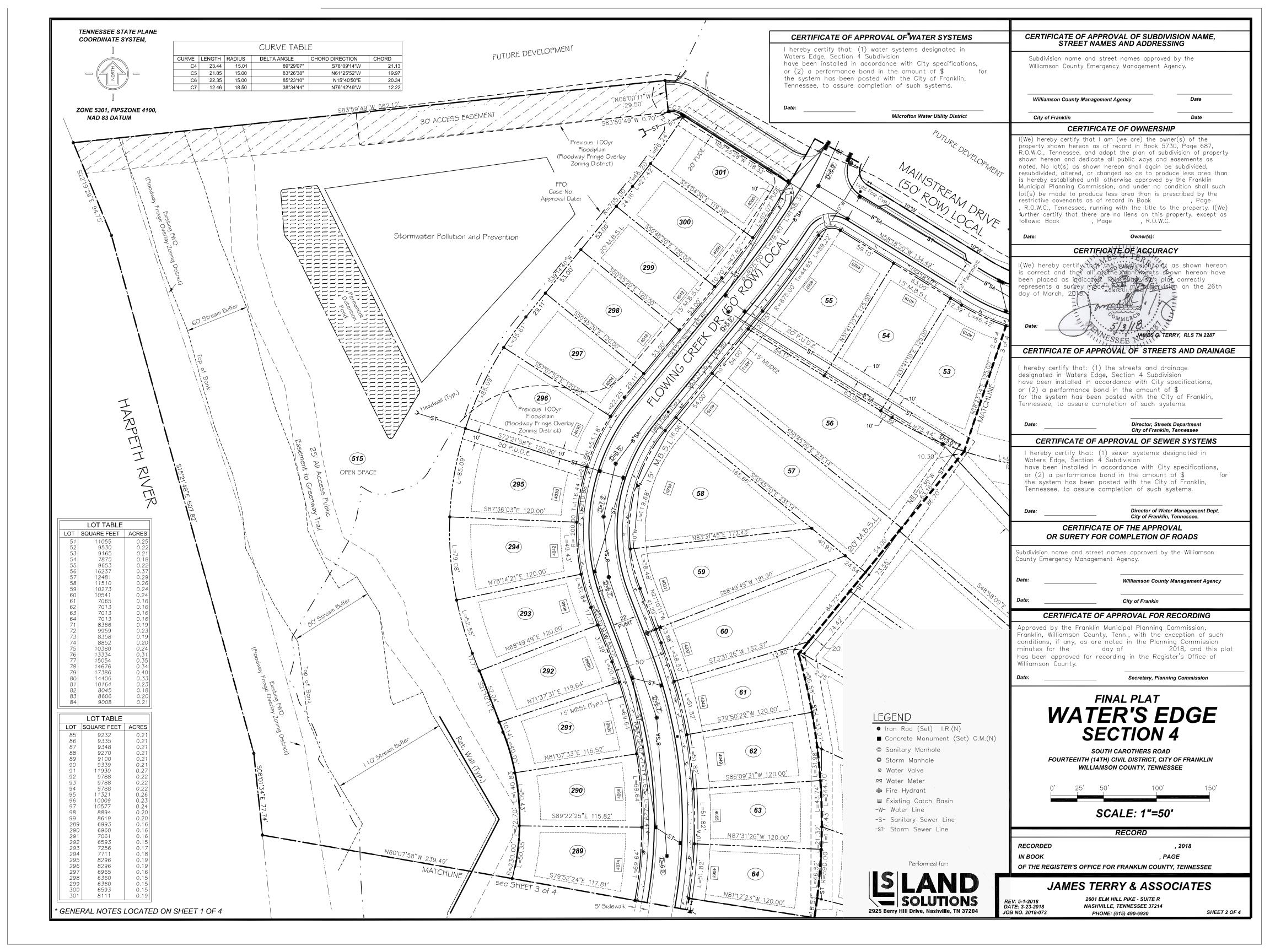
In accordance with regulations adopted by the community when it made application to join the NFIP, letters issued to revise an NFIP map must be attached to the community's official record copy of the map. That map is available for public inspection at the community's official map repository. Therefore, FEMA sends copies of all such letters to the affected community's official map repository.

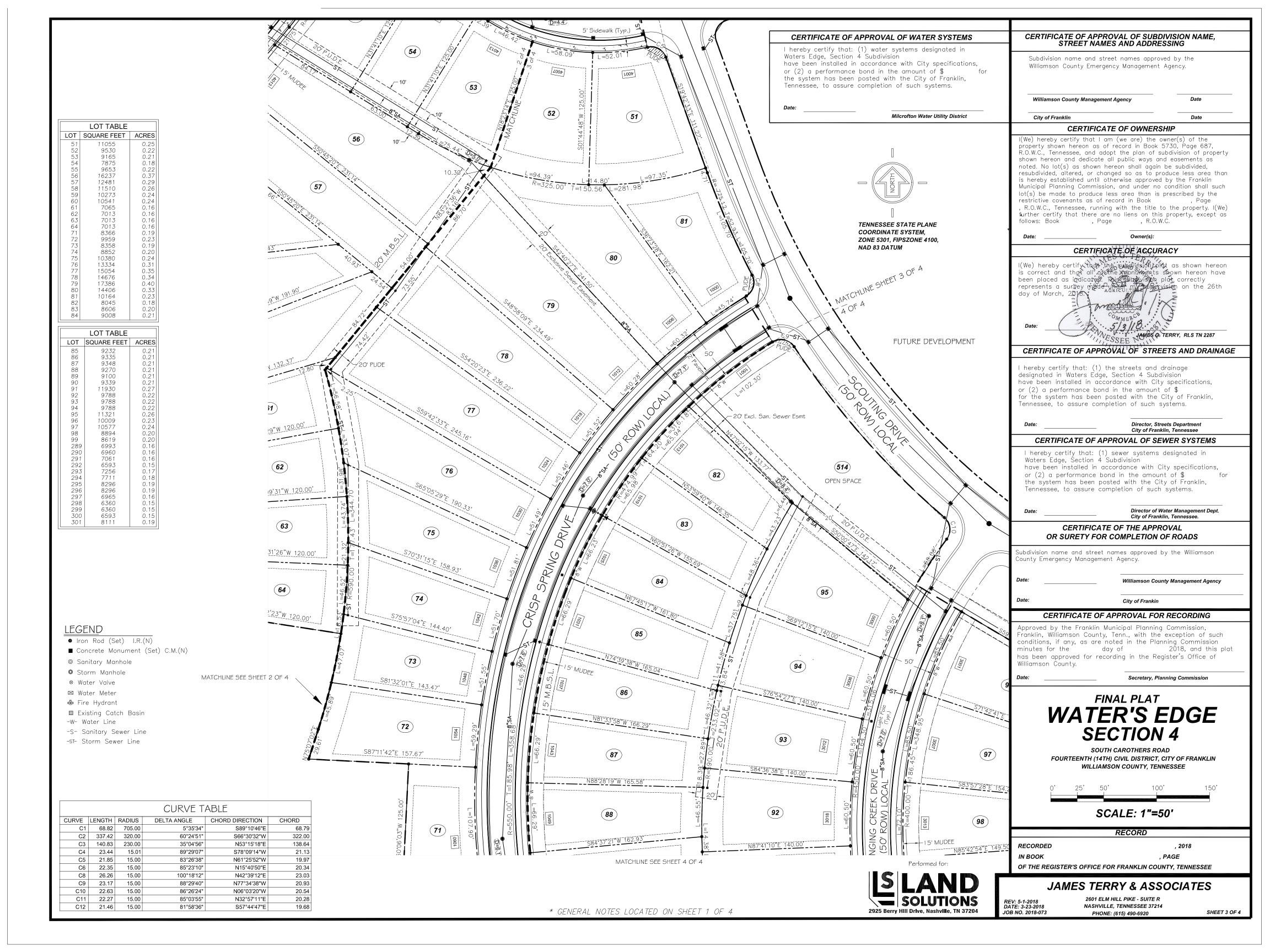
To ensure continued eligibility to participate in the NFIP, the community must enforce its floodplain management regulations using, at a minimum, the flood elevations and zone designations shown on the NFIP map, including the revisions made effective by LOMR-Fs. LOMR-Fs are based on minimum criteria established by the NFIP. State, county, and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the SFHA. If the State, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

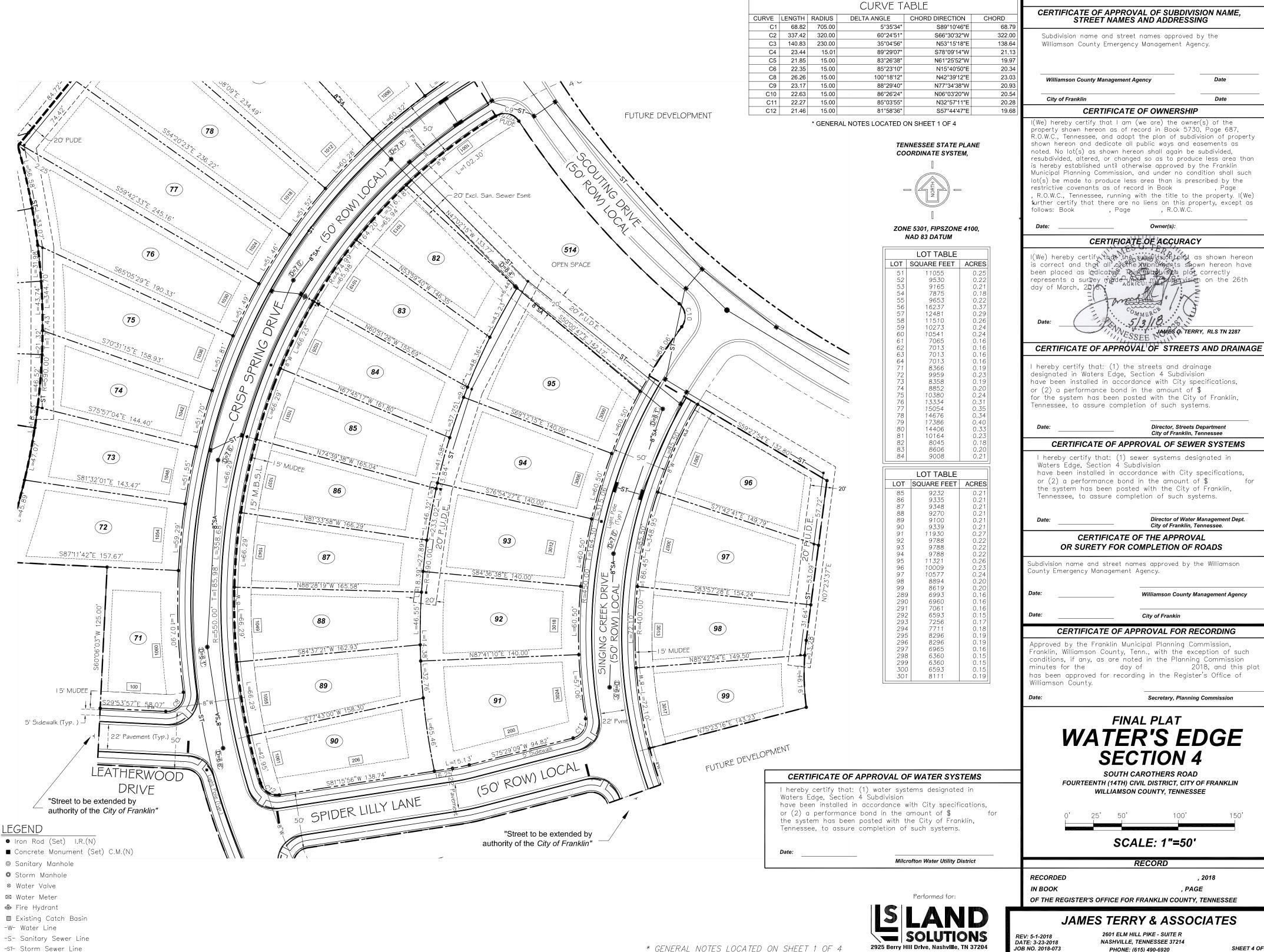
FEMA does not print and distribute LOMR-Fs to primary map users, such as local insurance agents and mortgage lenders; therefore, the community serves as the repository for LOMR-Fs. FEMA encourages communities to disseminate LOMR-Fs so that interested persons, such as property owners, insurance agents, and mortgage lenders, may benefit from the information. FEMA also encourages communities to prepare articles for publication in the local newspaper that describe the changes made and the assistance community officials will provide in serving as a clearinghouse for LOMR-Fs and interpreting NFIP maps.

When a restudy is undertaken, or when a sufficient number of revisions occur on particular map panels, FEMA initiates the printing and distribution process for the panels and incorporates the changes made effective by LOMR-Fs. FEMA notifies community officials in writing when affected map panels are being physically revised and distributed. If the results of particular LOMR-Fs cannot be reflected on the new map panels because of scale limitations, FEMA notifies the community in writing and revalidates the LOMR-Fs in that letter. LOMR-Fs revalidated in this way usually will become effective 1 day after the effective date of the revised map.









\* GENERAL NOTES LOCATED ON SHEET 1 OF 4

PHONE: (615) 490-6920

, 2018

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