



# Federal Emergency Management Agency

Washington, D.C. 20472

MAR 17 1995

The Honorable Norman Abramowitz  
Mayor of the City of Tamarac  
7525 N.W. 88th Avenue  
Tamarac, Florida 33321

IN REPLY REFER TO:  
Case No.: 95-04-430A  
(following the CLOMR-F: 94-04-810C)  
Community: City of Tamarac, Florida  
Community No.: 120058  
Map Panel Affected: Broward County,  
Florida and  
Incorporated Areas  
12011C 0205 F

T-218-65-RS

Dear Mayor Abramowitz:

This is in reference to a letter dated February 9, 1995, from Mr. Richard H. Smith, P.L.S., of Craig A. Smith & Associates, requesting that the Federal Emergency Management Agency (FEMA) determine whether the property listed below is located within a Special Flood Hazard Area (SFHA), an area that would be inundated by the 100-year (one-percent annual chance) flood. This property has been elevated by the placement of fill.

Property Description: Lots 302-305 and 326-329 (Buildings 6 and 7)  
Plum Harbor, being part of Land Section 8,  
recorded in Plat Book 154, Page 48 in the  
Broward County Recorder's Office

Community: City of Tamarac

State: Florida

On February 10, 1995, we received all of the information necessary to process Mr. Smith's request. After comparing this information with the National Flood Insurance Program (NFIP) map for the City of Tamarac, Florida, we have determined that although portions of Lots 302-305 and 326-329 would be inundated by a 100-year flood, the existing structures on these lots would not. Therefore, this letter revises the map for the City of Tamarac, Florida (NFIP Map Number 12011C0205 F, dated August 18, 1992), to remove these structures from the SFHA. The structures are located in Zone X (unshaded), an area above the 500-year flood level, where flood insurance is available at low rates. Because portions of the property are located within the SFHA, any future construction or substantial improvement on this property remains subject to Federal, State, and local regulations for floodplain management.

It should be noted 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.

If a flood insurance policy has been issued under the NFIP covering buildings on the aforementioned 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 those Federal requirements.

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, 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 the structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event of greater magnitude than a 100-year flood. In fact, more than twenty-five percent of all losses in the NFIP occur to buildings located outside the SFHA in Zone B, C, or X. More than one fourth of all policies purchased under the NFIP protect buildings located in these zones. That risk is just not as great as the flood risk to buildings located in SFHAs. In order to offer flood insurance protection to owners of such buildings, the NFIP offers two types of flood insurance policies: the Standard Policy and the Preferred Risk Policy (PRP). The PRP is available at low cost for buildings located outside the SFHA with little or no loss history. Information about the PRP and how one can apply is enclosed. The Standard Policy is available for all other buildings. Individual flood risk situations and insurance needs should be discussed with an insurance agent or company before making a final decision regarding flood insurance coverage.

A copy of this Letter of Map Revision (LOMR) is being forwarded to your community's official NFIP map repository where, in accordance with regulations adopted by your community, it should be attached to the community's official record copy of the NFIP map, which is available for public inspection.

To ensure continued eligibility to participate in the NFIP, your community must enforce its floodplain management regulations using, at a minimum, the flood elevations and zone designations shown on your community's NFIP map, including the revision made effective by this letter. This response to the 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 of Florida or your community has adopted more restrictive or comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

This revision has been made pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and is 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.

This revision is effective as of the date of this letter. However, a request for reconsideration must be made within 30 days. Any requests for reconsideration must be based on scientific or technical data.

This LOMR will not be printed and distributed at this time to primary map users such as local insurance agents and mortgage lenders; therefore, the community will serve as a repository for these new data. We also encourage you to disseminate the information reflected by this LOMR throughout the community in order that interested persons such as property owners, insurance agents and mortgage lenders may benefit from this information. We also encourage you to consider preparing an article for publication in the community's local newspaper. This article should describe the changes that have been made and the assistance the community will provide in serving as a clearinghouse for these data and interpreting NFIP maps.

If you have any questions or if we can be of further assistance, please contact Helen Cohn at (202) 646-3457, or by facsimile at (202) 646-4596.

Sincerely,



*So* Michael K. Buckley, P.E., Chief  
Hazard Identification Branch  
Mitigation Directorate

Enclosure

cc: State Coordinator  
Mr. Richard H. Smith, P.L.S.  
Ms. Susan Prillaman  
Community Map Repository  
Region