



November 29, 2004

CITY OF LAGUNA HILLS

SUBJECT: FLOOD ZONE INFORMATION FOR ALISO MEADOWS CONDOS, TRACT 10885, LOTS 2, 3 & 6

To Whom It May Concern:

On October 11, 2004, the City was notified by a resident residing in the Aliso Meadows Condominiums that some home loan lenders are requiring flood zone insurance for homes within Tract 10885, Lots 2, 3 & 6 despite the City of Laguna Hills providing information to the lenders that proves the aforementioned areas are not within a 100-year flood zone.

The home loan lender's action stems from the reissuance of new Flood Insurance Rate Maps (FIRMs) by the Federal Emergency Management Agency (FEMA), which are supposed to incorporate a Letter of Map Amendment (LOMA) issued by FEMA in December 1999. The LOMA, Case No. 00-09-102A, states that, at the next update of the FIRM, Tract 10885, Lots 2, 3 & 6 will be depicted as being outside of the 100-year flood zone. The updated FIRM for the area was issued on February 18, 2004.

Home loan lenders, such as Chase Manhattan, and their contracted flood zone mapping service, First American Flood Data Services, state that the new FIRM for Tract 10885, Lots 2, 3 & 6 of the Aliso Meadows Condominium Complex on Via Lomas Street is within a 100-year flood zone. First American Flood Data Services stated to Laguna Hills Staff on October 11, 2004 that the City must contact FEMA to have the LOMA revalidated and stated that they would only accept written revalidation of the LOMA as proof that the area is outside of a 100-year flood zone.

On October 13, 2004, the City contacted the Federal Emergency Management Agency and was informed that LOMA revalidations are created by and managed through the Michael Baker Corporation, a contractor to FEMA. The task was assigned to Mr. C. Edward Crawford on November 22, 2004.

Copies of the original October 13, 2004 letter and a follow-up information letter, dated November 29, 2004, to the Michael Baker Corporation are attached to this cover letter. Also attached is the original August 3, 2004 posting of the Flood Zone Information Packet on the City's web site. City Staff is awaiting further instruction or notice from the Michael Baker Corporation to resolve this issue. The City will stay in contact with that firm to try to expedite their review process. Residents may contact the Michael Baker Corporation at (703) 960-8800 for more information.

If you have any questions about any of the information above, please contact the City's Public Services Director, Kenneth Rosenfield, at (949) 707-2650.

Sincerely,

Department of Public Services



CITY OF LAGUNA HILLS

November 29, 2004

C. Edward Crawford
Michael Baker Corporation
3601 Eisenhower Avenue
Alexandria, Virginia 22304

SUBJECT: FOLLOW-UP TO TELEPHONE CONVERSATION ON NOVEMBER 22, 2004 - REQUEST FOR REVALIDATION OF FEMA LETTER OF MAP AMENDMENT (LOMA) CASE NO. 00-09-102A FOR TRACT 10885 IN THE CITY OF LAGUNA HILLS, CALIFORNIA

Dear Mr. Crawford:

On October 13, 2004, the City of Laguna Hills wrote a letter to the Michael Baker Corporation asking for a revalidation of LOMA Case No. 00-09-102A for Tract 10885, Lots 2, 3, and 6. This LOMA was originally issued in December 1999 by the Federal Emergency Management Agency (FEMA) after the City successfully submitted documentation to FEMA to prove that the aforementioned areas of the City were not within a 100-year flood plain.

The City is requesting this revalidation because First American Flood Data Services, the flood data service company for Chase Manhattan Bank (which is a home loan lender for some of our residents in Laguna Hills) stated on October 11, 2004 that it appears LOMA Case No. 00-09-102A was not incorporated in the latest Flood Insurance Rate Map (FIRM), dated February 18, 2004, for Tract 10885. As a result, since February, many of our residents within Tract 10885 are paying as much as \$400 per month for flood insurance for their homes, which they should not need.

After contacting Ms. Annie Roina at the Michael Baker Corporation, the case was assigned to you, and I had the opportunity to speak with you on November 22, 2004 about our request. On November 22nd, you asked the City to provide additional information including a tract map for the area so you could compare the old FIRM to the new FIRM to determine if the LOMA had been incorporated.

Therefore, in response to your request for information related to LOMA Case No. 00-09-102A, the City of Laguna Hills has enclosed the following documents:

1. Tract maps for Tract 10885, which depicts the locations for lots 2, 3, and 6, and its relationship to the nearby roadways;

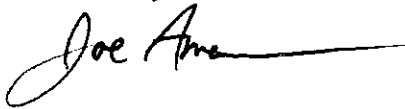
2. A copy of a portion of the previous version of the Flood Insurance Rate Map for Tract 10885, dated September 15, 1989; and
3. Our October 13, 2004 letter and its attachments addressed to the Michael Baker Corporation.

In addition to the information provided, City Staff suggests that the Michael Baker Corporation review the files submitted to FEMA from the City of Laguna Hills back in 1998 to review the case history of the original LOMA, which included a survey and study of the area.

The City requests that the Michael Baker Corporation provide either a revalidation to the old LOMA and provide written proof of this revalidation, or explain in writing why the old LOMA can not be revalidated. If the LOMA was included in the latest FIRM, please provide a letter on FEMA letterhead attesting to this fact.

Please contact the City's Public Services Director, Kenneth Rosenfield, at (949) 707-2655 with any questions about this request or any of the attached information. City Staff appreciates your attention to this matter.

Sincerely,



Joe Ames, P.E.
Assistant Civil Engineer
City of Laguna Hills

Attachments:

1. Tract maps for Tract 10885, which depicts the locations for lots 2, 3, and 6, and its relationship to the centerlines of the nearby roadways;
2. A copy of a portion of the previous version of the Flood Insurance Rate Map for Tract 10885, dated September 15, 1989; and
3. Our October 13, 2004 letter and its attachments addressed to the Michael Baker Corporation.

C (w/o attachments):

Annie Roina, Michael Baker Corporation
[REDACTED] Via Lomas, [REDACTED], Laguna Hills, California 92653
Kenneth H. Rosenfield, Director of Public Services / City Engineer



CITY OF LAGUNA HILLS

October 13, 2004

VIA FACSIMILE TO (703) 751-7332
ORIGINAL TO BE MAILED AFTERWARDS

Michael Baker, Jr.
Michael Baker Corporation
3601 Eisenhower Avenue
Alexandria, Virginia 22304

SUBJECT: REQUEST FOR REVALIDATION OF FEMA LETTER OF MAP AMENDMENT (LOMA) CASE NO. 00-09-102A AND LOMR-F CASE NO. 98-09-1010A

Dear Mr. Baker:

The City of Laguna Hills worked for many years starting in 1998 to remove a portion of the City's residential housing from being noted as within the Flood Insurance Rate Map 100-year flood plain (Zone AE). Specifically, the tract of concern was Tract 10885, Lots 2, 3, and 6. The lots of tract 10885 front a channel known locally as the Aliso Hills Channel which connects with Aliso Creek, located in the central area of the City, on the south side of Via Lomas Street.

In December 1999, the City of Laguna Hills received a Letter of Map Amendment (LOMA) Determination Document, Case No. 00-09-102A, dated December 8, 1999 notifying the City that the aforementioned portions of Tract 10885 were now considered to be in "Zone X - Unshaded" which is an area outside of the 100-year flood plain. One residential unit, Unit 21 of Lot 3, Tract 10885, was excluded from being included in the new flood zone designation and remains in a 100-year flood plain, Zone AE. This Letter of Map Change (LOMC) was noted as LOMR-F, Case No. 98-09-1010A.

Between December 8, 1999 and August 18, 2003, LOMA Case No. 00-09-102A served as proof for residents of Tract 10885, Lots 2, 3, and 6 except for Unit 21 of Lot 3 that their homes were not located in a floodplain; therefore, between 1999 and 2003, the residents have benefitted from not having to obtain flood insurance in conjunction with their home loans.

On August 21, 2003, the City received a letter dated August 18, 2003 from the Federal Emergency Management Agency (FEMA) regarding the future release of new Flood Insurance Rate Maps (FIRMs) and the Letters of Map Amendments (LOMAs) that were to be incorporated in the new February 18, 2004 version of

October 13, 2004
Mr. Michael Baker, Jr.
Page 2 of 3

the FIRM. The letter from FEMA stated that LOMA Case No. 00-09-102A was to be incorporated into the February 18, 2004 FIRM and asked for any comments from the local agency on the proposed actions outlined in the letter. Because the letter stated that the subject LOMA was to be incorporated, the City did not have any comments on the new release of the FIRM.

Sometime in early February, the City received the new Flood Insurance Rate Maps (FIRMs) dated February 18, 2004. Shortly thereafter, residents of Tract 10885, Lots 2, 3, and 6 called the City to complain that their lenders were requiring them to carry flood insurance again. The City provided the aforementioned LOMA to the residents again as proof that their houses were not within a 100-year flood plain. Due to the number of phone calls from residents residing within the Tract, the City formulated a general information letter, dated August 3, 2004, to assist residents with their flood zone designation disputes with their lending companies to prove that the homes were not within a 100-year flood plain. This document is currently posted on the City's website: www.ci.laguna-hills.ca.us under the "Download Forms and Documents" link on the left side of the web page. After clicking on the link, the document can be found by clicking on the link "Aliso Meadows Condos Flood Zone Information." A copy is attached for your review.

On October 11, 2004, [REDACTED] residing at [REDACTED] Via Lomas, Unit [REDACTED], called to say that her lender, Chase Manhattan, had rejected the City's general information letter because their flood data service, First American Flood Data Services, had rejected the information provided in the letter. I called First American Flood Data Services that afternoon and they informed me the map did not appear to include the aforementioned LOMA and asked that I call FEMA for a revalidation of the LOMA. When I called FEMA, I was redirected to your company, a contractor to FEMA, for assistance on the issue and spoke with a very courteous gentleman, Mr. Jason McQuire. Today, he called me to ask that I send all relevant information regarding our request to revalidate the previous LOMA. I have attached the general information letter to this letter, which includes the LOMA.

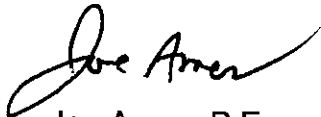
It appears that someone neglected to include the LOMA in the newest FIRM for our community. Please either revalidate the old LOMA and provide written proof of this revalidation, or explain in writing why the old LOMA can not be revalidated.

The City requests that the above determination be made as soon as possible as the City has many residents that are paying upwards of \$400 per month for flood

October 13, 2004
Mr. Michael Baker, Jr.
Page 3 of 3

insurance that they should not need. Please contact me with questions or comments at (949) 707-2657, or e-mail me at james@ci.laguna-hills.ca.us. Thank you for your immediate attention to this matter.

Sincerely,



Joe Ames, P.E.
Assistant Civil Engineer
City of Laguna Hills

Attachment: City of Laguna Hills general information letter dated August 3, 2004, subject heading: "Flood Zone Information for Aliso Meadows Condos, Tract 10885, Lots 2, 3, & 6."

C: [REDACTED], [REDACTED] Via Lomas, Unit [REDACTED], Laguna Hills, California
Kenneth H. Rosenfield, Director of Public Services / City Engineer



CITY OF LAGUNA HILLS

August 3, 2004

**SUBJECT: FLOOD ZONE INFORMATION FOR ALISO MEADOWS
CONDOS, TRACT 10885, LOTS 2, 3, & 6**

To Whom It May Concern:

SUMMARY: The attached documents serve as evidence that all units within Lots 2, 3 & 6 of Tract 10885 except for Unit 21 of Lot 3 of Tract 10885 are not within a 100-year flood zone (1% annual chance of being inundated in a flood).

The City of Laguna Hills received from the Federal Emergency Management Agency (FEMA) a letter dated August 18, 2003 stating that all units within Lots 2, 3 & 6 of Tract 10885 except for Unit 21 of Lot 3 of Tract 10885 would be removed from the 100-year flood zone. The letter dated August 18, 2003 served as temporary evidence of such change until the FEMA Flood Maps were to be re-issued on February 18, 2004.

Attached to this letter is a copy of the FEMA letter dated August 18, 2003 and the original Letter of Map Amendment (LOMA) Case No. 00-09-102A.

If you require further assistance, please call Joe Ames, Assistant Civil Engineer, at (949) 707-2657.

Sincerely,

Joe Ames, P.E.
Assistant Civil Engineer
City of Laguna Hills, California

Attachments:

1. FEMA Letter dated August 18, 2003
2. Letter of Map Amendment dated December 8, 1999



Federal Emergency Management Agency

Washington, D.C. 20472

file
RECEIVED

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
19P-N

AUG 21 2003

August 18, 2003

CITY OF LAGUNA HILLS

The Honorable L. Allan Songstad, Jr.
Mayor, City of Laguna Hills
City Hall
25201 Paseo De Alicia, Suite 150
Laguna Hills, CA 92653

Community: City of Laguna Hills, CA
Community No.: 060760
Map Panels Affected: 06059C0313 H, 0314 H,
0426 H, 0427 H, 0429 H, 0431 H, 0433 H,
0437 H, and 0441 H

Dear Mayor Songstad:

This is to formally notify you of the final flood hazard determination for your community in compliance with Title 44, Chapter I, Part 67, Code of Federal Regulations. On January 3, 1997, the Federal Emergency Management Agency (FEMA) issued a Flood Insurance Rate Map (FIRM) that identified the Special Flood Hazard Areas (SFHAs) in Orange County, California and Incorporated Areas. Recently, FEMA completed a re-evaluation of flood hazards in this area. On August 9, 2002, FEMA provided you with Preliminary copies of the Flood Insurance Study (FIS) report and FIRM that identify existing flood hazards in your community.

FEMA has not received any comments on the Preliminary copies of the FIS report and FIRM. Accordingly, the FIS report and FIRM for your community will become effective on February 18, 2004. Before the effective date, FEMA will send you final printed copies of the FIS report and FIRM.

Because the FIS for your community has been completed, certain additional requirements must be met under Section 1361 of the National Flood Insurance Act of 1968, as amended, within 6 months from the date of this letter. Prior to February 18, 2004, your community is required, as a condition of continued eligibility in the National Flood Insurance Program (NFIP), to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(d) of the enclosed NFIP regulations (44 CFR 59, etc.). These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

It must be emphasized that all of the standards specified in Paragraph 60.3(d) of the NFIP regulations must be enacted in a legally enforceable document. This includes adoption of the current effective FIS report and FIRM to which the regulations apply and the other modifications made by this map revision. Some of the standards should already have been enacted by your community in order to establish eligibility in the NFIP. Any additional requirements can be met by taking one of the following actions:

1. Amending existing regulations to incorporate any additional requirements of Paragraph 60.3(d);
 2. Adopting all of the standards of Paragraph 60.3(d) into one new, comprehensive set of regulations;
- or

3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Paragraph 60.3(d).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the Flood Disaster Protection Act of 1973 as amended.

In addition to your community using the FIS report and FIRM to manage development in the floodplain, FEMA will use the FIS report to establish appropriate flood insurance rates. On the effective date of the revised FIRM, actuarial rates for flood insurance will be charged for all new structures and substantial improvements to existing structures located in the identified SFHAs. These rates may be higher if structures are not built in compliance with the floodplain management standards of the NFIP. The actuarial flood insurance rates increase as the lowest elevations (including basement) of new structures decrease in relation to the base flood elevations established for your community. This is an important consideration for new construction because building at a higher elevation can greatly reduce the cost of flood insurance.

To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions to document previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Amendment, Letters of Map Revision) that will be superseded when the revised FIRM panels referenced above become effective. Information on LOMCs is presented in the following four categories: (1) LOMCs for which results have been included on the revised FIRM panels; (2) LOMCs for which results could not be shown on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lots or structures involved were outside the SFHA as shown on the FIRM; (3) LOMCs for which results have not been included on the revised FIRM panels because the flood hazard information on which the original determinations were based are being superseded by new flood hazard information; and (4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures cannot be revalidated through an administrative process like the LOMCs in Category 2 above. LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of a previously issued LOMC; the letter will be sent to your community shortly before the effective date of the revised FIRM and will become effective 1 day after the revised FIRM becomes effective. For the LOMCs listed in Category 4, we will review the data previously submitted for the LOMA or LOMR request and issue a new determination for the affected properties after the revised FIRM becomes effective.

The FIRM panels have been computer-generated. Once the FIRM and FIS report are printed and distributed, the digital files containing the flood hazard data for the entire county can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Paper copies of the FIRM panels may be obtained by calling our Map Service Center, toll free, at 1-800-358-9616. Copies of the digital files may be obtained by calling our Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627). In addition, your community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

If your community is encountering difficulties in enacting the necessary floodplain management measures, we urge you to call the Director, Federal Insurance and Mitigation Division of FEMA in Oakland, California, at (510) 627-7184 for assistance. If you have any questions concerning mapping issues in general or the enclosed Summary of Map Actions, please call our Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627).

Sincerely,



Doug Bellomo, P.E., Acting Chief
Hazard Study Branch
Emergency Preparedness and Response Directorate

List of Enclosures:

National Flood Insurance Program Elevation Certificate and Instructions
Frequently Asked Questions Regarding the Effect That Revised Flood Hazards Have on Existing Structures
Lowest Floor Elevation Certifications for Flood Insurance Post Flood Insurance Rate Map Construction
Use of Flood Insurance Study (FIS) Data as Available Data
National Flood Insurance Program Regulations
Final Summary of Map Actions

cc: Community Map Repository

Mr. Vern Jones
Director, Public Works Director
City of Laguna Hills

FINAL SUMMARY OF MAP ACTIONS

Community: LAGUNA HILLS, CITY OF

Community No.: 060760

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected when the revised FIRM becomes effective on 02/18/2004.

1. LOMRs and LOMAs Incorporated

The modifications effected by the LOMRs and LOMAs listed below will be reflected on the revised FIRM. However, these LOMRs and LOMAs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	00-09-102A	12/08/1999	TRACT 10885, LOTS 2-3 & 6	06059C0064E	06059C0429H
102	99-09-350P	05/26/2000	LAGUNA HILLS	06059C0057E	06059C0429H

2. LOMRs and LOMAs Not Incorporated

The modifications effected by the LOMRs and LOMAs listed below will not be reflected on the revised FIRM because of scale limitations or because the LOMR or LOMA issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMRs and LOMAs will remain in effect until the revised FIRM becomes effective. These LOMRs and LOMAs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single letter that reaffirms the validity of the previous LOMC.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMR-F	98-09-1010A	08/21/1998	TRACT 10885, LOT 3, UNIT 21 - 25886 VIA LOMAS, UNIT 21	06059C0064E	06059C0429H

3. LOMRs and LOMAs Superseded

The modifications effected by the LOMRs and LOMAs listed below will not be reflected on the final revised FIRM because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMRs and LOMAs will no longer be in effect when the revised FIRM becomes effective.

FINAL SUMMARY OF MAP ACTIONS

Community: LAGUNA HILLS, CITY OF

Community No.: 060760

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will Be Superseded
			NO CASES RECORDED	

1. Insufficient information available to make a determination.
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.

4. LOMRs and LOMAs To Be Redetermined

The LOMCs in Category 2 above will be revalidated through a single letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures has changed, the LOMC cannot be revalidated through this administrative process. We will review the data previously submitted for the LOMR or LOMA requests listed below and issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	City of Laguna Hills, California	Lots 2 and 3 except portions southerly of the 14-foot pedestrian/bike trail easement, and a portion of Lot 6, Tract 10885, as shown on the Plat recorded as Instrument No. 10747, in the Office of the Recorder, Orange County, California The legal description of the Lot 6 portion to be removed is as follows: BEGINNING at the southwest corner of Lot 6; thence N 01°00'59" E, 278.49 feet; thence S 88°59'01" E, 453.33 feet; thence S 01°42'43" W, 96.67 feet; thence S 23°03'30" W, 62.42 feet; thence S 36°45'32" W, 139.09 feet; thence S 10°09'43" W, 31.13 feet; thence 16.46 feet along a curve to the left having a 37.00 foot radius; thence S 35°39'19" W, 171.47 feet; thence along the north right of way of Via Lomas to the POINT OF BEGINNING
	COMMUNITY NO: 060760	
MAP PANEL AFFECTED	NUMBER: 06059C0064 E	
	NAME: Orange County, California and Incorporated Areas	
	DATE: September 15, 1989	
FLOODING SOURCE: Facility No. J05		APPROXIMATE LATITUDE & LONGITUDE: 33.583016; -117.704988 SOURCE OF LATITUDE & LONGITUDE: OFF THE SHELF SOFTWARE

DETERMINATION

LOT	BLOCK/SECTION	SUBDIVISION	STREET ADDRESS	OUTCOME WHAT IS REMOVED FROM THE SFHA	NEW FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD)	LOWEST ADJACENT GRADE ELEVATION (NGVD)	LOWEST FLOOR ELEVATION (NGVD)	LOWEST LOT ELEVATION (NGVD)
2	N/A	Tract 10885	N/A	Portion of Property	X Unshaded	235.0 to 236.7 feet	N/A	N/A	248.6 to 248.7 feet
3	N/A	Tract 10885	N/A	Portion of Property	X Unshaded	236.7 to 250.2 feet	N/A	N/A	248.7 to 254.8 feet

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 (if the appropriate box is checked, please refer to the appropriate section on Attachment 1)

- | | |
|------------------------------------------------------------------------|--------------------------------------------------------------------|
| <input type="checkbox"/> 1. PROPERTY DESCRIPTION (CONTINUED) | <input type="checkbox"/> 6. STUDY UNDERWAY |
| <input checked="" type="checkbox"/> 2. DETERMINATION TABLE (CONTINUED) | <input type="checkbox"/> 7. FILL RECOMMENDATION |
| <input type="checkbox"/> 3. PORTIONS REMAIN IN THE FLOODWAY | <input checked="" type="checkbox"/> 8. PORTIONS REMAIN IN THE SFHA |
| <input type="checkbox"/> 4. INADVERTENT INCLUSION IN THE FLOODWAY | <input checked="" type="checkbox"/> 9. ANNEXATION |
| <input type="checkbox"/> 5. ZONE V OR ZONE A | |

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we determined the property is 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 amends the effective NFIP map to remove the property from the SFHA; 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 Assistance Center toll free at 1-877-336-2627 (FEMA MAP) or by letter addressed to the FEMA LOMA DEPOT, 3601 Eisenhower Avenue, Suite 600, Alexandria, VA 22304-6439.

Matthew B. Miller

Matthew B. Miller, P.E., Chief
Hazards Study Branch
Mitigation Directorate



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL) ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

2. DETERMINATION DOCUMENT TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET ADDRESS	OUTCOME WHAT IS REMOVED FROM THE SFHA	NEW FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD)	LOWEST ADJACENT GRADE ELEVATION (NGVD)	LOWEST FLOOR ELEVATION (NGVD)	LOWEST LOT ELEVATION (NGVD)
6	N/A	Tract 10885	N/A	Portion of Property	X Unshaded	250.2 to 255.3 feet	N/A	N/A	264.9 to 258.0 feet

8. PORTIONS OF THE PROPERTY REMAIN IN THE SFHA

The Determination Document has removed the subject of the determination from the Special Flood Hazard Area (SFHA). However, portions of the property may remain in the SFHA. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State, and local regulations for floodplain management.

9. ANNEXATION

Although the subject of this determination is shown on the National Flood Insurance Program map for Orange County, California, it has been annexed by the City Laguna Hills.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the Federal Emergency Management Agency Map Assistance Center toll free at 1-877-336-2627 (FEMA MAP) or by letter addressed to the FEMA LOMA DEPOT, 3601 Eisenhower Avenue, Suite 600, Alexandria, VA 22304-6439.

Matthew B. Miller

Matthew B. Miller, P.E., Chief
Hazards Study Branch
Mitigation Directorate

PANEL 0429H

FIRM

FLOOD INSURANCE RATE MAP

ORANGE COUNTY,

CALIFORNIA

AND INCORPORATED AREAS

PANEL 429 OF 550

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

<u>COMMUNITY</u>	<u>NUMBER</u>	<u>PANEL</u>	<u>SUFFIX</u>
LAGUNA HILLS, CITY OF	060760	0428	H
LAGUNA WOODS, CITY OF	060768	0428	H
ALISO VIEJO, CITY OF	080770	0428	H
LAGUNA NIGUEL, CITY OF	060764	0428	H

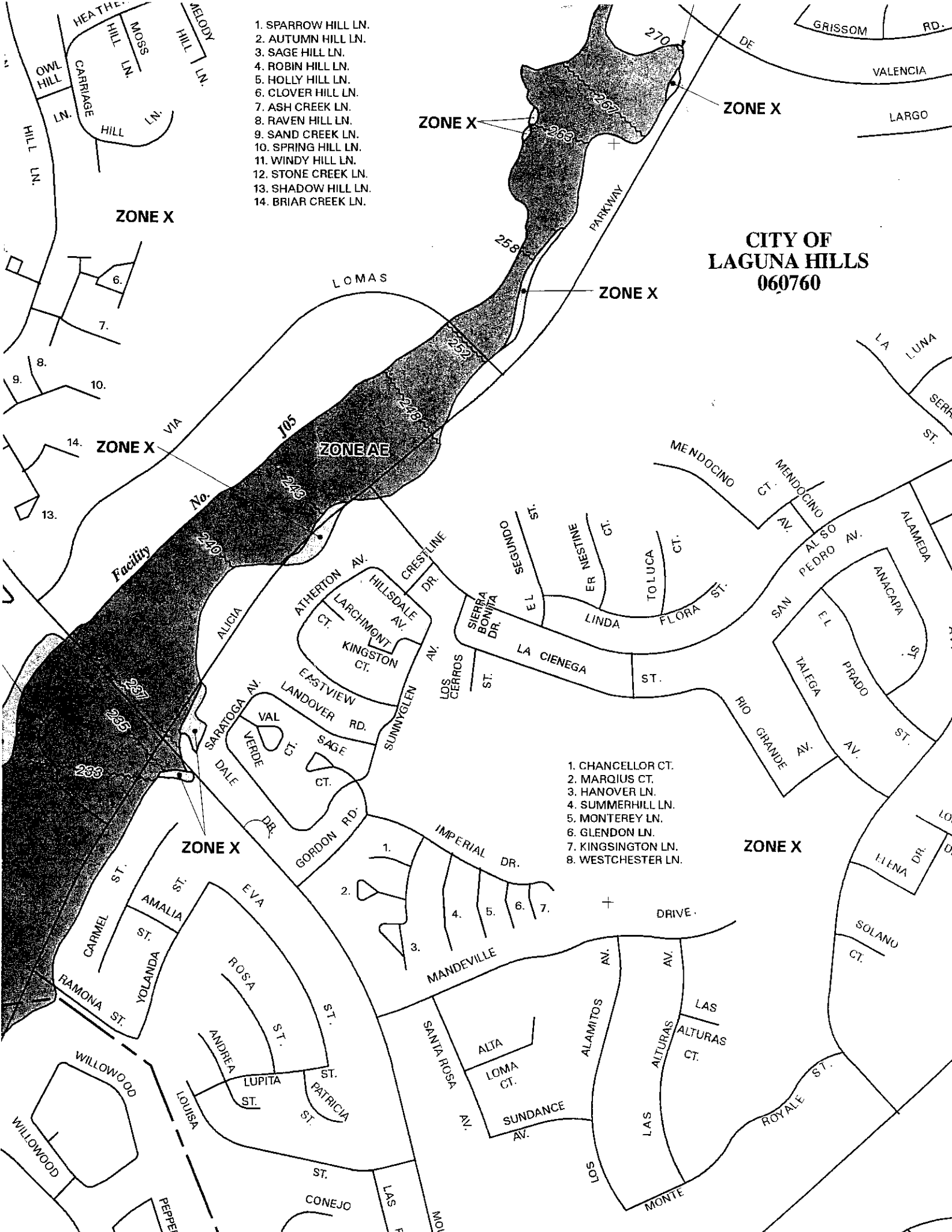
Notice to User: The **Map Number** shown below should be used when placing map orders; the **Community Number** shown above should be used on insurance applications for the subject community.



MAP NUMBER
0605900429H

MAP REVISED:
FEBRUARY 18, 2004

Federal Emergency Management Agency



1. SPARROW HILL LN.
2. AUTUMN HILL LN.
3. SAGE HILL LN.
4. ROBIN HILL LN.
5. HOLLY HILL LN.
6. CLOVER HILL LN.
7. ASH CREEK LN.
8. RAVEN HILL LN.
9. SAND CREEK LN.
10. SPRING HILL LN.
11. WINDY HILL LN.
12. STONE CREEK LN.
13. SHADOW HILL LN.
14. BRIAR CREEK LN.

**CITY OF
LAGUNA HILLS
060760**

1. CHANCELLOR CT.
2. MARCIUS CT.
3. HANOVER LN.
4. SUMMERHILL LN.
5. MONTEREY LN.
6. GLENDON LN.
7. KINGSINGTON LN.
8. WESTCHESTER LN.

ZONE X

ZONE X

ZONE X

ZONE X

ZONE AE

ZONE X

ZONE X

ZONE X