
OPRA request - 72 Higgins Pl - permits, assessments, restrictions

From: Rona Raviv Yuhjtman <opra+request-29763-3d7c8a00@requests.opramachine.com>

Date: 02/24/2022 12:00AM

To: OPRA requests at Harrington Park Borough <clerk@harringtonparknj.gov>

Dear Harrington Park Borough,

This is a request for public records made under OPRA and the common law right of access. I am not required to fill out an official form. Please acknowledge receipt of this message. As the potential purchaser of Lot 00017 of Block 00202 in Harrington Park, please accept this request for the following documents:

- 1 - Copies of all permits, open and closed, for the above-identified property. ✓
- 2 - Copies of any municipal assessments that have been or will be imposed on the owner of property. *None*
- 3 - Copies of any restrictions of record, if any, for property.

As this request is time sensitive, I ask to receive all copies within 3 business days.

Yours faithfully,

Prospective buyer

Please use deliver records electronically via email to the below UNIQUE address for all replies to this request:

opra+request-29763-3d7c8a00@requests.opramachine.com

Is clerk@harringtonparknj.gov the wrong address for OPRA requests to Harrington Park Borough? If so, please contact us using this form:

https://opramachine.com/change_request/new?body=harrington_park_borough

Disclaimer: This message and any reply that you make will be published on the internet. Our privacy and copyright policies:

<https://opramachine.com/help/officers>

View this OPRA request & responses online:

https://opramachine.com/request/72_higgins_pl_permits_assessment

Please note that in some cases publication of requests and responses will be delayed.

If you find this service useful as an OPRA custodian, please ask your web manager to link to us from your organisation's website.

Received

Harrington Park Borough

CONSTRUCTION PERMIT APPLICATION

PROPOSED WORK

- ## SUBCODES

ck all that apply)

FOR OFFICE USE ONLY (Optional)

PLAN REVIEW (optional)

IV. DOES OR WILL YOUR BUILDING CONTAIN ANY OF THE FOLLOWING?

- YOU WANT:**
- | | | | | |
|--|--|--|--|---|
| ☐ Partial Release | ☐ 1. Elevators/Escalators/Lifts/
Durchsichtstüren/Walkways | ☐ 4. Refrigeration Systems
Kühlsysteme | ☐ 8. Smoke Control Systems in Open Wells
Rauchabzug in offenen Schächten | ☐ 12. Fire Alarms
Brandmelder |
|--|--|--|--|---|

V. FEE SUMMARY (for office use only)

- | | | |
|-----------------------------------|----|--|
| 1. Building | \$ | |
| 2. Electrical | | |
| 3. Plumbing | | |
| 4. Fire Protection | | |
| 5. Elevator Devices | | |
| 6. Subtotal | | |
| 7. Less 20% for State Plan Review | \$ | |
| 8. Subtotal | \$ | |
| 9. State Permit Surcharge Fee | | |
| 10. Subtotal | \$ | |
| 11. Cert. of Occupancy | | |
| 12. Other | | |
| 13. TOTAL | \$ | |

VI. BUILDING/SITE CHARACTERISTICS

1. Number of Stories _____
2. Height of Structure _____ ft.
3. Area — Largest Floor _____ sq. ft.
4. New Building Area _____ sq. ft.
5. Volume of New Structure _____ cu. ft.
6. Max. Live Load _____
7. Max. Occupancy Load _____
8. If Industrialized Building: State Approved _____ HUD _____
9. Total Land Area Disturbed _____ sq. ft.
10. Flood Hazard Zone _____
11. Base Flood Elevation _____ ft.
12. Wetlands yes _____ no _____

VII. DESCRIPTION OF BUILDING USE

- A. RESIDENTIAL (*primary use*)
1. State Specific Use: _____
2. Use Group, Proposed: _____
3. Change in Use Group, Indicate Present: _____
4. No. of dwelling units: Total Units Income-restricted
- | | |
|----------------|-------|
| Gained, Sale | _____ |
| Gained, Rental | _____ |
| Lost, Sale | _____ |
| Lost, Rental | _____ |
- B. NON-RESIDENTIAL (*primary use*)
1. State Specific Use: _____
2. Use Group, Proposed: _____
3. Change in Use Group, Indicate Present: _____
- C. MIXED USE -List secondary use(s): _____
- D. Construct Classification: Present _____
- Proposed _____

6/27

BORO. OF HARRINGTON PARK
85 HARRIOT AVE
HARRINGTON PARK, NJ 07640

Date Issued 11/19/21
Control #
Permit # 2021/155

UCC NEW JERSEY CERTIFICATE

IDENTIFICATION

Block 202 Lot 17 Qual
Work Site Location 72 HIGGINS PLACE
POOL - ABOVE GROUND
Owner in Fee/Occupant JIN HEE KIM
Address 72 HIGGINS PLACE
HARRINGTON PARK, NJ 07640-
Telephone (917) 583-0096
Contractor MOUNT EVEREST DBA WESTWOODPOOL
Address 318 3RD AVENUE
WESTWOOD, NJ 07675-
Telephone (201) 664-2500 Fax () -
Lic. No. or Bldgs. Reg. No. 13VH05847200
Federal Emp. No. 22-2229315

☐ CERTIFICATE OF OCCUPANCY

This serves notice that said building or structure has been constructed in accordance with the New Jersey Uniform Construction Code and is approved for occupancy.

☒ CERTIFICATE OF APPROVAL

This serves notice that the work completed has been constructed or installed in accordance with the New Jersey Uniform Construction Code and is approved. If the permit was issued for minor work, this certificate was based upon what was visible at the time of inspection.

☐ TEMPORARY CERTIFICATE OF OCCUPANCY/COMPLIANCE

If this is a Temporary Certificate of Occupancy or Compliance, the following conditions must be met no later than _____ or the owner will be subject to fine or order to vacate:

Home Warranty No. _____

☐ State ☐ Private

Use Group R-5

Maximum Live Load 0

Construction Classification

Maximum Occupancy Load 0

Description of Work/Use:

INSTALLATION OF 18' X 34' ABOVE GROUND POOL

☐ CERTIFICATE OF CLEARANCE - LEAD ABATEMENT 5:17

This serves notice that based on written certification, lead abatement was performed as per NJAC 5:17, to the following extent:

☐ Total removal of lead-based paint hazards in scope of work
☐ Partial or limited time period (____ years); see file

☐ CERTIFICATE OF CONTINUED OCCUPANCY

This serves notice that based on a general inspection of the visible parts of the building there are no imminent hazards and the building is approved for continued occupancy.

☐ CERTIFICATE OF COMPLIANCE

This serves notice that said potentially hazardous equipment has been installed and/or maintained in accordance with the New Jersey Uniform Construction Code and is approved for use until _____.

Construction Official

U.C.C. P260 (rev. 3/96)

Fee \$ 0
Paid ☒ Check No. 2293
Collected by: DR

BORO. OF HARRINGTON PARK
85 HARRIOT AVE
HARRINGTON PARK, NJ 07640

Date Issued 12/01/21
Control #
Permit # 2021/248

UCC NEW JERSEY
CERTIFICATE

IDENTIFICATION

Block 202 Lot 17 Qual
Work Site Location 72 HIGGINS PLACE
AIR HANDLER REPLACEMENT
Owner in Fee/Occupant SUNG
Address 72 HIGGINS PLACE
HARRINGTON PARK, NJ 07640-
Telephone (201) 527-0913
Contractor YUHAN HEATING
Address 108 S. FRONT STREET
BERGENFIELD, NJ -
Telephone (201) 387-7072 Fax () -
Lic. No. or Bldrs. Reg. No.
Federal Emp. No. 20-0143886

Home Warranty No.
[] State [] Private
Use Group R-5
Maximum Live Load 0
Construction Classification
Maximum Occupancy Load 0
Description of Work/Use:

5 TON AIR HANDLER ONLY REPLACEMENT

[] CERTIFICATE OF OCCUPANCY

This serves notice that said building or structure has been constructed in accordance with the New Jersey Uniform Construction Code and is approved for occupancy.

[] CERTIFICATE OF CLEARANCE - LEAD ABATEMENT 5:17

This serves notice that based on written certification, lead abatement was performed as per NJAC 5:17, to the following extent:
[] Total removal of lead-based paint hazards in scope of work
[] Partial or limited time period () years; see file

[X] CERTIFICATE OF APPROVAL

This serves notice that the work completed has been constructed or installed in accordance with the New Jersey Uniform Construction Code and is approved. If the permit was issued for minor work, this certificate was based upon what was visible at the time of inspection.

[] CERTIFICATE OF CONTINUED OCCUPANCY

This serves notice that based on a general inspection of the visible parts of the building there are no imminent hazards and the building is approved for continued occupancy.

[] TEMPORARY CERTIFICATE OF OCCUPANCY/COMPLIANCE

If this is a Temporary Certificate of Occupancy or Compliance, the following conditions must be met no later than , or the owner will be subject to fine or order to vacate:

[] CERTIFICATE OF COMPLIANCE

This serves notice that said potentially hazardous equipment has been installed and/or maintained in accordance with the New Jersey Uniform Construction Code and is approved for use until .


Construction Official
U.C.C. Form 7260 (rev. 3/96)

Fee \$ 0
Paid [X] Check No. 10976
Collected by: DR

BORO. OF HARRINGTON PARK
85 HARRIOT AVE
HARRINGTON PARK, NJ 07640

UCC NEW JERSEY
CONSTRUCTION
PERMIT

Date Issued 11/14/21
Control # C202/17
Permit # 2021/248

IDENTIFICATION	Block 202	Lot 17	Qual
Work Site Location	72 HIGGINS PLACE		
Owner in Fee	AIR HANDLER REPLACEMENT		
Address	72 HIGGINS PLACE HARRINGTON PARK, NJ 07640-		
Telephone	(201) 527-0913		
Contractor	YUHAN HEATING		
Address	108 S. FRONT STREET BERGENFIELD, NJ		
Telephone	(201) 387-7072		
Lic. No. or Bldrs. Reg. No.			
Federal Emp. No.	20-0143886		

Is hereby granted permission to perform the following work:

- | | | |
|--|--|---|
| ☐ BUILDING | ☒ PLUMBING | ☐ ASBESTOS ABATEMENT (Subchapter 8 only) |
| ☒ ELECTRICAL | ☐ FIRE PROTECTION | ☐ LEAD HAZARD ABATEMENT |
| ☐ ELEVATOR DEVICES | ☐ MECHANICAL | ☐ DEMOLITION |
| | | ☐ OTHER |

DESCRIPTION OF WORK:

5 TON AIR HANDLER ONLY REPLACEMENT

NOTE: If construction does not commence within one (1) year of date of issuance, or if construction ceases for a period of six (6) months, this permit is void.

Estimated Cost of Work \$ 4,200

Construction Official [Signature] Date 11/22/21

PAYMENTS (Office Use Only)	
Building	0
Electrical	175
Plumbing	80
Fire Protection	0
Mechanical	0
Elevator Devices	0
Other	
DCA State Permit Fee	8
Cert. of Occupancy	0
Other	
Total	263
Check No.	10976
Cash	
Collected By	<u>[Signature]</u>

BORO. OF HARRINGTON PARK
85 HARRIOT AVE
HARRINGTON PARK, NJ 07640

UCC NEW JERSEY
CONSTRUCTION
PERMIT

Date Issued 3/4/21
Control # C202/17
Permit # 2021/050

IDENTIFICATION	Block 202	Lot 17	Qual
Work Site Location	72 HIGGINS PLACE		
	BATHROOM/CLOSET ALTERATE		
Owner in Fee	JIN NEE KIM		
Address	72 HIGGINS PLACE		
	HARRINGTON PARK, NJ 07640-		
Telephone	(201) 500-8678		
	Contractor	H.M.M.A. INC.	
	Address	21 SHORT PLACE	
		GRESSKILL, NJ 07626-	
	Telephone	(201) 943-3331	
	Lic. No. or Bids. Reg. No.		
	Federal Emp. No.	22-3520827	

Is hereby granted permission to perform the following work:

- | | | |
|--|--|---|
| ☒ BUILDING | ☒ PLUMBING | ☐ ASBESTOS ABATEMENT (Subchapter 8 only) |
| ☒ ELECTRICAL | ☐ FIRE PROTECTION | ☐ LEAD HAZARD ABATEMENT |
| ☐ ELEVATOR DEVICES | ☐ MECHANICAL | ☐ DEMOLITION |
| | | ☐ OTHER |

DESCRIPTION OF WORK:

REDO BATHROOM AND CLOSET - 2ND FLOOR AS PER PLANS
ADD CLOSET WINDOW 2ND FLOOR

NOTE: If construction does not commence within one (1) year of date of issuance, or if construction ceases for a period of six (6) months, this permit is void.

Estimated Cost of Work \$ 20,000

Construction Official

Date

U.C.C. 7/70 (REV. 3/86)

PAYMENTS (Office Use Only)

Building	380
Electrical	100
Plumbing	125
Fire Protection	0
Mechanical	0
Elevator Devices	0
Other	
DCA State Permit Fee	54
Cert. of Occupancy	0
Other	
Total	659
Check No.	5368
Cash	
Collected By	

BORO. OF HARRINGTON PARK
85 HARRIOT AVE
HARRINGTON PARK, NJ 07640

Date Issued 02/09/22
Control #
Permit # 2021/050

UCC NEW JERSEY CERTIFICATE

IDENTIFICATION

Block 202 Lot 17 Qual
Work Site Location 72 HIGGINS PLACE
BATHROOM/CLOSET ALTERATE
Owner in Fee/Occupant JIN NEE KIM
Address 72 HIGGINS PLACE
HARRINGTON PARK, NJ 07640-
Telephone (201) 500-8678
Contractor H.M.M.A. INC.
Address 21 SHORT PLACE
CRESSKILL, NJ 07626-
Telephone (201) 943-3331 Fax () -
Lic. No. or Bldrs. Reg. No.
Federal Emp. No. 22-3520827

Home Warranty No.
[] State [] Private
Use Group R-5
Maximum Live Load 0
Construction Classification
Maximum Occupancy Load 0
Description of Work/Use:

REDO BATHROOM AND CLOSET - 2ND FLOOR AS PER PLANS
ADD CLOSET WINDOW 2ND FLOOR

[] CERTIFICATE OF OCCUPANCY

This serves notice that said building or structure has been constructed in accordance with the New Jersey Uniform Construction Code and is approved for occupancy.

[X] CERTIFICATE OF APPROVAL

This serves notice that the work completed has been constructed or installed in accordance with the New Jersey Uniform Construction Code and is approved. If the permit was issued for minor work, this certificate was based upon what was visible at the time of inspection.

[] TEMPORARY CERTIFICATE OF OCCUPANCY/COMPLIANCE

If this is a Temporary Certificate of Occupancy or Compliance, the following conditions must be met no later than _____, _____ or the owner will be subject to fine or order to vacate:

[] CERTIFICATE OF CLEARANCE - LEAD ABATEMENT 5:17

This serves notice that based on written certification, lead abatement was performed as per NJAC 5:17, to the following extent:
[] Total removal of lead-based paint hazards in scope of work
[] Partial or limited time period (____ years); see file

[] CERTIFICATE OF CONTINUED OCCUPANCY

This serves notice that based on a general inspection of the visible parts of the building there are no imminent hazards and the building is approved for continued occupancy.

[] CERTIFICATE OF COMPLIANCE

This serves notice that said potentially hazardous equipment has been installed and/or maintained in accordance with the New Jersey Uniform Construction Code and is approved for use until _____.

Construction Official

U.C.C. 7260 (rev. 3/96)

Fee \$ 0
Paid [X] Check No. 5368
Collected by: DR



Federal Emergency Management Agency

Washington, D.C. 20472

202/17

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	BOROUGH OF HARRINGTON PARK, BERGEN COUNTY, NEW JERSEY	Lot 17, Block 202, A K Harrington Corp., as shown on the Plat recorded as Map No. 7388, in the Office of the County Clerk, Bergen County, New Jersey
	COMMUNITY NO.: 340040	
AFFECTED MAP PANEL	NUMBER: 34003C0113G	
	DATE: 9/30/2005	
FLOODING SOURCE: BLANCH BROOK		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 41.002, -73.981 SOURCE OF LAT & LONG: GOOGLE MAP DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
17	202	--	72 Higgins Place	Structure	X (unshaded)	--	42.0 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 (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

eLOMA DETERMINATION

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 have determined that the structure(s) on 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 amends 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 Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Attn: RAMPP eLOMA Coordinator, Jonathon Foster, CFM, 8401 Arlington Blvd, Fairfax, VA 22031, Fax: 800-684-6860.

RECEIVED

OCT 02 2013

HARRINGTON PARK BUILDING DEPT.

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

eLOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

Structure Removal:

The following considerations may or may not apply to the determination for your Structure:

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA and/or FLOODWAY - Portions of this property, but not the subject of the Determination document, may remain in the Special Flood Hazard Area (SFHA) and/or the regulatory floodway for the flooding source indicated on the Determination Document. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in an NFIP regulatory floodway that may cause an increase in the base flood elevation. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory flood way is provided to the community as a tool to regulate floodplain development. Modifications to the NFIP regulatory floodway must be accepted by both the Federal Emergency Management Agency (FEMA) and the community involved. Appropriate community actions are defined in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office 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/aboutiregoff.htm>.

STUDY UNDERWAY - This determination is based on the flood data presently available. However, the Federal Emergency Management Agency may be currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

EXTRATERRITORIAL JURISDICTION - The subject of the determination is shown on the National Flood Insurance Program map and may be located in an Extraterritorial Jurisdiction area for the community indicated on the Determination Document.

LEVEE - The subject property may be located in an area protected from the 1-percent annual chance flood (base flood) by a levee or other structure subject to possible failure or overtopping by a flood larger than the base flood.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Attn: RAMPP eLOMA Coordinator, Jonathon Foster, CFM, 8401 Arlington Blvd, Fairfax, VA 22031. Fax: 800-684-6860.


Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

GROUND SUBSIDENCE - The location of this request may be in an area subject to ground subsidence, the lowering of the ground as a result of natural occurrences such as soil settlement, or artificial occurrences such as the extraction of water or oil from the ground. While the elevations submitted with this request show the subject property is currently above the Base Flood Elevation (BFE), the property may "subside" with the passage of time to the extent that property elevations would be below the BFE and flood insurance may be required.

GREAT LAKES - The Federal Emergency Management Agency (FEMA) has based this determination on elevation data, which is published in the current Flood Insurance Study for the community. However, the elevations established in the U.S. Army Corps of Engineers (USACE) reports on the Great Lakes are the best available data known to us. If in the future there are any subsequent map revisions to the national Flood Insurance Program map and the USACE reports remain the best available data known, FEMA will use those elevations for any such revisions. Further, be advised that the elevations on the Flood Insurance Rate Map (FIRM) may only reflect the Stillwater elevation for the lake and may not account for the effects of wind driven waves or wave run-up. On-site conditions such as wind speed, wind direction, fetch distance, water depth and the slope of the beach or bluff may result in significant increases to the base flood elevation. Therefore, it is strongly recommended that the requestor be aware of these circumstances and, if warranted, evaluate the effects of wind driven waves along the shoreline of the property.

STATE AND LOCAL CONSIDERATIONS - Please note that this document does not override or supersede any State or local procedural or substantive provisions which may apply to floodplain management requirements associated with amendments to State or local floodplain zoning ordinances, maps, or State or local procedures adopted under the National Flood Insurance Program.

COASTAL BARRIER RESOURCE SYSTEM - The subject of this determination may be located within the Coastal Barrier Resource System (CBRS). Federal financial assistance, including Federal flood insurance, is not available in CBRS areas for new construction or substantial improvements occurring after the date on which the area was declared by Congress to be part of the CBRS or otherwise protected area as required by the Coastal Barrier Resources Act (Public Law 97-348) and the Coastal Barrier Improvement Act 1990 (Public Law 101-591). This date is indicated on the National Flood Insurance Program map. For further information on this property and the CBRS or otherwise protected area designation, contact the U.S. Department of the Interior.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Attn: RAMPP eLOMA Coordinator, Jonathon Foster, CFM, 8401 Arlington Blvd. Fairfax, VA 22031, Fax: 800-684-6860.


Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), 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 LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *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 LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA 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 LOMA 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 qualify for this type of policy may be obtained by calling 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.

FEMA has established "Grandfather" rules to benefit flood insurance policyholders who have maintained continuous coverage. Property owners may wish to note also that, if they live outside but on the fringe of the SFHA shown on an effective NFIP map and the map is revised to expand the SFHA to include their structure(s), their flood insurance policy rates will not increase as long as the coverage for the affected structure(s) has been continuous. Property owners would continue to receive the lower insurance policy rates.

LOMAs 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 a State, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

In accordance with regulations adopted by the community when it made application to join the NFIP, letters issued to amend 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.

When a restudy is undertaken, or when a sufficient number of revisions or amendments occur on particular map panels, FEMA initiates the printing and distribution process for the affected panels. FEMA notifies community officials in writing when affected map panels are being physically revised and distributed. In such cases, FEMA attempts to reflect the results of the LOMA on the new map panel. If the results of particular LOMAs cannot be reflected on the new map panel because of scale limitations, FEMA notifies the community in writing and revalidates the LOMAs in that letter. LOMAs revalidated in this way usually will become effective 1 day after the effective date of the revised map.