Federal Emergency Management Agency
Region III
Liberty Square Building (Second Floor)
105 South Seventh Street
Philadelphia, PA 19106

JUN 3 1998

[redacted]
Havertown, Pennsylvania 19083

IN REPLY REFER TO:
Case No.: 98-22
R3-218-70-R
Community: Haverford Township
Community No.: 420417
Map Panel Affected: 42045C0015D
Map Effective Date: September 30, 1993

Dear [redacted]

This is in response to your request dated March 30, 1998, requesting that the Federal Emergency Management Agency issue a Letter of Map Amendment (LOMA) for the property listed below removing the structure from the Special Flood Hazard Area (SFHA). The SFHA is defined as the area that would be inundated by the flood having a 1-percent chance (base flood) of being equaled or exceeded in any given year.

Property Description: Beginning at a point on the Northwesterly side of Glendale Road (50 feet wide) which point is measured North 40 degrees 27 minutes East 515.56 feet from a point in the bed of a 40 feet wide right of way; thence extending from said point of beginning North 56 degrees 3 minutes West crossing the bed of a 20 feet wide right of way for box culvert and crossing the bed of a right of way for sanitary sewer 186.52 feet to a point; thence extending North 52 degrees 47 minutes East 52.82 feet to a point; thence extending South 56 degrees 3 minutes East recrossing the bed of the aforesaid right of way for sanitary sewer (now 20 feet wide) and recrossing the bed of the aforesaid 20 feet right of way for box culvert 175.15 feet to a point on the Northwesterly side of Glendale Road; thence extending along the Northwesterly side of Glendale Road South 40 degrees 27 minutes West 50.32 feet to the first mentioned point and place of beginning.

Street Address: 232 Glendale Road
Haverford, Pennsylvania

Flooding Source: Unnamed Tributary

After analyzing all relevant data, we determined that although the 100-year flood would inundate portions of the property, the existing residential

structure on this property would not be inundated. Therefore, this letter amends the Flood Insurance Rate Map (FIRM) for Delaware County, Pennsylvania (Map Number 42045C Panel 0015 D, dated September 30, 1993) to remove the structure from the SFHA. Because portions of the property are in the SFHA, any future construction or substantial improvement on this property remains subject to Federal, State, and local regulations for floodplain management.

Please note that this property could be inundated by a flood greater than a 100-year flood or by local flooding conditions not shown on the National Flood Insurance Program (NFIP) map. Flood insurance is available at reduced cost for properties located outside the SFHA. Also, although we have based our determination on the flood information presently available, flood conditions may change or new information may be generated that could supersede this determination.

If this structure is covered by a flood insurance policy, and if the mortgage company or lending institution agrees to waive the flood insurance requirement, then the NFIP will refund the premium paid for the current policy year, providing that no claim is pending or has been paid on the policy during the current policy year. To receive the refund, a written waiver or certificate must be obtained from the mortgage company or lending institution. This written waiver or certificate must then be sent to the insurance agent, who will process the premium refund.

This response to your request is based on minimum criteria established by the National Flood Insurance Program. State and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the floodplain. If the Commonwealth of Pennsylvania or the Township of Haverford have adopted a more restrictive and comprehensive floodplain management criteria, this criterion takes precedence over the minimum Federal criteria.

The enclosed document provides additional information regarding Letters of Map Amendment. If you have any questions about this letter, please contact me either by telephone at (215) 931-5665 or by facsimile at (215) 931-5501.

Sincerely,

Erik J. Rourke
Regional Hydrologist
Mitigation Division

Enclosure

cc: State Floodplain Coordinator