



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF PANAMA CITY BEACH, BAY COUNTY, FLORIDA	Majestic Beach Tower I, a Condominium, as described in the Amended and Restated Declaration of Condominium recorded as File No. 2005051872, in Official Record Book 2633, Pages 80 through 201, in the Office of the Clerk of Circuit Court, Bay County, Florida
	COMMUNITY NO.: 120013	
AFFECTED MAP PANEL	NUMBER: 12005C0312H	
	DATE: 6/2/2009	
FLOODING SOURCE: GULF OF MEXICO		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 30.181, -85.814 SOURCE OF LAT & LONG: GOOGLE EARTH PRO DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
--	--	Majestic Beach Tower I	10901 Front Beach Road	Structure	X (unshaded)	--	--	--

**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.)

ZONE V  
SUPERSEDES PREVIOUS 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). The subject property is correctly shown outside the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. If the policy has been written using an incorrect zone, it can be endorsed to correct the zone for the current policy year and one prior policy term. Please contact the insurance agent or company involved to request endorsement of the policy. 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, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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





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### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### **ZONE V (This Additional Consideration applies to the preceding 1 Property.)**

A portion of this property, but not the subject of the Determination/Comment Document, is located within a Coastal High Hazard Area (Zone V, VE or V1-30). Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. No construction using fill for structural support or that may increase flood damage to other property may take place in these areas.

#### **SUPERSEDES OUR PREVIOUS DETERMINATION (This Additional Consideration applies to all properties in the LOMA-OAS DETERMINATION DOCUMENT (OUT AS SHOWN))**

This Determination Document supersedes our previous determination dated 3/24/2011, for the subject property.

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, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

  
Luis Rodriguez, P.E., Chief  
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