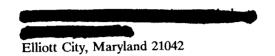


Federal Emergency Management Agency

Washington, D.C. 20472

JUL - 2 1998



IN REPLY REFER TO:

Case No.: 98-03-1078A

Community: Howard County, Maryland

(Unincorporated Areas)

Community No.: 240044 Map Panel Affected: 0023 B

Map Effective Date: December 4, 1986

218-70-NS

Dear

We reviewed your request dated April 29, 1998, for a Letter of Map Amendment (LOMA). All required information for this request was received on June 1, 1998. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we determined that the structure on the property described below would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood) and is correctly shown on the current NFIP map as being located in a Special Flood Hazard Area (SFHA), designated Zone A9.

Lot No. 24, Section 15, Gwynn Acres Subdivision, Revision to Lots Property Description:

1, 2, 10-33, 39, and 45-47, as described and recorded in Deed Liber 3001, Folios 83 and 84, filed in Howard County, on October 1,

1993

4092 Arjay Circle Street Address:

Little Patuxent River Flooding Source:

The elevation of the lowest adjacent grade to a structure (the lowest ground touching the structure) must be at or above the base flood elevation for the structure to be outside the SFHA. Because the elevation of the lowest adjacent grade to the structure, 332.3 feet, is lower than the base flood elevation, 335.0 feet, (as shown on the enclosed Flood Profile for Little Patuxent River, published in the Flood Insurance Study for Howard County, Maryland), the structure is within the SFHA. Therefore, flood insurance is required. These elevations are referenced to the National Geodetic Vertical Datum of 1929.

This determination is based on the flood data presently available. The enclosed document provides additional information about your options for obtaining a LOMA. If you have any questions about this letter, please contact Ms. Helen Cohn of our staff in Washington, D.C., either by telephone at (202) 646-3457 or by facsimile at (202) 646-4596.

Sincerely,

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

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Mitigation Directorate