



Federal Emergency Management Agency  
Washington, D.C. 20472

MAY 11 2010

May 06, 2010

MR. R. PRESSLEY  
HARBUOR TOWNE OWNER'S  
ASSOCIATION, INC.  
100 HARBOUR TOWNE DRIVE  
LAKE OZARK, MO 65049

CASE NO.: 10-07-0945A  
COMMUNITY: CITY OF LAKE OZARK, MILLER  
COUNTY, MISSOURI  
COMMUNITY NO.: 290698

DEAR MR. PRESSLEY:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, 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.

Sincerely,

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate

**LIST OF ENCLOSURES:**

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region



# 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 LAKE OZARK, MILLER COUNTY, MISSOURI	Lots E-1 through E-9, W-1 through W-10, 11, 12, 13, and 14, Harbour Towne Condominium, as described in the Quit Claim Deed, recorded as Document No. 007939, a parcel of land (Club House), Harbour Towne Condominium, Twenty- Second Amended Plat, as shown on the Plat, recorded as Document No. 004998, the Office of Recorder of Deeds, Miller County, Missouri
	COMMUNITY NO.: 290698	
AFFECTED MAP PANEL	NUMBER: 29131C0210D	
	DATE: 5/18/2009	
FLOODING SOURCE: LAKE OF THE OZARKS; OSAGE RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.217, -92.643 SOURCE OF LAT & LONG: GOOGLE EARTH DATUM: WGS 84

### DETERMINATION

LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
W-1	--	Harbour Towne Condominiums	W 100 West Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	674.3 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.)

DETERMINATION TABLE (CONTINUED)  
PORTIONS REMAIN IN THE SFHA

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

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
W-2	--	Harbour Towne Condominiums	W 200 West Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	674.7 feet	--
W-3	--	Harbour Towne Condominiums	W 300 West Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	670.3 feet	--
W-4	--	Harbour Towne Condominiums	W 400 West Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	675.3 feet	--
W-5	--	Harbour Towne Condominiums	W 500 West Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	678.0 feet	--
W-6	--	Harbour Towne Condominiums	W 600 West Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	678.0 feet	--
W-7	--	Harbour Towne Condominiums	W 700 West Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	680.4 feet	--
W-8	--	Harbour Towne Condominiums	W 800 West Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	680.6 feet	--
W-9	--	Harbour Towne Condominiums	W 900 West Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	678.8 feet	--
W-10	--	Harbour Towne Condominiums	W 1000 West Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	669.3 feet	--
E-1	--	Harbour Towne Condominiums	E 100 East Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	670.6 feet	--

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.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
E-2	--	Harbour Towne Condominiums	E 200 East Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	670.3 feet	--
E-3	--	Harbour Towne Condominiums	E 300 East Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	674.5 feet	--
E-4	--	Harbour Towne Condominiums	E 400 East Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	682.3 feet	--
E-5	--	Harbour Towne Condominiums	E 500 East Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	680.5 feet	--
E-6	--	Harbour Towne Condominiums	E 600 East Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	682.4 feet	--
E-7	--	Harbour Towne Condominiums	E 700 East Harbour Town Drive	Structure	X (unshaded)	664.0 feet	682.3 feet	--
E-8	--	Harbour Towne Condominiums	E 800 East Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	686.2 feet	--
E-9	--	Harbour Towne Condominiums	E 900 East Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	685.6 feet	--
Club House	--	Harbour Towne Condominiums	100 Harbour Towne Drive	Structure	X (unshaded)	664.0 feet	681.8 feet	--
11	--	Harbour Towne Condominiums	1100 Lighthouse Road	Structure	X (unshaded)	664.0 feet	745.0 feet	--
12	--	Harbour Towne Condominiums	1200 Lighthouse Road	Structure	X (unshaded)	664.0 feet	747.8 feet	--

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.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
13	--	Harbour Towne Condominiums	1300 Lighthouse Road	Structure	X (unshaded)	664.0 feet	752.5 feet	--
14	--	Harbour Towne Condominiums	1400 Lighthouse Road	Structure	X (unshaded)	664.0 feet	752.9 feet	--

**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 24 Properties.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

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.

*Kevin C. Long*

Kevin C. Long, Acting Chief  
Engineering Management Branch  
Mitigation Directorate



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING DENIALS OF REQUESTS FOR LETTERS OF MAP AMENDMENT AND LETTERS OF MAP REVISION BASED ON FILL

When making determinations on requests for Letters of Map Amendment (LOMAs) and Letters of Map Revision based on the placement of fill (LOMR-Fs), 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 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 FEMA's denial of a request to remove a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). As mentioned earlier, this determination is based on the flood hazard information available at the time. If more detailed property or flood hazard information becomes available, and the requester believes the information will support removing the property from the SFHA, the requester may submit the information to FEMA at any time and request that FEMA reconsider its determination. In areas where base flood elevations (BFEs) shown on the effective National Flood Insurance Program (NFIP) map were used for the original determination, new BFEs cannot be used until they have been proposed and finalized through the community appeal process. The appeal process is described in detail in Part 67 of the NFIP regulations.

If FEMA denies a request for a LOMA because the elevation of the lowest adjacent grade (the lowest ground touching a structure) is below the BFE and that elevation is raised to or above the BFE by the placement of fill material, the requester may submit the appropriate supporting data and request a LOMR-F in accordance with Paragraph 65.5(a)(4) of the NFIP regulations. In this circumstance, if both the elevation of the lowest ground touching the structure *and* the elevation of the lowest floor (including basement/crawl space) are at or above the BFE, FEMA will issue a LOMR-F to remove the structure from the SFHA.

If fill material is used to elevate the lowest ground touching the structure and the lowest floor (including basement/crawl space) to or above the BFE, the requester also must submit a completed copy of Form 4, "Community Acknowledgment of Requests Involving Fill," from the MT-1 application forms package that is to be used for all LOMR-F requests. The application forms package may be downloaded directly from our Web site at [http://www.fema.gov/plan/prevent/fhm/dl\\_mt-1.shtm](http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm), or copies may be obtained by calling our Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627).

Effective October 1, 1996, FEMA revised the fee schedule for reviewing and processing requests for conditional and final modifications to published flood information and maps, thereby establishing flat review and processing fees for most types of request. Effective September 1, 2002, FEMA modified that fee schedule. All new requests will be processed under the current fee schedule.



# Federal Emergency Management Agency

Washington, D.C. 20472

## FEE SCHEDULE FOR PROCESSING REQUESTS FOR MAP CHANGES

This notice contains the fee schedule for processing certain types of requests for changes to National Flood Insurance Program (NFIP) maps. The fee schedule allows FEMA to further reduce the expenses to the NFIP by more fully recovering the costs associated with processing conditional and final map change requests. The fee schedule for map changes is effective for all requests dated January 13, 2010, or later and supersedes the fee schedule that was established on October 1, 2007.

To develop the fee schedule for conditional and final map change requests, FEMA evaluated the actual costs of reviewing and processing requests for Conditional Letters of Map Amendment (CLOMAs), Conditional Letters of Map Revision – Based on Fill (CLOMR-Fs), Conditional Letters of Map Revision (CLOMRs), Letters of Map Revision – Based on Fill (LOMR-Fs), and Letters of Map Revision (LOMRs).

Based on our review of actual cost data for Fiscal Years 2007 and 2008, FEMA has maintained the following review and processing fees, which are to be submitted with all requests that are not otherwise exempted under 44 CFR 72.5.

### Fee Schedule for Requests for CLOMAs, CLOMR-Fs, and LOMR-Fs

Request for single-lot/single-structure CLOMA and CLOMR-F .....	\$500
Request for single-lot/single structure LOMR-F .....	\$425
Request for single-lot/single-structure LOMR-F based on as-built information (CLOMR-F previously issued by FEMA).....	\$325
Request for multiple-lot/multiple-structure CLOMA.....	\$700
Request for multiple-lot/multiple-structure CLOMR-F and LOMR-F.....	\$800
Request for multiple-lot/multiple-structure LOMR-F based on as-built information (CLOMR-F previously issued by FEMA).....	\$700

Based on our review of actual cost data for Fiscal Years 2005 and 2006, FEMA has established the following review and processing fees, which are to be submitted with all requests that are not otherwise exempted.

### Fee Schedule for Requests for CLOMRs

Request based on new hydrology, bridge, culvert, channel, or combination of any of these .....	\$4,400
Request based on levee, berm, or other structural measure.....	\$6,050

### Fee Schedule for Requests for Map Revisions

Requesters must submit the review and processing fees shown below with requests for LOMRs that are not based on structural measures or alluvial fans.

Request based on bridge, culvert, channel, or combination of these .....	\$5,300
Request based on levee, berm, or other structural measure.....	\$7,150
Request based on as-built information submitted as follow-up to CLOMR.....	\$5,000

### Fees for CLOMRs, LOMRs, and PMRs Based on Structural Measures on Alluvial Fans

FEMA has maintained the initial fee for requests for CLOMRs and LOMRs based on structural measures on alluvial fans to \$5,600. FEMA will also continue to recover the remainder of the review and processing costs by invoicing the requester before issuing a determination letter, consistent with current practice. The prevailing private-sector labor rate charged to FEMA (\$60 per hour) will be used to calculate the total reimbursable fees.

### Payment Submission Requirements

Requesters must make fee payments for non-exempt requests before we render services. This payment must be in the form of a check or money order or by credit card payment. Please make all checks and money orders in U.S. funds payable to the *National Flood Insurance Program*. Please mail all payments to the LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075. FEMA will deposit all fees collected to the National Flood Insurance Fund, which is the source of funding for providing these services.