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2001-11-15 12:55:01

Cook County Recorder

37.00



MAIL TO RECORDER'S BOX 324

(NFK)

I, Michael S. Nystrand, duly appointed Village Clerk of the Village of Northfield, Cook County, Illinois do hereby certify that the attached is a true and complete original Letter of Map Amendment to be recorded and attached to the following addresses all in Northfield, Cook County Illinois 60093:

113 Riverside Drive	Lot 42	Real Estate Index No. 04-24-414-037
117 Riverside Drive	Lot 41	Real Estate Index No. 04-24-414-036
123 Riverside Drive	Lot 40	Real Estate Index No. 04-24-414-035
127 Riverside Drive	Lot 39	Real Estate Index No. 04-24-414-034
133 Riverside Drive	Lot 38	Real Estate Index No. 04-24-414-033
139 Riverside Drive	Lot 37	Real Estate Index No. 04-24-414-032
143 Riverside Drive	Lot 36	Real Estate Index No. 04-24-414-031
149 Riverside Drive	Lot 35	Real Estate Index No. 04-24-414-030
153 Riverside Drive	Lot 34	Real Estate Index No. 04-24-414-029
157 Riverside Drive	Lot 33	Real Estate Index No. 04-24-414-028
165 Riverside Drive	Lot 32	Real Estate Index No. 04-24-414-027
171 Riverside Drive	Lot 31	Real Estate Index No. 04-24-414-026
173 Riverside Drive	Lot 30	Real Estate Index No. 04-24-414-025
183 Riverside Drive	Lot 29	Real Estate Index No. 04-24-414-024
189 Riverside Drive	Lot 28	Real Estate Index No. 04-24-414-023
195 Riverside Drive	Lot 27	Real Estate Index No. 04-24-414-022
201 Riverside Drive	Lot 26	Real Estate Index No. 04-24-414-021
205 Riverside Drive	Lot 25	Real Estate Index No. 04-24-414-020
211 Riverside Drive	Lot 24	Real Estate Index No. 04-24-414-019
215 Riverside Drive	Lot 23	Real Estate Index No. 04-24-414-018
223 Riverside Drive	Lot 22	Real Estate Index No. 04-24-414-017
229 Riverside Drive	Lot 19	Real Estate Index No. 04-24-414-016
235 Riverside Drive	Lot 18	Real Estate Index No. 04-24-414-015
241 Riverside Drive	Lot 17	Real Estate Index No. 04-24-414-014
245 Riverside Drive	Lot 16	Real Estate Index No. 04-24-414-013
251 Riverside Drive	Lot 15	Real Estate Index No. 04-24-414-012
255 Riverside Drive	Lot 14	Real Estate Index No. 04-24-414-011
259 Riverside Drive	Lot 13	Real Estate Index No. 04-24-414-010



*Michael S. Nystrand*

Michael S. Nystrand, Village Clerk

MAIL TO RECORDER'S BOX 324

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Property of Cook County Clerk's Office

CPN21191



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## Federal Emergency Management Agency

Washington, D.C. 20472

11077030

October 12, 2001

MR. FRANK CHARHUT  
139 RIVERSIDE DRIVE  
NORTHFIELD, IL 60093

CASE NO.: 02-05-0069A  
COMMUNITY: VILLAGE OF NORTHFIELD, COOK COUNTY,  
ILLINOIS  
COMMUNITY NO.: 170133

DEAR MR. CHARHUT:

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, 12101 Indian Creek Court, Beltsville, MD 20705.

Sincerely,

*Matthew B. Miller*

Matthew B. Miller, P.E., Chief  
Hazards Study Branch  
Federal Insurance and Mitigation Administration

**LIST OF ENCLOSURES:**

LOMA-OAS DETERMINATION DOCUMENT (OUT AS SHOWN)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository



Federal Emergency Management Agency

Washington, D.C. 20472

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LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (OUT AS SHOWN)
ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

Table with 9 columns: LOT, BLOCK/SECTION, SUBDIVISION, STREET, OUTCOME (WHAT IS OUTSIDE OF THE SFHA), FLOOD ZONE, 1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29), LOWEST ADJACENT GRADE ELEVATION (NGVD 29), LOWEST LOT ELEVATION (NGVD 29). Rows 40-42 show Northfield Manor Unit No. 3 at various addresses with Residential Structure and X (unshaded) flood zone.

PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY (This Additional Consideration applies to the preceding 28 Properties.)

A portion of this property is located within the Special Flood Hazard Area and the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination/Comment Document while the subject of this determination is not. 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 a NFIP regulatory floodway that may cause an increase in the base flood elevation. The NFIP regulatory floodway 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/about/regoff.htm.

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 28 Properties.)

This Determination Document has removed the subject of the determination from the Special Flood Hazard Area (SFHA). However, portions of the property may remain in the SFHA. 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, 12101 Indian Creek Court, Beltsville, MD 20705.

Matthew B. Miller

Matthew B. Miller, P.E., Chief
Hazards Study Branch
Federal Insurance and Mitigation Administration



## Federal Emergency Management Agency

Washington, D.C. 20472

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

## ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

## DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
28	—	Northfield Manor Unit No. 3	189 Riverside Drive	Residential Structure	X (shaded)	—	—	—
29	—	Northfield Manor Unit No. 3	183 Riverside Drive	Residential Structure	X (shaded)	—	—	—
30	—	Northfield Manor Unit No. 3	173 Riverside Drive	Residential Structure	X (shaded)	—	—	—
31	—	Northfield Manor Unit No. 3	171 Riverside Drive	Residential Structure	X (shaded)	—	—	—
32	—	Northfield Manor Unit No. 3	165 Riverside Drive	Residential Structure	X (shaded)	—	—	—
33	—	Northfield Manor Unit No. 3	157 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
34	—	Northfield Manor Unit No. 3	153 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
35	—	Northfield Manor Unit No. 3	149 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
36	—	Northfield Manor Unit No. 3	143 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
37	—	Northfield Manor Unit No. 3	139 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
38	—	Northfield Manor Unit No. 3	133 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
39	—	Northfield Manor Unit No. 3	127 Riverside Drive	Residential Structure	X (unshaded)	—	—	—

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, 12101 Indian Creek Court, Beltsville, MD 20705.

*Matthew B. Miller*

Matthew B. Miller, P.E., Chief  
Hazards Study Branch  
Federal Insurance and Mitigation Administration

Version 1.3.3

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## Federal Emergency Management Agency

Washington, D.C. 20472

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

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

#### DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
14	—	Northfield Manor Unit No. 1	255 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
15	—	Northfield Manor Unit No. 1	251 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
16	—	Northfield Manor Unit No. 1	245 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
17	—	Northfield Manor Unit No. 1	241 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
18	—	Northfield Manor Unit No. 1	235 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
19	—	Northfield Manor Unit No. 1	229 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
22	—	Northfield Manor Unit No. 3	223 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
23	—	Northfield Manor Unit No. 3	215 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
24	—	Northfield Manor Unit No. 3	211 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
25	—	Northfield Manor Unit No. 3	205 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
26	—	Northfield Manor Unit No. 3	201 Riverside Drive	Residential Structure	X (unshaded)	—	—	—
27	—	Northfield Manor Unit No. 3	195 Riverside Drive	Residential Structure	X (unshaded)	—	—	—

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, 12101 Indian Creek Court, Beltsville, MD 20705.

*Matthew B. Miller*

Matthew B. Miller, P.E., Chief  
Hazards Study Branch  
Federal Insurance and Mitigation Administration

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## Federal Emergency Management Agency

Washington, D.C. 20472

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

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	Village of Northfield, Cook County, Illinois	Lots 13 through 19, Northfield Manor Unit No. 1, as shown on Plat, Document No. 16522023, recorded in Book 465 of Plats, Page 2, filed on March 15, 1956, by the Recorder of Deeds, Cook County, Illinois; Lots 22 through 42, Northfield Manor Unit No. 3, as shown on Plat, Document No. 17575796, filed for record in the Public Records of Cook County, Illinois
	COMMUNITY NO.: 170133	
AFFECTED MAP PANEL	NUMBER: 1701330232F	
NAME: Cook County, Illinois and Incorporated Areas	DATE: 11/08/2000	

FLOODING SOURCE: CHICAGO RIVER, NORTH BRANCH,  
MIDDLE FORK

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.098, -87.772

SOURCE OF LAT & LONG: MAPBLAST!

DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME (WHAT IS OUTSIDE OF THE SFHA)	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
13	---	Northfield Manor Unit No. 1	259 Riverside Drive	Residential 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.)

DETERMINATION TABLE (CONTINUED)

PORTIONS REMAIN IN THE FLOODWAY

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). 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, 12101 Indian Creek Court, Beltsville, MD 20705.

*Matthew B. Miller*

Matthew B. Miller, P.E., Chief  
Hazards Study Branch  
Federal Insurance and Mitigation Administration

Version 1.3.3

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LOMAENC-1

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the 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.



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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 contacting 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 makes flood insurance available in participating communities; in addition, we encourage communities to develop their own loss reduction and prevention programs. Through the *Project Impact: Building Disaster Resistant Communities* initiative, launched by FEMA Director James Lee Witt in 1997, we seek to focus the energy of businesses, citizens, and communities in the United States on the importance of reducing their susceptibility to the impact of all natural disasters, including floods, hurricanes, severe storms, earthquakes, and wildfires. Natural hazard mitigation is most effective when it is planned for and implemented at the local level, by the entities who are most knowledgeable of local conditions and whose economic stability and safety are at stake. For your information, we are enclosing a copy of a pamphlet describing this nationwide initiative. For additional information on *Project Impact*, please visit our Web site at [www.fema.gov/impact](http://www.fema.gov/impact).

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.

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113	Riverside Drive	R-4	04-24-414-037	Floodplain & Floodway
117	Riverside Drive	R-4	04-24-414-036	Floodplain & Floodway
123	Riverside Drive	R-4	04-24-414-035	Floodplain & Floodway
127	Riverside Drive	R-4	04-24-414-034	Floodplain & Floodway
133	Riverside Drive	R-4	04-24-414-033	Floodplain & Floodway
139	Riverside Drive	R-4	04-24-414-032	Floodplain & Floodway
143	Riverside Drive	R-4	04-24-414-031	Floodplain & Floodway
149	Riverside Drive	R-4	04-24-414-030	Floodplain & Floodway
153	Riverside Drive	R-4	04-24-414-029	Floodplain & Floodway
157	Riverside Drive	R-4	04-24-414-028	Floodplain & Floodway
165	Riverside Drive	R-4	04-24-414-027	Floodplain & Floodway
171	Riverside Drive	R-4	04-24-414-026	Floodplain & Floodway
173	Riverside Drive	R-4	04-24-414-025	Floodplain & Floodway
183	Riverside Drive	R-4	04-24-414-024	Floodplain & Floodway
189	Riverside Drive	R-4	04-24-414-023	Floodplain & Floodway
195	Riverside Drive	R-4	04-24-414-022	Floodplain & Floodway
201	Riverside Drive	R-4	04-24-414-021	Floodplain & Floodway
205	Riverside Drive	R-4	04-24-414-020	Floodplain & Floodway
211	Riverside Drive	R-4	04-24-414-019	Floodplain & Floodway
215	Riverside Drive	R-4	04-24-414-018	Floodplain & Floodway
223	Riverside Drive	R-4	04-24-414-017	Floodplain & Floodway
229	Riverside Drive	R-4	04-24-414-016	Floodplain & Floodway
235	Riverside Drive	R-4	04-24-414-015	Floodplain & Floodway
241	Riverside Drive	R-4	04-24-414-014	Floodplain & Floodway
245	Riverside Drive	R-4	04-24-414-013	Floodplain & Floodway
251	Riverside Drive	R-4	04-24-414-012	Floodplain & Floodway
255	Riverside Drive	R-4	04-24-414-011	Floodplain & Floodway
259	Riverside Drive	R-4	04-24-414-010	Floodplain & Floodway

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