

UNOFFICIAL COPY



1511229098

Doc#: 1511229098 Fee: \$46.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/22/2015 04:19 PM Pg: 1 of 5

PREPARE BY AND
AFTER RECORDING RETURN TO:
Stewart J. Weiss
Holland & Knight LLP
131 South Dearborn, 30th Floor
Chicago, Illinois 60603

For Recorder's Use Only

SECTION 1316 DECLARATION
(436 Columbia Avenue, Des Plaines, Illinois)

Legal Description: Lot 7, Block 10, Branigan's Cumberland Terrace Subdivision
Common Address: 436 Columbia Avenue, Des Plaines, Illinois 60016
PIN: 09-18-205-007-0000

UNOFFICIAL COPYU.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472**FEMA****SECTION 1316 DECLARATION**

National Flood Insurance Act of 1968

City of Des Plaines, Illinois

CID # 170081

The following property has been declared by Timothy P. Oakley, Director of Public Works and Engineering for the City of Des Plaines, an authorized public body representative, to be in violation of provisions set forth in the City of Des Plaines Floodplain Management regulations. These provisions are intended to restrict floodplain development or occupancy. No new flood insurance coverage shall be provided for this property effective on the date listed below.

Owner Name and Mailing Address	Property Address and Legal Description	Violation
Joy C. Braley 436 Columbia Avenue Des Plaines, Illinois 60016	436 Columbia Avenue Des Plaines, Illinois 60016 Lot 7, Block 10, Branigar's Cumberland Terrace PIN# 09-18-205-007-0000	The unpermitted addition exceeds 50 percent of the value of the structure and therefore constitutes a substantial improvement to the structure. Failure to construct the addition in compliance with Title 14 is a violation of the City's Flood Control Regulations.

Date: 5/1/15

 Brad J. Kieserman
 Deputy Associate Administrator for Federal Insurance
RECEIVED

MAR 16 2015

Des Plaines P.W. & Engr. Dept.

UNOFFICIAL COPY

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

MAR 09 2015**FEMA**

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Joy C. Braley
436 Columbia Avenue
Des Plaines, Illinois 60016

Dear Ms. Braley:

The U.S. Department of Homeland Security, Federal Emergency Management Agency (FEMA) finds your property located at **436 Columbia Avenue, Des Plaines, Illinois 60016** is no longer eligible for new or renewed flood insurance coverage under the National Flood Insurance Program (NFIP), pursuant to Section 1316 of the National Flood Insurance Act of 1968, as amended, 42 U.S.C. § 4023.

FEMA is authorized to deny flood insurance for a property FEMA finds has been declared by a duly constituted State or local zoning authority, or other authorized public body, to be in violation of State or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in flood-prone areas. 42 U.S.C. § 4023; 44 C.F.R. Part 73. According to a declaration submitted to FEMA by Timothy P. Oakley, Director of Public Works and Engineering for the City of Des Plaines, an authorized public body representative, your property is in violation of the local floodplain management ordinance and you have been notified of the violation and the prospective denial of insurance. As a result, FEMA finds your property ineligible for new or renewed flood insurance coverage through the NFIP as of the date of this letter.

If your property is currently covered by a flood insurance policy under the NFIP, the policy may remain in effect at the current limit of coverage until its expiration date. The existing policy limit of coverage for your property may not be increased on or after the date of this letter. If your property is currently covered by a flood insurance policy under the NFIP, your policy cannot be renewed. In the event you were issued a NFIP policy for your property and the effective date is on or after the date of this letter, your insurance carrier will cancel your policy and refund the premium payment to you. If your property is not currently covered by a flood insurance policy under the NFIP, no new flood insurance coverage will be available for your property under the NFIP.

The loss of flood insurance coverage under the NFIP for your property could also impact your ability to qualify for grants, loans, or guarantees made by federal agencies for the acquisition of or construction on the property, such as the Small Business Administration (SBA), Federal Housing Administration (FHA), Veterans Administration (VA), and FEMA disaster assistance. The loss of flood insurance eligibility may also jeopardize the status of your mortgage, if you have a mortgage on your property, and could decrease the marketability of your property should you consider selling it in the future.

MAR 09 2015

UNOFFICIAL COPY

Joy C. Braley

Page 3

If you need additional information or assistance, please contact Fredric Kaehler, Chief of the Floodplain Management and Insurance Branch, FEMA Region V, at (312) 408-5589.

Sincerely,



Brad J. Kieserman

Deputy Associate Administrator for Federal Insurance

cc: Timothy P. Cahier, Director of Public Works and Engineering, City of Des Plaines
Michael J. Bartholomew, City Manager, City of Des Plaines
Paul A. Osman, NFIP State Coordinator, Illinois Department of Natural Resources

Property of Cook County Clerk's Office

UNOFFICIAL COPY

LEGAL DESCRIPTION

LOT 7, BLOCK 10, BRANIGAR'S CUMBERLAND TERRACE, BEING A SUBDIVISION IN SECTION 18, TOWN 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO PLAT THEREOF REGISTERED AS DOCUMENT NO. 804435.

Commonly Known As: 436 Columbia Avenue, Des Plaines, Illinois 60016

PIN: 09-18-295-007-0000

Property of Cook County Clerk's Office