



May 22, 2020

City of Westlake
4001 Seminole Pratt Whitney Road
Westlake, Florida 33470

Attention: Mr. Ken Cassel
City Manager

Reference: Hammocks of Westlake
FEMA LOMR

Dear Mr. Cassel:

The purpose of this letter is to clarify the Letter of Map Revision (LOMR) for the Hammocks at Westlake issued on February 28, 2020 by the Federal Emergency Management Agency (FEMA), effective July 15, 2020.

Minto, Inc. retained Simmons and White on December 15, 2016 to provide FEMA supporting information to revise the Flood Insurance Rate Map for the Hammocks of Westlake area.

After many months of extensive communication with FEMA and responding to repeated requests from FEMA for additional support information, the attached February 28, 2020 letter and LOMR approval provides evidence of a successful revision to the Flood Insurance Rate Map for Hammocks of Westlake.

The graphic at the end of the LOMR approval is the revised National Flood Insurance Program Flood Insurance Rate Map. The Hammocks at Westlake is shown as the "REVISED AREA" bordered by a thick black line. The areas in blue are the stormwater management lakes. All other areas within the "Revised Area" (lots, roads and common areas) are now designated as Zone X 'Future Conditions 1% Annual Chance Flood Hazard', which means they have been determined to be above the 100-year flood elevation. Also attached to this letter is an enhanced graphic which more clearly illustrates the areas that are above the flood elevation.

The effective date of July 15, 2020 is so the City can adopt and or amend the floodplain ordinance as necessary based on the subject LOMR.

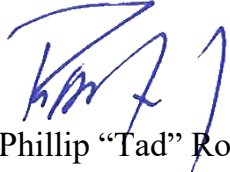
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In summary, all of the lots within the Hammocks at Westlake are now considered by FEMA to be above the 100-year flood elevation, a designation required for the Hammocks of Westlake homeowners to minimize their flood insurance cost.

If you need any further explanation or clarification, please contact me directly.

Sincerely,

SIMMONS & WHITE, INC.



Phillip "Tad" Rowe

Enclosures

PWR/sa x:/docs/misc/tr/17008a.cassel