



Mortgage company sent notice about flood zone remapping to AH

From: **Sunil Menon** <>
Date: Mon, Oct 7, 2024 at 1:07 AM
Subject: Re: Mortgage company sent notice about flood zone remapping to AH
To: Phillip Holste <pholste@davie-fl.gov>
CC: Richard J. Lemack <rlemack@davie-fl.gov>, Brian R. Kopelowitz <>, <Susan_starkey@davie-fl.gov>, Judy Paul <jpaul@davie-fl.gov>, <allan_weinthal@davie-fl.gov>, <psherwin@davie-fl.gov>, [Private email of neighbors removed], Tom Good <Tom@centralbrowardwcd.org>

Thank you Phil for this clarification.

I just bought flood insurance underwritten by NFIP for ~\$1500 for dwelling coverage of \$250K and no content coverage. The flood zone determination from my insurance company is attached. This is an unnecessary economic burden on me and my neighbors, many of whom are understandably livid. As you know there is a 30-day wait period for the flood policies under NFIP to become effective.

With what we have seen with hurricanes Deby and Helene with areas in even zone X devastated by merciless storms with deficient drainage infrastructure and landscape, I pray that Milton will spare us, even with the lemon stormwater flowage, drainage and retention body (primary function) doubling as an environmental wetland resource (secondary function) a.k.a. the Sierra Ranches Preserve.

I have deep concerns with respect to flood insurance and whether the LOMC the city submits will be accurate and whether FEMA will accept it. I have copied a clause from FEMA's website ([Lesson 6 Objectives \(fema.gov\)](#)).

Ways to Invalidate a LOMR

- There are actions you can take that can cause a LOMR to become invalid:
 - **Changing the landscape in a manner that increases flood risk, such as excavating an area that was a path for floodwaters (LOMR-F)**

The stormwater lake/flow channels in Sierra Ranches have not been built to plan and code. Flow channels are overtaken by sediments and flow attenuating nuisance species (even though they are native, they don't belong in flow channels). The Sierra Ranches HOA took the preliminary legal steps of formally notifying Lennar, Craven Thompson and Associates, RJ Behar, and Countywide Surveying about the construction defect per chapter 558 of Florida statutes at the end of June, 2024. This as you may know is an essential step for further legal action per state law.

But perhaps, even more egregious is the **FRAUD** in the as-built survey easily seen from the Broward County Property Appraiser aeriels (one of the channels appears to not even have been excavated at all). This is in addition to the date and signature tampering fraud that was the subject of Brian Kopelowitz's testimony on behalf of concerned residents as we sought to block the earthwork and drainage bonds release for Sierra Ranches at the CBWCD with Davie as a co-beneficiary. His testimony is attached as a refresher. You have also seen the independent report from Pillar Consultants (also attached).

I sincerely hope that this egregious travesty against Sierra Ranches residents does not affect Davie's CRS rating and the 15% discount the Davie homeowners who need a flood policy enjoy.

I am taking the liberty of copying my preserve facing neighbors who signed on to a unanimous petition in January this year on how to redesign the preserve to plan, code and gold standards that already exist in Davie. I had communicated that information to Richard Lemack via a letter on February 4th, 2024.

After further reflection and analysis, the **more prudent solution will be to convert the entire preserve area into a lake with just 3 acres of littoral plantings on the East End** per the CBWCD statutory requirements based on formula. This will have many benefits:

1/ The association will save \$2.14 million over 30 years by not incurring the expense we pay the private vendor Solitude Lake Management (who is not even maintaining the preserve per the CBWCD Maintenance Agreement or the Executed Conservation Agreement) as it is impossible to do so with the construction defects. This is money that would directly go to your taxpayer's pockets.

2/ Davie, CBWCD and SFWMD will benefit as the Preserve will discharge later into the N17 canal and benefit other neighborhoods that also discharge into the N17. I am happy to elaborate on this physical phenomenon in detail.

3/ The water will be cleaner as the stormwater particulate matter is better detained in a deeper basin. It will also not trend towards the eutrophic conditions it is trending towards.

4/ The association will also have to accrue less in incremental reserve dollars for shoreline restoration, periodic clean up of channels per SFWMD ERP clause, mandatory stormwater recertification costs etc. All these details are available in a memo I authored after consultations with experts nationwide.

I have other concerns that run even deeper and involve violations of various federal and state laws that I will elaborate in the future.

Thank you for listening to my concerns in advance, and helping achieve a resolution by redesigning and redeveloping the Sierra Ranches Stormwater Flowage, Drainage and Retention body at the east end. I speak for many of my neighbors who are on the front lines of the Sierra Ranches preserve debacle and helplessly watching this disaster unfold.

Best regards,
Sunil

On Wed, Oct 2, 2024 at 9:14 AM Phillip Holste <pholste@davie-fl.gov> wrote:

Good morning Sunil,

The new flood zone supersedes currently as FEMA did not revalidate your LOMC. They revalidated two of the four LOMCs covering Sierra Estates. We will be requesting that they review the two LOMCs that were not revalidated.

Thank you,

Phil



Phillip R. Holste, ICMA-CM, FRA-RA

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From: Sunil Menon <>

Sent: Tuesday, October 1, 2024 10:05 AM

To: Phillip Holste <pholste@davie-fl.gov>; Richard J. Lemack <rlemack@davie-fl.gov>

Subject: Mortgage company sent notice about flood zone remapping to AH

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Hello Phil, Richard:

My mortgage company sent information that my address in Sierra Ranches is now remapped to flood zone AH.

I know you had sent me and others a LOMR showing that the addresses in Sierra Ranches was X due to landfill to raise base elevations of homes. Is that LOMR still valid?

Or does the new flood zone supersede?

Please advise as the flood premiums are quite expensive.

Best regards,

Sunil

5 attachments



Egregious_Falsification_Both_Data_DateTampering.pdf
765K



SchumanLivengood_Channel_was_never_Constructed.pdf
233K



floodriskstandard.pdf
1146K



Brian_s_PRESENTATION (01481487) (3)_atOct25Meeting.docx
22K



2023.10.19 Letter to Ashley Foster Central Broward Water Control District (01480736xC1DD2) (3).PDF
5741K