

NATIONAL ASSOCIATION OF REALTORS

A Practitioners Perspective
PERCEPTION and MARKETING

WELCOME TO PHOENIX ARIZONA



WELCOME TO MONSOON SEASON



DID YOU BRING SNACKS?



215 Elm Street, Winslow Arizona

Triplex constructed in 1915. Two separate buildings. Varying flood zone map amendments however property was never in a flood zone until 2008 when the Winslow Levee was decommissioned due to Katrina.

Yearly premium was approximately \$700.00 until 2013 when the rate (non owner occupied) adjusted to \$3,159.00 under BW. The value of the property is \$70,000.00.

After some work and clarification the rate was finally determined to be \$2,100.00 yearly

Elevation determination by a licensed Engineer determined the property to be 2 feet above the Flood Zone. Documentation and Determination is on hold until the Community Plan is approved.

Winslow Arizona

In response to your inquiry, the subject parcel located at 215 W Elm Street and containing two structures built in 1915 and one structure built in 1939, was first designated in the C Flood Zone (Area of Minimal Flooding) according to FEMA FIRM Community-Panel No. 040072 0005 B, effective date September 16, 1981, and later designated in the X Flood Zone (an area outside the 500-year floodplain), according to FEMA FIRM Community-Panel No. 040072 0005 C, Revised September 30, 1992, and as amended by a Letter of Map Revision (LOMR), dated April 28, 1999.

The above-referenced Community-Panel was effective from September 30, 1992 through September 25, 2008.

FEMA FIRM Panel 3015E, Map No. 04017C3015E with an effective date of September 26, 2008, currently depicts the subject parcel as being located in the A Flood Zone; a Special Flood Hazard Area within the 100-year floodplain, but with no base flood elevation determined.

After reviewing the information submitted with the request and the effective NFIP map for the referenced community, FEMA has determined that the property is located within a Special Flood Hazard Area (SFHA) designated Zone A without established base (100-year) flood elevations.

Our review of this request is, in accordance with NFIP regulations, limited to the effective NFIP map. Previously submitted data indicates that the Little Colorado River levees decertification has changed the hydraulic characteristics of the SFHA as shown on the effective NFIP map. The modifications of this request require a review of technical data to ascertain what effect, if any, the changes have had on the SFHA in the area of the property. A review of the technical data is not available under the procedure requested.



Fernicola
215 W. Elm St.

Portion of Flood Insurance Rate Map
04017C3015E with an effective date of
Sept. 26, 2008.

ZONE A

4

19

R. 15 E.

R. 16 E.

EQ0049

WINSLOW LEVEE

I secured \$750,000 for the Little Colorado River Levee at Winslow, the first time this critical infrastructure project has been included in the president's budget. This is will help protect our residents, cultural resources and local economies.

Jesse Thompson, chairman of the Navajo County Board of Supervisors, said, "This project is critical to protecting the lives and property of businesses and residents in Winslow. We appreciate our partnership with the Army Corps of Engineers and everything Congresswoman Kirkpatrick has done to help us improve the Winslow Levee."

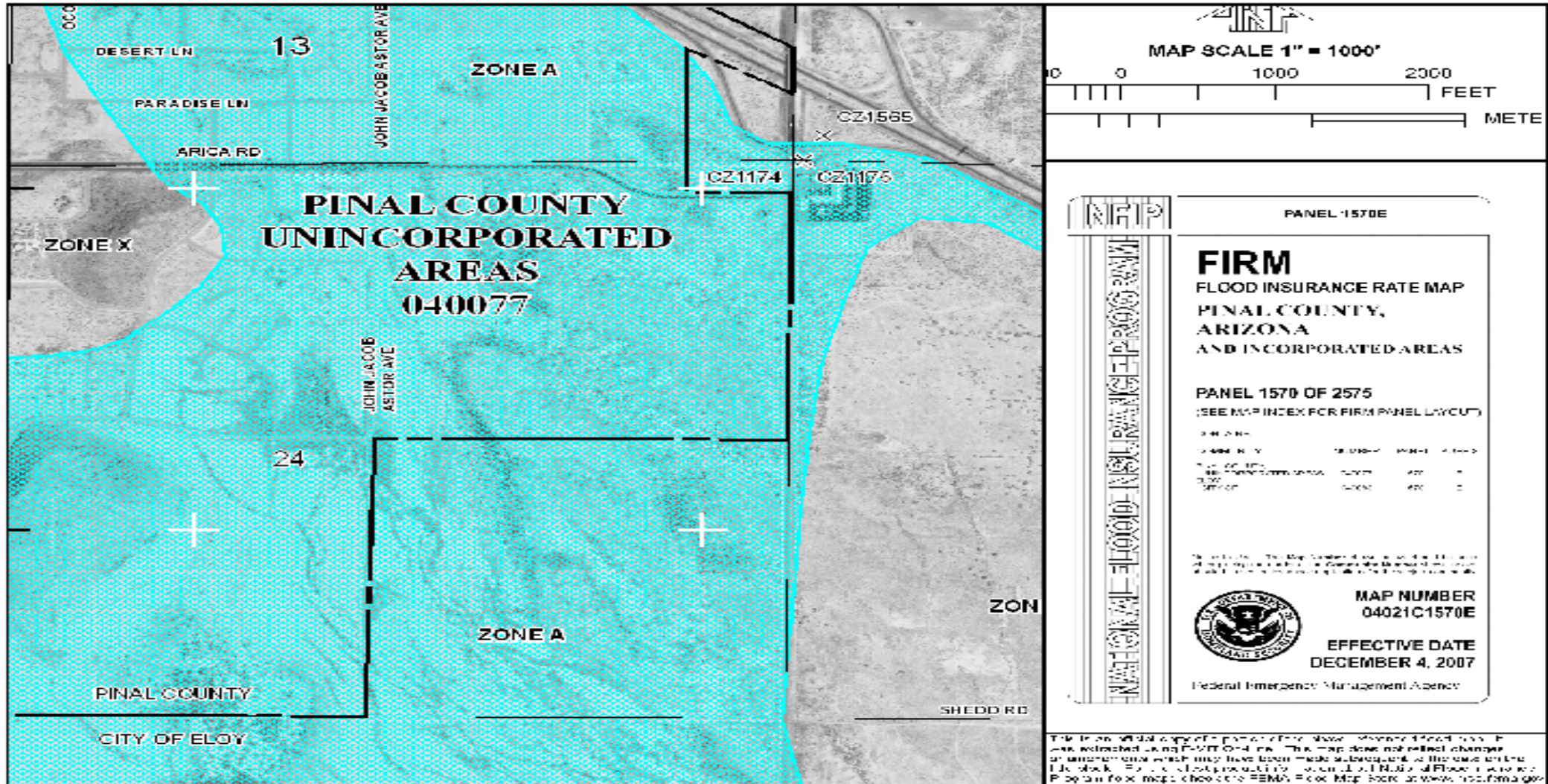
IT'S A DRY HEAT!!!



BLACK HAWK SUBDIVISION ELOY ARIZONA

2002 Subdivision Report

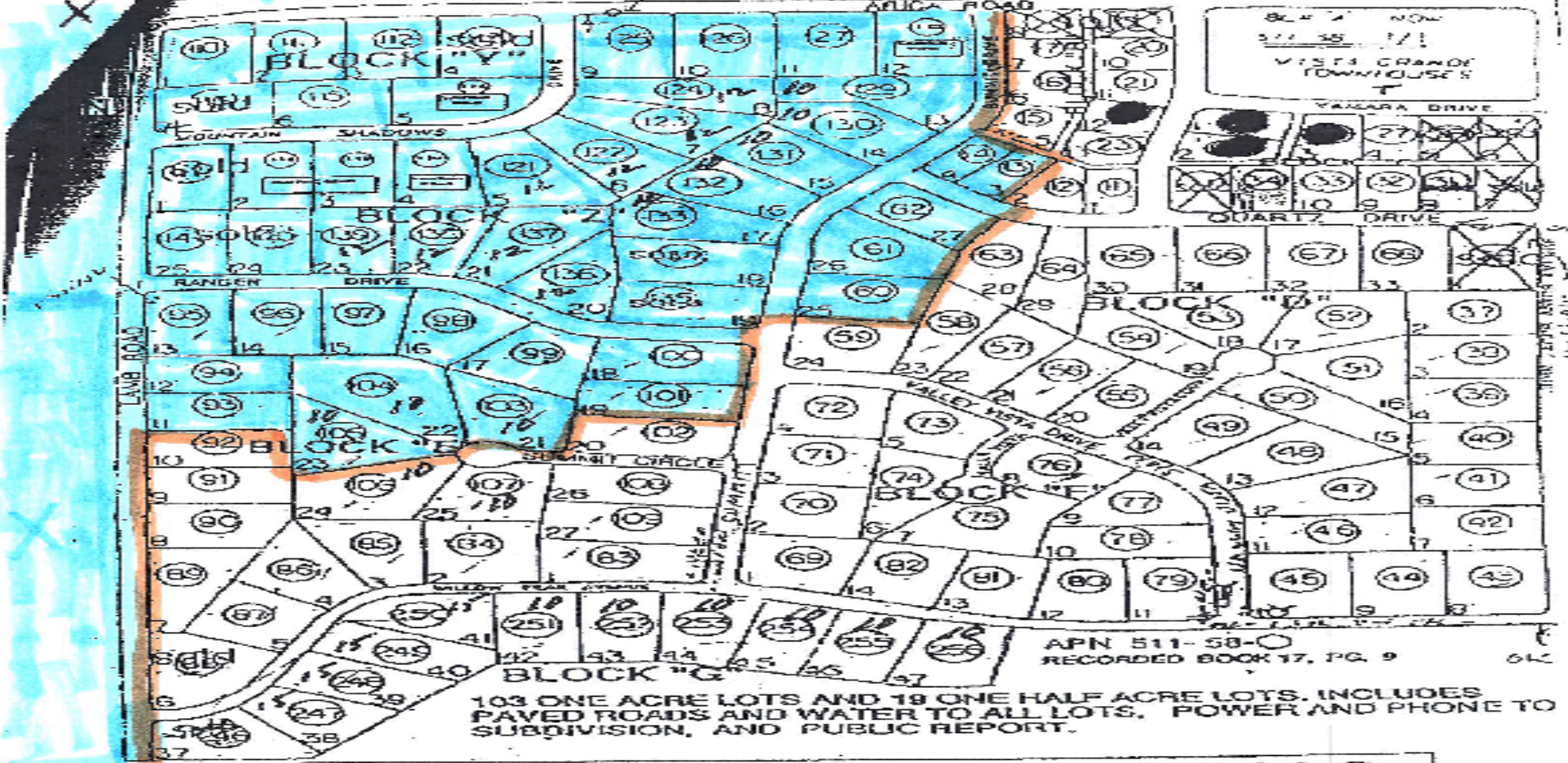
Flooding and Drainage: Subdivider advises this subdivision is subject to known flooding and drainage problems. Drainage may result to property along natural drainage courses which have not been protected by sufficient flood control measures. Phil C. Hogue, Director of Planning & Development Services advised as follows in his February 13, 1995 letter: “ In response to our phone conversation, this letter will verify that Mountain View Estates, all units, is not in a Federal Emergency Management Agency (FEMA) designated floodplain.”



FEMA
Flood
zone
X

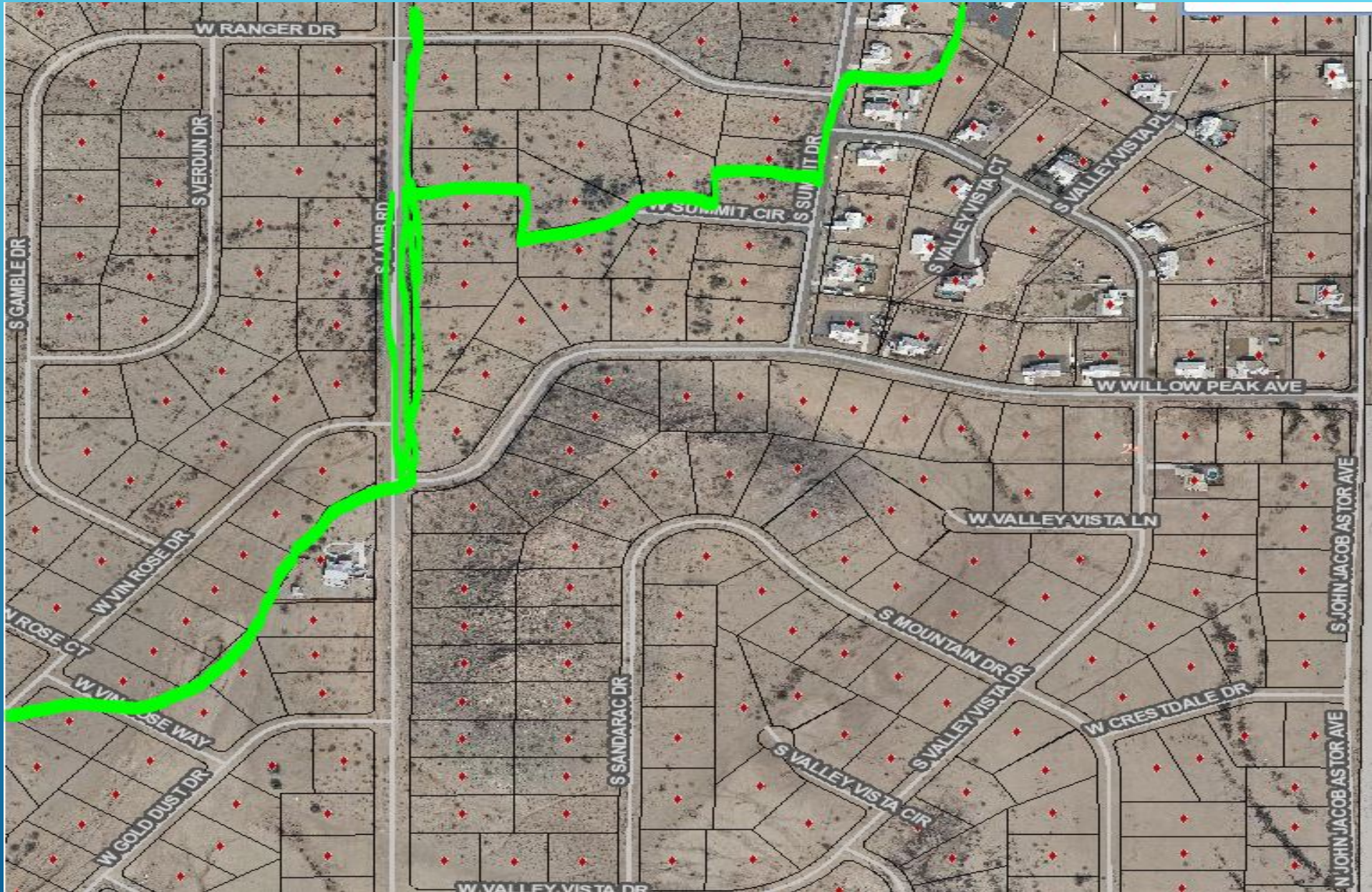


Proposed Addition - Parcel 1
MOUNTAIN VIEW ESTATES UNIT 2
37 lots 33 - 1 acre 4 - 1/2 acre
MOUNTAIN VIEW ESTATES UNIT 2

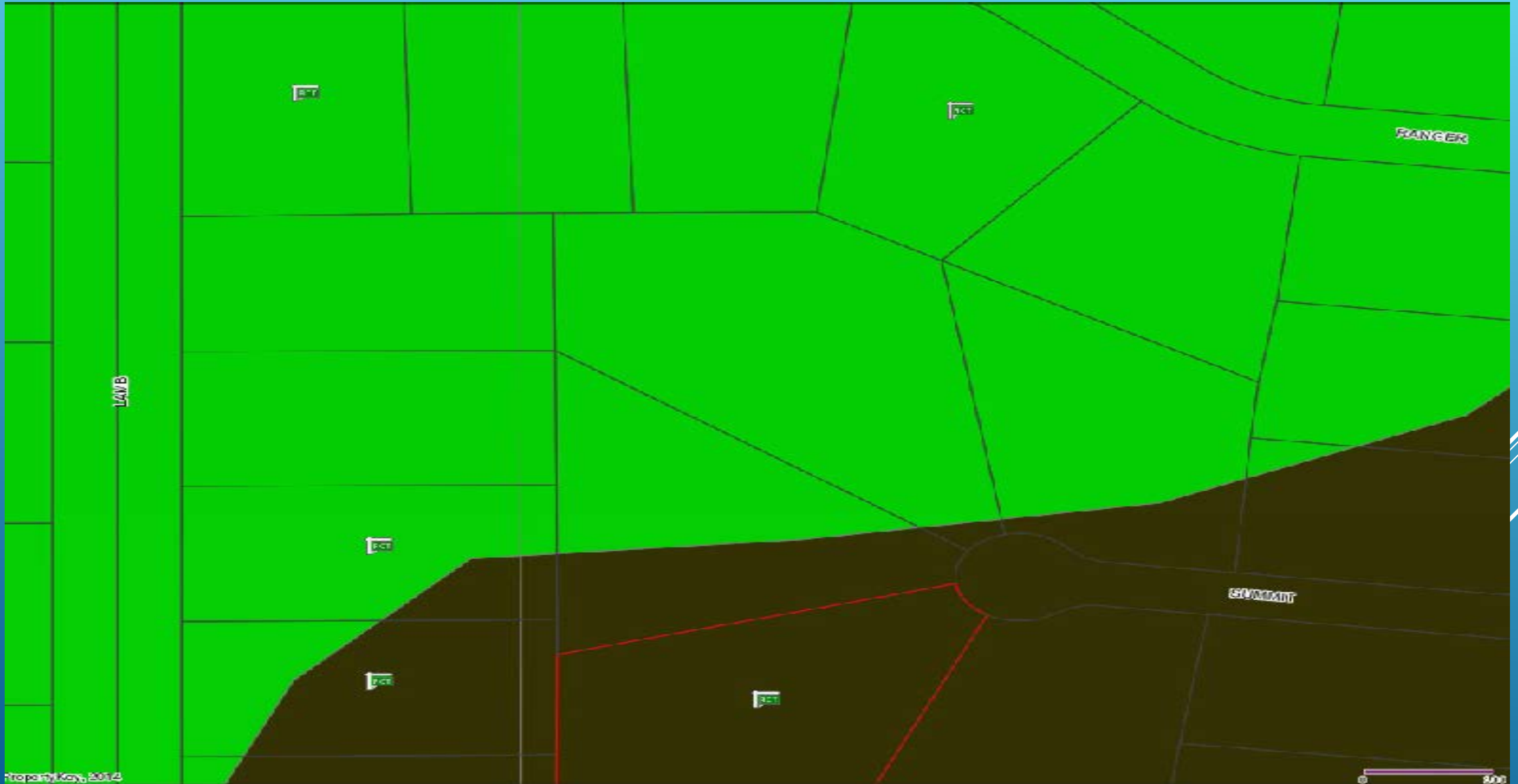


BLACKHAWK LAND GROUP LLC
11371 E. COCHISE DR., SCOTTSDALE, ARIZONA 85259
(480) 661-1925 FAX (480) 451-0643

• Models
• Sales
• spec
• Trying to purchase



LOT FOR SALE





LETTER FROM AGENT

From: Robert Almaguer, Jr. [<mailto:robertalmaguerjr@gmail.com>]

Sent: Tuesday, March 04, 2014 3:16 PM

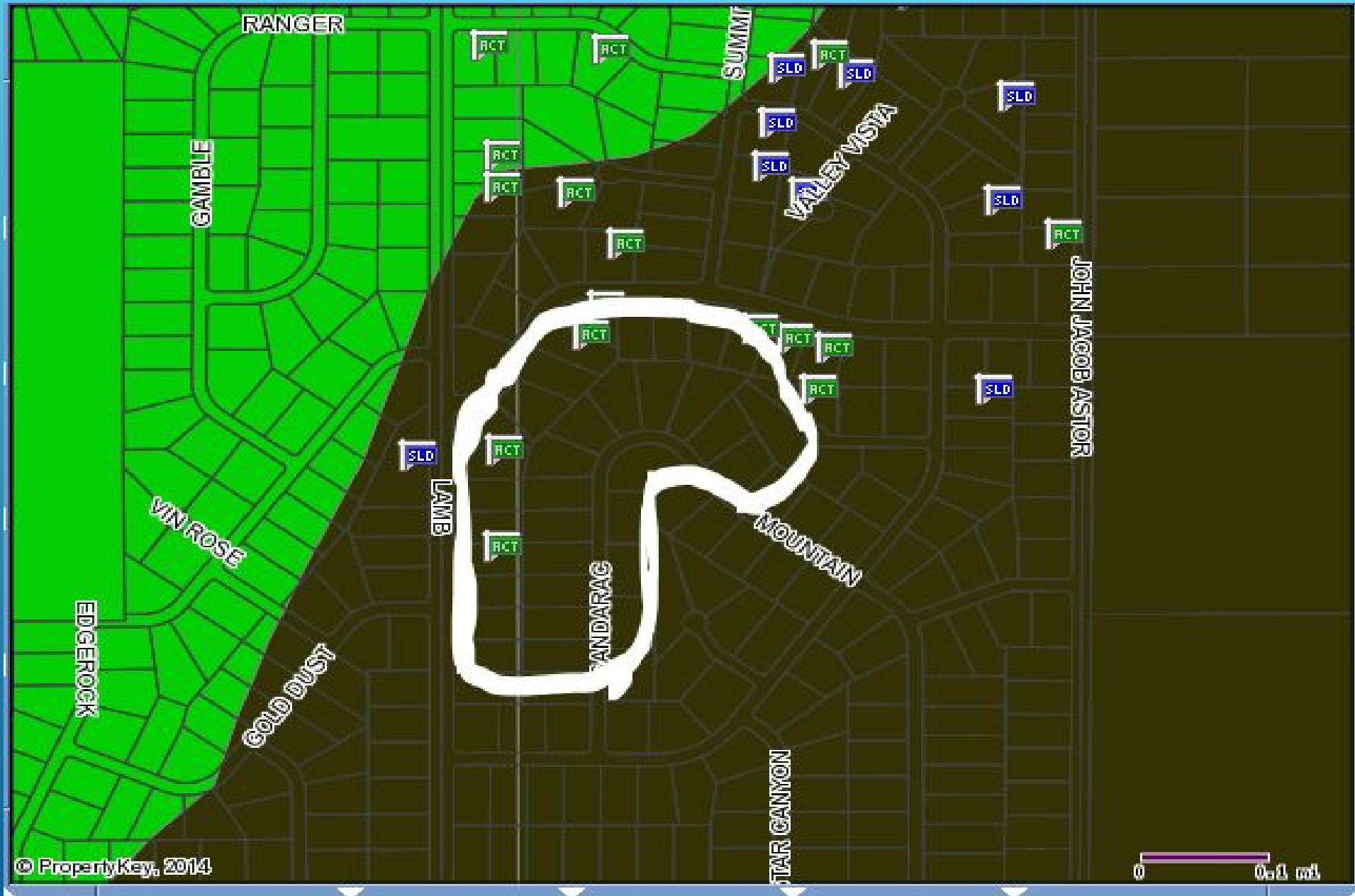
To: Tony Fernicola

Subject: Re: Mountain View Estates

Hi Tony,

They have been going back and forth if they want to make an offer or not. I don't think that they are comfortable with the area because of the flood zone situation out there. I don't think that they are going to go for it. If that changes, then I will let you know.

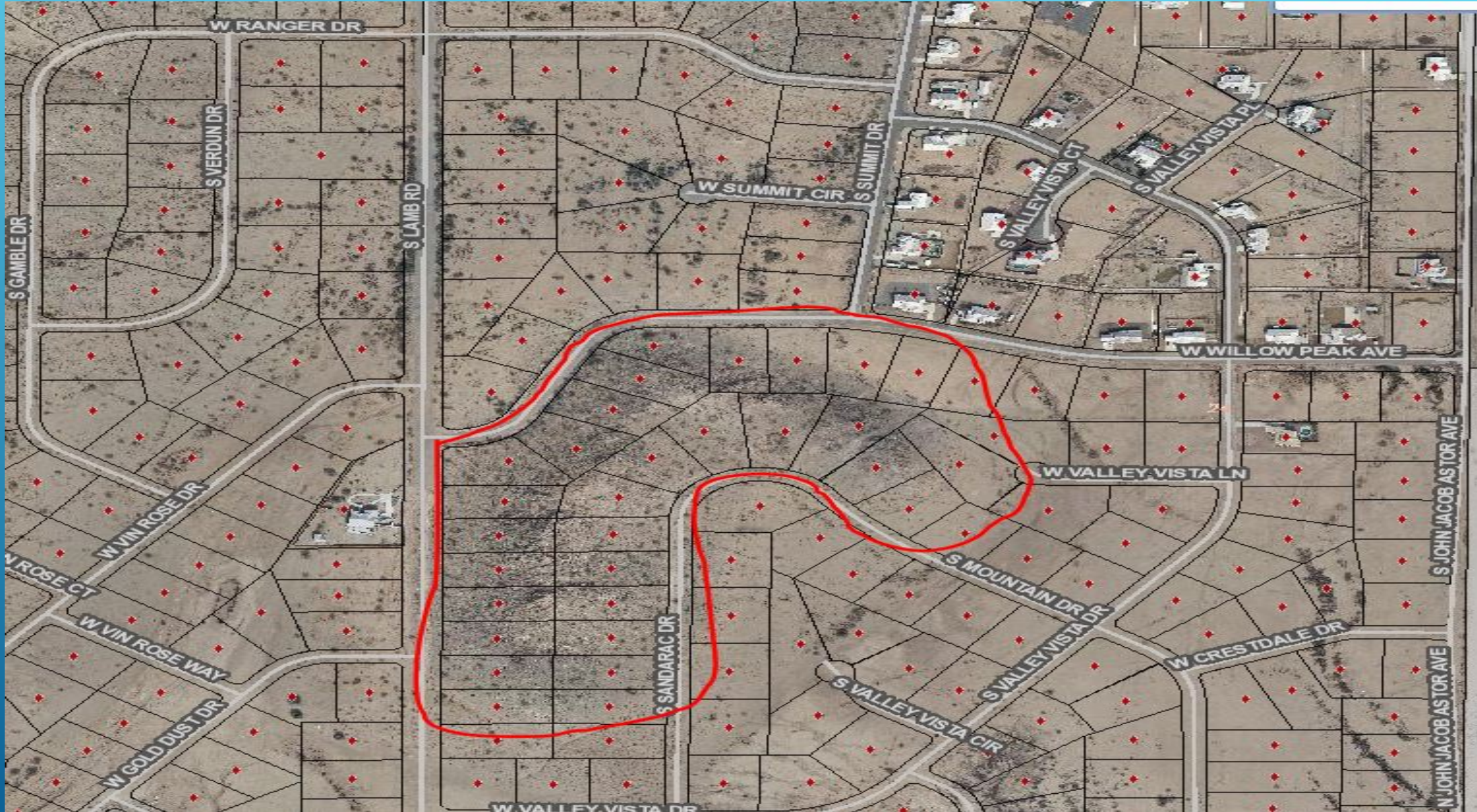
Thanks



© Property Key, 2014

0 0.1 mi





W RANGER DR

S GAMBLE DR

S VERDUN DR

S LAMB RD

W SUMMIT CIR

S SUMMIT DR

S VALLEY VISTA CT

S VALLEY VISTA PL

W WILLOW PEAK AVE

W VALLEY VISTA LN

S JOHN JACOB ASTOR AVE

W ROSE CT

W VIN ROSE DR

W VIN ROSE WAY

W VIN ROSE DR

W GOLD DUST DR

S SANDARAC DR

S MOUNTAIN DR

S VALLEY VISTA DR

W CRESTDALE DR

N JOHN JACOB ASTOR AVE

W VALLEY VISTA DR

AVERAGE LIFE OF A PYLON IN ARIZONA 45 DAYS



SEVENSKY REVISION TO FLOOD MAP 2007

RE: 13020 N. 13th Lane, PHOENIX, AZ 85029

Dear Property Owner:

According to the attached Letter of Map Amendment (LOMA) 07-09-0376A dated June 12, 2007, panel 1660 H of the official Flood Insurance Rate Maps (FIRM), dated September 30, 2005 has been revised. The above property is now located in a shaded Zone X. Because it is outside the designated 100-year floodplain, flood insurance is not required by federal regulation.

| ELEVATION INFO | | | | | | |
|--------------------------------|-----------|------------------------------|--------|--------|-----------------------------|----------------------|
| | | | | | Lowest Floor - Base Flood = | Elevation Difference |
| Building Floodproofed: | No | Base Flood Elevation: | 1317.5 | | | |
| Elevation Certificate Date: | 5-14-2007 | Lowest Floor Elevation: | 1325.1 | 1325.1 | 1317.5 | 8.0 |
| Date Photos Taken: | | Next Higher Floor Elevation: | | | | |
| Building Diagram Number: | 1 | Lowest Adjacent Grade: | 1324.0 | | | |
| Floodproofed Elevation: | | Highest Adjacent Grade: | 1324.3 | | | |
| Top of Bottom Floor Elevation: | | Attached Garage Elevation: | 1324.3 | | | |

2013 FLOOD ZONE



THIS PROPERTY IS HIGH-RISK

You live in or near a Special Flood Hazard Area.

[Learn More](#)

Your One-Step Flood Risk Profile

Property Address:

13020 N 13th Ln, Phoenix, Arizona 85029

Property Type:

Residential

[CHANGE ADDRESS](#)

[Disclaimer](#) | [Learn About Policies](#)

Rates in high-risk areas (A and V Zones) are calculated based on a variety of factors, including elevation and building construction. Policies can be purchased for contents only, building only, or both contents and building coverage. Talk to a licensed insurance agent to determine the premium for your specific property.

SEE A DAY OF RAIN
TAKE OVER A HOME

Watch the video ▶





From: Stevens, Kerri [<mailto:KKadrmas@yrmc.org>]

Sent: Monday, September 23, 2013 2:07 PM

To: 'Frank@FDickens.com'

Cc: 'Abbie Roses'

Subject: flood zone case

Dear Frank,

My name is Kerri Kadrmas and I own a vacant lot on the NE corner of Fair street and Gail Gardner (see listing below).

The value of this lot has significantly been negatively impacted by the FEMA rezoning.

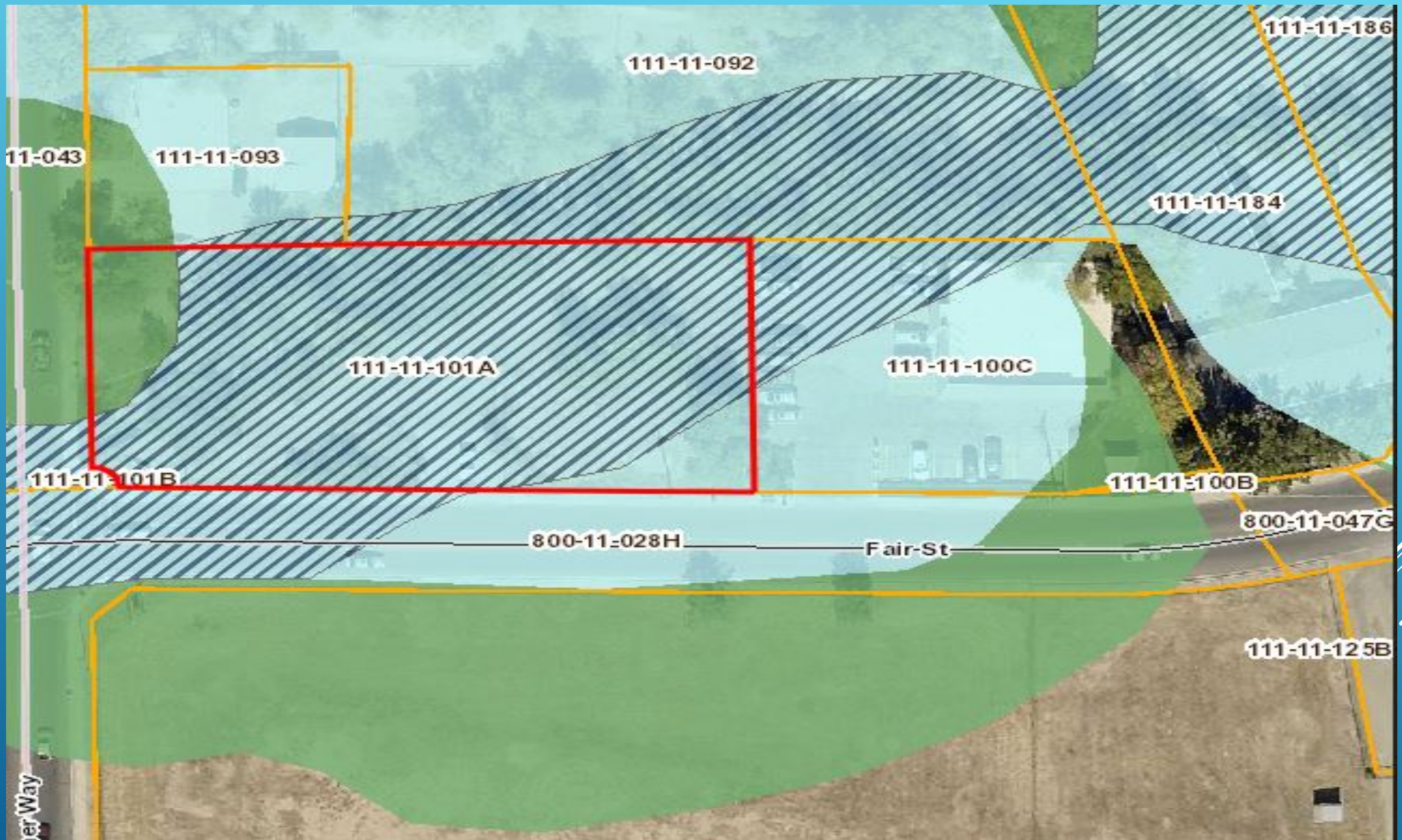
We bought it for approximately 160k around 8 years ago and now can't sell it for even 20K

as it has fallen out of escrow twice at this price because the city is now saying that it is unbuildable due to the rezoning.

Thanks so much,

Kerri Kadrmas

(928) 458-9617



11-043

111-11-093

111-11-092

111-11-186

111-11-184

111-11-101A

111-11-100C

111-11-101B

111-11-100B

800-11-028H

Fair-St

800-11-047C

111-11-125B

er Way

LOST TO FORECLOSURE DECEMBER 2013

Owner

WONG STEVE C

Owner's Mailing Address

1070 FAIR ST
PRESCOTT, AZ 86305

Secondary Owner

BURNS JENNIFER J

Recorded Documents & Sales (8)

| Date | Book/Page | Type | Cost |
|-------------|------------------|----------------|-------------|
| 2013-12-13 | 4996/986 | Trustee's Deed | \$0 |
| 2005-01-03 | 4221/397 | Warranty Deed | \$165,000 |
| 2005-01-03 | 4221/397 | Warranty Deed | \$0 |
| 2002-07-31 | 3946/44 | Warranty Deed | \$0 |
| 1993-09-10 | 0044758 | Joint Tenants | \$72,500 |
| 1993-09-10 | 2693/686 | Joint Tenants | \$0 |
| 1992-10-01 | 0042454 | Warranty Deed | \$75,000 |
| 1986-11-19 | 0044427 | Joint Tenants | \$50,000 |

ARIZONA'S VERSION OF HOT WIRED FENCE



SHOULD THE GOVERNMENT STAY IN THE SUBSIDY BUSINESS?

From: Ann Heitland [<mailto:ann@annheitland.com>]

Sent: Friday, September 13, 2013 5:47 PM

To: frank@fdickens.com

Subject: Flood insurance premiums

Our flood insurance premium at 8340 Caballo Way (86004) went from \$300 to \$450. I have a client at 5720 Tyson Trail (86004) who went from \$600 to over \$1000.

The homes were constructed in the 1990's however in 2010 we had a forest fire which subsequently resulted in flooding during the monsoon season. As of 2010 our lender required us to obtain flood insurance.



Call toll free: **1-888-379-9531** or **have us call you**

[Print](#) [Email](#)

HOME

FLOODING & FLOOD RISKS

ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

RESIDENTIAL COVERAGE

COMMERCIAL COVERAGE

POLICYHOLDER RESOURCES

PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > Community Rating System
- > Community Resources

**THIS PROPERTY
IS MODERATE-
TO-LOW RISK**

[Learn More](#)

Your One-Step Flood Risk Profile

Property Address:
8340 Caballo Way, Flagstaff, Arizona 86004

Property Type:
Residential

[CHANGE ADDRESS](#)

[Disclaimer](#) | [Learn About Policies](#)

IN ARIZONA SOMETIMES YAH GOTTA IMPROVISE



NATIONAL ASSOCIATION OF REALTORS

Lets work together to help the 2014 legislation work for consumers

1. Implement changes to BW in a timely manner
 - The Affordability Report
 - Refund Provisions
 - Flood Insurance Advocate Provision
 - Notify owners of changes
 - Notify owners of assumability provision for existing policies
2. Repealing the sales trigger a positive
3. Restoring the “grandfathering” of rates a positive
4. Limiting future increases to 18% a positive
5. Flood Map appeals and funding for reimbursements of successful appeals
 - Funding for Community outreach and education for appeals process

Lets get those maps done, technically reviewed and credible

