



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	YAVAPAI COUNTY, ARIZONA (Unincorporated Areas)	Lot 190, Resurvey and Replat of Pine Valley Amended, as shown on the Plat recorded in Book 19, Page 60, in the Office of the Recorder, Yavapai County, Arizona
	COMMUNITY NO.: 040093	
AFFECTED MAP PANEL	NUMBER: 04025C1465G DATE: 9/3/2010	
FLOODING SOURCE: JACKS CANYON		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 34.795, -111.717 SOURCE OF LAT & LONG: GOOGLE EARTH PRO DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
190	--	Pine Valley Amended	3230 Valley Vista Drive	Structure	X (unshaded)	--	4430.4 feet	--

**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.)

PORTIONS REMAIN IN THE SFHA  
ZONE A  
STUDY UNDERWAY

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). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. 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, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Luis Rodriguez, P.E., Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration



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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

### **PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

### **ZONE A (This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

### **STUDY UNDERWAY (This Additional Consideration applies to all properties in the LOMA DETERMINATION DOCUMENT (REMOVAL))**

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

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Luis Rodriguez, P.E., Chief  
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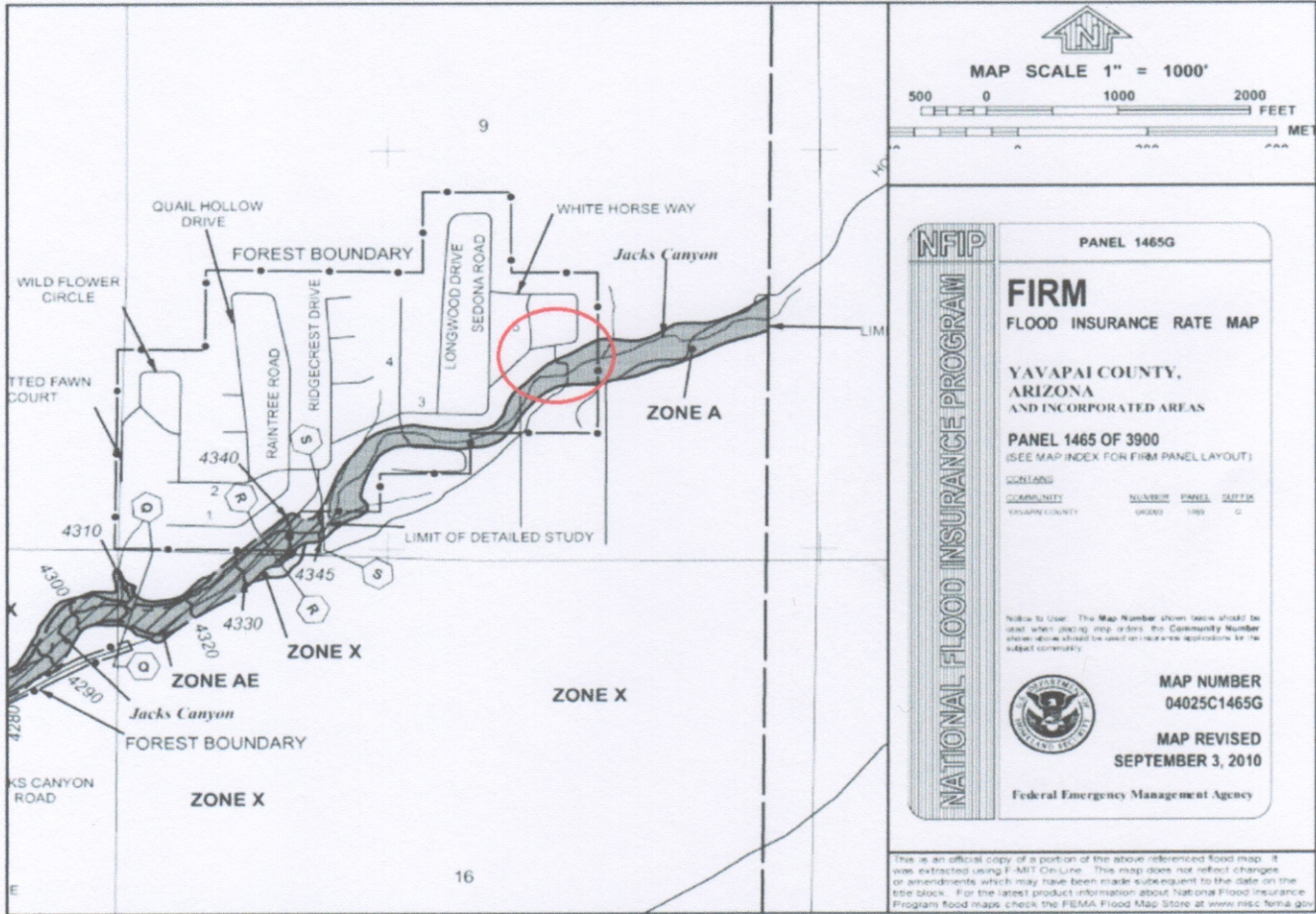


FEMA

Panel: 04025C1465G

Date: 09/03/10

Community: Yavapai County



### FEMA Zone X (Low-risk) Due to LOMA 11-09-3274A

#### Definition/Description:

Flood hazard areas identified on the Flood Insurance Rate Map are identified as a Special Flood Hazard Area (SFHA). SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood. SFHAs are labeled as Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30. Moderate flood hazard areas, labeled Zone B or Zone X (shaded) are also shown on the FIRM, and are the areas between the limits of the base flood and the 0.2-percent-annual-chance (or 500-year) flood. The areas of minimal flood hazard, which are the areas outside the SFHA and higher than the elevation of the 0.2-percent-annual-chance flood, are labeled Zone C or Zone X (unshaded).

**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

**PAPERWORK BURDEN DISCLOSURE NOTICE**

Public reporting burden for this form is estimated to average 20 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is mandatory. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC, 20472, Paperwork Reduction Project (OMB Collection 1660-0040). **NOTE: DO NOT SEND YOUR COMPLETED FORM TO THIS ADDRESS.**

**INSTRUCTIONS**

**SECTION 1**

1. LENDER/SERVICER NAME AND ADDRESS: Enter lender name and address.
2. COLLATERAL DESCRIPTION: Preparer should coordinate with user to ensure the collateral is sufficiently identified. Suggested forms of collateral identification include, but are not limited to, property address, parcel or lot number and longitude/latitude. If needed, additional information may be attached to this form.
3. LENDER/SERVICER ID NO: Optional. Preparer should coordinate with user to ensure the lender is sufficiently identified on the form. The lender name and address (Box 1. above) may be sufficient.
4. LOAN IDENTIFIER: Optional. May be used by lenders to conform with their individual method of identifying loans.
5. AMOUNT OF FLOOD INSURANCE REQUIRED: Optional. The minimum federal requirement for this amount is the lesser of: the outstanding principal loan balance; the value of the improved property, mobile home and/or personal property used to secure the loan; or the maximum statutory limit of flood insurance coverage. A lender retains the prerogative to require flood insurance in excess of the minimum federal requirements not by the direction of FEMA. National Flood Insurance Program (NFIP) policies do not provide coverage in excess of the insured value of the building/mobile home/personal property.

**SECTION 2**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name. Enter the complete name of the community (as indicated on the NFIP map) in which the building or mobile home is located. Under the NFIP, a community is the political unit that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. A community may be any State or area or political subdivision thereof, or any Indian tribe or authorized tribal organization, or Alaska Native village or authorized native organization. (Examples: Brewer, City of; Washington, Borough of; Worchester, Township of; Baldwin County; Jefferson Parish) For a building or mobile home that may have been annexed by one community but is shown on another community's NFIP map, enter the Community Name for the community with land-use jurisdiction over the building or mobile home.
2. County(ies). Enter the name of the county or counties in which the community is located. For unincorporated areas of a county, enter "unincorporated areas." For independent cities, enter "independent city."
3. State. Enter the two-digit state abbreviation. (Examples: VA, TX, CA)
4. NFIP Community Number. Enter the 6-digit NFIP community number. This number can be determined by consulting the NFIP Community Status Book or can be found on the NFIP map; copies of either can be obtained from FEMA's Website <http://msc/fema.gov> or by calling 1-800-358-9616. If no NFIP Community Number exists for the community, enter "none."

**B. NFIP DATA AFFECTING BUILDING/MOBILE HOME**

The information in this section (excluding the LOMA/LOMR information) is obtained by reviewing the NFIP map on which the building/mobile home is located. The current NFIP map may be obtained from FEMA by calling 1-800-358-9616. Scanned copies of the NFIP maps can be viewed on FEMA's website at <http://msc.fema.gov>. Note that even when an NFIP map panel is not printed, it may be reflected on a community's NFIP map index with its proper number, date, and flood zone indicated; enter these data accordingly.

1. NFIP Map Number or Community-Panel Number. Enter the 11-digit number shown on the NFIP map that covers the building or mobile home. (Examples: 480214 0022C; 58103C0075F). Some older maps will have a 9-digit number (Example: 12345601A). Note that the first six digits will not match the NFIP Community Number when the sixth digit is a "C" or when one community has annexed land from another but the NFIP map has not yet been updated to reflect this annexation. When the sixth digit is a "C", the NFIP map is in countywide format and shows the flood hazards for the geographic areas of the county on one map, including flood hazards for incorporated communities and for any unincorporated county contained within the county's geographic limits. Such countywide maps will list an NFIP Map Number. For maps not in such countywide format, the NFIP will list a Community-Panel Number on each panel. If no NFIP map is in effect for the location of the building or mobile home, enter "none."

# STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040

Expires: 10/31/18

2. **NFIP Map Panel Effective/Revised Date.** Enter the map effective date or the map revised date shown on the NFIP map. (Example: 6/15/93)  
This will be the latest of all dates shown on the map.

3. **Is there a Letter of Map Change (LOMC)?** This field can remain blank if no Letter of Map Change (LOMC) (these include the Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR) or similar FEMA Map Letter(s)) applies to the subject property. If there is a LOMC, list the date and number. Information on the LOMC is available from the following sources:

\* The community's official copy of its NFIP map(s) should have a copy of all subsequently-issued FEMA Letters attached.

\* For a LOMC issued on or after October 1, 1994. Information is available on FEMA's website at <http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/compendium-flood-map-changes>.

\* The FEMA Map Service Center website is <https://msc.fema.gov/portal>.

4. **Flood Zone.** Enter the flood zone(s) in which the building or mobile home is located. (Examples: A, AE, A4, AR, AR/A, AR/AE, AR/AO, V, VE, V12, AH, AO, B, C, X, D). If any part of the building or mobile home is within the Special Flood Hazard Area (SFHA), the entire building or mobile home is considered to be in the SFHA. All flood zones beginning with the letter "A" or "V" are considered to be in the SFHA. Each flood zone is defined in the legend of the NFIP map on which it appears. If there is no NFIP map for the subject area, enter "none."

5. **No NFIP Map.** If no NFIP map covers the area where the building or mobile home is located, check this box.

**C. FEDERAL FLOOD INSURANCE AVAILABILITY.** This is a review of community eligibility; it does not address individual building related eligibility, that is reviewed in the insurance process.

Check all boxes that apply; Note that boxes 1 (Federal Flood Insurance is available ...) and 2 (Federal Flood Insurance is not available ...) are mutually exclusive. In most instances, Federal flood insurance is available to all residents with eligible property in a community that participates in the NFIP. Community participation status can be determined by consulting the NFIP Community Status Book, which is available from FEMA and at <http://www.fema.gov/fema/csb.shtm>. The NFIP Community Status Book will indicate whether or not the community is participating in the NFIP and whether participation is in the Emergency or Regular Program. If the community participates in the NFIP, check either Regular Program or Emergency Program. To obtain Federal flood insurance, a copy of this completed form may be provided to an insurance agent.

Federal flood insurance is prohibited in areas designated by the Coastal Barrier Resources Act to be in a Coastal Barrier Resources Area (CBRA) and Otherwise Protected Areas (OPA) for buildings or mobile homes built or substantially improved after the date of the CBRA or OPA designation. Information about the Coastal Barrier Resources System (CBRS) may be obtained by visiting the U.S. Fish and Wildlife Service's website at <http://www.fws.gov/CBRA/index.html>.

**D. DETERMINATION.** If any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA), check yes (flood insurance is required). If no portion of the building/mobile home is in an identified SFHA, check no. If no NFIP map exists for the community, check no. If no NFIP map exists, Section B5 should also be checked.

**E. COMMENTS.** Optional Comment. Preparer may add additional comments/pages/data as needed.

**F. PREPARER'S INFORMATION.** If other than the lender, enter the name, address, and telephone number of the company or organization performing the flood hazard determination. An individual's name may be included, but is not required.

**Date of Determination.** Enter date on which flood zone determination was completed.

**MULTIPLE BUILDINGS:** For guidance regarding multiple buildings, please contact your regulator, servicer, lender or other entity as applicable.

**GUARANTEES REGARDING INFORMATION:** Determinations on this form made by persons other than the lender are acceptable only to the extent that the accuracy of the information is guaranteed.

**FORM AVAILABILITY.** The form is available online at [http://www.fema.gov/plan/prevent/fhm/frm\\_form.shtm](http://www.fema.gov/plan/prevent/fhm/frm_form.shtm).

Copies of this form are available from the FEMA fax-on-demand line by calling (202) 646-FEMA and requesting form #23103. Guidance on using the form in a printed, computerized, or electronic format is contained in form #23110. This information is also available on FEMA's website. See the resource record, for usability purposes. The URL is <http://www.fema.gov/media-library/assets/documents/225?id=1394>.

**PURPOSE OF FORM:** In accordance with P.L. 103-325, Sec. 1365, (b) (1), this form has been designated to facilitate compliance with the flood insurance purchase requirements of the National Flood Insurance Reform Act of 1994.

**FOR LENDING RELATED GUIDANCE REGARDING THIS FORM:** Implementation of the mandatory flood insurance purchase requirements of the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 94, as amended, is the responsibility of the various Federal agencies that regulate lenders. Please contact your regulator or lender to determine their requirements.

DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency

**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

OMB Control No. 1660-0040  
Expires: 10/31/18

SECTION I - LOAN INFORMATION				
1. LENDER/SERVICER NAME AND ADDRESS		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.)		
		3230 Valley Vista Drive Sedona, AZ 86351		
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED		

**SECTION II**  
**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
YAVAPAI COUNTY	UNINCORPORATED AREAS	AZ	040093

**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective / Revised Date	3. Is there a Letter of Map Change (LOMC)?
04025C1465G	09/03/2010	<input type="radio"/> NO <input checked="" type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below).
4. Flood Zone	5. No NFIP Map	Date 08/16/2011 Case No. 11-09-3274A
X		

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)**

1.  Federal Flood Insurance is available (community participates in the NFIP).  Regular Program  Emergency Program of NFIP

2.  Federal Flood Insurance is not available (community does not participate in the NFIP).

3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.

CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?**  YES  NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.  
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building /mobile home on the NFIP map.

**E. COMMENTS (Optional)**

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	DATE OF DETERMINATION
Second Look Flood, LLC 501 W St Germain Street, Suite 308, St. Cloud, MN 56301 support@secondlookflood.com	03/24/2020



## Flood Zone Report and Determination

1 message

Chad Worms <chad@secondlookflood.com>  
To: "wirts288@gmail.com" <wirts288@gmail.com>

Tue, Mar 24, 2020 at 7:55 AM

Hello Alex,

Thank you for your business, we really appreciate it.

After researching this property, it appears FEMA has the house in **Zone X**, a low-risk area for flooding per Letter of Map Amendment (LOMA).

Please see the attached information and overlay showing the property in proximity to the flood zone.

Note: The current FEMA Flood Insurance Rate Map became effective in 2010. The house appears to be in contact with FEMA Zone A (high-risk). However, in 2011 the map was challenged and the house was removed from the high-risk flood zone by LOMA. Any flood zone determination run on this address should reflect FEMA LOMA Case: 11-09-3274A dated 08/16/2011. See attached.

A lender should not require mandatory flood insurance on this property, and if you choose to purchase flood insurance, it will be available at a heavily discounted rate. If you have been told this property is in a high-risk area (such as Zone A), you can send the attached information to your lender and dispute their flood determination. In moderate-to-low risk areas, the risk of being flooded is reduced, but not completely removed. These areas are outside the 1% annual flood-risk floodplain areas (100-year floodplain), so flood insurance isn't required, but it is **recommended** for all property owners and renters.

The attached FEMA Standard Flood Form will be the information the lender/bank has on the property. It's the form FEMA, banks, vendors, and insurance companies are currently using. We looked into the FEMA Flood Map Update Index, but it does not appear they are working in this area of the county at this time. The Flood Insurance Rate Map (FIRM) attached will be the official map for the foreseeable future.

### Flood Insurance:

Even if flood insurance is optional, it's still a good idea. Take advantage of being in a low or moderate-risk flood zone and get a heavily reduced price on coverage. To find the cheapest rate available in your area, we recommend contacting National Flood Insurance, LLC. We find their team very helpful and easy to work with. For many, a National Flood Insurance Program's flood insurance policy could cost less than \$400 per year.

[www.nationalfloodinsurance.org](http://www.nationalfloodinsurance.org)

Phone: (888) 900-0404

Hopefully the attached information will answer your questions and provide peace of mind, but if you have any additional questions or concerns, please feel free to contact us.

Thanks again,

-Chad

### **Chad Worms**

Flood Map Specialist

Second Look Flood, LLC

[www.secondlookflood.com](http://www.secondlookflood.com) | (320) 224-4180

Below is a link to a full list of FEMA flood zone definitions:

[www.onlinelomc.com/fema-flood-zones](http://www.onlinelomc.com/fema-flood-zones)

**Please note:** The FEMA Standard Flood Hazard Determination Form (SFHDF) attached has an expiration date of 10/31/18.

This just means that FEMA has set that date to review the current format of the form.

A FEMA Determination Form (in any format) is valid for 7 years from the Date of Determination.



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