

407-14-001



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION FLOODWAY DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	YAVAPAI COUNTY, ARIZONA (Unincorporated Areas)	A portion of Section 33, Township 16 North, Range 4 East, Gila and Salt River Base and Meridian, as described in the Quitclaim Deed recorded as Document No. 3807145, in Book 4221, Page 854, in the Office of the Recorder, Yavapai County, Arizona 407-14-001
	COMMUNITY NO.: 040093	
AFFECTED MAP PANEL	NUMBER: 04025C1785G DATE: 9/3/2010	

FLOODING SOURCE: OAK CREEK	APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 34.732, -111.922 SOURCE OF LAT & LONG: GOOGLE EARTH PRO DATUM: NAD 83
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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)
--	--	--	(475 South Chupp Drive)	Structure	X (unshaded)	--	3322.4 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.)

INADVERTENT INCLUSION FLOODWAY 1 PORTIONS REMAIN IN THE SFHA STUDY UNDERWAY

**CORR ADDR:
455 S. VERTHOLER LN**

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision 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 NFIP regulatory floodway or 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 revises the effective NFIP map to remove the subject property from the NFIP regulatory floodway and 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)

INADVERTENT INCLUSION IN THE FLOODWAY 1 (PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY) (This Additional Consideration applies to the preceding 1 Property.)

A portion of this property is located within the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination Document, while the subject of this determination is not. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in an NFIP regulatory floodway that may cause an increase in the base flood elevation, and any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Therefore, the NFIP regulatory floodway modification described in the Determination Document, while acceptable to the Federal Emergency Management Agency (FEMA), must also be acceptable to the community and adopted by appropriate community action, as specified in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/about/regoff.htm>.

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.

STUDY UNDERWAY (This Additional Consideration applies to all properties in the LOMR-FW 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.

This attachment provides additional information regarding this request. If you have any questions about this attachment, 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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ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.



Federal Emergency Management Agency

Washington, D.C. 20472

July 07, 2011

THE HONORABLE CAROL SPRINGER
CHAIRMAN, YAVAPAI COUNTY BOARD OF
SUPERVISORS
1015 FAIR STREET
PRESCOTT, AZ 86305

CASE NO.: 11-09-2460A
COMMUNITY: YAVAPAI COUNTY, ARIZONA
(UNINCORPORATED AREAS)
COMMUNITY NO.: 040093

DEAR MS. SPRINGER:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Revision (LOMR) Floodway Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMRs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, 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.

Sincerely,

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

LIST OF ENCLOSURES:

LOMR-FW DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region
Ms. Lavea Chupp



3807145 BK 4221 P6 854
Yavapai County, Arizona
Ana Wasman-Trujillo, Recorder
01/05/2005 10:44A PAGE 1 OF 2
LAVEA CHUPP
RECORDING FEE 5.00
SURCHARGE 8.00
POSTAGE 1.00

FREE
\$5
\$10
\$15
\$20
\$25
\$30
\$35
\$40
\$45
\$50
\$55
\$60
\$65
\$70
\$75
\$80
\$85
\$90
\$95
\$100

When recorded, mail to:
Frank and Lavea Chupp
475 S. Chupp Drive
Cornville, Arizona 86325

QUITCLAIM DEED

For the consideration of Five Dollars, and other valuable consideration, Frank R. Chupp, does hereby quitclaim to Frank R. Chupp and Lavea M. Chupp, trustees, of the FRANK R. & LAVEA M. CHUPP REVOCABLE TRUST dated December 28, 2004, all right, title and to the following real property situated in Yavapai County, Arizona, together with all rights and privileges appurtenant thereto, to-wit:

Exhibit A

Affidavit of Value Exempt pursuant to A.R.S. Section 42-1614 B 8

Pursuant to ARS Section 33-401, the name and address of the Trustor and beneficiaries of said Trust as follows:

Frank and Lavea Chupp
475 S. Chupp Drive
Cornville, Arizona 86325

Subject to all taxes and other assessments, reservations in patents and all easements, rights of way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as may appear of record.

Dated: 12/28/2004, 2004.

[Signature]
Frank R. Chupp

STATE OF ARIZONA

COUNTY OF YAVAPAI

Date of Acknowledgment: December 28, 2004

Acknowledgment of Frank R. Chupp

This instrument was acknowledged before me this date by the persons above-described, whose identity was proven to me on the basis of satisfactory evidence, and if subscribed in a representative capacity, then for the principal named and in the capacity indicated.

[Signature]
Notary Public

My commission expires:

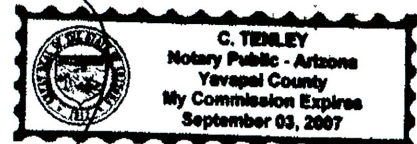


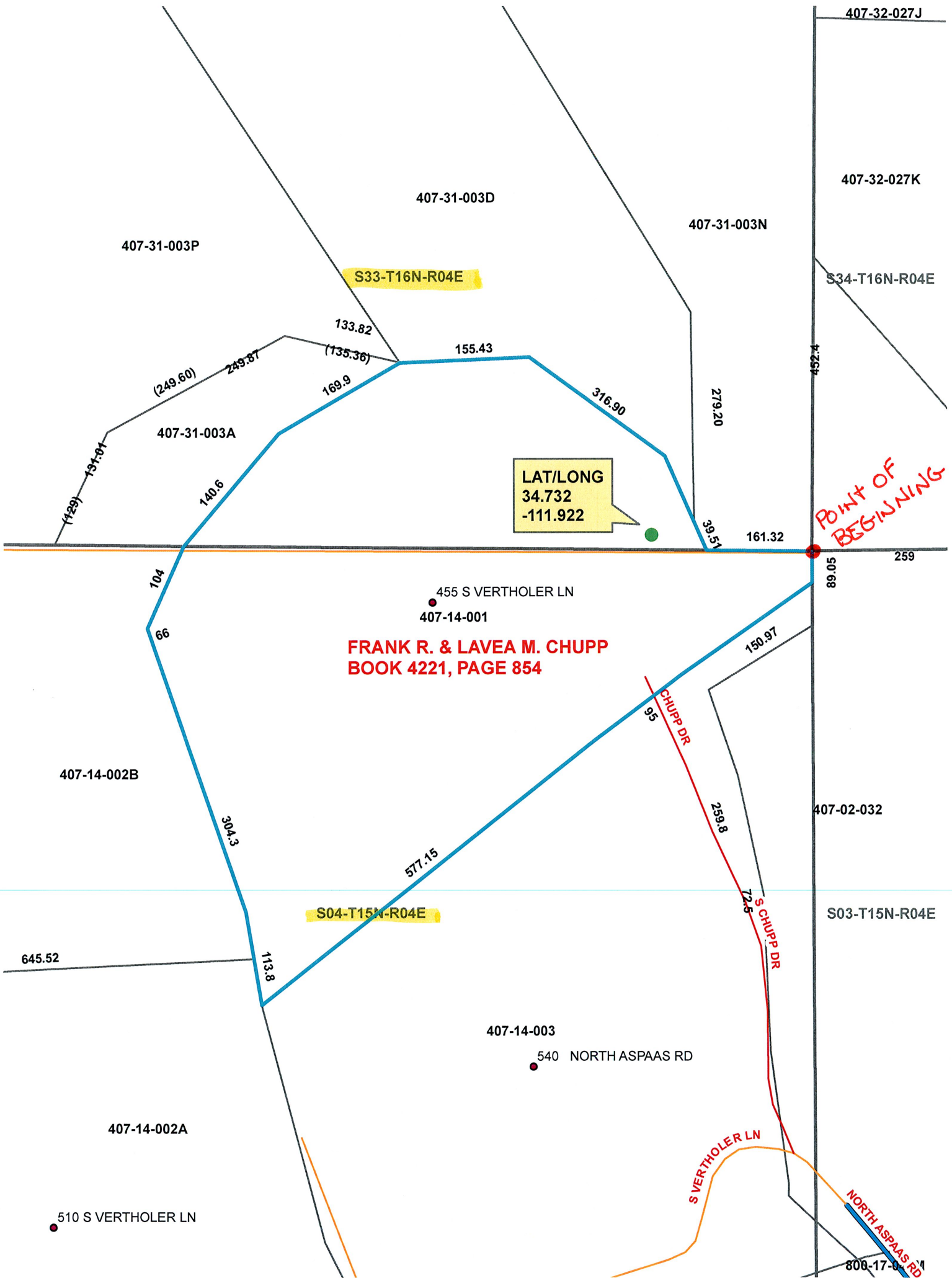
EXHIBIT "A"

A tract of land in Lot numbered One, Section Four Township Fifteen North, Range Four East, and in the Southeast quarter of the Southeast quarter of Section Thirty-three Township Sixteen North, Range Four East, of the Gila and Salt River Base and Meridian, in Yavapai County, Arizona, described by metes and bounds as follows:

BEGINNING at Corner No. 1, which point is identical to the Northeast Corner of said Section 4, thence North 89 degrees 44 minutes West, 161.33 feet to Corner No. 2; thence North 24 degrees 46 minutes 30 seconds West, 105.1 feet along the Warlop-Maneth Irrigation ditch to Corner No. 3; thence North 53 degrees 25 minutes West, along said ditch, 216.9 feet to Corner No. 4; thence South 86 degrees West, 158.6 feet on said ditch to Corner No. 5; thence South 60 degrees 13 minutes West, 169.6 feet on said ditch to Corner No. 6; thence South 26 degrees 04 minutes West, 140.6 feet on said ditch to Corner No. 7 which is a point on the North line of said Section 4, that lies 754 feet West of said Northeast Corner of Section 4; thence South 26 degrees 04 minutes West on said ditch 104 feet to Corner No. 8; thence South 9 degrees 22 minutes East on said ditch, 66 feet to Corner No. 9; thence South 18 degrees 02 minutes East on said ditch, 304.3 feet to Corner No. 10; thence South 8 degrees 30 minutes East on said ditch, 113.8 feet to Corner No. 11; thence North 54 degrees 11 minutes 30 seconds East, 577.15 feet to Corner No. 12; thence North 58 degrees 08 minutes 30 seconds East, 245.97 feet to Corner No. 13; thence North 0 degrees 18 minutes East, 89.05 feet to the PLACE OF BEGINNING.

TOTAL
316.90
←

"Unofficial Copy"



407-32-027J

407-32-027K

407-31-003D

407-31-003N

407-31-003P

S33-T16N-R04E

S34-T16N-R04E

(249.60) 249.87
(135.36) 133.82
169.9

155.43

316.90

279.20

407-31-003A

140.6

LAT/LONG
34.732
-111.922

POINT OF BEGINNING

(129) 191.81

161.32

259

455 S VERTHOLER LN
407-14-001

FRANK R. & LAVEA M. CHUPP
BOOK 4221, PAGE 854

89.08

104

66

150.97

407-14-002B

CHUPP DR
95

304.3

259.8

407-02-032

S04-T15N-R04E

S03-T15N-R04E

577.15

72.5

S CHUPP DR

645.52

113.8

407-14-003

540 NORTH ASPAAS RD

407-14-002A

S VERTHOLER LN

510 S VERTHOLER LN

NORTH ASPAAS RD
808-17-001