# FEMA STAKEHOLDER WORKSHOP SEMINAR

# Save the Date: Nov 1, 2016

Focus Sedona-Verde Valley and Outlying Areas

# THE HISTORY OF FEMA FIRM MAPPING

Results of FEMA New or Restudy Mapping



Yavapai Realty, <u>Esther Talbert</u>, Broker and Lawyer's Title's, Michelle Murie is pleased to present to you FEMA Consultants & YAVAPAI COUNTY FLOOD MANAGEMENT TEAM along with other informative professionals that work with FEMA requirements.

We asked and they graciously accepted our invitation to come and educate us!

# Learn Answers to these Questions and much more...

- The county's responsibilities and interaction with the National Flood Insurance Program.
- Recent changes in Congress that affect properties in the flood plains.
- Ongoing studies and the schedule for them to become effective.
- Should I purchase Flood Insurance if I am not in a flood plain?
- On an individual property, would it be possible to get a letter that will satisfy a lender to avoid the cost of flood insurance when my structures are out of the flood plain but a portion of my property is impacted by the flood plain?
- How often can new FEMA mapping be done? Why would it occur again?
- Why is it important that you know how FEMA Regulations may affect your property?
- Where do I go to find out where a property stands with respect to FEMA Firm Mapping?
- How much land in the Sedona Verde Valley is effected by FEMA FIRM Mapping.
- How do I know what updated mapping has been completed and what is still ongoing?
- How accurate is the Yavapai County GIS FEMA Flood layers?
- Buildings that are in the Pre-FIRM Mapping.

Venue: Cottonwood Recreational Center

150 S 6th St. Cottonwood, AZ 86326

at: 2:00-5:00 PM

RSVP to <u>Michelle Murie</u> at mmurie@ltic.com - Lawyers Title or call 928-203-5554

Seating limited to 150 people; RSVP early to save your seat.



# A CO-SPONSORED EVENT~ YUMMY REFRESHMENTS SERVED~





YCFCD first adopted its Flood Damage Prevention Ordinance in 1981 | Joined National Flood Insurance Program in 1985 | Joined the Community Rating System in 1991; receive credits for going beyond the minimum standard—now a Class 7.

#### **LEARN THE BENEFITS**

- Policyholders in high-risk areas receive 15% discount.
- County's flood risk is reduced and community is more resilient.
- Realty, Insurance and Lending professionals are better able to inform clients around buying/selling and flood insurance requirements and options
- Residents and business owners make more informed decisions to protect their assets.
- YCFCD is here to provide info and expertise.

## THE LINE UP ~ FEMA SEMINAR

#### Dan Cherry - Director of the Yavapai County Flood Control



~ Before becoming director, Dan was a Project Engineer in the Public Works Department. He has worked with the county for 17 years in various positions within both the Public Works Department and the Flood Control District. Cherry has an education and background based in the fields of hydrology and drainage design. Dan coordinates with local, state, and federal employees on floodplain management for the county. Dan will provide a very informative Power Point outlining the recent changes and how they affect property owners, the history of the county and FEMA, and exciting progress that has benefited property owners and the beautiful valley we

live in. In addition, he will go over vital information with respect to properties in the FEMA Flood Plains. 20 Min

#### Bruce A. Bender - Risk Communication / Outreach Consultant

~ Senior Vice President Bender Consulting Services, Inc. Bruce will bring you up-to-date valuable information about FEMA Flood Insurance and how changes due to reform legislation and flood maps can affect flood insurance requirements and costs, plus options available to help reduce those costs. Bruce has been providing outreach and risk communication services to Federal, state and local



governments such as FEMA's National Flood Insurance Programs marketing campaign (FloodSmart) and their nationwide mapping effort, known as Risk MAP. Prior Bruce managed the Agency Division for American Bankers Insurance Company (now part of the Assurant Specialty Property), based in Miami, FL. This included products including flood insurance. KEY FOCUS~ Bruce will bring you up-to-date valuable information about FEMA Flood Insurance and how changes due to reform legislation and flood maps can affect flood insurance requirements and costs, plus options available to help reduce those costs. 20 Min

#### John Bassous - Owner of Tierra Verde Builders



~ General Contracting firm based in Camp Verde, AZ. Prior to contracting, John spent thirteen years as a school administrator and educator. His first project in the floodplain was in 1999 and has since then completed over 15 projects ranging from nominal flood impact to structure elevated over eight (8) feet in height and having to engineer a foundation system to handle seven (7) foot scour depth. "In the sixteen years that I have been involved in floodplain construction here in the Verde Valley, I have come

to learn that every project is unique and must be handled individually. Building cost can vary immensely between what appear to be similar type projects." John will be sharing his insights on the financial impact and time delays to expect when choosing to build in a floodplain KEY TOPICS~Building requirements in the FEMA Flood Plains. The permitting process, FEMA Flood Control review, Development Services review. Options and Considerations. 20 Min

#### G. Krishan Ginige, P.E., MS, CFM - President & Senior Engineer

~ Krishan is a civil engineer with experience in geotechnical engineering, structural engineering, project management, and hydrology and hydraulic studies and analysis. Krishan brings over 20 years of experience to SEC. Krishan's main focus at SEC is hydrological and hydrology studies. He has completed numerus studies involving flood plains, stream channelization, major storm network systems, erosion mitigation, and drainage analysis. Krishan also has experience in sub-division



development, water distribution/treatment systems, sewer collection/ treatment systems, utility design, & road design. As the president of SEC, Krishan is proud to lead a team of highly experienced and knowledgeable personnel. SEC is celebrating 43 years of service to Verde Valley and Northern Arizona. SEC specializes in Civil Engineering, Structural engineering, Surveying, Land Planning, Water rights & Forestry/NEPA analysis. Key topics—Types of flood/drainage hazards, What is an elevation certificate, What to know when buying/building in flood zones, What type of investigation will help a sale, how to access public data. 20 min

## Phyllis McDaniel (NMLS: 594127)



~ Mortgage Originator PrimeLending ~ Sedona Branch. KEY TOPICS~ What consumer loans require in FEMA Flood Plain Areas. Is there a difference in loan types with respect to requirements? Lending in the flood plain, how about the flood way? Programs and their requirements? The pre-qualification process with respect to payment qualification with flood insurance premiums. How to work with the Insurance Companies to obtain proper flood insurance quotes to be able to give estimated monthly

mortgage payments, and more. Phyllis brings more than 16 years of mortgage industry experience to PrimeLending. She comes to PrimeLending after working at National Bank of Arizona as a senior loan. "Mortgage financing can be complex and intimidating, so we are here to guide our homebuyers every step of the way with honesty and integrity."

15 min

## <u>Becky Byrom</u>-Queen of Flood Insurance with lots of experienced knowledge. <u>California Flood Insurance</u>

Becky will not be able to attend in person, but has graciously agreed to put together a very informative power point video we will be sharing. Highlights will include options for saving on lender approved flood insurance. Homeowners, Condo Owners, Homeowners Association (HOA) flood insurance, Commercial Flood, Lloyds of London, facts about Floods, flood assessment tool, Flood FAQ's Flood Insurance Glossary. 15 min



Start saving your questions for a one hour Q&A, after the presentation for this informative event!

Connect with the Speakers after the Q&A for a social Outreach.