

REAL ESTATE SECTION



Above, from left: The Mendocino features a fireplace. The Cumberland's open concept. One of the Fairview's bedrooms.

At left: Barbara and Ed Mitchell.

Below, from left: Construction on one of the new homes. The staircase of the two-story Tuscany. The living room of the Tuscany.

At bottom, left: The neighborhood fills in as lots sell, and homes are built and called home by Willits community members.

At bottom, right: Soak in the light and the water from the oversized tub in the Fairview's elegant bathroom.

Photos by Maureen Moore

Haehl Creek Homes

Development on the south end of Willits is getting close to completion

Haehl Creek Homes has hit an impressive milestone: 50 of the 58 lots in the property development out near the new Frank R. Howard Memorial Hospital have been sold, and most of those homes have been built already.

"We're probably going to sell the model homes next summer," said owner Ed Mitchell, "we really won't need them anymore. And whatever lots are left, we'll build on and sell those homes, too."

Mitchel, who with his wife, Barbara, closed escrow on the Haehl Creek property in October 2007, are pleased with the neighborhood they, along with the new homeowners, have created. "The nice thing about when you do this is that when you do infill development, what you build is part of what the community already is, but when you build 50 to 60 lots, you create a community.

"I know James [the Mitchells' son, who's come back to Willits to live and work on construction and land development] and Barb and I are proud of the way it's turned out," Mitchell said. "It's a very nice community for the City of Willits, an alternative within the city. We really have everything, a community of all ages: families with children, and older people. I think everyone is pleased with how it's turned out."

One of the nice things about the new neighborhood is that it's not only the residents who enjoy the wide new sidewalks, good for walking, or the Haehl Creek Trail, built by volunteers. "We get people every day who walk here, and walk that trail," Mitchell said. "People from Harrah's Manor walk across the creek to come walk here."

Haehl Creek is next to the new Frank Howard R. Memorial Hospital, and hospital employees and visiting families enjoy walking in the neighborhood. Residents shop at the weekly summer produce stand at the Hospital Foundation's Commonwealth Garden, and some enjoy volunteering in the garden, too.

The 27-acre development has old trees on the boundaries, winding streets, 11 acres of open space next to Haehl Creek plus a small park, and beautiful homes in shades of grey, green, slate, tan and a dark goldenrod. There are four models of homes to choose from – different sizes and prices – and once a lot is bought, the buyer chooses what model they want, and their home is constructed for them.

"We do it all," Mitchell said.

Read the rest of **Haehl Creek** | Over on Page B7



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COLUMN | Selzer on Real Estate

How's the market?

Real Estate Investing – What Are My Options?

When it comes to real estate, you can invest in several types of properties. The question is, why would you? The answer is simple: because it can pay handsomely.

There are several different types of real estate investments: single-family homes, duplexes, residential buildings with five or more units, commercial real estate, raw land, limited partnerships, and notes secured by deeds of trust.

Most folks start with single-family homes because they are less expensive than other options and they are familiar to those who have already purchased a single-family home as their residence. Frequently the first rental you own was the house you used to live in. When purchasing a house for investment purposes, be sure to do your homework, just as you would if you planned to live there. Complete all recommended inspections and listen to your Realtor if he or she voices concerns.

Less expensive properties are a good place to start investing for two reasons: they require a smaller upfront investment, and they offer more bang for your buck because they have a much better rent-to-price ratio. A \$250,000 house will probably rent for about \$1,300/month, while a \$750,000 house will likely rent for \$3,000/month. In addition to earning more income for the money you invest, you'll probably have shorter vacancies with a less expensive property. Far more people are in the market for a \$1,300/month rental than for a \$3,000/month rental.

If we use a \$250,000 house in good condition as our model, you should anticipate expenses in the neighborhood of 3 to 4 percent of the purchase price per year, or \$7,500 to \$10,000 per year. This includes taxes, insurance and maintenance costs. Taxes alone will run approximately \$3,000, and even though you may not spend the additional \$4,500 to \$6,000 every year, there will be years when you need a new roof, new paint and new carpet. This will make up for any money you didn't spend in previous years.

On a \$250,000 house

with 20 percent down, your monthly payment will be about \$1,000. I recommend you also create a reserve fund to save for the expenses mentioned above. Put an additional \$650/month away so you've got the money to pay for property taxes and the maintenance that is sure to crop up.

While there are expenses associated with owning a rental, there are certainly financial upsides. One of those is the tax benefit of depreciation. Depreciation is a bookkeeping expense that allows you to deduct the value of improvements over time. As long as you take good care of the property, it will last many years past the "depreciable" life. Consequently, depreciation is only a taxable expense, not a cash expense. This means, you have the ability to save on your income tax expense to the tune of \$200 to \$300/month. This savings pretty much offsets your negative cash flow, and income tax savings is a cash savings. You can reduce your W2 withholdings or your quarterly tax payments to provide cash to deposit to your reserve savings account for future property expenses.

So now, you own a \$250,000 rental property that takes no significant time to manage or maintain, and that has about a break-even cash flow. You invested \$55,000 (a 20 percent down payment plus \$5,000 in closing costs), and your benefit is the potential appreciation in the value of this property. If values rise at 3 percent a year, that equates to \$7,500 per year on a \$250,000 house—that means you made \$7,500 on a \$55,000 investment or a 13+ percent return. This is called leverage. Compared to other investment options, real estate looks pretty darn good!

In addition to the increased property value, rents also increase over time. And while expenses go up with inflation, your mortgage payment (your biggest expense) is fixed. The bottom line is, if you can afford to buy a \$250,000 rental today, by the time junior heads to college in 10 to 15 years, you should have an asset capable of paying for much of his education.

If you have questions about real estate or property management, please contact me at rselzer@selzerrealty.com or visit www.realtyworldselzer.com. If I use your suggestion in a column, I'll send you a \$5 gift card to Roland's Bakery. If you'd like to read previous articles, visit my blog at www.richardselzer.com.

Dick Selzer is a real estate broker who has been in the business for more than 40 years.



Richard Selzer
Columnist



An Agent & A Property Jake McFadden 166 School Street

The real estate industry was never in the forefront of Willits agent Jake McFadden's mind, but when the time came to help his aging grandmother, McFadden inadvertently started a career that is still going strong more than 10 years later.

"My grandmother, Mary Vest, worked as an agent into her 80s and even had escrows going until she passed," explained McFadden.

"When she got to the point where she could no longer drive and needed help with the day to day, I left Granite Construction's rock quarry where I was working on a D11 dozer, and became her assistant, and chauffeur," McFadden laughed.

After familiarizing himself with the industry through working with his grandmother, McFadden felt he had a knack for the business and could put his people skills to use. He decided to take classes from Nash Gonzalez at Mendocino College and pursue his goal of obtaining his real estate sales license.

He passed the exam and started working in 2005 with Garbocci Van Housen Realty in Willits. Moving through several buyouts and mergers, McFadden also spent time working for Century 21, Pacific Properties and, eventually, Selzer Realty where he remains today.

While he likes to work with residential properties, he noted most of his work has shifted recently towards ranch properties and some commercial properties, too.

"The results of this fall's election offer an interesting opportunity for Willits to rebrand and restructure the face of the community, and it could be really good if the city council embraces some of the cannabis commerce," explained McFadden. "I'm hoping it can bring tourism, employment and an experience similar to visiting the Napa Valley. I'm already seeing a large influx of "cannapreneur" who are looking to bring lots of business to the community."

In addition to McFadden's real estate work, he and his wife, Sheryl, have five children and co-own Room to Bloom Preschool. The McFadden couple helped found the Willits Elementary Charter School, and the pair are also involved in community events and helping coach youth sports.

To connect with McFadden, contact him on his cell, 354-3874, or at the office, 459-6175.

— Maureen Moore



Realtor Jake McFadden



Photos by Maureen Moore

Property Stats & Facts

"Queen Anne" style buildings in America came into vogue in the 1880s, and continued as the "style of the moment" into 1920. One century later, original Victorian homes are still highly regarded as timeless architecture.

Reportedly built for Mrs. Hiram Willits • Originally single-family home, now two-unit duplex • Situated on spacious double lot • Income property and residence • Live and work with possible use permit • Currently zoned R2 • Listed at \$335,000

At top, from left: The antique doorbell affixed to the front door turns with a crank from the outside. Realtors Jake McFadden and Sharon Noah are ready to open escrow on the Victorian. The custom plaque applied to the front bay window. Above: The Queen Anne Victorian located at 166 School Street. Below, left: Morning light pours into the living room and bedroom of the south unit. Double doors and bay windows add to the charm of the rooms. Below, right: The cozy kitchen inside the south unit features bright white cabinets, an electric stove and a breakfast nook.



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Above, from left: Looking at the southeast corner of the Carlson Apartment property. The northernmost structure, complete with boarded windows. Looking north through the center of the complex of the once-inhabited facility. Below: The complex's sidewalk and small parking lot offers overflow for post office parking for now. At bottom, left: A piece from "The Architectural Heritage of Willits" book by Nelson A. Streib and Susan Pritchard, which outlines some history of the buildings. Below, right: Looking southeast at the back of the two-story home at the southwest corner of the property.



Photos by Maureen Moore

Carlson Apartments

Valley Street residential complex has potential, but also problems

Yet another attempt at securing a new owner and developer for the vacant apartment complex on 120 East Valley Street – known as the Carlson Apartments – has fallen through.

The property across from the Post Office has had a number of offers since it was shut down about a decade ago, and this most recent offer, made by a local contractor, seemed to have the greatest potential of working out.

"The deal wound up going nowhere, unfortunately," said Diane Rucker of Realty World Selzer Realty, who represents the current owner. "I can't say why it fell through, but it was an impasse on agreement. [The prospective buyer] would have been good for that project."

The project is a dauntingly expensive one, and would involve tearing down the entire asbestos-contaminated, two-story structure at the back of the lot, a building that had once been rented as a series of studios.

According to John Sherman, Willits City

Building Code enforcer, those apartments should never have been used for such purposes.

"One of the reasons that the apartment buildings in the back were red-tagged is because the rooms don't meet habitable code," Sherman explained. "The bottom line is, [that building] is a rot box; it doesn't even meet the codes that were in place when it was built."

Originally, according to the findings of a review Sherman had conducted, "that building started as a stable in the late 1800s, and was remodeled into what it is today. The stable was never torn down."

The two front houses, which also had been converted into apartments, are not required to be demolished; however Sherman contends that it would be more economically propitious in the long run for

a prospective buyer with deep pockets to start with a clean slate.

"What we'd like to see there, what was proposed two tries back, was a 12-unit, all-new apartment complex with adequate onsite parking," Sherman said.

Sherman explained that the required asbestos removal, and the cost it would entail, had scared many potential buyers away from any interest in the property.

As a consequence, Sherman said, the current owner paid for an abatement survey, "and the estimate came in at [approximately] \$30,000, so he dropped that amount off of the asking price. [The asbestos removal] is no longer an issue," Sherman said. "We have that money built

Read the rest of **Carlson** | Over on Page B7

259 South Humboldt Street built in 1905

The site of the Carlson Apartments was purchased by A. R. Davidson in 1879 and he and his wife had a house built there. In 1892, his daughter, Sarah, married George Upp, another local resident. Indeed, Upp and been born and raised in the Little Lake Valley, his family settling on a ranch in the valley in 1858. The house is important because of this association with two pioneer families of Willits, and with such a prominent person in history as George Upp. The building is significant though the house has been severely altered and much of the integrity of the building destroyed.

The Carlson Apartment building has been added to and remodeled extensively, but it is still possible to see remnants of the original building. When built in 1905, the house was two stories and had an upright and wing appearance. Facing West Valley Street is a gable extension, and running east-west is the main portion of the house, also with a gable roof. The front gable has a broken pediment style cornice that is also boxed, with a sloped soffit and a frieze.



Reprinted with permission from the 1988 book, "The Architectural Heritage of Willits," by Nelson A. Streib and Susan Pritchard, commissioned by the City of Willits.



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COLUMN | Numbers by Nick

'Willits is a giving' town

Hello Willits friends and neighbors: Welcome to December's column, the last of 2016, and what a year it's been!

I've been spending time in Willits for the last three years. And I've been in awe of how this community comes together to support its own, for one reason or another. You all deserve a round of applause!

Whether you are part of the team that organizes an event, a benefit, a fundraiser OR if you attend through buying a ticket OR if you donate an item or service to support an event ... week in and week out, this town puts on thoughtful and creative events to take care of the needs of neighbors.

December is often a month full of "give" messages, as it is the holiday season and December 31 is the last time one can donate money or items and get credit for it on their 2016 tax returns. And as we spend holiday time with our families and friends, we take inventory of our blessings and as we reflect, we think about others, and we want to have an impact on the community around us, from simply helping a neighbor to the incredible Toy Run that for 24 years has had neighbors offering gifts and riding their Harleys!



Nicholas Casagrande
Columnist

There are many ways to support your community non-profits:

- Cash donation.
- Volunteering – from brain power to ticket taking to transporting – the sky is the limit in donating "time."
- Donation of items – take a look on a charity's website to see a list of needs.

Some things to keep in mind as you support:

Document: You'll need documentation for your itemized tax return. If your donation is above \$250 cash or if you donate items, get a written confirmation document from the charity.

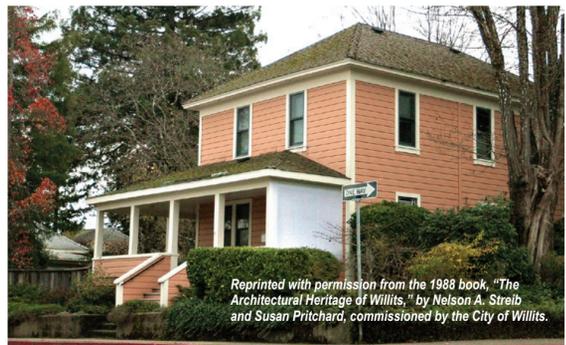
If you want credit for charitable donations, you'll need to itemize deductions versus submitting a standard tax form.

If you donate by driving – be sure to log your miles as well as time, as they can be written off.

If you foster a dog or cat – you can write off food, supplies, miles.

As your accounting-oriented neighbor, I've been so impressed by the spreading of giving in this town – it's in the blood of this town, just WOW.

Nicholas Casagrande, EA, is an accountant and a financial advisor. His firm, NC Financial Group, is a wealth management firm serving individual clients as well as small-to-medium-sized businesses. Client work includes personal and corporate taxes, investment planning, insurance, and real estate. NC Financial Group's Willits office is located at 675 South Main Street; contact 855-240-6606 or nicholas@ncfinancialgroup.com for more information.



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Now and Then: 191 Wood Street

Built for W.T. Van Cleave between 1885 and 1891, this two-story house on Wood Street was originally on the outskirts of town. Around 1900 it was acquired by Gordon Baechtel, the son of Samuel Baechtel, one of the three brothers who discovered the valley. Gordon Baechtel spent most of his life in the Willits area.

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DEPARTMENT OF PARKS AND RECREATION

HABS: _____ HACR: _____ NR: _____ SHL: _____ Loc: _____
UTM: A _____ B _____ C _____ D _____

HISTORIC RESOURCES INVENTORY

1. Common name: Robert & Linda Comings
Gordon Baechtel House

2. Historic name: Gordon Baechtel House

3. Street or rural address: 191 Wood Street
City: Willits Zip: 95490 County: Mendocino

4. Parcel number: 5.225.29

5. Present Owner: Robert & Linda Comings Address: 191 Wood Street
City: Willits Zip: 95490 Ownership: Public _____ Private X

6. Present Use: Private Residence Original use: Private Residence

DESCRIPTION

7a. Architectural style: Colonial Revival

7b. Briefly describe the present physical description of the site or structure and describe any major alterations from its original condition:

The house at 191 Wood Street is two stories in height, an unusual size for residential construction in Willits near the turn of the century. The house is built on a slight rise and features a low hip roof with a box cornice, sloped soffits and frieze. The windows in the house are double hung and have plain flat trim and shutters, also unusual in Willits. The house is covered in ship-lap boards and has an attached front semi-enclosed veranda with its own low hip roof with the same box cornices, sloped soffit and frieze as the main house. The veranda roof is supported by plain squared columns that rest on the low border of the veranda that enclose it and is made of the same ship-lap boards as the rest of the house. Sitting on a raised foundation, the base of the veranda is covered in lattice work and wooden steps with plain wooden railings lead to the veranda and the main entrance of the house. The yard around the house is nicely landscaped and complements the age of the house. Adding to the colonial revival appearance of the house are the squared end-boards at the corners of the building.

8. Construction date: Estimated: 1885 _____ Factual _____

9. Architect: Unknown

10. Builder: Unknown

11. Approx. property size (in feet) Frontage: 122 _____ Depth: 136 _____ or approx. acreage _____

12. Date(s) of enclosed photograph(s) Jan. 12, 1988

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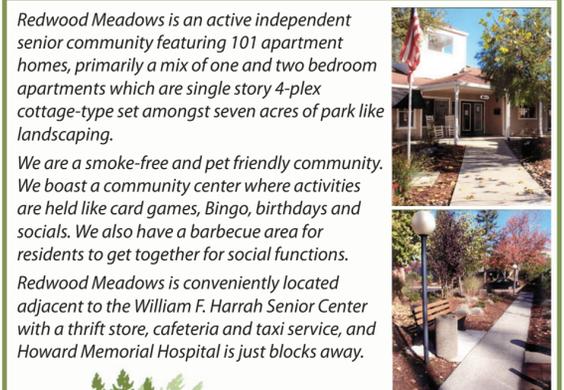
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Redwood Meadows is an active independent senior community featuring 101 apartment homes, primarily a mix of one and two bedroom apartments which are single story 4-plex cottage-type set amongst seven acres of park like landscaping.

We are a smoke-free and pet friendly community. We boast a community center where activities are held like card games, Bingo, birthdays and socials. We also have a barbecue area for residents to get together for social functions.

Redwood Meadows is conveniently located adjacent to the William F. Harrah Senior Center with a thrift store, cafeteria and taxi service, and Howard Memorial Hospital is just blocks away.

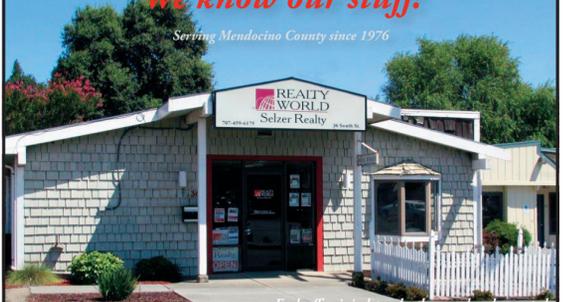


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Above: Houses on Wood Street and West Commercial Street are already decked with lights for the season.



Safety first when stringing holiday lights

Holiday decorations help make a special time of year even more memorable. Whether you're hanging mistletoe above a doorway or decking the halls, safety must be a priority when decorating a home for the holidays.

Accidents can happen no matter what type of holiday decorating you're doing, but stringing holiday lights around your home may be especially dangerous. This season, keep the following safety tips in mind when stringing lights so this season of celebration starts off safe and sound.

- Work with at least one partner. Never go it alone when stringing holiday lights. Make sure someone is there to hold the ladder steady as you climb up and down. Partnering up when stringing holiday lights allows decorators to use both of their hands to climb up ladders instead of using one of their hands to carry lights. Once they reach a point where it's safe to hang lights, they can then have a helper hand them the lights. If possible, work in groups of three so someone can hold the ladder steady at all times.

- Inspect lights before hanging them. Lights are not built to last forever, and over time holiday lights can suffer damage that has the potential to be dangerous. Wires can fray, and sockets can crack or break. Inspect lights and wires before hanging them, replacing any that pose a hazard. When replacing bulbs, be sure to replace them with bulbs of equal wattage.

- Use an extension cord of adequate length. Exterior holiday lights are often plugged into extension cords that extend to a shed or garage. Do not connect several extension cords to power holiday lights; instead, use just a single cord that's lengthy enough to reach the outlet. Connecting extension cords is a fire hazard. In addition, make sure the amperage of the decorations matches the amperage rating of the extension cord, which can be found on the product label or possibly on the manufacturer's website. Make sure the extension cord is not plugged into the power source while you are hanging the lights.

- Make sure lights do not pose a safety hazard inside.

Some people string holiday lights indoors as well. Lights might be hung on Christmas trees or along hallways. Such lights and the cords connecting them to power sources should never pose safety hazards, so make sure they are not lying on the floor. Staple lights to the wall and never place them beneath furniture or rugs. Lights can overheat when placed beneath rugs, and lights that are not properly secured to a wall can pose certain dangers, including being potential tripping hazards.

- Hang the correct lights. When stringing lights, make sure you hang lights designated as exterior lights on the exterior of your home and those designated as interior lights inside your home. Hanging lights in the wrong places poses a fire hazard and creates additional safety concerns, so adhere to manufacturer instructions when stringing lights.

Safety should reign supreme when stringing holiday lights around the house.



Above, left: This home in the Mill Creek subdivision features a candy cane walkway. Above, right: Businesses on Main Street including, J.D. Redhouse, also have twinkle light-rimmed windows to bring in the holiday cheer. Below: Lighting a fence line, like at this home on Holly Street, below, left, or adorning eaves with icicle lights like their next-door neighbors, below, right, are both festive ways to decorate.



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The rest of Haehl | From Page B1

Above, from left: One of the bedrooms of the Cumberland. The living room seating arrangement in the Fairview home. The cozy Mendocino living room.



Above: A lovely lavender bathroom on display in the Tuscany. Below, right: Archways can also be seen as a decorative detail in the Tuscany home, as well as the Mendocino, shown at top, right.



Photos by Maureen Moore

The rest of Carlson | From Page B4

into the purchase price to get the demolition done and get it done by qualified people, in a safe manner."

The current listing price is \$195,000.

Although the front houses are not required to be demolished, and could be used as they are zoned: multi-unit residential, Sherman explained they also have issues that need abatement.

"The front buildings were not red-tagged for structural reasons," said Sherman. "One of them was red-tagged, because at the time - and this was a constant problem with this project - the sewers were backing up and overflowing. The smaller of the two houses has a basement in it, and the basement was full of sewage. No one wanted to do anything about it. The bigger house had been illegally converted into a number of apartments. There is some unpermitted construction work that would have to be straightened out."

Broker Associate Rucker said a major deterrent for prospective owners is that currently in the housing market, "new construction exceeds the cost of existing housing. By the time you buy the land, pay the permits, get the utilities, construct the new building, you can go out and buy existing houses for cheaper. That's why you're not seeing new construction. That may change at some point, but that's the way it's been since the top of the market broke in 2007."

Rucker expressed that "the value of the property is in the land and the value is in the sewer and water hookups."

Rucker agrees that all the buildings should come down and be replaced.

"From a common-sense standpoint, unless you've got some good financing and deep pockets, you'd clear the lot and

start building [anew]," said Rucker.

"There's a need for low-income and senior housing [in Willits]," Rucker said. "That [property] is well-located for that. It's downtown where [seniors] can walk to services. The bottom line is: it's a nice property that has a lot of potential. The community needs the housing; there's such a demand."

"We're willing to work with anybody who sincerely wants to make it happen," Sherman said. "I can't make a gift of public funds, but I can be pretty helpful. At this point, until somebody with the money to make it happen steps up, I don't know if we're going anywhere with it."

To learn more about the property at 120 East Valley Street, contact Diane Rucker at 462-6514.

John Sherman can be reached at 459-4601.

Below: The Carlson Apartments complex awaits a new owner.

Photo by Maureen Moore



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Photo by Maureen Moore



COLUMN | Gonzalez on Real Estate

What you should know about flood insurance

The rainy season is upon us again and, after four years of drought, the farthest thing from our minds these days is a flood and its effects on your property. According to the Department of Homeland Security, floods are the No. 1 natural disaster in the United States. Did you know that heavy rains can happen throughout the year, and place us and our property at great risk from flooding? Whether we realize it or not, most of us live in flood country. At some point in time any one of us will experience a flood, whether minor or major, but it will occur in our lifetime. We are often reminded of images on the news about other parts of the country experiencing a flood, but they have hit close to home in the past, and they will continue. For example we saw flooding in Mendocino, Sonoma and Lake counties in 2005, in 1995, and let's not forget the flood of 1964. Other most notable floods that caused severe damage in the Bay Area occurred in 1982, which resulted in parts of Highway 101 being underwater in Marin County.



Nash Gonzalez
Contributing Writer

With all of that said, the question as homeowners we must ask is: Are we at risk? Are we in a flood hazard zone? Are we prepared, and are our homes and their contents covered in the event of flooding? Your standard homeowner's insurance policy does not cover flooding.

Let's define what is a flood: A flood is defined according to the Federal Emergency Management Agency as: "A general or temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties [at least one of which is your property] from overflow of inland or tidal waters, from unusual and rapid accumulation or runoff of surface waters from any source, or from mudflows."

Now let's put risk into perspective and define a Special

Flood Hazard Area. The SFHA is a high-risk area defined as any land that would be inundated by a flood having a 1 percent chance of occurring in any given year (also referred to as the base flood). Many people also associate this with the 100-year flood, however there is a big misconception that we only experience a major flood every 100 years. When in reality, we can have a major flood much more frequently, and that is why we use the 1 percent rule in any given year.

Because the loss and damage in dollars can reach into the tens of millions, many lenders require that properties located within a SFHA carry flood insurance for the life of the loan.

This is because many loans are federally insured and/or sold in the secondary mortgage market and thus, to minimize the risk, lenders will require flood insurance, which can be a surprise to many as they embark on their house hunting adventure. Or – if after several years with your lender – you receive a letter telling you that you must carry flood insurance on your property because the property has been identified as being in a flood zone or the Flood Insurance Rate Map has been redrawn by FEMA and now your home/property is now in a SFHA. Specifically, lenders are mandated under the Flood Disaster Protection Act of 1973 and the national Flood Insurance Reform Act of

1994 to require the purchase of flood insurance by property owners who acquire loans from a federally regulated, supervised or insured financial institution if the property is within a SFHA. Premiums for flood insurance are calculated based on the coverage purchased, the deductible amount selected, the actual flood zone, location, age of the building, building occupancy, the design of the building, and most importantly: What is the elevation of the building in relation to the base flood elevation?

OK, my lender has notified me that I must obtain flood insurance; now what? I can purchase the flood insurance directly through the National Flood Insurance Program or through my casualty insurance agent, most of whom are authorized agents for the NFIP. The maximum coverage available for most residential units is \$250,000, with a

maximum of \$100,000 for contents. Keep in mind that there is waiting period for flood insurance to become effective. There is a 30-day waiting period before flood coverage goes into effect. The effective date of a new policy will be 12:01 am (your local time) on the 30th calendar day after the application date and the presentment of premium. Therefore, if it has begun to rain and rain and rain, and a flood is imminent, even if you go out and purchase flood insurance, remember, there is a 30-day waiting period.

You may also discover that your property has been identified as being within a SFHA and flooding has occurred in the past, however the home is elevated well above the base flood elevation and damage has not occurred, as the home has been designed with flooding in mind. Flood insurance will still be required by lenders, but the cost will be reduced as the risk of damage is lessened due to the elevation of the finished floor which is above the recorded high water mark or base flood elevation.

The most important thing we can do as homeowners or perspective homeowners is to be well-informed and ask questions when purchasing property in areas which may potentially flood or are at risk. Questions to ask include: Is my home or perspective home in a flood zone, and which one? Is the structure elevated, or do the improvements sit at the BFE or above or below? Does my home have a basement, which may place the floor of the residence below the BFE and subject the basement to flooding/inundation? Also, how much will the required flood insurance cost me? (Remember, you need to calculate the annual premium by the number of years left on your mortgage.) These questions should all be considered when purchasing a home.

You may obtain information on flood risks from your lender, the city and county where your property is located, or by visiting FEMA's web site at www.fema.gov or at www.floodsmart.gov.

Nash Gonzalez is a Real Estate instructor at Mendocino Community College and has been teaching real estate for over 25 years. He holds a California Real Estate Brokers License and is also the author of California Real Estate Economics. He is a Consulting Land Use Planner and recently retired from Santa Clara County, where he oversaw the Planning and Development Services Department, including the county's Building Department.

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