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OUR MISSION

"We are committed to being the foremost provider of accurate information and quality customer service at a competitive price for our clients."



**Nationwide Real Estate
Tax Service, Inc.**

425 Tesconi Circle
Santa Rosa, CA 95401
Phone: 707-528-7852
800-528-7803
Fax: 707-528-1420
nationwidecompliance.com

Hours of Operation
Mon-Thur, 8am - 5pm
Friday, 8am - 4pm



Since January 2005,
NFDA Certification Seal is
a registered trademark of
the National Flood
Determination Association

October is Breast Cancer Awareness Month!



Breast cancer is the second leading cause of death among women. On average, every 2 minutes a woman is diagnosed with breast cancer, and one woman will die of breast cancer every 13 minutes. The death rates from breast cancer have been declining since about 1990, partially due to better screening and early detection, being aware of the symptoms, and continually improving treatment options. Support services and educational information can be found through the National Breast Cancer Foundation, Inc. at <https://www.nationalbreastcancer.org/>.

I'm Not In A Flood Zone!

Actually, yes you are. In fact, everyone is in a flood zone. The world is one big flood zone.

Think flooding doesn't happen in the mountains? It does. Mountains have variable terrain with dips and valleys. They aren't domes.

Think flooding doesn't happen in the desert? It does. Water comes down from the sky everywhere. Some places receive more than others, but all places get wet sooner or later. Just an inch of water can cause costly damage to a property.

The question isn't whether or not you are in a flood zone; there is no question about that. The question is which flood zone you are in and how much risk of flooding does it have. As a lender, you probably already know that any flood zone starting with an 'A' or a 'V' is in a Special Flood Hazard Area (SFHA) and that federally backed loans in those areas require mandatory flood insurance.

FEMA reports that houses in these high-risk areas have a 26% chance of being damaged in a flood over the course of a 30-year mortgage. There is only a 9% chance for a fire in that same period. The term "100-year flood" is not the flood that will occur once every 100 years. Rather, it is the flood elevation that has a 1% chance of being equaled or exceeded each year. Thus, the 100-year flood could occur more than once in a relatively short period of time.

But even lesser risk zones, such as 'X', 'C', or 'B' do still carry the risk of flooding each year, even if they do not carry mandatory insurance requirements. And did you know that zone 'D' is undetermined as to flooding hazard? While borrowers may be relieved to learn that their homes are "out of the flood zone" and don't require flood insurance, make sure that you have a healthy conversation with them regarding their flood risk and the availability of insurance. *Everyone is in a flood zone.*



UPCOMING RELEASE DATES

Watch your email for a notice from us when your reports are ready!

Delinquent Tax Reports

- Dec - WA

New FEMA Flood Maps

- Oct - Lincoln County, OR
- Oct - Marion County, OR
- Dec - San Diego County, CA

FAMILIES VOLUNTEERING TOGETHER

One of our tax researchers, Lora Pogue, and her son Jonathan had the opportunity recently to volunteer at our local food bank here in Sonoma County. Redwood Empire Food Bank is on a mission to improve the health and well-being of our community, and fight hunger by helping anyone in need of food. With the help of their 8,500 volunteers, over 30 corporate sponsors, and the food donated by major food donors, they work hard to accomplish this mission. And like Jonathan said, "It feels good to help out".



JUST FOR LAUGHS



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Linda Walling
CEO / President

Marci Dyche
VP / Tax Department

Dani Foster
Geologist / Mapping /
Information
Technology

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