

I resubmit this as my SMP Public Comment #163

Buying and selling non-conforming homes

SMP critical areas, setbacks, buffers, wetlands and NON-CONFORMING property.

Previously posted SMP Public Comment #254 Wednesday, May 02, 2012 11:13 AM

In answer to posted SMP Public Comment "so many questions"

Why not help the 3300 shoreline private property owners?

I have researched and documented, I have answers.

You, Clallam County DCD have not responded to their posted question? YET?

Pearl Rains Hewett

snippet, full text below

What you may want to be concerned about is the decrease in value of the waterfront lots, parcels with wetlands and future non-conforming underdeveloped properties and their subsequent impact to not only you directly, but also to our tax rolls and the revenues that our county services depend upon.

General Advice: In the old days, we use to advise clients that waterfront homes and anything with a dock would appreciate at the highest rate in our market. We would say "buy waterfront, and lots of it".

Unfortunately, due to the Critical Area Ordinance update we have had to change what we recommend. We now must caution buyers on the purchase of waterfront lots, parcels with wetlands, and those homes or cabins that are underdeveloped and may become non-conforming should the update increase the buffers to undesirable levels and make a high percentage of the buffer "no touch". Homes that are already developed to their highest and best use, such as a large waterfront home, with guest house and dock, in all likelihood should increase in value since you may not be able to create those improvements or have those views in the future. As those homes are already in place, you won't be concerned over the non-conforming growth restrictions as contained in the current regulations; however, the next owner may have wanted to expand the home.

Posted on line as SMP Public comment #254

I would like to comment and make a suggestion on future DOE SMP questionnaires used at Clallam County Public Forums. I suggest the following questions, in order, by priority.

1. Are you attending this forum to find out how your private property will be affected by the proposed SMP Update?
2. Are you concerned about the proposed marine and freshwater, critical areas, shoreline setbacks and buffer zones?
3. Do you want to know the percentage of your property that will become **non-conforming** under the proposed setbacks and buffers?
4. Do you know the difference between grandfathered and **non-conforming**?

5. Do you want to know what affect the term **non-conforming** will have on your property?
 6. Are you concerned about how the term **non-conforming** will affect your property value?
 7. Do you want more information on the mitigation process for **non-conforming** homes/property?
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3/01/15 PLUS THIS ADDITIONAL INFORMATION

Buying and selling DOE SMP non-conforming shoreline property?

Documentation on policy from local lending institutions?

RESEARCH

1. 5/ 01/12 I spent 45 minutes being transferred, from one person to another, and finally spoke to a loan officer, at my bank(of 30 years). He was sympathetic, he used to live in Port Townsend. He had information on non-conforming loans, but no information on loans on non-conforming property. He suggested I talk with the president of my local bank branch.
2. 5/02/12 I drove to and talked with the local bank manager. There is only one loan officer for this bank, in this area, located at the Sequim Branch.
3. 5/02/12 I drove from PA to Sequim and the loan officer and I talked for over 30 minutes. She was very helpful. She lives on a local marine bluff.
4. 5/03/12 called another local bank loan officer indicated she was not qualified to answer my question. I was given the bank's Mortgage Director's phone number.
5. 5/04/12 Mortgage director returned my call, after a 30 minute conversation. She said only the information **recorded with the auditor's office** shows up on applications for home loans.

Bottom line Q's and A's

I asked if she could give me anything in writing regarding the buying and selling of DOE SMP non-conforming shoreline property?

Not without writing it up, sending it to corporate headquarters and having it reviewed and approved by their attorneys.

GENERIC STATEMENTS

Home mortgages are never black and white.

DOE SMP 10 setbacks and buffers ARE.

Mitigation is always a grey area.

Times have changed, with all of the foreclosures and bank ownership of homes, all applications for home loans are under more scrutiny.

Appraiser's may RED FLAG the appraisal for your home loan application.

BACK TO THE POSTED online SMP Public Comment #254 (full text)

Wednesday, May 02, 2012 11:13 AM

To: zSMP; sgrey@co.Clallam.wa.us; Miller, Sheila Roark

Cc: Karl Spees; Jay Petersen; McEntire
, Jim; lois Perry; marv chastain; harry bell

Subject:

REAL ESTATE MARKET VALUE OF NON-CONFORMING PROPERTY

TO WHOM IT MAY CONCERN

I submit this as my comment on the SMP Update

Pearl Rains Hewett Trustee

George C. Rains Sr. Estate

Member SMP Advisory Committee

The good news is

There are compliments all around for **staff and consultants** regarding the handling of the SMP Advisory Committee meetings.

Thank you for compiling and disclosing the statistics on the setbacks and buffers on the marine SED priority feeder bluffs.

The bad news is

SAN JUAN ISLAND REAL ESTATE MARKET SUMMARY (full text follows)

Spring 2012 Issue, SMP critical areas, setbacks, buffers, wetlands and NON-CONFORMING property.

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7. Do you want more information on the mitigation process for **non-conforming** homes/property?

SAN JUAN ISLAND REAL ESTATE MARKET SUMMARY

Merri Ann Simonson

Managing Broker

Sales Manager

simonson@sanjuanislands.com

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Spring 2012 Issue

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