

850xx · Phoenix, AZ (Camelback East)

Fix & Flip · Report SAMPLE (redacted) · 2026-10-10

DEAL VERDICT

CAUTION

"Thin 70% rule cushion plus stacked medium-risk flags on an undercharacterized property"

What's working

- Annualized ROI of 40.4% and total profit of \$78,250 (18.5% ROI) provide solid margin over a 6-month flip timeline.
- Even the pessimistic scenario nets \$49,155 profit, showing downside protection if ARV or costs slip.
- ARV confidence is rated 90/100 off 5 comps, with median \$545,000 well above the \$466,750 total cost basis.
- Permit scope (5 permits, \$1,450 total) qualifies for two verified fast-track paths (online no-plan-review electrical and Express OTC for rewire/repipe/HVAC), limiting timeline risk on MEP work.

What to watch

- Purchase price of \$300,000 exceeds the 70% rule max of \$296,500 by \$3,500 (1.2%), the rule engine's trigger for Caution.
- Property record is incomplete - bedroom count unknown and only 1 bath listed for 1,394sf - undermining confidence in the \$85,000 rehab scope.
- Historic district status is unconfirmed in a 85216 area known to contain historic districts, which could add review layers not reflected in the 73-day permit estimate.
- Open code violations could not be checked, and a 1950-era electrical service raises medium risk of a panel/service upgrade beyond the planned MEP budget, which carries only a \$8,500 (10%) contingency.

Recommendations

- Renegotiate purchase to $\leq$ \$296,500 to clear the 70% rule, or increase ARV support with additional comps before closing.
- Commission a full property condition inspection to confirm bed/bath count and validate the \$85,000 rehab budget before funding.
- Pull a non-biased comp set (not filtered to top 60% \$/sqft) to stress-test the \$545,000 median ARV; re-run returns at a conservative ARV (e.g., comp low \$539,000).
- Confirm historic district status and check for open code violations with City of Phoenix before closing, given both are flagged as unverified.
- Get an electrician to assess panel capacity pre-close; if upgrade is needed, size an added contingency beyond the current \$8,500.

The deal clears on paper with 18.5% ROI and a profitable pessimistic case, but the 70% rule is breached by \$3,500 and the ARV rests on comps deliberately skewed to the top 60% of \$/sqft, inflating the value cushion the lender is relying on. Combined with five unresolved medium-risk flags (incomplete property specs, unconfirmed historic district, unchecked code violations, pre-1978 lead paint, and possible panel upgrade), this warrants Caution with verification before funding, not an automatic Go.

Cost basis breakdown

Line	Amount
Purchase price	\$300,000
Closing costs, buy side (2.0%)	\$6,000
Rehab budget	\$85,000
Contingency (10.0% of rehab)	\$8,500
Permits & fees	\$1,450
Holding: tax + insurance (6 months)	\$2,700
Holding: utilities (6 months)	\$1,500
Financing: points (2.0%)	\$4,800
Financing: interest (11.0% for 6 months)	\$13,200
Selling: agent (6.0% of sale)	\$32,700
Selling: closing (2.0%)	\$10,900
TOTAL COST BASIS	\$466,750

ARV & return projection

ARV LOW \$539,000	ARV MEDIAN \$545,000	ARV HIGH \$585,000
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ARV confidence 90/100 (see the ARV Defense Report in this package).

Projected profit (at median ARV)	\$78,250
ROI on project cost	18.5%
Cash-on-cash return	42.7%
Annualized return (6 months)	40.4%
70% rule: maximum purchase (70% × ARV – rehab)	\$296,500 · WARN

The purchase is \$3,500 (1.2%) above the 70% rule maximum.

Scenario analysis

	Pessimistic	Realistic	Optimistic
Assumes	low ARV, rehab at the high end, +3 months	median ARV, budgeted rehab, target hold	high ARV, lean rehab, 1 month faster
Cost basis	\$489,845	\$466,750	\$462,375
Sale price	\$539,000	\$545,000	\$585,000
Profit	\$49,155	\$78,250	\$122,625
ROI	11.0%	18.5%	29.5%

Loan structure

Loan amount needed	\$240,000
70% of ARV (typical maximum)	\$381,500
LTV (loan / ARV)	44.0%
LTC (loan / purchase + rehab)	62.3%
Monthly interest (interest-only at 11.0%)	\$2,200

Comparing term sheets: look at the rate and points together over your hold, whether rehab funds are paid in arrears through draws, the draw inspection fee and turnaround, any prepayment or minimum-interest clause, and extension fees if the project runs long.

Timeline projection



About 36 weeks (8.3 months) end to end. Permit weeks come from the Deep Permit Report; rehab weeks from the scope and condition; listing time from local days on market.

Assumptions & methodology

Assumption	Value
Buy-side closing costs (% of purchase)	2.0%
Agent commission at sale (% of ARV)	6.0%
Seller closing costs (% of ARV)	2.0%
Property tax + insurance (% of purchase per year)	1.8%
Utilities while holding (\$/month)	\$250
Loan interest rate (annual, interest-only)	11.0%
Loan points (% of loan)	2.0%
Contingency on a borrower rehab budget (% of rehab)	10.0%
Months from purchase to sale	6

Method. Total cost basis = purchase + buy-side closing + rehab (+ contingency on an owner-entered budget) + permits + holding (tax, insurance, utilities) + financing (points + interest-only) + selling costs. Profit = ARV – total cost basis. ROI = profit ÷ cost before selling. Annualized return compounds ROI over the hold. Scenarios move ARV, rehab and hold length together.

Data sources: ATTOM property and recorded sales, RentCast listings and market data, Zoneomics zoning, official city, state and EPA permit sources, TraqAI analysis.

This pro forma is a projection, not a guarantee. It is not financial advice.

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Report SAMPLE (redacted) · 2026-10-10

DEVTRAQ
VERIFIED
comps pulled
by DevTraq

Loan calculation	Value
Purchase price	\$300,000
Rehab budget (borrower figure)	\$85,000
Total cost basis	\$385,000
ARV (median, DevTraq verified)	\$545,000
Max loan at 70% of ARV	\$381,500
Requested loan	\$240,000
LTV (loan / ARV)	44.0%
LTC (loan / total cost)	62.3%
70% rule check	PASS

As-is value (ATTOM AVM): **\$453,000** (range \$443,083 – \$462,917, ATTOM confidence 98/100) · ARV is 120% of as-is

ARV range \$539,000 – \$585,000 · comp-quality confidence 84/100 · 5 comps (1 list prices). Not an appraisal.

ARV executive summary

LOW \$539,000	MEDIAN ARV \$545,000	HIGH \$585,000
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DevTraq ARV \$545,000 (range \$539,000 to \$585,000), comp-quality confidence 90/100. 5 comps support it. 1 of them are last list prices, not recorded sales.

Confidence: 84/100

Factor	Detail	Points
Comp count	5 comps (good: 5+, acceptable: 3-4)	25
Radius	median 0.38 mi	20
Recency	median 45 days since sale	20
Consistency	adjusted values vary 13%	13
Price evidence	20% list prices (not recorded sales)	12

Low and high are the 25th and 75th percentiles of the adjusted comp values; the median is the ARV. Fine-tuning none.

Market: median 37 days on market (ZIP listings); 23.5 recorded transfers per month nearby.

Why this ARV holds up

- Four of the five comps are recorded sales, not asking prices: xx E DEVONSHIRE AVE (\$591,000, 2026-06-03), xx E MONTEROSA ST (\$639,000, 2026-08-26), xx E WELDON AVE (\$408,000, 2026-09-02) and xx E WHITTON AVE (\$510,000, 2026-04-30). The fifth, xx E Earll Dr at \$555,555 (2026-10-01), is a last list price on an off-market property and is NOT a confirmed sale; it should be treated as directional only, and it is the furthest comp at 0.74 mi.
- Vintage and lot match is unusually close. xx E DEVONSHIRE AVE (built 1950, 1,379 sqft, lot 8,560) is nearly a physical twin of the subject (built 1950, 1,394 sqft, lot 7,632); xx E MONTEROSA ST and xx E Earll Dr are also 1950 builds, and xx E WHITTON AVE is 1952. All five sit on 8,100-8,600 sqft lots, so no large lot-size distortion is being carried through the adjustments.
- Geography is tight and sales are current. Four comps are within 0.42 mi (xx E WHITTON AVE at 0.31 mi, xx E WELDON AVE at 0.34 mi, xx E MONTEROSA ST at 0.38 mi, xx E DEVONSHIRE AVE at 0.42 mi) and all transactions fall between 2026-04-30 and 2026-10-01, with a median of 45 days since sale.
- The \$545,000 median is set conservatively inside the adjusted range rather than at the top. Adjusted values run \$447,700 (xx E WELDON AVE) to \$644,600 (xx E MONTEROSA ST); the selected median is effectively the middle observation and discards the upside of the Monterosa result. On a per-sqft basis, \$545,000 over 1,394 sqft is about \$391/sqft, below the unadjusted \$/sqft of xx E DEVONSHIRE AVE (~\$428), xx E WHITTON AVE (~\$425) and xx E MONTEROSA ST (~\$504).

- The largest upward adjustments are concentrated on the two smallest, weakest comps - xx E WELDON AVE (+\$39,700, 1,126 sqft, built 1946, bedroom count not reported) and xx E WHITTON AVE (+\$28,900, 1,199 sqft) - while the two closest size matches, xx E DEVONSHIRE AVE and xx E Earll Dr, required small downward adjustments. The ARV therefore does not depend on large positive adjustments being correct.

Property details

Beds / baths	— / 1
Living area	1,394 sf
Lot	7,632 sf
Year built	1950
Property type	Single-family
Garage / pool	No / No
Current condition	Heavy wear
Target finish after rehab	Retail mid-market
Rehab budget	\$85,000 (borrower figure)

ATTOM AVM (as-is value, 2026-09-24): \$453,000 (range \$443,083 – \$462,917; ATTOM confidence 98/100). Condition ranges: poor \$420,929–\$439,771, excellent \$454,160–\$474,490. An automated estimate of today's value, not the ARV.

For reference, RentCast AVM (as-is value): \$524,000 (range \$434,000 – \$615,000). This is an automated as-is estimate, not the ARV.

Comparable sales

5 of 12 candidate comps selected by the borrower. Pre-selected comps sold at or above \$344/sqft (the local top 60%), typical of renovated homes, because the target finish is Retail mid-market.

Comp	Price	Date / distance	Beds/baths · size	Adjustment	Adjusted
1. xx E DEVONSHIRE AVE, PHOENIX, AZ 85016 ATTOM · Resale	\$591,000 Recorded sale	2026-06-03 0.42 mi	3/1.5 · 1,379 sf lot 8,560 sf · built 1950	-\$6,000 baths -\$6,000	\$585,000
2. xx E MONTEROSA ST, PHOENIX, AZ 85016 ATTOM · Resale	\$639,000 Recorded sale	2026-08-26 0.38 mi	4/2 · 1,268 sf lot 8,224 sf · built 1950	+\$5,600 size +\$18,600, baths -\$13,000	\$644,600
3. xx E WELDON AVE, PHOENIX, AZ 85016 ATTOM · Resale	\$408,000 Recorded sale	2026-09-02 0.34 mi	—/1 · 1,126 sf lot 8,128 sf · built 1946	+\$39,700 size +\$39,700	\$447,700
4. xx E Earll Dr, Phoenix, AZ 85016 RentCast · Listing (off market)	\$555,555 List price*	2026-10-01 0.74 mi	3/2 · 1,416 sf lot 8,211 sf · built 1950	-\$11,000 baths -\$11,000	\$544,600
5. xx E WHITTON AVE, PHOENIX, AZ 85016 ATTOM · Resale	\$510,000 Recorded sale	2026-04-30 0.31 mi	3/1 · 1,199 sf lot 8,311 sf · built 1952	+\$28,900 size +\$28,900	\$538,900

* List price: the last asking price of a home that left the market in the period (RentCast). It is not a confirmed sale price.

Why these adjustments?

- xx E DEVONSHIRE AVE, PHOENIX, AZ 85016: -\$6,000 for 0.5 bathrooms more than the subject
- xx E MONTEROSA ST, PHOENIX, AZ 85016: +\$18,600 for 126 sqft smaller than the subject x \$148/sqft (40% of the local median \$370/sqft); -\$13,000 for 1 bathroom more than the subject
- xx E WELDON AVE, PHOENIX, AZ 85016: +\$39,700 for 268 sqft smaller than the subject x \$148/sqft (40% of the local median \$370/sqft)
- xx E Earll Dr, Phoenix, AZ 85016: -\$11,000 for 1 bathroom more than the subject
- xx E WHITTON AVE, PHOENIX, AZ 85016: +\$28,900 for 195 sqft smaller than the subject x \$148/sqft (40% of the local median \$370/sqft)

DevTraQ adjustments: living area at 40% of the local median \$/sqft (\$370); bedrooms 2.5% and bathrooms 2% of the comp price (\$5K-\$15K each); lot only when sizes differ by more than 15% (1% per 10%, max 5%). Condition is not auto-adjusted because public records do not show it. Borrower overrides are capped at ±15% of the comp price.

Side-by-side grid

Subject	Comp 1	Comp 2	Comp 3	Comp 4	Comp 5
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Address	850xx	xx E DEVONSHIRE AVE	xx E MONTEROSA ST	xx E WELDON AVE	xx E Earll Dr	xx E WHITTON AVE
Price	ARV \$545,000	\$591,000	\$639,000	\$408,000	\$555,555*	\$510,000
Date	—	2026-06-03	2026-08-26	2026-09-02	2026-10-01	2026-04-30
Distance	—	0.42 mi	0.38 mi	0.34 mi	0.74 mi	0.31 mi
Living area	1,394 sf	1,379 sf	1,268 sf	1,126 sf	1,416 sf	1,199 sf
Beds / baths	—/1	3/1.5	4/2	—/1	3/2	3/1
Lot	7,632 sf	8,560 sf	8,224 sf	8,128 sf	8,211 sf	8,311 sf
Year built	1950	1950	1950	1946	1950	1952
Adjustments	—	-\$6,000	+\$5,600	+\$39,700	-\$11,000	+\$28,900
Adjusted value	—	\$585,000	\$644,600	\$447,700	\$544,600	\$538,900

* List price: the last asking price of a home that left the market in the period (RentCast). It is not a confirmed sale price.

Market analysis

ZIP 85016 shows active turnover: 141 recorded transfers within one mile over the trailing six months and a median listing days-on-market of 37, against 371 active listings. Direction of value is the offsetting concern - median list \$/sqft is down 1.8% over 90 days, 8.4% over 180 days and 7.6% over 12 months, so the pricing trend is negative even though absorption looks healthy. Median closed-sale price and closed \$/sqft for the ZIP were not provided, so the trend data above is list-side only and is not a direct measure of settled values.

Median days on market	37 days (listings, ZIP 85016)
Recorded sale pace nearby	23.5 per month (141 recorded transfers within 1 mi over 6 months (ATTOM))
Active listings	371 (ZIP)
Median list price / \$ per sqft	\$545,000 / \$350
\$/sqft trend	90 days -1.8% · 180 days -8.4% · 12 months -7.6% (median list price per sqft, ZIP)

Days on market by month

2025-11		42
2025-12		54
2026-01		47
2026-02		31
2026-03		33
2026-04		33
2026-05		37
2026-06		74
2026-07		80
2026-08		78
2026-09		39
2026-10		37

Market data as of 2026-10-09. Listing statistics describe asking prices, not closed sales.

70% rule & lender checks

Check	Calculation	Result
Max loan at 70% of ARV	$70\% \times \$545,000$	\$381,500
Requested loan	—	\$240,000
LTV (loan / ARV)	$\$240,000 / \$545,000$	44.0%
LTC (loan / purchase + rehab)	$\$240,000 / \$385,000$	62.3%
Classic 70% rule: max purchase price	$70\% \times \text{ARV} - \text{rehab } \$85,000$	\$296,500 purchase above

PASS — Comfortably within 70% of ARV.

At the \$545,000 median ARV, maximum loan at 70% of ARV is \$381,500. The request is \$240,000, which is within that ceiling by \$141,500 - a 44.0% LTV and 62.3% LTC against \$385,000 of total basis (\$300,000 purchase plus \$85,000 rehab). Verdict: within. The one caveat is on the acquisition side rather than the loan: the classic 70% rule maximum purchase price (70% of ARV minus rehab) is \$296,500, so the \$300,000 contract price exceeds that benchmark by \$3,500.

Risks & red flags for the lender

- Purchase price sits above the classic 70% rule maximum. 70% of ARV less rehab is \$296,500; the contract is \$300,000, i.e. \$3,500 over. Loan sizing is still comfortable, but the acquisition itself carries no 70%-rule cushion.
- The as-is AVM of \$453,000 is \$153,000 above the \$300,000 purchase price. That gap is either a genuine condition discount tied to 'heavy wear' or a sign the AVM is not capturing the property's actual state. Underwriting should confirm condition by inspection rather than assume the AVM.
- Negative price trend. List \$/sqft is down 8.4% over 180 days and 7.6% over 12 months in 85016. Comps closed between April and September 2026; a resale several months out could price below those observations.
- Unknown subject bedroom count. The subject's beds are not reported and it currently has 1 bath, while the stronger comps (xx E MONTEROSA ST, xx E DEVONSHIRE AVE, xx E Earll Dr) have 1.5-2 baths and 3-4 beds. If the \$85,000 scope does not deliver a competitive bed/bath count, the ARV is overstated.
- One comp is not a sale. xx E Earll Dr at \$555,555 is an off-market last list price and may never have transacted at that number; it is also the most distant comp at 0.74 mi.
- Wide adjusted spread and a low outlier. xx E WELDON AVE adjusted to \$447,700 - more than \$97,000 below the ARV median - and required the largest single adjustment (+\$39,700). If that comp is more representative than assumed, the ARV drifts toward the low end.
- 1950 construction with heavy wear. Properties of this vintage commonly carry concealed electrical, plumbing, sewer line, roof and foundation conditions that are not visible until demolition; the \$85,000 figure is the borrower's estimate and has not been independently verified here.

Lead paint (federal EPA rules)

- Built 1950, before 1978: renovating to resell is covered by the EPA lead-safe renovation (RRP) rule. The borrower needs EPA firm and renovator certification to do the work, or must hire a Lead-Safe Certified Firm.
Source: <https://www.epa.gov/node/241727>
- At resale the seller must disclose known lead-based paint and hazards, give the EPA lead pamphlet, and give buyers a 10-day window for a lead inspection.
Source: <https://www.epa.gov/lead/real-estate-disclosure>

Comp quality: Count: good - 5 comps, meeting the 5+ threshold, though only 4 are recorded sales (20% of the set is list-price evidence). Radius: strong - median 0.38 mi with four comps inside 0.42 mi; only xx E Earll Dr stretches to 0.74 mi, and that is also the non-sale. Freshness: strong - median 45 days since sale, all within roughly five months, which matters in a market with a negative \$/sqft trend. Characteristic match: good on year built (1946-1952) and lot size (8,128-8,560 sqft vs subject 7,632), weaker on configuration - the subject's bedroom count is not reported and it currently has 1 bath, while comps range 1 to 2 baths and 3 to 4 beds. Adjusted values vary 13%, with xx E WELDON AVE (\$447,700 adjusted) and xx E MONTEROSA ST (\$644,600 adjusted) bracketing a nearly \$197,000 raw spread; the computed score is 90/100, but the unknown bedroom count and the single list-price comp are real limitations.

Verified data sources & lender talking points

Talking points

- The ARV rests on four recorded sales within 0.42 mi closed between April and September 2026, three of them 1950-1952 builds on comparable lots, and the \$545,000 figure is set at the middle of the adjusted range - roughly \$391/sqft, below the per-sqft evidence from xx E DEVONSHIRE AVE, xx E WHITTON AVE and xx E MONTEROSA ST.
- The submarket is liquid - 141 recorded transfers within a mile over six months and 37-day median DOM - though list \$/sqft is down 8.4% over 180 days, which argues for a disciplined timeline and pricing at or below the \$539,000 low end on exit.

Data sources	ATTOM recorded sales and property data, RentCast listings and market statistics, TraqAI narrative
Comps selected	5 of 12 candidates (borrower curation)
Borrower adjustment overrides	0 (each within $\pm 15\%$ of the comp price)
ARV confidence	84/100
Independent verification	Comps and prices were pulled by DevTraq from public records and listing data; the borrower chose which to include and could adjust each one only within fixed limits.

Built by the borrower, verified by DevTraq · Report SAMPLE (redacted)

This report provides independent ARV analysis based on available data as of 2026-10-10. It is not a formal appraisal. The lender should conduct independent due diligence.

DevTraq.ai

PERMIT INTELLIGENCE REPORT

850xx · Phoenix, AZ (Camelback East)

Report SAMPLE (redacted) · 2026-10-10

Executive summary

Property

— bd / 1 ba · 1,394 sf
Built 1950 · Single-family
Lot 7,632 sf

Estimated permit fees (required)

\$1,450
range \$850–\$2,300

Confidence

77/100
Data completeness, scope complexity and jurisdiction coverage

Deal analyzed

Standard rehab
MEP work (electrical, plumbing, HVAC)
Roof replacement

Estimated permit timeline

15–73 days
5 required, 2 likely permits

Red flags

6

ARCHITECT VERDICT

Lane 2 - Draftsperson or owner-architect

The scope is MEP replacement plus a re-roof on an existing single-family house with no structural work, no addition, no occupancy change and no variance or historic overlay flagged, so a draftsperson or contractor-prepared permit set is sufficient - escalate to Lane 3 only if roof framing is replaced, walls are moved, or a historic designation is confirmed.

Zoning compliance

District	R1-6 · Single Family Residence
Allowed by right	Single-family yes · Multifamily no · ADU yes
Permitted uses	Church and place of worship, Governmental uses, Public schools
Setbacks	front 10 ft, side 10 ft, rear 25 ft
Max height	30 ft (3 stories)
Max FAR	Not stated in the zoning data
Max lot coverage	60%
Min lot area	94 sf
Overlays	None reported

Compliance read for standard rehab: Work within the existing footprint and use is generally allowed as of right; changes to use or footprint trigger zoning review.

Zoning code: <https://phoenix.municipal.codes/ZO>

Permit catalog

Fees and timelines are typical ranges (DevTraq permit catalog, adjusted for this jurisdiction where we have data), not this jurisdiction's published fee schedule. Confirm current fees with the permit office.

Required permits

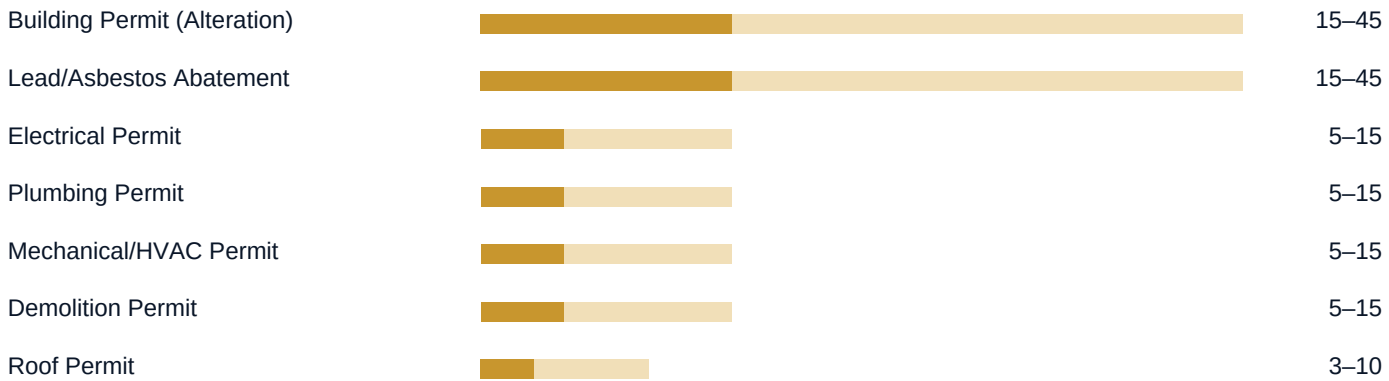
Permit	Fee (est.)	Timeline	Why
Building Permit (Alteration) Covers structural, layout and code-triggering alterations to an existing building.	\$500 range \$300–\$800	15–45 days	Standard rehab deal type triggers the alteration permit in the canonical catalog; it is the parent permit covering code-triggering work to the existing 1394 sq ft 1950 dwelling. If the actual work turns out to be limited to in-kind MEP and re-roofing with no layout or structural change, Phoenix may allow the trades to be pulled on their own express/online permits instead - confirm scope-to-permit mapping with City of Phoenix Planning & Development before paying plan review. Who pulls it: Pulled by your general contractor. Confidence: medium
Electrical Permit New or altered circuits, panels and service.	\$250 range \$150–\$400	5–15 days	User scope flags MEP work. Catalog baseline is 5-15 days at Phoenix's 1.0 processing factor, but verified Phoenix rules show rewire is on the Express over-the-counter list and service upgrades up to 200A plus utility clearance are purchasable online with no plan review, so issuance can be same-day if the application is complete and there is no unresolved non-permitted construction. Who pulls it: Usually pulled by the licensed electrical contractor (or your GC). Confidence: high
Plumbing Permit New or relocated supply, waste and vent piping and fixtures.	\$250 range \$150–\$400	5–15 days	User scope flags MEP work. Verified Phoenix rules list repipe and water heater replacement as Express over-the-counter items, so the low end of the range is realistic; a full fixture relocation tied to the alteration permit would run the longer plan-review track. Who pulls it: Usually pulled by the licensed plumbing contractor (or your GC). Confidence: high

Mechanical/HVAC Permit Furnace, A/C, ductwork and ventilation work.	\$250 range \$150–\$400	5–15 days	User scope flags MEP work. Verified Phoenix rules allow over-the-counter issuance for same-location exterior mechanical equipment of 5 tons or less; relocating equipment or adding ductwork/returns pushes it into standard review. Who pulls it: Usually pulled by the licensed mechanical/HVAC contractor (or your GC). Confidence: high
Roof Permit Re-roofing or roof structure replacement.	\$200 range \$100–\$300	3–10 days	User scope flags roof replacement. Catalog baseline 3-10 days at Phoenix's 1.0 processing factor; confirm with the permit office whether the re-roof can be issued over the counter or online, and whether any sheathing/structural replacement pulls it into the alteration permit. Who pulls it: Usually pulled by the licensed roofing contractor (or your GC). Confidence: high

Likely permits (depend on final scope)

Permit	Fee (est.)	Timeline	Why
Lead/Asbestos Abatement Notification/permit for disturbing lead paint or asbestos-containing materials in older buildings.	\$800 range \$500–\$1,500	15–45 days	ATTOM year built 1950 places the house well before the lead paint ban and in the era of asbestos-containing roofing felt, mastic, textures and pipe insulation. MEP work and a tear-off roof both disturb those assemblies. Whether a notification/abatement permit is actually required depends on survey results, which have not been performed - this is a likely, not confirmed, cost. Note that the verified rules table has no confirmed Phoenix/ADEQ asbestos procedure on file, so confirm notification thresholds with the permit office and the state air quality authority. Who pulls it: Usually pulled by the licensed asbestos abatement contractor (or your GC). Confidence: medium
Demolition Permit Structural or full demolition; some jurisdictions also require it for interior gut work.	\$350 range \$200–\$500	5–15 days	Catalog notes some jurisdictions require a demolition permit for interior gut work. The user scope does not state how much interior removal is planned, so this is conditional. Phoenix demolition permitting is listed as not verified in the rules table - confirm directly with Planning & Development whether interior-only demo needs its own permit. Who pulls it: Usually pulled by the licensed demolition contractor (or your GC). Confidence: low

Permit timeline (days)



Dark = minimum processing time, light = up to the maximum.

Historical permit activity

Permit history was not available for this report. Request the permit history from the building department; open or expired permits can block final inspections.

Red flags & risks

Built 1950, before 1978: hire only an EPA Lead-Safe Certified Firm **medium**

Mitigation: Ask every bidder for their EPA firm certification and the name of their certified renovator; put it in the contract.

Source: EPA, "Firms cannot advertise or perform renovation activities covered by the RRP Rule in homes or child-occupied facilities built before 1978 without firm certification" (<https://www.epa.gov/lead/renovation-repair-and-painting-program-contractors>)

Property data is incomplete - bedroom count unknown and only 1 bathroom listed for 1394 sq ft, which makes the rehab scope and ARV hard to underwrite **medium**

Mitigation: Verify the actual bed/bath configuration and floor plan on site; if a bathroom is being added rather than updated, the scope shifts from MEP replacement to layout change and the alteration permit becomes firmly required with plan review.

Source: ATTOM property record (missing bed count)

Historic district status is 'not indicated' rather than confirmed negative, and central Phoenix 85016 contains designated historic areas **medium**

Mitigation: Request a written zoning/historic status confirmation from City of Phoenix before relying on fast issuance - verified rules state the online residential permit path is not available in historic districts, and exterior roof material changes in a historic district typically require additional review.

Source: Zoneomics (historic district: not indicated) + jurisdiction rules (online permits excluded in historic districts)

Open code violations could not be checked from any connected data source **medium**

Mitigation: Request a code enforcement/violation search on the parcel from the City of Phoenix; an open case can block permit issuance and add abatement cost that is not in the current budget.

Source: Open violations (not available from current data sources)

Aging 1950 electrical service may force a panel/service upgrade beyond the planned MEP scope **medium**

Mitigation: Have the contractor verify existing service size and panel condition during walkthrough. Verified Phoenix rules allow a service upgrade up to 200A on the online permit path, which keeps this cheap if caught early; discovering it after rough-in causes rework.

Source: ATTOM year built 1950 + user scope (MEP work)

Zoneomics permitted-use list for R1-6 returns only churches, governmental uses and public schools and omits single-family dwellings, indicating an incomplete zoning data pull **low**

Mitigation: Treat the zoning record as partially unreliable; order a Zoning Verification Letter or confirm the district standards directly with Planning & Development if any setback, coverage or ADU question arises later.

Source: Zoneomics zoning data

Jurisdiction overview

Permit office	City of Phoenix Planning & Development Department
Website	https://www.phoenix.gov/pdd
Phone	—
Processing conditions	No backlog information on file; timelines above use typical ranges.
Known quirks	None on file.

Can the owner pull these permits?

Trade	Owner	Conditions and source
Building City	Yes Owner must live there	State law ARS 32-1121(A)(5): owner may do the work themselves, with own employees, or with licensed contractors if intended for occupancy solely by the owner and not intended for sale or rent; sale/rent or offering within one year after completion/CofO is prima facie evidence of intent to sell/rent (except actions against an owner-occupant). City application has owner checkbox affirming sole occupancy and no sale/rent within one year. Investor rental/flip does NOT qualify (must use licensed cont Source: https://www.phoenix.gov/content/dam/phoenix/pddsite/documents/trt/external/dsd_trt_pdf_00030.pdf "As property owner, I am not required to use a licensed contractor because the property is intended for my sole occupancy and will not be offered for sale or rent within one year of completion (ARS 32-1121.A.5)."
Electrical City	Yes Owner must live there	Arizona has no separate homeowner electrical exam/license; owner relies on the same ARS 32-1121(A)(5) owner-builder exemption (owner-occupied, not for sale/rent within 1 year). City online residential permits explicitly available to residents for minor electrical (service upgrade up to 200A, meter socket, utility clearance). Source: https://www.phoenix.gov/content/dam/phoenix/pddsite/documents/trt/external/dsd_trt_pdf_00933.pdf "Residential permits allow residents and contractors to do minor electrical and plumbing remodel work including upgrading the electrical service, adding or extending circuits, and re-piping."
Plumbing City	Yes Owner must live there	Same as electrical: ARS 32-1121(A)(5) owner-builder conditions; city online permits for repipe/minor plumbing/gas line available to residents. Source: https://www.phoenix.gov/content/dam/phoenix/pddsite/documents/trt/external/dsd_trt_pdf_00933.pdf "Residential permits allow residents and contractors to do minor electrical and plumbing remodel work including upgrading the electrical service, adding or extending circuits, and re-piping."

Mechanical/HVAC City	Yes Owner must live there	No trade-specific city statement found for homeowner HVAC; basis is the general state owner-builder exemption ARS 32-1121(A)(5), which exempts owners from contractor licensing for any improvement (owner-occupied, not for sale/rent). Gas: city online permits include Repair/Replace Gas Line and Gas Clearance for residential. Source: https://www.azleg.gov/ars/32/01121.htm "Owners of property who improve such property or who build or improve structures or appurtenances on such property and who do the work themselves, with their own employees or with duly licensed contractors"
Gas piping State law	Yes Owner must live there	No separate state gas-fitter license was found. Gas piping is ROC contractor work, so the (A)(5) owner exemption applies with owner occupancy and the 1-year presumption. Cities and utilities may impose their own gas permit and testing rules. Source: https://www.azleg.gov/ars/32/01121.htm "Owners of property who improve such property or who build or improve structures or appurtenances on such property and who do the work themselves, with their own employees or with duly licensed contractors, if the structure ... are intended for occupancy solely by the owner ... and the structures or appurtenances are not intended for sale or for rent."
Roofing State law	Yes Owner must live there	Same ARS 32-1121(A)(5) owner exemption. Owner occupancy only, with the 1-year sale or rent presumption. Source: https://www.azleg.gov/ars/32/01121.htm "Owners of property who improve such property or who build or improve structures or appurtenances on such property and who do the work themselves, with their own employees or with duly licensed contractors, if the structure ... are intended for occupancy solely by the owner ... and the structures or appurtenances are not intended for sale or for rent."
Demolition	Not verified	—
Asbestos abatement	Not verified	—

Issued over the counter / online: Online residential permits (no plan review): Electrical Utility Clearance, Electrical Service Upgrade (up to 200A), Elec (Online purchase, inspection scheduled online; not available in historic districts or with unresolved non-permitted const); Express over-the-counter: rewire, repipe, water heater replacement, same-location exterior mechanical equipment ≤5 tons (Over the counter if application complete (Residential OTC Guideline, Rev. 06/17))

Rules checked 2026-10-09 from official sources. "State law" rows come from the state licensing statute; your city or county can add conditions (exams, homestead or occupancy rules). Rules change; confirm with the permit office.

Lead-safe renovation (federal EPA rule)

Built 1950, before 1978: paid work that disturbs paint must follow the EPA Lead Renovation, Repair and Painting (RRP) Rule.

Source: <https://www.epa.gov/lead/renovation-repair-and-painting-program-contractors>

Small jobs are exempt: up to 6 sq ft of painted surface per room inside or 20 sq ft outside. Window replacement and demolition of painted surfaces are always covered.

Source: <https://www.epa.gov/lead/renovation-repair-and-painting-program-contractors>

Your contractor must be an EPA Lead-Safe Certified Firm using a certified renovator, and must give the owner and occupants the "Renovate Right" pamphlet before work starts.

Source: <https://www.epa.gov/lead/renovation-repair-and-painting-program-contractors>

Notes: City of Phoenix Planning & Development has a known processing time factor of 1.0 and no quirks on file, so catalog timelines were used unadjusted. Two verified fast-track paths apply directly to this scope: online residential permits with no plan review (electrical utility clearance, service upgrade up to 200A, meter socket) and Express over-the-counter issuance for rewire, repipe, water heater replacement, and same-location exterior mechanical equipment of 5 tons or less - both are conditioned on a complete application, no historic district, and no unresolved non-permitted construction on the property. No data on current backlogs, recent code-cycle adoption, or enforcement patterns is in the rules file; confirm current plan review turnaround, the re-roof permit path, demolition permit applicability for interior work, and asbestos notification requirements directly with the permit office, since demolition and asbestos rules are marked not verified.

Before you submit: ask the permit office whether a pre-submittal meeting is available for this scope, which drawings they require, and whether trade permits must be pulled by licensed contractors.

Architect decision

Lane 2 - Draftsperson or owner-architect

The scope is MEP replacement plus a re-roof on an existing single-family house with no structural work, no addition, no occupancy change and no variance or historic overlay flagged, so a draftsperson or contractor-prepared permit set is sufficient - escalate to Lane 3 only if roof framing is replaced, walls are moved, or a historic designation is confirmed.

Cost note: Draftsperson or owner-prepared drawings usually cost a fraction of a licensed architect's fee.

Recommended next steps

- 1. Have a draftsperson (or your GC) prepare permit drawings.
- 2. Pull trade permits (electrical, plumbing, mechanical) through licensed contractors.
- 3. Book inspections early; rough-ins gate drywall.

Verified data sources

Data sources: ATTOM property data, Zoneomics zoning data, DevTraq permit catalog, jurisdiction records, TraqAI analysis.

DevTraq verified · Report SAMPLE (redacted)

This report is informational. Verify with the jurisdiction before relying on permit requirements. Fees and timelines are estimates based on typical ranges and the data available on 2026-10-10.

850xx · Phoenix, AZ (Camelback East)

Report SAMPLE (redacted) · 2026-10-10

Project type	Fix & Flip
Finish level	Retail mid-market
Categories in scope	13: Demolition, Roofing, Siding/Exterior, Windows/Doors, Insulation/Drywall, Interior Finishes, Kitchen, Primary Bathroom, Secondary Bathrooms, Electrical, Plumbing, HVAC, Fixtures/Landscape
Target rehab duration	12 weeks
Owner's total budget	\$85,000 (borrower figure)

Executive scope summary

Rooms being renovated	Kitchen, Primary bathroom, Bedroom 1, Bedroom 2, Living / dining
Systems replaced or upgraded	Roofing, Electrical, Plumbing, HVAC
Finish tier target	Retail mid-market
Special requirements	Pre-1978 home: EPA lead-safe renovation practices required for paint-disturbing work. Confirm HOA or historic-district requirements with the owner.

Scope by category

Demolition · replace	GC to price
Scope	Selective demolition, debris removal and dumpster service for the work in this scope.
Specifications	• Drywall demolition • Carpet removal • Sheet flooring removal • Dishwasher removal • Dumpster, 30 CY
Permit	None specific to this category

Roofing · replace	GC to price
Scope	Replace: roofing, to a retail mid-market finish.
Specifications	• Composition shingles over wood deck, incl. felt • Gutters and downspouts, aluminum
Permit	Roof Permit

Siding/Exterior · replace	GC to price
Scope	Replace: siding/exterior, to a retail mid-market finish.
Specifications	• Vinyl lap siding, average • Vinyl siding removal
Permit	None specific to this category

Windows/Doors · replace	GC to price
Scope	Replace: windows/doors, to a retail mid-market finish.
Specifications	• Window, vinyl slider 12-23 SF • Window removal • Interior door, pre-hung • Entry door, insulated metal, pre-hung
Permit	Building Permit (Alteration)

Insulation/Drywall · replace	GC to price
Scope	Replace: insulation/drywall, to a retail mid-market finish.

Specifications	• Drywall 1/2", hung, taped, finished • Attic insulation, blown fiberglass R-30 • Wall insulation, kraft batts R-13
Permit	None specific to this category

Interior Finishes · replace	GC to price
Scope	Replace: interior finishes, to a retail mid-market finish.
Specifications	• Interior paint, two coats latex, roller • Vinyl plank, average • Baseboard
Permit	None specific to this category

Kitchen · replace	GC to price
Scope	Replace: kitchen, to a retail mid-market finish.
Specifications	• Base cabinets • Wall cabinets • Countertop, engineered stone, standard • Kitchen sink, double bowl • Dishwasher, built-in • Backsplash tile
Permit	Building Permit (Alteration)

Primary Bathroom · replace	GC to price
Scope	Replace: primary bathroom, to a retail mid-market finish.
Specifications	• Bathtub, alcove, enameled steel • Tub faucet with shower • Toilet, floor mounted • Vanity with top • Wall tile, tub surround • Floor tile
Permit	Plumbing Permit

Secondary Bathrooms · replace	GC to price
Scope	Replace: secondary bathrooms, to a retail mid-market finish.

Specifications	• Bathtub, alcove, enameled steel • Tub faucet with shower • Toilet, floor mounted • Vanity with top • Wall tile, tub surround • Floor tile
Permit	Plumbing Permit

Electrical · replace	GC to price
Scope	Replace: electrical, to a retail mid-market finish.
Specifications	• Wiring per outlet/switch, Romex • Panelboard, 200 A • Smoke detectors • Ceiling light fixtures
Permit	Electrical Permit

Plumbing · replace	GC to price
Scope	Replace: plumbing, to a retail mid-market finish.
Specifications	• Water heater, gas, 50 gal • Fixture rough-in, sinks (PEX) • Toilet rough-in
Permit	Plumbing Permit

HVAC · replace	GC to price
Scope	Replace: hvac, to a retail mid-market finish.
Specifications	• Furnace, gas forced air • Split A/C system • Flexible duct, 8"
Permit	Mechanical/HVAC Permit

Fixtures/Landscape · replace	GC to price
Scope	Light fixtures, hardware, final clean-up and curb-appeal landscaping to a retail mid-market finish.
Specifications	• Outdoor light fixtures • Board fence, 6 ft, rough

Permit	None specific to this category
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No DevTraq line-item estimate was available, so each category is for the GC to price.

Fixture & finish schedule

Room	Flooring	Paint	Lighting	Hardware / appliances
Kitchen	Luxury vinyl plank, mid-grade; tile in wet areas	Interior latex, eggshell walls / semi-gloss trim, current neutral palette	LED fixtures; pendants over island or peninsula	Matte black or brushed nickel, coordinated Stainless range, refrigerator, dishwasher, microwave hood
Primary bathroom	Luxury vinyl plank, mid-grade; tile in wet areas	Interior latex, eggshell walls / semi-gloss trim, current neutral palette	LED fixtures; pendants over island or peninsula	Matte black or brushed nickel, coordinated
Bedroom 1	Luxury vinyl plank, mid-grade; tile in wet areas	Interior latex, eggshell walls / semi-gloss trim, current neutral palette	LED fixtures; pendants over island or peninsula	Matte black or brushed nickel, coordinated
Bedroom 2	Luxury vinyl plank, mid-grade; tile in wet areas	Interior latex, eggshell walls / semi-gloss trim, current neutral palette	LED fixtures; pendants over island or peninsula	Matte black or brushed nickel, coordinated
Living / dining	Luxury vinyl plank, mid-grade; tile in wet areas	Interior latex, eggshell walls / semi-gloss trim, current neutral palette	LED fixtures; pendants over island or peninsula	Matte black or brushed nickel, coordinated

DevTraq standard specifications for a retail mid-market finish. The owner confirms selections before ordering.

Permit requirements for the contractor

Permit	Who pulls it
Building Permit (Alteration)	Pulled by your general contractor.
Electrical Permit	Usually pulled by the licensed electrical contractor (or your GC).
Plumbing Permit	Usually pulled by the licensed plumbing contractor (or your GC).
Mechanical/HVAC Permit	Usually pulled by the licensed mechanical/HVAC contractor (or your GC).
Roof Permit	Usually pulled by the licensed roofing contractor (or your GC).

Submit to: City of Phoenix Planning & Development Department · <https://www.phoenix.gov/pdd>

Surprise risks & contingency

Risk	What to check	Planning allowance
Lead-based paint	Built 1950: paint-disturbing work must follow the EPA RRP rule (Lead-Safe Certified Firm). Source: https://www.epa.gov/lead/renovation-repair-and-painting-task	Lead-safe setup and cleanup add labor time to every painted-surface task program-contractors
Cast iron or galvanized drain and supply lines	Built 1950: scope a sewer camera inspection and check supply lines.	Plumbing allowance: plan 10-20% of the plumbing line until scoped
Asbestos-containing materials	Built 1950: test flooring, popcorn ceilings and pipe insulation before demolition.	Testing before demo; abatement only if positive
Hidden water damage	Inspect under sinks, around tubs and toilets, and roof penetrations once demo opens walls.	Covered by the contingency

Planning allowances are DevTraq rules of thumb for budgeting time and money to investigate, not quotes.

GC bid request format

Please provide your bid in the following format:

1. Line-item pricing matching the categories above (13 lines), with labor and material shown separately
2. Proposed start date and a week-by-week schedule
3. Requested payment / draw schedule tied to completed milestones
4. Allowances you assumed (fixtures, finishes) and anything excluded
5. Proof of license, general liability and workers' compensation insurance
6. For homes built before 1978: your EPA Lead-Safe Certified Firm number

Terms & signatures

Deliverables: work completed to the specifications above, permits finalized, site broom-clean, lien waivers with each draw.

Change orders: no extra work without a written change order signed by both parties, priced before work starts.

Draw	Milestone	% of contract
1	Mobilization, demo complete, permits issued	15%
2	Rough-ins passed inspection	30%
3	Drywall, cabinets and finishes installed	35%
4	Final inspection passed, punch list done	20%

Owner: _____
Date: _____

Contractor: _____
Date: _____

Template provided by DevTraq for convenience; have it reviewed before signing.