



## YOUR PROJECT IS IN A SPECIAL FLOOD HAZARD AREA

### Frequently Asked Questions

#### What are Special Flood Hazard Areas? Who determines where these areas are?

Special Flood Hazard Areas (SFHA) are considered high flood risk areas that are expected to flood during a 100-year rain event. These areas are mapped by the Federal Emergency Management Agency (FEMA) and shown in Flood Insurance Rate Maps (FIRM). Your property is flagged because it is in or near a SFHA.

#### Why are SFHA's needed?

In 1968 the U.S. Congress created the National Flood Insurance Program (NFIP) with the intent to reduce future flood damage through community floodplain management ordinances, and required insurance protection for properties in high flood risk areas. In 1970, the City joined the NFIP program and committed to regulate development in the floodplains. The regulations affecting your project can be found in Ordinance 172081.

#### How will these floodplain management regulations affect my project?

In short, the lowest finished floor (LFF) and utilities of all new buildings and significant improvement (including remodeling) located in SFHAs must be elevated one foot higher than the expected base flood elevation (BFE). Certain flood hazard areas are considered floodways or

passages to the 100-year flow, therefore, no new development will be allowed or may require special design criteria. In any case, all construction below the base flood level shall use flood-resistant materials.

Most importantly, no basements will be permitted in new buildings. Significant improvement projects (see definition) will be required to seal any existing basements.

#### What is considered a basement?

The NFIP's definition of "basement" includes any part of a building where the four corners of the floor are located below ground level. Even when a room may have windows and constitute living quarters, it is still considered a basement if the floor is below ground level on all sides. No basements will be permitted in SFHAs.

#### What can I do if I believe that the FEMA maps are wrong and my project is not in an SFHA?

You need to provide FEMA with technical information that indicates that your home has been inadvertently shown within the SFHA. This is done by completing an application for a Letter of Map Amendment (LOMA) or a Letter of Map Revision Based on Fill (LOMR-F). The request must include survey elevation of the lowest grade adjacent to the structure or the lowest enclosed level of the structure and certain other information, as described in the application package.

The instructions in the package will assist you in compiling the information needed to support a LOMA or LOMR-F request. For more assistance in compiling the required information, you can visit

<http://www.fema.gov/letter-map-changes>

#### How high do I need to elevate?

All new buildings must have the lowest finished floor (LFF) and utilities, elevated one foot above the base flood elevation (BFE). (City Ordinance 182237). These elevations are determined differently depending on the information available in the FIRM maps.

If you are in a zone AE, AH, A1-30, the FIRM map indicates the BFE for the area. However, if your project is in a zone AO, or AO (AF), you must provide us with certified survey elevation of at least each corner of the proposed building (including additions) which is adjacent to the natural grade, and the elevation of the highest point of the curb. It is recommended that a Marker be set during this time, because a follow-up survey will be required. Please be aware that relative elevations will not be useable. The surveyor must use a City benchmark to run the survey. City benchmarks are available through the internet at

<http://eng.lacity.org/techdocs/benchmarks>.

If no flood elevation or depth is provided in the FEMA maps, such as in SFHA A (undetermined hazard area), you may have to provide the City with a hydraulic study to determine the BFE affecting the project. In lieu of a new hydraulic study, you may provide other base flood analysis (from the Army Corp of Engineers, or other acceptable organization) that determines the BFE.

#### Elevation Certificates (EC) / Floodproofing Certificates (FC):

At the end of the construction you must certify that the elevation or floodproofing conditions issued during the permit application were met. You must complete an EC or FC, whichever was required by the plan checker, and turned in to the building inspector at time of final inspection and before the Certificate of Occupancy is issued for the project.

#### Do the floodplain management regulations affect existing buildings?

These regulations affect existing buildings only when an existing building is substantially damaged or improved.

#### What constitutes "substantial improvement" or "substantial damage"?

"Substantial improvement" means any rehabilitation, addition, or other improvements of a building when the cost of the improvement equals or exceeds 50 percent of the market value of the building before start of construction of the improvements. The term includes buildings that have incurred "substantial damage". "Substantial damage" means damage of any origin sustained by a building when the cost of restoring the building to its pre-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed. Substantial improvement or damage does not, however, include any project for improvement of a building to correct existing violations of State or local health, sanitary, or safety code specifications identified by local code enforcement officials as the minimum specifications necessary to assure safe living conditions. Also excluded from the substantial improvement requirement are alterations to historic buildings as defined by the NFIP.

#### What if all I want is to remodel my home without adding square footage?

Additions and remodeling projects are treated similarly. In order to make a determination of applicability (50% trigger), you will be asked to submit an Assessor's report (completed within the last 6 months) and a detailed assessments of the cost of the remodeling project.

If the project meets the "significant improvement" criteria, the entire structure

(existing and addition) will be required to comply with current building codes including floodplain management regulations. In some instances, only the addition needs to be elevated, however, usually second story additions and complete removal of an existing wall will "trigger" the elevation requirements of the existing structure.

Electrical, heating, ventilation, plumbing, and air conditioning equipment and other service facilities must be designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding.

### Are commercial/industrial structures treated differently?

Unlike residential structures, commercial or industrial type structures may floodproof in lieu of elevating their structures. If a project is allowed to floodproof in this fashion, the plans will have to be certified by an engineer / architect that the structure was designed and built to withstand or automatically withstand hydraulic forces up to the Base Flood level (plus one foot freeboard) without damaging the structure. During final inspection, a Floodproofing Certificate will also be required.

### What about manufactured homes?

Manufactured homes will also need to be elevated and anchored to resist flotation, collapse, or lateral movement.

### Subdivisions

All subdivisions must submit base flood elevation information, delineation of floodways, and provisions for evacuation routes in the event of a flood.

### What do you need from me to quickly review my plans?

Different information may be required depending on the type of SFHA and the type of project being permitted. Below is a checklist of type of information that will be needed for plancheck:

#### PLANCHECK CHECKLIST

**First**, confirm the flood designation of your project (you can call the flood zone information line at (213) 485-4820 or online at

<http://boemaps.eng.ci.la.ca.us/navigatela/>

**Second**, determine if the project addition + remodeling) is a substantial improvement.

**Zone AE, AH, A1-30:** Clearly indicate in the plans the proposed elevation of the lowest finished floor including utilities.

**Zone AO:** Obtain certified survey elevations of the natural grade adjacent to the existing and proposed addition (or new building). Provide at least each corner of the existing structure including any additions. Submit real elevations based on the City's benchmarks (relative elevations will not be accepted). Multiple structures will be required to have the information for each structure (in the case of new developments).

**Zone A:** Hydraulic information from a reputable source, indicating the base flood elevation in the area.

**Zone AO (AF) / Alluvial Fans:** Provide an engineer's certification that the project is designed to withstand flood flow and scouring.

### Zone A1 - 30 (FW) / Floodways:

Submit a copy of a Conditional Letter of Map Revision from FEMA, confirming that the project will not increase the base flood level by more than one foot.

**Zone V1-30 / Coast:** Provide engineer's certification that the project is designed to withstand wave action and hurricane wave wash; elevated secured on anchored pilings or columns; and the lowest portion of the structural members of the lowest floor (excluding the pilings or columns) are located one foot above the base flood level.

#### PROJECT SIGN-OFF

- Pay review fees.
- Ensure all corrections are clearly shown on the plans
- Commercial/Industrial projects only: Engineer / Architect certification of Floodproofing.
- Alluvial fans and coastal projects only: Engineer / Architect certification of structural design to withstand velocity (wave action) and scouring.
- Floodway projects only: CLOMA/R approved by FEMA.
- Submit all required sets of final plans to be stamped. Only the final version of the plans will be stamped.

#### CERTIFICATIONS REQUIRED

- Final Inspection - Submit copy of Elevation Certificate (EC) and/or Floodproofing Certificate (FC) in order to receive the Certificate of Occupancy.
- Call (213) 485-4820 to request an EC review and approval before submitting it to an inspector for Certificate of Occupancy

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