



CITY OF LOS ANGELES
NATIONAL FLOOD INSURANCE PROGRAM
Repetitive Loss Property Newsletter
2016-2017

As a covered entity under Title II of the Americans with Disabilities Act, the City of Los Angeles does not discriminate on the basis of disability and, upon request, will provide reasonable accommodation to ensure equal access to its programs, services and activities.

FEMA Announces Reforms to National Flood Insurance Programs

The Federal Emergency Management Agency announced changes to the nation's flood insurance program on May 23rd 2016, in response to complaints from Superstorm Sandy victims. The survivors had protested over the fact that private insurers participating in this program underpaid their claims and prolonged lawsuits.

The anticipated changes are supposed to translate into giving FEMA more oversight over how the insurance companies participating in this program deal with the claims of homeowners. This would take place through a restructuring of what's known as "the arrangement" between the government and insurers. This reform is meant to simplify renegotiating 79 insurance firms' contracts with FEMA.

The appeals process is also undergoing some changes over the next several months, which will enable any homeowner who is disputing a flood insurance claim to view the files, the analysis and how a decision was reached on their claim. A contact person at FEMA will also be assigned to anyone involved in an appeal process - in contrast with the previous system which policyholders had to communicate directly with the insurance companies.

More information can be found at: <http://www.pbs.org/wgbh/frontline/article/fema-announces-reforms-to-national-flood-insurance-program/>

Surge in Flood Insurance Policies Purchased in California in Anticipation of El Niño

According to data released in February 2016 from the Federal Emergency Management Agency, a 25 percent increase in the purchase of new NFIP policies was observed from August 31st through December 31 2015.

This was the biggest increase since the NFIP was created in 1968. FEMA is crediting this increase to the anticipation of El Niño by the homeowners. More than 55,500 new flood insurance policies were purchased in California from August 31st to the end of 2015.

Although the agency does not directly correlate all NFIP claims this year to El Niño, FEMA has already seen 127 National Flood Insurance Program policyholders submit claims in California during January 2016 as compared to only 1 claim submitted in California for the same period during the previous year.

Please see the following link for additional information: <http://www.insurancejournal.com/topics/national-flood-insurance-program/>

Dear resident / property owner:

As a **reminder**, according to the Federal Emergency Management Agency's (FEMA) records, your property is **either** considered a Repetitive Loss Property (RLP) **or** your property is exposed to a high flood hazard by being nearby a neighbor that is on the RLP list. RLP is defined as a property that has filed a minimum of two flood damage claims of more than a \$1000 each during a 10-year period.

If you have recently moved into this home, then you need to know the flood risks associated with this property in order to take precautions and protect your interests. Please remember that until the flood hazard is clearly identified and resolved, it is prudent to maintain a flood insurance policy in force to protect you against flood losses. **Homeowner's insurance policies do not cover damage from floods.** If you don't have flood insurance, please talk to your insurance agent.

The City offers various services available to you free of charge that can help you minimize flood hazards. The phone numbers where you can request these services are listed at the end of this mailer.

If you have questions regarding this publication, you may call the Bureau of Engineering - National Flood Insurance Program (NFIP) section at **(213) 485-4820** or e-mail us at ENG.NFIP@lacity.org.

Note: According to the California Government Code Section 8589.3, it is mandatory that sellers, lessors or renters give written notice to all prospective and interested parties including, but not limited to purchasers, lessees and renters, prior to finalization of such a transaction when the subject land and/or structures are located in Special Flood Hazard Areas. Failure to give such notice shall be the basis for rescinding any sale, lease or rental agreement.

How to remove your property from the Repetitive Loss Property (RLP) list.

To remove your property from the RLP list please call us at **(213) 485-4820** to set up an appointment for inspection. One of our engineers will be glad to investigate and provide assistance.

Once a property is removed from the RLP list, property owners will have fewer restrictions when obtaining building permit applications and may lower flood insurance premiums.

FEMA National Flood Insurance Program phone numbers

General Information.....**(800) 427-4661**
Need a Flood Insurance Agent?.....**(800) 720-1093**

All other questions

Please call **3-1-1**

The Benefits Of Flood Insurance Versus Disaster Assistance

Flood Insurance

- You are in control. Flood insurance claims are paid even if a disaster is not declared by the President.
- Between 20 and 25 percent of all claims paid by the NFIP are outside of Special Flood Hazard Areas.
- There is no payback requirement.
- Flood insurance policies are continuous, and are not non-renewed or cancelled for repeat losses.
- Flood insurance reimburses you for all covered building losses up to \$250,000 and \$500,000 for businesses. Contents coverage is also available up to \$100,000 for homeowners and \$500,000 for businesses.
- The average cost of a flood insurance policy is a little more than \$650 annually. The cost of a preferred risk policy is less than \$200 annually, depending on where you live.

Disaster Assistance

- Most forms of federal disaster assistance require a presidential declaration.
- Federal disaster assistance declarations are not awarded in all flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.
- The duration of a Small Business Administration (SBA) disaster home loan could extend to 30 years.
- The average Individuals and Households Program award for presidential disaster declarations related to flooding in 2008 was less than \$4,000.
- Repayment on a \$50,000 SBA disaster home loan is \$240 a month or \$2,880 annually at 4% interest.
- For more information about the NFIP and Flood Insurance, please call (800)427-4661 or www.floodsmart.gov

Note: When obtaining a new flood insurance policy, please be aware that there is a 30-day waiting period before the policy becomes effective.

CITY SERVICES AND PHONE LIST 2016-2017

Free Flood Information: The City of Los Angeles provides free flood zone information. Copies of the Federal Emergency Management Agency Flood Insurance Rate Maps are available for review in all Bureau of Engineering district offices. You can also access a copy through internet at:

<http://msc.fema.gov>

For flood zone information and availability of elevation certificates, call us at:

(213) 485-4820 (Call back time is within 3 business days)

This information is also available to you directly through the internet at:

<http://navigatela.lacity.org>

Investigation of Drainage Deficiencies: Request a drainage investigation when the water in the streets overtops the curb by calling your local Bureau of Engineering District office:

Harbor District.....**(310) 732-4691**

West L. A.**(310) 575-8617**

Valley District.....**(818) 374-4643**

Central District.....**(213) 485-1604**

If requested, the Bureau of Engineering staff will visit your property to review your flood problem and recommend measures to stop flooding or prevent flood damage. Call the City's Bureau of Engineering at **(213) 485-4820**. These services are free.



Clogged Catch Basins: Report clogged catch basins to the City Hot Line **(800) 974-9794** between 8 a.m. and 4 p.m. Monday through Friday, or **(213) 485-7575** after 4 p.m. and on weekends.

Illegal Dumping: If you need to report incidents of illegal dumping call the City Hot Line **(800) 974-9794**.

Before you build in the floodplain: All new development and construction in the floodplain is regulated and requires a special review before a building permit is issued. Contact the Bureau of Engineering at **(213) 485-4820** during the planning stages to inquire about the regulations applicable to your project. **For suspected illegal floodplain development please call 3-1-1 to request an investigation.**

Hillside Problems: Report problems with hillsides as well as temporary erosion caused by construction projects, and alteration or modifications to natural drainage that affect your property to the Building and Safety Call Center at:

(888) 524-2845 or 3-1-1

You can download the brochure "**Be Prepared: Homeowner's Guide for Flood, Debris, and Erosion Control**" published by the City of Los Angeles, Department of Building and Safety at the web site below, or call to request a copy at:

3-1-1

<http://ladbs.org/docs/default-source/publications/misc-publications/homeowners-guide-for-flood-debris-flow-and-erosion-control.pdf?sfvrsn=8>

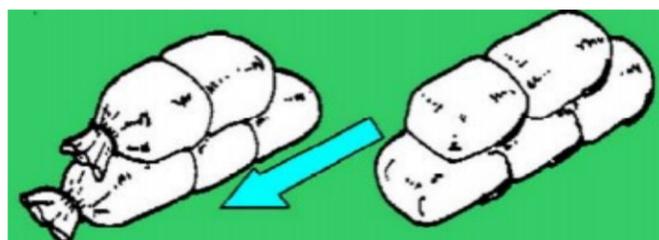
Flood protection: Additional information regarding flood protection, floodplain management and the NFIP can be found through the FEMA web site at:

<http://www.fema.gov/media-library/assets/documents/13261>

or

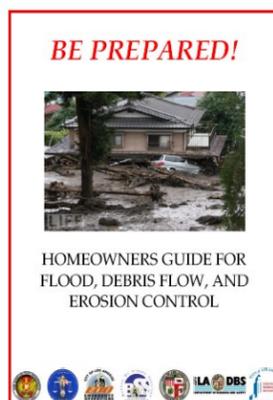
<https://www.fema.gov/protect-your-property>

Sand Bags:



Free sand and sandbags are offered through the Fire Stations and the Bureau of Street Services yards during the storm season. A complete list of maintenance yards and local fire stations offering sand bags is available on line at the following web site (or call **311** to request a copy of this list).

<http://bss.lacity.org/resurfacing/storm.htm>



Typical Flood Problems

Hillside Drainage Problem

This occurs on properties located at the bottoms of steep hills. Floods happen when the drainage system is deficient or inadequately designed. Runoff is not diverted to the street but enters the home or garage. In some situations, neighbors change the normal drainage patterns, creating flood risks to other properties. Mudslides from slope failures are also common problems. If erosion on your property is a problem or if others have changed the normal drainage patterns, you can call to request an investigation, or information on how to protect your home. Sandbags are provided free during the rainy season (please refer to the City Services Phone List provided).

Street Drainage Problem

Flooding may occur when street runoff enters private property. If the property is located on a street sump area (lowest point of the nearby streets), or if the building pads on these properties are lower than the street level, and/or the driveway is sloped toward the house and garage, the street flow can pond. Drainage problems can be caused by undersized or broken City storm drains, or clogged City catch basins. If this problem applies to you, you can call the Bureau of Engineering to request a drainage investigation, and the Bureau of Sanitation to request that the catch basins be cleaned or obstructions removed from City drains.

On-Site Drainage Problem

When private drain inlets or v-ditches are inadequate or become plugged with yard debris, water ponds within the property and cannot drain to the street. Underground garages with insufficient drainage are also commonly flooded.

Other Hazards

These properties have site specific problems that need special and individual attention.

- Buildings damaged by coastal flooding exacerbated by a storm drain failure;
- Catastrophic rains far exceeding drain capacity;
- Buildings built too low into the bed of a natural watercourse; Groundwater seepage enters the lower level of the house, flooding the basement after heavy storms.

How can you prepare your property from the flood

- Know how to shut off the gas and electricity to your house when a flood comes.
- Make a list of emergency numbers and identify a safe place to go to. Create a household inventory, especially of basement contents.
- Put insurance policies, valuable papers, medicine, etc. in a safe place.
- Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
- Mark your fuse or breaker box to show the circuits to floodable areas on your property. Turning off power to the basement can reduce property damage and save lives.
- Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected by low walls or temporary shields.
- Install a floor drain plug, standpipe, overhead sewer backup valve to prevent sewer backup flooding.

Flood Prevention Tips

- Keep drainage areas (ditches, swales, small channels) free of debris.
- Consult an engineer to design a permanent water/flood debris control device, if needed.
- Ensure that drainage pipes within your property are cleared and work properly.
- Landscape slope areas with plants suitable for fire retardant and erosion control.
- Report clogged catch basins to request cleaning and floodwaters overtopping the curb for engineering investigations.

Personal Safety During a Flood

- Do not walk through flowing water.
- Do not drive through a flooded area.
- Stay away from power lines and electrical wires.
- If flooded, have your electricity turned off by the Department of Water and Power.
- Look out for animals, especially snakes.
- Be alert for gas leaks.