

City of Los Angeles
BUREAU OF ENGINEERING
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**CITY OF LOS ANGELES
NATIONAL FLOOD INSURANCE PROGRAM
Newsletter
Winter 2011-2012**

Dear Resident:

The City of Los Angeles joined the **National Flood Insurance Program (NFIP)** in 1980 and made federally-backed flood insurance available to all City residents. The **NFIP/Community Rating System (CRS)** was implemented by The **Federal Emergency Management Agency (FEMA)** in 1990 as a program for recognizing and encouraging community floodplain management activities that exceed the minimum **NFIP** requirements, and flood insurance premium rates are adjusted to reflect the reduced flood risk.

Since October 2005, the City has received a class 7 rating under **CRS** which means the residents within **FEMA** designated **Special Flood Hazard Areas (SFHA)** receive a 15% flood insurance premium discount and others in the City, outside the **SFHA**, receive a 5% discount.

Beginning October 1, 2010, under a new arrangement with the **NFIP**, State Farm will be working closely with **FEMA** and **NFIP** Direct in transferring their customers' flood policies to **NFIP** Direct, a program established by **FEMA** for direct servicing. State Farm agents will continue to sell coverage through **NFIP** Direct. However, servicing will be handled by **FEMA** and government designated claims adjusters. More information. Please call your State Farm agent or access the link at:

http://www.statefarm.com/aboutus/_pressreleases/2010/national_flood_insurance_program.asp

Above Yearly Average Rainfall

According to the National Weather Service Climate Prediction Center, the Pacific Northwest experienced a colder and wetter than average winter while most of the South and Southeast was warmer and drier than average. Additional rain fell between the months of March through June pushing the rainfall total to above yearly average. Per the County of Los Angeles precipitation record for the 2010 - 11 year, which began on October 1, 2010 to September 30, 2011, the Downtown Los Angeles (USC) gauge will end the year with 19.07 inches of rain. This is about 133% of the normal climate of 14.38 inches of rain.

Recent Activities

Levee Certification—Compton Creek & Dominguez Channel

FEMA is responsible for identifying flood risks in areas behind levees through flood analysis and flood hazard mapping projects, including updating the Nation's flood hazard maps through Flood Map Modernization.

However, **FEMA** does not actually examine or analyze structures to determine their performance in a given flood event. The levee owners must provide documentation to show that a levee meets current design, operations, and maintenance criteria.

The Los Angeles County Flood Control District analyzed the Compton Creek and the Dominguez Channel levees to determine if they meet the Federal requirements for flood protection. While the levees are structurally sound, they were found to no longer be able to contain **FEMA's** 100 year flood. As a result, **FEMA** will designate these areas as a flood zone, requiring mandatory flood insurance. The Flood Control District has begun analysis to develop improvement alternatives to address flood capacity, that include habitat restoration, aesthetic, and recreational improvements.

More information about Compton Creek & Dominguez Channel Levees, can be found at:

http://www.ladpw.org/wmd/dsp_LeveeCertificationFAQs.cfm

Ballona Creek Watershed Re-Map

Due to the map accuracy concerns raised by the residents of the Park Mesa Heights area of the City, **FEMA** hired a consultant to re-map the flood hazard area of the Ballona Creek Watershed. The draft is expected to be completed around the end of 2011. At that point, the City will share the draft map with the communities for comments before the finalization of the revised **Flood Insurance Rate Map (FIRM)**.

Preferred Risk Policy (PRP) Eligibility Extension Program

The **PRP** is a standard flood insurance policy that offers low-cost coverage to owners and tenants of eligible buildings located in the non-special flood hazard areas (Zone B, C, or X). The policy is now extended to cover structures newly mapped into a high-risk flood zone due to flood map revision on or after October 1, 2008. The new policy allows the owners to purchase flood insurance at the lower cost **PRP** for two years effectively January 1, 2011. On the third year, they may then be eligible for savings through grandfathering. If your property is listed as a repetitive loss property, you may not be qualified for the **PRP**.

For more information please visit http://www.fema.gov/business/nfip/prp_lenders.shtml or contact your insurance agent.

As a covered entity under Title II of the American 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.

The **NFIP** is a Federal program enabling property owners in participating communities to purchase insurance protection against property losses due to flooding. This insurance is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents.

Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm (including tsunamis and seiches), and local flooding problems.

There is a 30 day waiting period before the policy becomes effective.

There are two types of coverage: structural and contents.

- Structural coverage is for the walls, floors, insulation, furnace and other items permanently attached to the structure.
- Contents coverage, purchased separately, requires the contents to be in an insurable structure.

Insurance Premium Discount: Due to the City of Los Angeles' active participation in the **NFIP** and **CRS**, new and renewed flood policies in **SFHA** continue to receive a 15% premium discount. Through the **NFIP**, flood insurance is available to all City residents who wish to purchase flood insurance regardless of their flood risk or flood history. Properties outside the **SFHA** receive a 5% premium discount.

Insurance agents should use the latest Insurance Manual in order to apply the discount automatically. This manual is available on the web at:
www.fema.gov/business/nfip/manual.shtm

Did you know...

Flood damage is not covered by your homeowner insurance policy.

Flood are the no. 1 most common natural disaster in the United States. Your home has a 26% chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 9% chance of fire. A home mapped in a high-risk area is three times more likely to suffer damage from a flood than a fire in the lifetime of a typical mortgage! Over 20% of all claims paid by the **NFIP** are for policies in low- to moderate-risk communities which receive one-third of disaster assistance for flooding. The average annual U.S. flood losses in the past 10 years (2001-2010) was more than \$2.7 billion. The **NFIP** awarded nearly \$17.7 billion in flood claims in 2005.

Since 1978, the **NFIP** has paid \$39 billion for flood insurance claims and related costs (as of 12/31/2010). About 5.5 million people currently hold flood insurance policies in more than 21,000 communities across the U.S.

Why Flood Insurance is better than 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 **SFHA**.
- 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 losses up to \$250,000 for homeowners and \$500,000 for businesses.
- The average flood insurance policy costs about \$600 per year.

Disaster Assistance

- Most forms of federal disaster assistance require a presidential declaration.
- Federal disaster assistance declarations are awarded in less than 50% of 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 is approximately 30 years.
- The average Individuals and Households Program award is about \$4,000.
- Repayment on a \$50,000 **SBA** disaster home loan is \$240 a month or \$2,880 annually at 4% interest. This comes out to more than \$8 dollars per day.

Mandatory Purchase Requirement: The mandatory flood insurance purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a **SFHA**.

This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the **SFHA**, including machinery, equipment, fixtures, and furnishings contained in such buildings.

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. For flood zone information and availability of elevation certificates, contact us by email at Eng.nfip@lacity.org, or call **(213) 485-4820** (*Call back time is within 2 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 (BOE)** District office:

- Harbor District **(310) 732-4690**
- West L. A. **(310) 575-8617**
- Valley District **(818) 374-4643**
- Central District **(213) 485-1604**
- Espanol **(213) 485-4513**

If requested, a staff engineer from **BOE** will visit your property to review your flood problem and explain ways to stop flooding or prevent flood damage. Call the **NFIP** info line at **(213) 485-4820**. These services are free.

Report Clogged Catch Basins

The City of Los Angeles Bureau of Sanitation routinely cleans out the city's 35,000 catch basins at least once a year, some with more frequency. However, if your neighborhood catch basin becomes clogged with debris, please call 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.

And remember, storm drains are for rainwater only!

Illegal Dumping

Used motor oil, discarded food, trash and other debris are just some of the items routinely dumped into storm drains throughout the city. Curbside catch basins are the entry points of the storm drain system, which eventually discharges out into the ocean. Additionally, catch basins filled with debris can create unhealthy conditions in residential neighborhoods by becoming a breeding ground for rats, roaches and disease.

Residents are encouraged to report illegal dumping by calling the Stormwater Program at **(800) 974-9794**. Please note: after 5:00PM and before 7:00AM Monday through Saturday and all day Sunday the **800-974-9794** will roll over to the City's **311** number.

More information are available at: www.Lastormwater.org

FEMA NFIP phone numbers

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

All other questions

Please call **311**

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 NFIP Information Line at **(213) 485-4820**, or by email at: Eng.nfip@lacity.org. during the planning stages to inquire about the regulations applicable to your project. **Suspected illegal floodplain development can be reported at the same number.**

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**.

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:

www.ladbs.org/LADBSWeb/LADBS_Forms/Publications/floodmit.pdf

or call to request a copy at: **(888) 524-2845**.

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>

Flood protection library

Additional information regarding flood protection, floodplain management and the **NFIP** can be found through the **FEMA** web site at www.fema.gov or at the City's Central Library (Science, Technology and Patents Department) at: www.lapl.org

DRAINAGE SYSTEM MAINTENANCE

The original storm drain system was developed in the 1930 by the Army Corps of Engineers. As the City began to grow rapidly in the 1920s and 1930s, rainwater that was once absorbed by miles of undeveloped land began to run off the newly paved and developed areas, increasing amount of water flowing into Los Angeles rivers and local creeks. These waterways could not contain the increased amount of water and the region experienced massive flooding. Because of this, the Army Corp of Engineers lined the Los Angeles River and Ballona Creek with concrete and started the development of an underground urban drainage system. As Los Angeles continued to grow, a complex drainage system developed.

Today, the City's storm drain system total 35,000 catch basins, over 1,500 miles of underground pipes, and 100 miles of open channels. Runoff from approximately 1,060 square miles of developed land reach Santa Monica and San Pedro Bays through approximately 60 storm drain outfalls. Approximately 100 million gallons of water flow through Los Angeles' storm drain system on an average dry day. When it rains, the amount of water flowing through the channels can increase to 10 billion gallons reaching speeds of 35 mph and depths of 25 feet. Runoff from streets, parking lots, yards, etc. enters the storm drain, receives no treatment and flows directly to the ocean. Paint thinner and paint products, motor oil, pesticides, Styrofoam cups, paper, human and animal wastes, antifreeze, golf balls, dirty diapers and dead animals are found everyday in the storm drain system. Every year, roughly 40 tons of trash and debris are deposited onto our local beaches from stormwater runoff. It's important to our environment and safety that we keep our waterways clean.

An ordinance passed in 1999 (LAMC Sec 64.70) makes it illegal to dump or discharge trash, debris, chemicals, contaminated water, or any other liquid or solid material into the storm drain system. Violators are subject to stiff fines and criminal prosecution. The Stormwater Program's Enforcement Section receives many calls to its **(800) 974-9794** hotline number from the public reporting illegal dumping violations and these calls are investigated.

If you want to know more about our storm drain system, please log on to: www.lastormwater.org

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 and 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 change the normal drainage patterns, you can call **(213) 485-4820** 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 at **(800) 974-9794** 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. For example:

- 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.

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.

Financial assistance: Financial assistance includes loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and **FEMA**. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, saving banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

FEMA grant assistance are provided to those who have suffered damage and loss from disasters occurring in that state. When there is a presidential declaration, **FEMA** begins accepting assistance applications for a period of time that varies depending on the scope and magnitude of the disaster as well as affected areas and amendments to the governor's declaration request. Those applicants may be eligible for **FEMA** grant money. This disaster assistance does not have to be repaid and is to be used for vital expenses that cannot be managed via other means.

How it works: Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in an **SFHA**. The **SFHA** is the base (100-year) floodplain mapped on a **Digital Flood Insurance Rate Map (DFIRM)**. It is shown as one or more zones that begin with the letter "A" or "V".

Many lenders and insurance agents also have copies of the **DFIRM** for the City of Los Angeles. It is the lender's responsibility to check the **DFIRM** to determine if the building is in an **SFHA**. If the building is in a **SFHA**, your lender is required by law to require you to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000 for structure and \$100,000 for its contents.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the **SFHA**, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a **DFIRM**.

The most important thing you can do to protect yourself from financial loss is to have flood insurance. Floods can also pose life-threatening risks to you and your family. So be smart. Be prepared for anything nature sends your way. Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).

If you live in a low to moderate risk area and are eligible for the **PRP**, your flood insurance premium may be as low as \$129 a year, including coverage for your property's contents.

You are eligible to purchase flood insurance because the City of Los Angeles participates in the **NFIP**. It takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise. All claims and expenses of the **NFIP** program are funded by insurance premiums, not tax dollars.

What is a Flood plain and Special Flood Hazard Areas (SFHA)?

Floodplain is defined as any land area susceptible to being inundated by flood waters from any source.

The City of Los Angeles has approximately 30,000 structures in **SFHA**. **SFHA** are the areas subject to inundation by a 100-year flood, a flood that has a 1-percent or greater chance of being equaled or exceeded during any given year. In **SFHA**, there is at least a 1 in 4 chance of flooding during a 30-year mortgage. All home and business owners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance. They are shown on the **FIRM** as zones labeled with the letters A, AO, AH, A1-A30, AE, A99, AR, AR/AE, AR/AO, AR/A1-A30, AR/A, V, VE, and V1-V30.

The Teacher Center of the Public Broadcasting System's website "New Hour Online" has a package of resources regarding "What is a Flood Plain? Background, Activities and Critical Analysis." It provides information about the flood plain, flood damages, cost of insurance and preparedness, etc.

Access it at: http://www.pbs.org/newshour/extra/teachers/lessonplans/science/july-dec10/floodplain_09-24.html

FLOOD ZONE

Flood Zone Map

In the middle of this newsletter is the flood zone map of the City of Los Angeles. If you want to verify whether or not your property is located within a flood zone, you can log on at: <http://navigatela.lacity.org> or email us at Eng.nfip@lacity.org, or call (213) 485-4820.

The Bureau of Engineering keeps copies of **FIRM** for the City of Los Angeles. If you have recently purchased or refinanced your home, your lender may require you to obtain a flood insurance policy. Whether you own or rent the property you live in, you need to know the flood risks associated with the flood designation in order to take precautions that protect your interests. The City of Los Angeles prepares annual mailing designed to provide you with information that may help you understand and reduce the flood risk surrounding your home. If you have questions regarding this publication, you can email the City of Los Angeles at Eng.nfip@lacity.org or call (213) 485-4820. If you receive this newsletter in error, please disregard.

What can homeowners do if they believe their homes are erroneously included in the flood zone ?

If a homeowner can show that the home is located above the base flood elevation and was built before 1980 (with no significant improvements, such as major additions over 50% of the original structure since then) he/she can apply for a map amendment by completing an application for a **Letter of Map Amendment (LOMA)** and submitting this request to **FEMA**. A **LOMA** application (known as **MT-EZ**) can be obtained on line at: www.fema.gov/library/viewRecord.do?id=2328

FEMA's review is free to individual property owners who apply for single lot **LOMA** review. However, a Registered Professional Engineer or Licensed Land Surveyor will need to be hired by the homeowner to certify the elevation information in the application. More information is available by accessing **FEMA's** web site at: http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/elevation_certificate.shtm

If you would like assistance in completing a **LOMA** application from a Map Specialist, you may call the **FEMA** Map Assistance Center toll-free at **1-877-FEMA-MAP** or **1-877-336-2627**. Please note that the City does not approve or deny any map amendment requests since the **FIRM** are published by a federal agency.

Building or Re-modeling in the Flood Zone

All developments in the floodplain, not just construction of buildings need local permits.

Did you know...

The **Lowest Finished Floor (LFF)** of all new buildings and significant improvement (including remodeling) located in **SFHA** must be elevated one foot higher than the expected **Base Flood Elevation (BFE)** per City Ordinance No. 172081.

Certain flood hazard areas are considered floodways or passages to the 100-year flow, therefore, no new development will be allowed. Other areas experience velocity and debris loads and may require special design considerations.

No basements for residential structures located in the flood zones will be permitted in new buildings. Substantial improvements and substantial damage residential-projects (including multiple residential units) will be required to seal any existing basements.

Mandeville Canyon is considered a Flood Risk Area and developers are likely to be required to obtain a water-course permit per Special Order SO003-1005. A copy of the Special Order can be obtained by emailing a request to Eng.nfip@lacity.org.

If your property is in the flood zone, please contact the City's **NFIP** information line at (213) 485-4820 or email us at: Eng.nfip@lacity.org before designing your project.

Substantial Improvements

Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures which have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:

- Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or
- Any alterations of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

Floodplain management requirements for new construction apply to substantial improvements. **Increased Cost of Compliance (ICC)** coverage does not apply to substantial improvements unless a structure is substantially damaged due to flooding. More information on **ICC** can be found at: <http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/icc.shtm>

PERSONAL SAFETY DURING A FLOOD

The most visible features of the City of Los Angeles are the 270 miles of open flood control channels, which include the Los Angeles River, Dominguez Channel, and Ballona Creek. They serve to collect rainwater from most of the City's storm drains and smaller open channels, and move the water out to either the Santa Monica Bay or San Pedro Bay. When it rains, it fills up with fast flowing water that can kill anyone who gets caught up or swept away in it. It is illegal to enter the flood control channels at anytime.

What if I see someone fall into the channel?

Immediately call 911, do not go into the channel to try to save them. Don't try to save them using a rope, the force of the water will pull you in. Find some sort of flotation device, Styrofoam ice chests, foam cushions, any unattached object they can use to hang on to.

What if I fall in?

Remain calm, float on your back with your head up from the water. Use your feet and legs to steer yourself clear of obstructions. If a large obstacle is blocking the channel, try to flip over your stomach and approach the object head on, and crawl over the top of it. People die in swift water when they get pinned or trapped against debris. Never finding yourself in this situation is the best way of surviving swift waters.

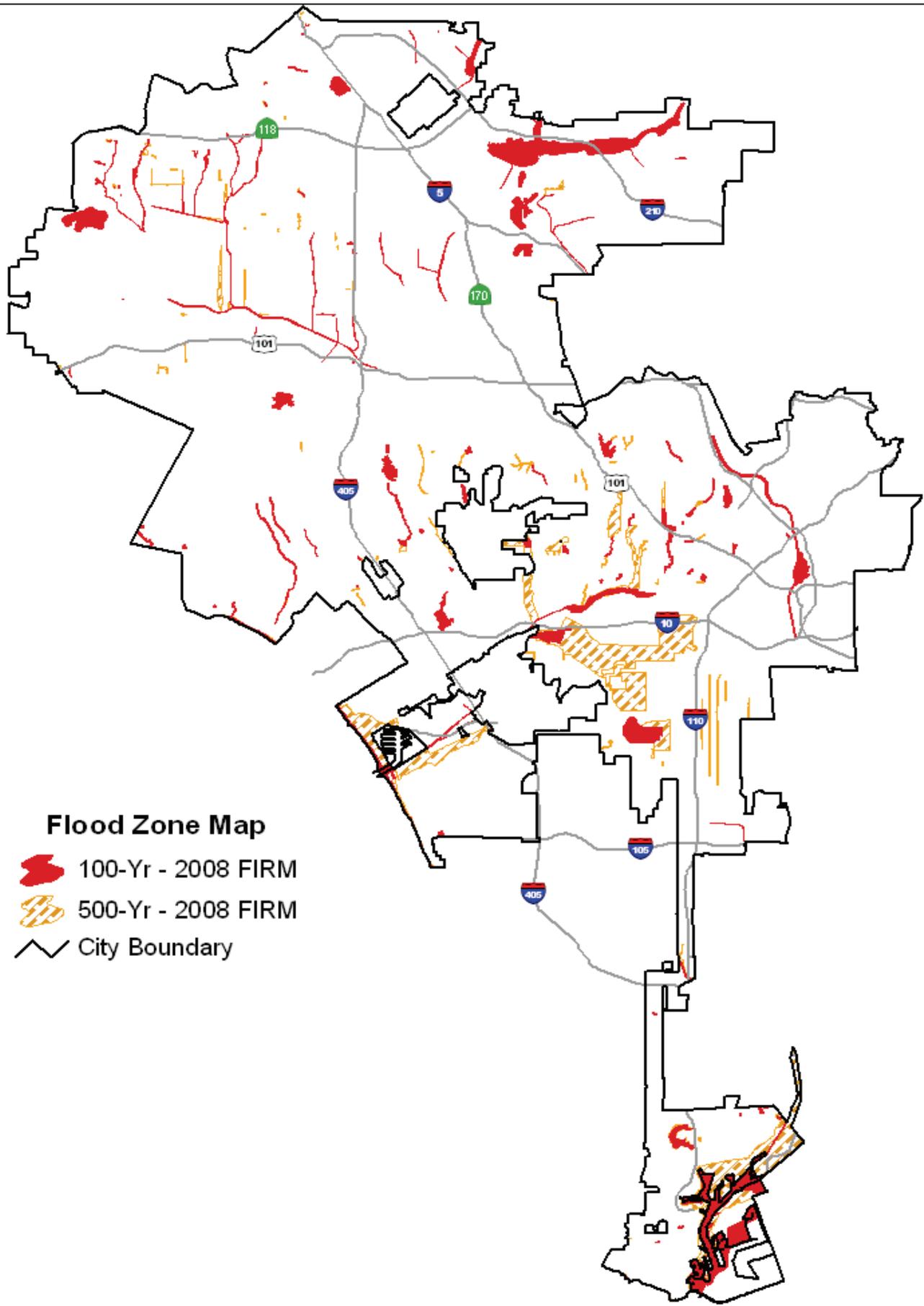
- Do not walk through flowing water.
- Do not drive through a flooded area.
- Stay away from power lines and electrical wires.
- If flooded, have your electricity turned off by the Department of Water and Power.
- Look out for animals, especially snakes.
- Be alert for gas leaks.

Emergency Alert System

On January 7, 2010, Los Angeles county officials launched an emergency alert system, similar to reverse 911, that will notify residents and businesses by phone, text or e-mail about dangerous conditions in their area. Residents and businesses will be contacted if there are emergencies like wildfires or floods near their home or offices, and tell them whether evacuation is necessary.

The Sheriff Department's Emergency Communications Center will be responsible for sending out the alerts. Members of the public who would rather receive the emergency notification via their cell phone or e-mail account will have to register that information through the www.alert.lacounty.gov web site.

You will also have the option of registering your fax numbers and voice-over IP lines. But only one phone number or e-mail address may be entered per street address. If the number is busy or does not answer, the system will be re-dialed twice. If it reaches an answering machine, the system leaves a message. The system will also have the ability to detect and communicate with telecommunication devices for the deaf.



Flood Zone Map

-  100-Yr - 2008 FIRM
-  500-Yr - 2008 FIRM
-  City Boundary

DOCUMENTS YOU SHOULD HAVE BEFORE MAKING YOUR APPOINTMENT FOR FLOOD ZONE CLEARANCE

SCOPE OF PROJECT	SUBSTANTIAL IMPROVEMENT	LESS THAN A SUBSTANTIAL IMPROVEMENT
	<p>1) Two (2) sets of plans, including floor plans, site plans, cross-section/elevation views. Plans must be signed and stamped by a licensed civil engineer or architect.</p> <p>2) Topographic survey with footprint of proposed structure on existing site (undisturbed project site) stamped and signed by licensed surveyor if Base Flood Elevation (BFE) is not known. Survey must reference 1988 Datum Reference and City Benchmark Map with ID number.</p> <p>3) Site plan or survey should show proposed structure with elevation information of lowest finish floor and adjacent grounds. If BFE is unknown, it will be determined from the highest grade adjacent to the improvement, plus the flood depth expected. The minimum finish floor elevation will be the BFE plus one foot for freeboard.</p> <p>4) Plans must show waterproofing for materials susceptible to water damage below the minimum required Finish Floor Elevation (FFE). Metal, concrete, cement and masonry are considered to be waterproof. Flood certificate will be required after construction for commercial projects.</p> <p>5) Plans must also show flood venting at ground level based on the ratio of one square inch of venting per one square foot of additional improved space of building. Venting must sit at ground level.</p> <p>6) If existing walls are to be removed as part of the improvement, the existing floor must be raised where the addition joins the existing structure.</p> <p>7) Any additional information such as documentation or calculations confirming that new or improved structure will withstand potential flooding such as (but not limited to):</p> <ul style="list-style-type: none"> - hydraulic and hydrologic calculations - FEMA-established calculations for hydrostatic, hydrodynamic and buoyancy forces - Written correspondence from any government agency confirming approval of improvement within an agency easement. - Structural plans and calculations wet-stamped and signed with original signature of a licensed civil or structural engineer. 	<p>If you contend that your improvements are less than 50% of the appraised value of the existing structure, you will need to bring the following documents to your appointment for verification.</p> <p>1) Recent appraisal of existing structure by certified appraiser dating from no more than twelve months ago. County Assessors tax records may be used in lieu of an appraisal report.</p> <p>2) Cost estimate from contractor, with breakdowns for labor, material, profit and overhead. (Material costs must be further broken down by <u>unit cost</u> and <u>quantity</u> of each type of material).</p> <p>Organizing costs and receipts in an easy-to-read format will facilitate the review of your case. Should your case require extensive time to review, you may need to pay an additional \$1000.</p>
WITHIN FLOODPLAIN?	LETTER OF MAP AMENDMENT (LOMA)	COMMERCIAL PROJECTS WITH SUBGRADE STRUCTURES
	<p>If you believe that your project does not sit within a floodplain, you must file a Letter of Map Amendment (LOMA) with FEMA, which approves your petition. Issuance of a LOMA eliminates the Federal flood insurance purchase requirement for Federal or federally backed financing, but not necessarily for private mortgage lenders.</p> <p>Your first step is to file a Conditional Letter of Map Amendment (CLOMA). Please review FEMA's website at www.fema.gov/plan/prevent/fhm/hm_main.shtm before making your appointment.</p>	<p>In addition to the documents listed on the left, you must submit an emergency plan for flooding and a covenant agreement attached to the property.</p>
	LETTER OF MAP REVISION (LOMR)	LETTER OF MAP REVISION (LOMR)
		<p>If you believe that the floodplain boundary is incorrect and wish to request a re-drawing of the boundary, you must file a LOMR with FEMA (or a Letter of Map Revision – Fill (LOMR-F) for a revision based on increased elevation of property due to certified fill). The LOMR application should include, but is not limited to, calculations specified on the application. The Stormwater Engineer can guide you in preparing the LOMR, if necessary. However, please review www.fema.gov/plan/prevent/fhm/hm_main.shtm before making an appointment.</p>