



**CITY OF LOS ANGELES
NATIONAL FLOOD INSURANCE PROGRAM
Newsletter
Winter 2008-2009**

Dear Resident:

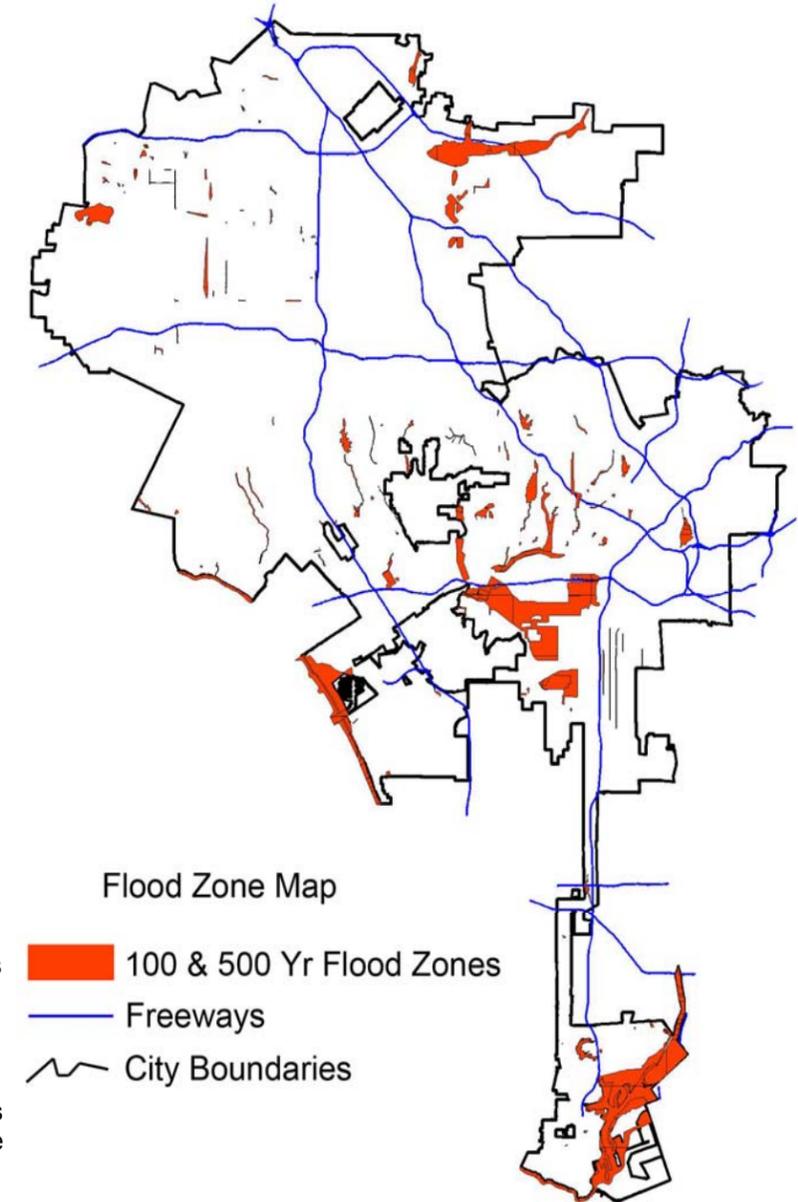
The City of Los Angeles has approximately 30,000 structures in Special Flood Hazard Area (SFHA). According to the Federal Emergency Management Agency (FEMA) your property is located within or adjacent to an SFHA and has a 1% chance of being flooded each year.

The term "100-year flood" is misleading because it leads people to believe that it happens only once every 100 years. The truth is that an uncommonly big flood can happen any year. The term "100-year flood" is really a statistical designation, and there is a 1-in-100 chance that a flood this size will happen during any year. Big floods happen irregularly because the climate naturally varies over many years. *Perhaps a better term would be the "1-in-100 chance flood".*

Flood Zone Maps:

On the right 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/floodqis> or email us at Eng.NFIP@lacity.org, or call (213) 485-4820.

The Bureau of Engineering keeps copies of Flood Insurance Rate Maps for the City of Los Angeles. If you have recently purchased or re-financed this home, your lender has required you to obtain a flood insurance policy. Whether you own or rent this property, you need to know the flood risks associated with this flood designation in order to take precautions that protects your interests. This is an 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.lacity.org or call (213) 485-4820. If you receive this newsletter in error, please disregard.



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.

City of Los Angeles
BUREAU OF ENGINEERING
Street & Stormwater Division
1149 S. Broadway Street, Suite 810
Los Angeles, CA 90015

In contrast to the record rainy season in 2004-2005 with 32.45 inches of rain, the 2006-2007 proved to be the driest rainy season since 1978 with only 3.21 inches of rain, 11.87 inches below the average. The drought condition persisted into 2007-2008 with a total rainfall of 11.29 inches, 3.75 inches below average.

National Flood Insurance Program (NFIP):

The NFIP makes federally-backed flood insurance available for all buildings. It 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. *Standard home insurance policies do not cover flood damages. 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.

Increase in Premium Discount: Due to the City of Los Angeles' active participation in the National Flood Insurance Program (NFIP) and Community Rating System, new and renewed flood policies in Special Flood Hazard Areas 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 Special Flood Risk Areas receive a 5% premium discount.

Your agent should use the latest Insurance Manual in order to apply the discount automatically. This manual is available on the web at:

<http://www.fema.gov/business/nfip/manual.shtm>

Did you know...

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!

Roughly **25%** of all claims paid by the NFIP are for policies in low- to moderate-risk communities.

The average annual U.S. flood losses in the past 10 years ('96-'05) was more than \$2.5 billion.

City of **Los Angeles** residents automatically qualify for a **5%** discount if they are not located in a flood zone. For property within the flood zones, the discount is **15%**.

The NFIP awarded nearly \$17 billion in flood claims in 2005.

Since 1978, the NFIP has paid \$33.3 billion for flood insurance claims and related costs (as of 12/2007).

About 5.7 million people currently hold flood insurance policies in more than 21,000 communities across the U.S.

Doesn't my homeowner's insurance policy cover flooding?

No. Flood damage is not covered by your homeowner insurance policy.

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 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 losses up to \$250,000 for homeowners and \$500,000 for businesses.
- The average cost of a \$100,000 flood policy is a little more than \$400 annually, or just over one dollar per day. The cost of a \$50,000 flood policy may be as low as \$180 annually, depending on where you live, or less than 50 cents per day.

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 at eng.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/floodgis>

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) 732-4690 |
| West L. A..... | (310) 575-8534 |
| Valley District..... | (818) 374-4643 |
| Central District..... | (213) 485-1604 |
| Espanol..... | (213) 485-1637 |

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.

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**.

FEMA NFIP phone numbers:

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

All other questions, please call

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 the web site below, or call to request a copy at **(888) 524-2845**.

http://www.lacity.org/LADBS/rpt_code_pub/floodmit.pdf

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://www.lacity.org/BOSS/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:

<http://www.lapl.org>

SUBSTANTIAL IMPROVEMENT

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.

Topographic survey with footprint of proposed structure on existing site (undisturbed project site) stamped, dated and signed by licensed surveyor if Base Flood Elevation (BFE) is not known. Survey must reference 1929 Datum Reference or City Benchmark ID number.

Site plan or survey should show proposed structure with elevation information of lowest finish floor and adjacent grounds. If Base Flood Elevation (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.

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. Floodproofing certificate will be required after construction for commercial projects.

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.

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.

Any additional information such as documentation or calculations confirming that new or improved structure will withstand potential flooding such as (but not limited to):

- 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.

LESS THAN A SUBSTANTIAL IMPROVEMENT

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:

- Recent appraisal of existing structure by certified appraiser dating from no more than twelve months ago. The County Assessor's latest tax records may be used in lieu of an appraisal report.
- Cost estimate from contractor, with breakdowns for labor, material, profit and overhead. (Material costs must be further broken down by unit cost and quantity of each type of material).

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 fee.

COMMERCIAL PROJECTS WITH SUBGRADE STRUCTURES

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.

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 \$ 7 dollars per day.

Mandatory Purchase Requirement: The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a **Special Flood Hazard Area (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.

Financial assistance affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. 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.

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 **Flood Insurance Rate Map (FIRM)**. 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 FIRM for the City of Los Angeles. It is the lender's responsibility to check the FIRM 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.

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 ex-

penses, 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 Flood Insurance Rate Map.

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 \$500 **a year** (\$33 a month).

If you live in a low to moderate risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$112 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 National Flood Insurance Program. 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.

Building or Re-modeling in the Flood Zone

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

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. 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.

LETTER OF MAP AMENDMENT (LOMA)

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.

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. 6

LETTER OF MAP REVISION (LOMR)

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. A civil 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.

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 NFIP Information Line at (213) 485-4820 before designing your project.

Substantial Improvement:

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 either:

- A. Before the improvement or repair is started, or
- B. If the structure has been damaged and is being restored, then before the damage occurred.

For the purpose of this definition, "Substantial Improvement" is considered to occur when the alteration of any wall, ceiling, floor or other structural part of a structure commences, whether or not that alteration affects the external dimensions of the structure. The term does not 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 pre-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."

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 via email at eng.nfip@lacity.org or on line at: http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm

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 (Surveyor's guide to Elevation Certificates) at:

<http://training.nfipstat.com/ecsurveyor>

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 change requests since the Flood Insurance Rate Maps are published by a federal agency.

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.

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.

Wastewater from homes, industry, etc. travels through the sewer system where it is treated at the Hyperion treatment plant. The treated water is then discharged into the ocean. 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 hot-line 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

changed 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.

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.