Dear resident / property owner:

You are receiving this letter because your property is in or near a Repetitive Loss Area (RLA).

As a reminder, according to the Federal Emergency Management Agency’s (FEMA) records, Repetitive Loss Property (RLP) is defined as a property that has filed a minimum of two flood damage claims of more than a $1,000 each during a 10-year period. A Repetitive Loss Area (RLA) is an area of high flood hazard that consists of one or more Repetitive Loss Properties (RLPs).

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 (SFHA). Failure to give such notice shall be the basis for rescinding any sale, lease or rental agreement.

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**FEMA National Flood Insurance Program phone numbers**

General Information: (800) 621-3362

Need a Flood Insurance Agent?: (877) 336-2627

**All other questions**

Please call 3-1-1

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**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.
- More than 25 percent of all claims paid by the NFIP are outside of an 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 the building & $100,000 in contents for homeowners and $500,000 each, for the building & in contents up to a total of $1 million for businesses.
- The average flood insurance policy in California costs about $865 per year.

**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 2017 was less than $4,600.
- Repayment on a $50,000 SBA disaster home loan is $240 a month or $2,880 annually at 4% interest.

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

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**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.

If your property is mitigated for flood hazards, then your flood insurance premium may be reduced. In addition, property owners may have fewer restrictions when obtaining building permit applications.

**Note:**
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 3 business days). This information is also available to you directly through the Internet at:

https://navigatela.lacity.org/navigatela

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) 732-4677
West L.A. ..................(310) 575-8384
Valley District ..........(818) 374-5090
Central District ..........(213) 482-7030

If requested, the Bureau of Engineering staff will meet with the property owner to review the flood problem and recommend measures to stop flooding or prevent flood damage. For investigation questions or concerns please e-mail us at eng.drainage@lacity.org. For minor water ponding in the streets due to tree roots uplifting the street pavement. Please call 311, direct to StreetsLA staff for possible localized repair to restore street flowline.

Report Clogged Catch Basins

The City of Los Angeles Bureau of Sanitation routinely cleans 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 or (800) 773-2489 between 7:30 a.m. and 5 p.m. Monday through Friday, or (213) 495-7575 after 4 p.m. and on weekends. And remember, storm drains are for rainwater only!

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), https://www.lafd.org/news/lafd-provides-sandbags-homeowners

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 alterations 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: https://ladbs.org/docs/default-source/publications/misc-publications/homeowners-guide-for-flood-debris-flow-and-erosion-control.pdf or call to request a copy at: (888) 524-2845.

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. 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. Residents are encouraged to report illegal dumping by visiting https://www.lacity.org/myla311 to create a service request or simply call 3-1-1. Alternatively, you can call (800) 974-9794 or (800) 996-2489 for illegal dumping into storm drain. More information are available at: https://www.lacitysan.org/san/faces/home/service/service-request

Floodplain Management

Additional information regarding flood protection, floodplain management and the NFIP can be found through the FEMA web site at: https://www.fema.gov/floodplain-management
Typical Flood Problems

Hillside Drainage Problem
This occurs on properties located at the bottom 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.
Overview of National Flood Insurance Program

The NFIP is a federal program enabling property owners in participating communities to purchase 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 tsunami and seiches), and local flooding.

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 Under New Risk Rating 2.0

Due to the City of Los Angeles’ active participation in the NFIP and CRS, new and renewed flood insurance 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. Furthermore, with the new Risk Rating 2.0 update, properties located outside the SFHA can now receive the same premium discount as well. Insurance agents should use the latest Flood Insurance Manual in order to apply the discount automatically. This manual is available on the Web at: https://www.fema.gov/flood-insurance/risk-rating

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.
- More than 25 percent of all claims paid by the NFIP are outside of an 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 the building & $100,000 in contents for homeowners and $500,000 each, for the building & in contents up to a total of $1 million for businesses.
- The average flood insurance policy in California costs about $865 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 related to flooding 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. This comes out to more than $8 dollars per day.

Over 5.1 million people currently hold flood insurance policies in more than 22,483 communities across the U.S. providing $1.3 trillion of content and building coverage. From 1978, the NFIP has paid over $52.5 billion for flood insurance claims and related costs. Since the City of Los Angeles participates in the CRS, you can qualify for an insurance premium discount of up to 15%. For more policy and claim statistics, visit the National Flood Insurance Program at:

https://www.fema.gov/media-library/assets/documents/106144

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NFIP (Continued from page 2)

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. A home located within a SFHA has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage.

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.

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 (FDIC) 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, the property needs to be verified to see if it is in a Special Flood Hazard Area (SFHA). SFHAs are land areas that are at high risk for flooding. These areas are indicated on the 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, the lender is required by law to require you to purchase a flood insurance policy on the building. Federal regulations require purchase of structural insurance coverage equal to the amount of the loan or the maximum amount available from the NFIP, whichever is less. The maximum amount available for a single-family house is $250,000 for structures and $100,000 for its contents and for businesses are $500,000 for structures and $500,000 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.

As of 2022, there are $1.3 trillion insurance dollars in force with over $45 billion in estimated maximum annual loss. There are 22,563 participating communities with an average $771 in annual premiums. Under Risk Rating 2.0 Equity in Action, policy holders are now able to personalize their flood insurance coverage.

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 floodwaters start to rise. All claims and expenses of the NFIP program are funded by insurance premiums, not tax dollars.

Financial Assistance Sources

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

FEMA Grant Assistance

Grant assistance is 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. For more information on FEMA grants, please see the following link: https://www.fema.gov/grants

Increased Cost of Compliance (ICC) Coverage

If your property is damaged by flood, you may be required by law to bring your home up to community and/or state floodplain management standards. If you have NFIP insurance, and your home has been declared substantially damaged by your community, ICC coverage will provide coverage up to $30,000 of the cost to elevate, flood-proof, demolish, or relocate your property. ICC coverage is in addition to the coverage you receive to repair flood damage; however, the total payout on a policy may not exceed $250,000 for residential buildings and $500,000 for non-residential buildings.

2022 National Flood Insurance Program (NFIP)

The City of Los Angeles joined the National Flood Insurance Program (NFIP) in 1980, which 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. 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 Area(s) (SFHA) receive a 15% flood insurance premium discount and others in the City outside the SFHA receive a 5% discount.

On October 2020, the Los Angeles City Council adopted a Comprehensive Floodplain Management Plan pursuant to the CRS activity 510 planning requirements that is the cornerstone for guiding the City’s floodplain management programs. To maintain compliance with CRS activity 510 program requirements, the plan undergoes an update to assure that it has the vision necessary to direct the City’s floodplain management program for the next 5-years. This plan update has been an iterative process conducted with full citizen and stakeholder involvement. The 2020 update has been completed and approved and is now available for viewing at: https://eng.lacity.org/fmp-updates

FEMA Issues Final Rule for Mitigation Programs

On Sept. 10, 2021, FEMA published in the Federal Register the final rule that includes an update to the Hazard Mitigation Assistance programs and mitigation planning regulations. The rule incorporates requirements enacted by the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and reflect uniform administrative requirements. FEMA implemented most of these changes administratively when it published the 2013 edition of the Hazard Mitigation Assistance Guidance. These changes are reflected in the latest, 2015, edition. Codifying the changes in federal regulations reduces mitigation program complexities. The updates include replacing outdated terms and definitions that better align with legal requirements in the Code of Federal Regulations Title 2 part 200: Uniform Administrative Guidance. The update to outdated terms and definitions impacts FEMA’s Hazard Mitigation Grant Program and Flood Mitigation Assistance program regulations, as well as the property acquisition and relocation for open space and mitigation planning regulations. The final rule has been effective since Oct. 1, 2021, and can be viewed at https://www.regulations.gov/search?filter=FEMA-2019-0011. For more information on Hazard Mitigation Assistance Grants, please see: https://www.fema.gov/grants/mitigation

Recent Activities
FEMA Risk Rating 2.0

Effective October 1, 2021 the National Flood Insurance Program's (NFIP) risk rating methodology has already been updated through the implementation of a new pricing methodology called Risk Rating 2.0. All current National Flood Insurance Program policyholders can contact their insurance company or insurance agent to learn more about what Risk Rating 2.0-Equity in Action means to them. More information can be found on this link: https://www.fema.gov/flood-insurance/risk-rating

NFIP Reinsurance Program for 2023

FEMA announced the 2022 traditional reinsurance placement for the NFIP back in January 2023. The Reinsurance Program transfers financial flood risk to private markets to help strengthen the financial framework of the National Flood Insurance Program. This traditional reinsurance placement would be in effect from Jan. 1- Dec. 31, 2023. Many private insurance companies and public entities use the reinsurance program as a financial risk management tool to protect themselves from large financial losses. Reinsurance companies cover a percentage of the NFIP’s losses during a disastrous flooding event in order to enhance FEMA’s ability to settle flood insurance claims without borrowing from the U.S. Treasury. Read more about the Trade Agreement Announcement notice of intended reinsurance procurement and how to submit a request for participation on this informational fact sheet. For more information please visit the fact sheet URL link below: https://www.fema.gov/fact-sheet/public-notice-femass-intended-procurement-reinsurance-2023

Annual NFIP Newsletters for FY22-23

With October 1st marking the beginning of rainy season, Bureau of Engineering (BOE) staff are working on preparing the annual mailers to be sent out to the LA residents. The annual mailers help inform residents on how to be prepared for the upcoming rain storms especially for those who live in the flood-prone area of LA. It will also show case the latest and greatest activities and projects facilitated by the National Flood Insurance Program. Prior to December, the Bureau of Engineering mailed out three (3) different mailers including NFIP postcard, Repetitive Loss Area (RLA) Newsletter, and Annual NFIP Newsletter in preparation for the upcoming winter storms. Please keep a look out for these mail items in your mail box.

Effects of FEMA Open Pacific Coast Study On Venice Community

The Open Pacific Coast (OPC) Study became effective on April 21, 2021. The OPCS placed a large portion of the Venice community in Special Flood Hazard Area (SFHA). From Abbot Kinney to the Venice Canals, many home and business owners are now required to floodproof all new and substantial improvements located within the flood zone boundary. For assistance on flood zone designation and floodproofing questions, please contact our BOE Flood Clearance counter at eng.nfip@lacity.org or call 213-485-4820.
## FLOOD ZONE CLEARANCE REQUIREMENTS

Appointment is required. Please call (213) 485-4820 or email ENG.NFIP@lacity.org to make your appointment. Make sure to have the permit application PCIS number ready before you make your appointment.

### SCOPE OF PROJECT

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<tr>
<th>SUBSTANTIAL IMPROVEMENT</th>
<th>NON-SUBSTANTIAL IMPROVEMENT</th>
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<td>(Residential Structures)</td>
<td>(Residential and Non-Residential Structures)</td>
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1. Submit the Building Permit application, Clearance Summary Worksheet, site, floor, foundation, survey and cross-section/elevation plans electronically in PDF format in person or through the NFIP email at: eng.nfip@lacity.org

2. For Flood Zone AO, provide a topographic survey that shows the natural grade (corner elevations) of the existing & proposed footprint of the structure on the permit. The survey must be stamped, dated and signed by licensed Surveyor or a Civil Engineer who licensed prior to No. 33966. The survey needs to reference (NAVD) 1988 Datum and City's Benchmark I.D. number.

3. Floor and elevation plans shall indicate the Base Flood Elevation (BFE) and minimum Lowest Finished Floor Elevation (LFFE) If the BFE is unknown, it will be determined from the Highest Adjacent Grade (HAG), to the improvement from the provided survey, plus the flood depth. The minimum LFFE will be the BFE plus one foot for freeboard (factor of safety) per City Ordinance No. 186952.

4. Floodproofing is required below the min. LFFE per FEMA TB-2. Concrete and masonry are considered to be floodproofing materials. An Elevation Certificate will be required at the end of construction for all substantial improvement projects prior to the issuance of the Certificate of Occupancy.

5. Plans must also show flood venting for all building enclosures, i.e. crawlspace, foundations, garage, etc. Flood Vents required is based on the ratio of one square inch of venting (net area) per one square foot of first floor area of the addition. The bottom of the vents must be within 12 inches from the adjacent grade. Vents are to be on at least 2 sides of the building enclosures.

6. For building additions, if substantial improvements are also made to the existing structure such as removing a wall, the existing floor must be raised to the new minimum LFFE and flood vents and floodproofing shall also be required.

7. Additional information may be required for Flood Zone A such as documentation or calculations confirming that the new or improved structure will withstand potential flooding including (but not limited to):
   a. Hydraulic and hydrologic calculations
   b. Federal Emergency Management Agency (FEMA) established calculations for hydrostatic, hydrodynamic and buoyancy forces.
   c. Written correspondence from any government agency confirming approval of improvement within an agency easement.
   d. Structural plans and calculations wet-stamped and signed with original signature of a licensed civil or structural engineer.

### LETTER OF MAP AMENDMENT (LOMA)

If you believe that your property does not sit within a floodplain, you may file a LOMA with FEMA to remove your property from the SFHA. Issuance of a LOMA may eliminate flood clearance requirements for building permit applicants and also the flood insurance purchase requirement for a federally backed financing. There is no fee for the application. You may file for a LOMA directly with FEMA through the Map Service Center at [https://msc.fema.gov/portal/home](https://msc.fema.gov/portal/home) or call 1-877-FEMA-MAP (1-877-336-2627) for assistance.

### LETTER OF MAP REVISION (LOMR)

If you would like to revise or modify the effective Flood Insurance Rate Map (FIRM) and wish to request a re-drawing of the flood boundary, you must file a LOMR with FEMA or a Letter of Map Revision based on Fill (LOMR-F). The LOMR application shall include, but is not limited to, calculations specified on the MT-1 and MT-2 forms. The City will need to review the application and sign the acknowledgment form. There are fees associated with this application. Please contact the FEMA Map Service Center at [https://msc.fema.gov/portal/home](https://msc.fema.gov/portal/home) or call 1-877-FEMA Map (1-877-336-2627) for assistance.

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An initial Base Fee of $400.00 will be charged at the time of plan submission for review. Payments can be made on-line. Flood clearance review fees will be charged prior to the sign-off.

* Residential Structures - No Subgrade Structures Allowed
**FLOOD ZONE**

**Flood Zone Map**

The flood zone map of the City of Los Angeles is included as an insert of this newsletter. If you want to verify whether or not your property is located within a flood zone, you can visit NavigateLA at: [https://navigate.lacity.org](https://navigate.lacity.org) or email us at [Eng.nfip@lacity.org](mailto:Eng.nfip@lacity.org) or call (213) 485-4820.

The Bureau of Engineering keeps copies of the DFIRM 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 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](mailto:Eng.nfip@lacity.org) or call (213) 485-4820.

**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 (BFE) 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 online at: [https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms/mt-ez](https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms/mt-ez)

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 website at: [https://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process](https://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process)

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

**Building or Remodeling in the Flood Zone**

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

The minimum Lowest Finished Floor Elevation (LFFE) of all new buildings and existing buildings undergoing substantial improvement (including remodeling) located in SFHA must be one foot higher than the expected Base Flood Elevation (BFE) per City Ordinance No. 186952.

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

**No basements** are allowed for newly constructed or substantially improved residential structures located in Special Flood Hazard Areas.

Mandeville Canyon is considered a Flood Risk Area and developers are likely to be required to obtain a watercourse permit per Special Order SO003-1005. A copy of the Special Order can be obtained by emailing a request to [Eng.nfip@lacity.org](mailto: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](mailto:Eng.nfip@lacity.org) before designing your project.

**Building or Remodeling in the Floodway**

A floodway is a river channel or major drainage course including the adjacent land area. This area must be reserved in order to discharge the Base Flood without cumulatively increasing the water surface elevation more than 1 foot. Thus, all development on floodways is prohibited. However, a No-Rise Certificate may be used to grant permission to develop in a floodway.

**What are 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 apply to new construction and substantial improvements.

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

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

SFHAs are 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. They are shown on the DFIRM as zones labeled with the letters A, AO, AH, A1-A30, AE, A99, AR, AR/AE, AR/OA, AR/A1-A30, AR/A, V, VE, and V1-V30. In an 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.

For a more thorough explanation of a Floodplain and SFHA please check out: [https://www.fema.gov/flood-zones](https://www.fema.gov/flood-zones)
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, the open channels fill 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 as 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 your property is 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 https://www.lacounty.gov/emergency/alert-la/ website.

You will also have the option of registering your fax numbers and voice-over Internet Protocol (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.

Tsunami - What to Do

Tsunamis (pronounced soo-ná-meez), also known as seismic sea waves (mistakenly called “tidal waves”), are a series of enormous waves created by an underwater disturbance such as an earthquake, landslide, volcanic eruption, or meteorite. A tsunami can move hundreds of miles per hour in the open ocean and smash into land with waves as high as 100 feet or more. From the area where the tsunami originates, waves travel outward in all directions. Once the wave approaches the shore, it builds in height. The topography of the coastline and the ocean floor will influence the size of the wave. There may be more than one wave and the succeeding one may be larger than the one before. That is why a small tsunami at one beach can be a giant wave a few miles away. All tsunamis are potentially dangerous, even though they may not damage every coastline they strike. A tsunami can strike anywhere along most of the U.S. coastline. The most destructive tsunamis have occurred along the coasts of California, Oregon, Washington, Alaska, and Hawaii. Earthquake-induced movement of the ocean floor most often generates tsunamis. If a major earthquake or landslide occurs close to shore, the first wave in a series could reach the beach in a few minutes, even before a warning is issued. Areas are at greater risk if they are less than 25 feet above sea level and within a mile of the shoreline. Drowning is the most common cause of death associated with a tsunami. Tsunami waves and the receding water are very destructive to structures in the run-up zone. Other hazards include flooding, contamination of drinking water, and fires from gas lines or ruptured tanks.

What to Do Before and During a Tsunami

The following are guidelines for what you should do if a tsunami is likely in your area:

1. Turn on your radio to learn if there is a tsunami warning.
2. If an earthquake occurs and you are in a coastal area move inland to higher ground immediately and stay there.
3. Stay away from the beach. Never go down to the beach to watch a tsunami come in. If you can see the wave you are too close to escape it.

CAUTION - If there is noticeable recession in water away from the shoreline this is nature’s tsunami warning and it should be heeded. You should move away immediately.

What to Do After a Tsunami

The following are guidelines for the period following a tsunami:

1. Stay away from flooded and damaged areas until officials say it is safe to return.
2. Stay away from debris in the water; it may pose a safety hazard to boats and people. Save yourself - not your possessions

See https://www.ready.gov/tsunamis for more information.
The original storm drain system was developed in the 1930s 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, anti-freeze, 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.

A stream is a watercourse that is a naturally occurring swale or depression, or engineered channel which carries fresh or estuarine water either seasonally or year round. It is the desire of the City of Los Angeles to protect streams and the native riparian area vegetation along stream systems and riparian areas. Los Angeles Municipal Code Sections 64.07, 64.08, and 64.09 prohibit anything that obstructs or interferes with the flow of water through a water course or channel in any manner without proper permits.

If you want to know more about our watershed protection program including clean water, please log on to: https://www.lastormwater.org

**Water course Disruption Permit**

A watercourse disruption permit (W-Permit) is necessary if the proposed construction disrupts the natural flow within the existing water course. Effects such as altering the flow path, rate, and cross section of the water course. Before LABOE issues a W-Permit, the project will need to be reviewed and approval by other government agencies.

For additional information please visit Watercourse Manual Page: https://engpermitmanual.lacity.org/documents/137

### Typical Flood Problems

#### Hillside Drainage Problem

This is the cause of most insurance claims in the City of Los Angeles. 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 available at designated local fire stations during the rainy season. Please refer to Page 9 of this newsletter under the heading “Sand Bags” for more info.

#### 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 oversized 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) - 773-2489 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.

### 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 public owned catch basins to request cleaning and floodwaters overtopping the curb for engineering investigations.

### 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.
Higher Flood Risk Due to Aging Infrastructure
A looming 100-year mega-storm threatens many L.A. residents with at least a foot of flooding due to crumbling stormwater infrastructure. A new scientific study conducted by the University of California, Irvine found that many of the flood control channels in L.A. have become clogged with sediment and vegetation. This has drastically reduced the capacity of water conveyance, placing many residents at risk of flooding. Meanwhile, a number of meteorologists are predicting a “mega-storm” will hit California within the next decade. Typically, the golden state has a 1-in-50 chance of experiencing a weekslong storm featuring torrential rains. Similar to the winter storm of 1861-62 that destroyed communities across the state. However, due to climate change and altering ocean temperatures, many scientists believe this chance will increase significantly. These converging events have created a considerable flooding hazard for many L.A. resident. Community members and homeowners are being urged to insure their property and prepare for the worst.

Property Protection
For property protection advice or to request a site visit, please contact Mr. Samson Wong by phone at (213) 485-4558 or by email at samson.wong@lacity.org. Mr. Wong is a Civil Engineering Associate IV with the City of Los Angeles who works with DWR and FEMA representatives.

2022 Floodplain Management Plan Update
The annual Floodplain Management Plan (FMP) progress report for 2022 is currently being prepared and is anticipated to be completed by December 2022. This progress report is a follow up on the 202 FMP update which was adopted on October 2020. The progress report provides a list of activities currently being performed by the City of Los Angeles to help protect lives and properties during a major flooding event. All previous progress reports can be found at: https://eng.lacity.org/about-us/divisions/clean-water/floodplain-management-plans-newsletter-and-reference-documents-update

Average Yearly Rainfall
According to the latest statistics from National Oceanic and Atmospheric Administration’s (NOAA) National Climatic Data Center, precipitation averaged across the Continental United States in 2021 was 30.48 inches, 0.54 inches above the 20thcentury average. This ranked 2021 in the middle third of historical record. While much of the Southwest region experienced drought conditions, the Great Lakes, Plains, Southeast and Mid-Atlantic areas recorded above average annual precipitation.

Per County of Los Angeles precipitation records for the 2021-22 water year (from October 1, 2021 to September 30, 2022), the Downtown Los Angeles (USC) gauge ended the water year with 10.69 inches of rain. (This is about 8.6% below the average rainfall of 11.70 inches.)