



# **NATIONAL FLOOD INSURANCE PROGRAM**

2013

THE CITY OF LOS ANGELES PROVIDES FLOOD ZONE INFORMATION:

The City of Los Angeles participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in the floodplain or not. The NFIP insures buildings, including mobile homes, with two types of coverage: Structural and Contents. Structural coverage is for walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building. Standard home insurance policies do not cover flood damages. There is a 30 day waiting period for flood insurance policies to take effect.

*Call or search the web to find property specific flood information and Elevation Certificates at:*

<http://navigatela.lacity.org>

*Tel. : (213)485-4820*

*e-mail: [ENG.NFIP@lacity.org](mailto:ENG.NFIP@lacity.org)*

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.

- This postcard is intended for insurers, real estate professionals, mortgage brokers and lenders. If you received this postcard in error, please disregard.
- The City has earned a Community Rating System score of 7. A total of 15% insurance premium discount applies to all new and renewed flood insurance policies in Special Flood Hazard Areas (SFHA) only within the City of Los Angeles. All flood insurance properties outside SFHAs continue to have a 5% discount.

**The Insurance Manual and revisions are available at  
<http://www.fema.gov/business/nfip/manual.shtm>**

Note: According to the City of Los Angeles Ordinance No. 172081, it is mandatory that sellers, lessees or renters give written notice to all prospective and interested parties including, but not limited to purchasers, lessees and renters, prior to finalization of such a transaction when the subject land and/or structures are located in Special Flood Hazard Areas. Failure to give such notice shall be the basis for rescinding any sale, lease or rental agreement.



**City of Los Angeles**  
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