



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

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.

Increase in Premium Discount:

Effective October 1, 2005, new and renewed flood policies in Special Flood Hazard Areas will receive an additional 5% premium discount. This increase will bring the total discount to 15%. This subsidy is due to the City of Los Angeles' active participation in the National Flood Insurance Program (NFIP) and Community Rating System.

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. However, properties outside the Special Flood Risk Areas will only receive a 5% premium discount, but may qualify for a lower cost Preferred Risk Policy.

Your agent must use the October 2008 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>

Dear Resident / property owner:

This mailer is sent to you as a reminder that according to the Federal Emergency Management Agency's (FEMA) records your property is either considered a Repetitive Loss Property (RLP) or your property is exposed to a high flood hazard with a neighboring RLP. An RLP is property that has filed a minimum of two flood damage claims during a 10-year period .

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

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

If you have questions regarding this publication, you may call the NFIP Coordinator at (213) 485-4820 or e-mail at **ENG.NFIP@lacity.org**.

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

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

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 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. 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.

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.

Resident / Property Owner
«RLPAddressName»
«RLPAddressCity», «RLP State» «RLPAddressZipCode»

NFIP Coordinator
BUREAU OF ENGINEERING
1149 S. Broadway Street, Suite 810
Los Angeles CA 90015

Why you should consider buying Flood Insurance:

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.

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.

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.



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, call us at :

(213) 485-4820 (Call back time is within 2 business days).

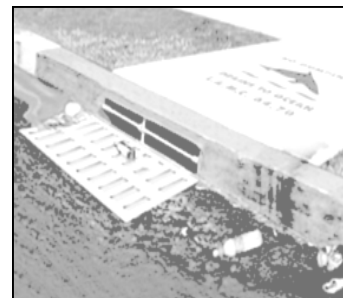
This information is also available to you directly through the internet at:

<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, the NFIP Coordinator will visit your property to review your flood problem and explain ways to stop flooding or prevent flood damage. Call the City's NFIP Coordinator 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**.

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 Coordinator at **(213) 485-4820** during the planning stages to inquire about the regulations applicable to your project. **Suspected illegal floodplain development can be reported at the same number.**

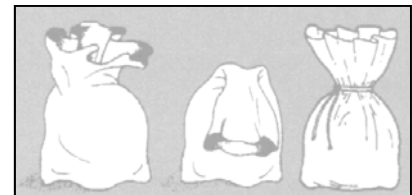
Hillside Problems: Report problems with hillsides as well as temporary erosion caused by construction projects, and alteration or modifications to natural drainage that affect your property to the Building and Safety Call Center at

(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](http://www/fema.gov) or at the City's Central Library (Science, Technology and Patents Department) at

<http://www.lapl.org/central/science.html>

