



# What to Know About Flood Risk The Lakes Community

Supervisory District 5

# What to Know About Flood Risk

Los Angeles County Public Works serves as the County's Floodplain Manager for unincorporated areas (i.e., areas not part of an incorporated city).

85 cities in Los Angeles County have their own floodplain managers.

Why we are here: Inform residents about their flood risk, how to lessen their flood risk, prepare for floods, and recover from floods by purchasing flood insurance.

# Flood Hazards and Risks

- No area is free of flood hazards or risk.
- Rainfall effects magnified by climate change
- Know the potential flood hazards in your area and your flood risk.
- Be prepared.



1. HAVE A PLAN



2. KEEP SUPPLIES



3. STAY INFORMED



4. GET INVOLVED

# Los Angeles County Hydrologic Picture



## Flood/drought cycles

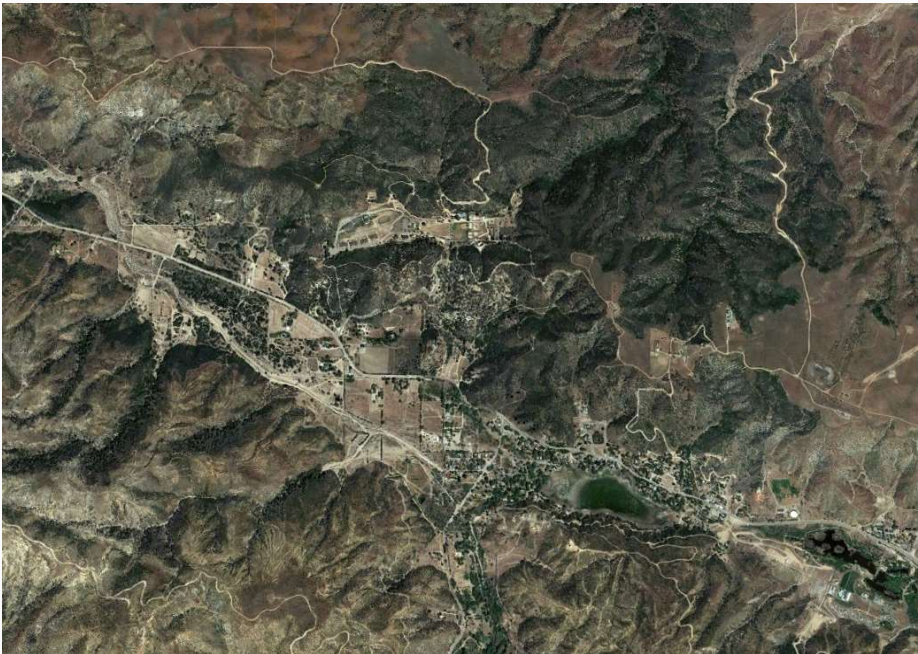
- Long drought periods
- Wildfires
- High intensity rainfall events and debris flows
- Effects magnified by climate change



# Lay of the Land

## The Lakes Community

Mountains, Wash Bottom, Sag Ponds

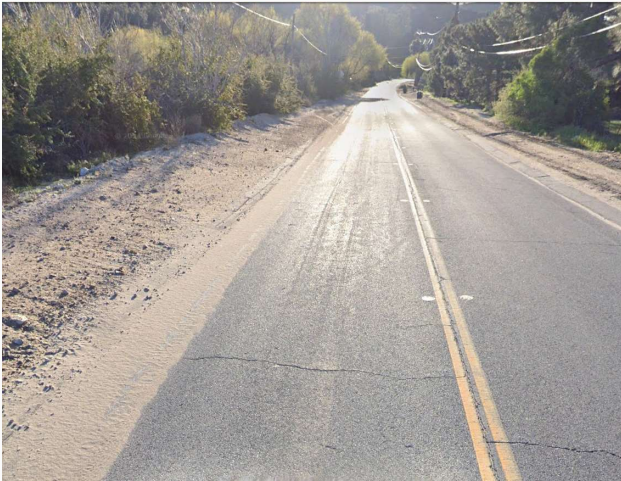


Homes Clustered



Homes Far Apart

# Types of Flood Hazards in The Lakes Community



**Rural – Few Urban Amenities**

# National Flood Insurance Program (NFIP) and County's Role

NFIP established in 1968 to address the rising costs of federal disaster assistance.

- Map flood risks
- Lessen flood risk
- Provide flood insurance

FEMA administers the NFIP

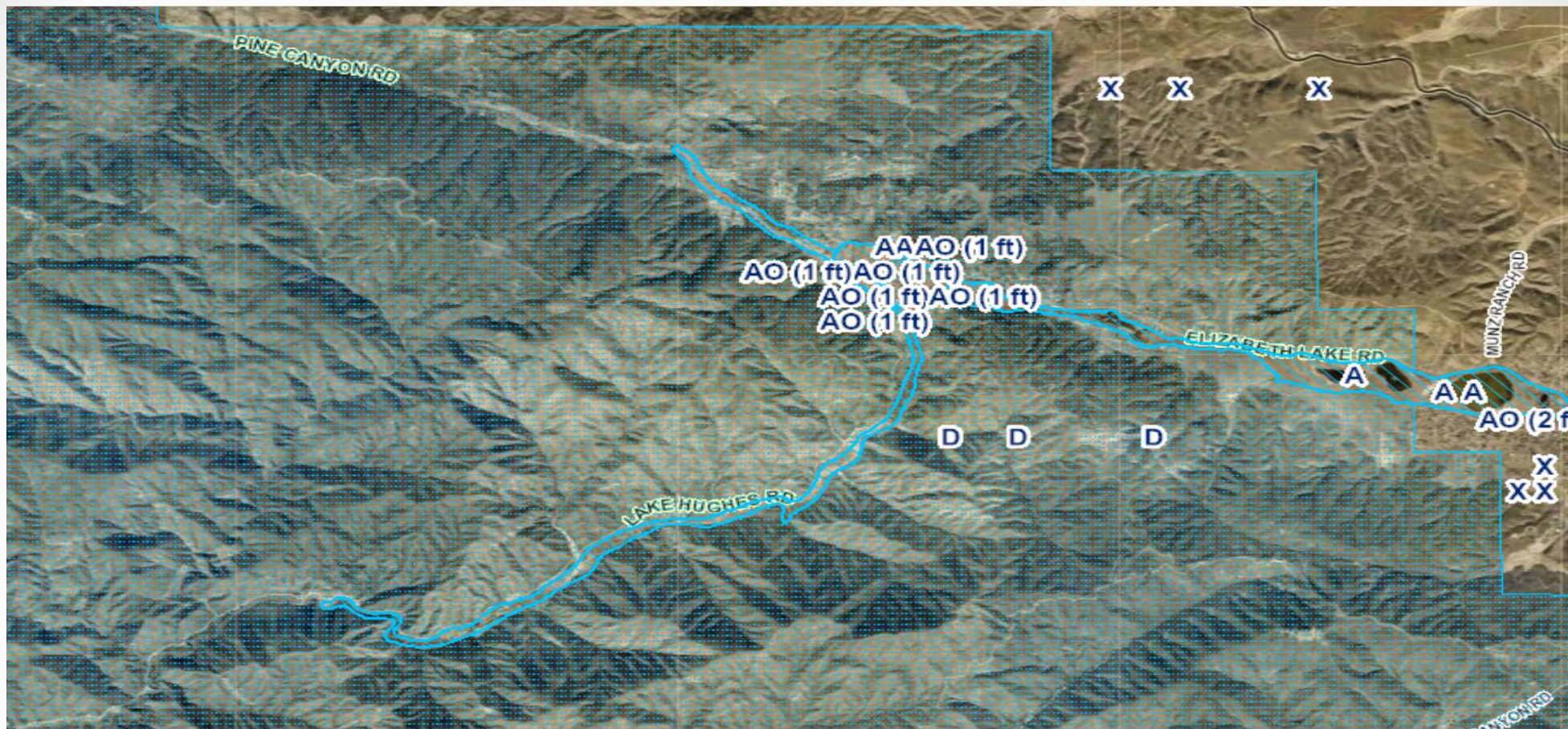


Los Angeles County (unincorporated areas) and most cities in the County joined the NFIP in the 1980s – 1990s

Cities are the NFIP administrators for their communities



# FEMA Flood Zones The Lakes Community



Zones A, AE, AO (100-Yr Flood Areas)



Zone X (outside 500-Yr Flood Area)

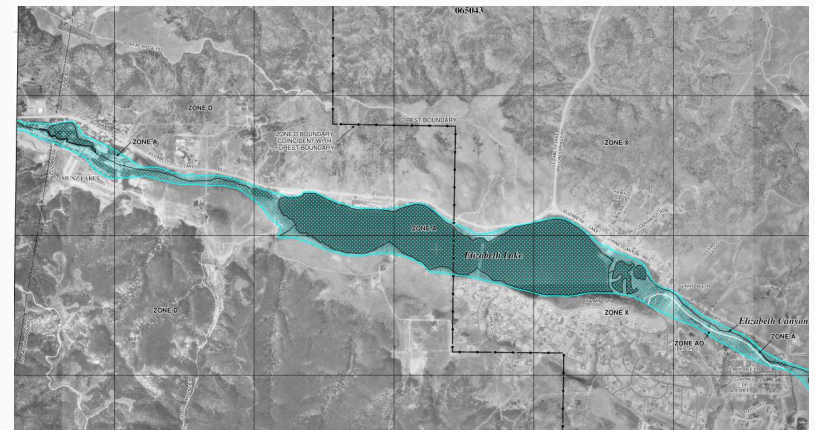
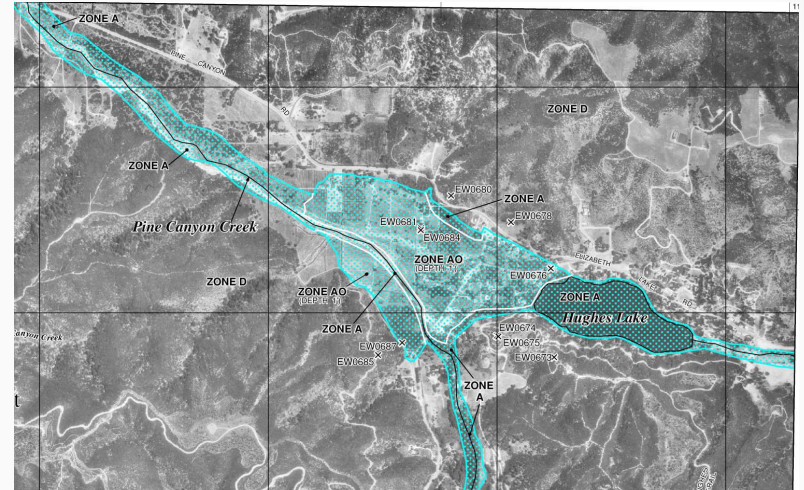


Zone D (possible but unknown flood risk)



# FEMA Flood Insurance Rate Maps

- Flood Insurance Rate Maps delineate zones of flood risk, especially severe flood risk areas (**Special Flood Hazard Areas**).
- The Maps are used for:
  - Identifying properties in Special Flood Hazard Areas that may have federal mandates to have flood insurance
  - Regulating development in floodplains



# FEMA Special Flood Hazard Areas The Lakes Community

## Special Flood Hazard Areas (SFHAs)

- Area covered by Base Flood (1% annual chance of flood – “100-yr flood”).
- NFIP’s floodplain management regulations are enforced by LA County in unincorporated areas.
- Zone A – No Base Flood Elevation identified.
- Zone AO – Base Flood depths identified.

# Flood Insurance Requirements

## Flood Insurance Requirements in SFHAs (Zones A, AO)

- Required for structures with federally-backed loans
  - Mortgages
  - Small Business Administration (SBA) loans
- Required *in perpetuity* for structures receiving FEMA Grants

## Flood Insurance Requirements Outside SFHAs

- Zone X: Minimal flood risk. Not federally required , but a lender may require.
- Zone D: Not federally required, but a lender may require
- Small Business Administration (SBA loans) – required for the life of the loan.

# Know Your Risk

Get the FEMA Flood Zones for your property at:

<https://waterforla.lacounty.gov/flood-preparation/>



A screenshot of the "Flood Zone Determination" website interface. The page has a dark header with the "Public Works LOS ANGELES COUNTY" logo and a search bar. Below the header is a navigation menu with "Tools" and "Flood Insurance Study" selected. A toolbar with various map tools like Home, Show Layers, Identify, Clear Selection, Pan, Zoom In, Zoom Out, Initial View, Previous Extent, Bookmarks, Line, Distance, and Erase is visible. The main content area is split into a left sidebar and a right map panel. The sidebar contains a "Welcome to Los Angeles County's Flood Zone Determination Website" message and a "FEMA Flood Zones" section with explanatory text. The map panel shows a topographic map with various flood zones overlaid in different colors and patterns, including AO (1 ft) and D zones. Street names like Pine Canyon Rd, Elizabeth Lake Rd, and Lake Hughes Rd are labeled. The bottom of the map shows a scale bar and a scale of 1:9,028.

# Know Your Risk (cont.)

Or get your FEMA Flood Zones at:  
<https://msc.fema.gov/portal/home>



## FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map? [?](#)

Enter an address, a place, or longitude/latitude coordinates:

Search



Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.

## About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the [Flood Hazard Mapping Updates Overview Fact Sheet](#)

# Consider Flood Insurance Options

No Area is completely free of flood risk.

Most homeowners' insurance policies do not cover flood damages.



Go to <https://floodsmart.gov>



# Consider Flood Insurance Options

## Flood Insurance

Used to be available only through NFIP – private alternatives now available

Required for buildings in 100-yr flood zone with federally-backed loans or FEMA grants

New rating system (Risk Rating 2.0)

- Premiums based on multiple factors, complex calculations, not Flood Zone
  - Unique to individual property/structure
- CRS discounts apply to properties in all flood zones



# Flood Insurance Coverage (NFIP Policies)

## Maximum Coverage

Single Family Home:                   \$250,000 structure  
  \$100,000 contents

Residential Manufactured/  
Mobile Home                           \$250,000 structure  
  \$100,000 contents

***Renters can also get flood insurance***





# Flood Insurance Coverage (NFIP Policies)

## Maximum Coverage – Non-Residential

Non-Residential Building:       \$500,000 structure  
  \$500,000 contents

Non-Residential Unit:                 \$0 structure  
  \$500,000 contents

Non-Residential  
Manufactured/Mobile Home   \$500,000 structure  
  \$500,000 contents



# Flood Insurance Coverage (NFIP Policies)

## What's Covered

- Personal property in building
- Equipment
- Self-propelled vehicles/machines not licensed for road use (e.g., wheelchairs)
- Parts and equipment as open stock
- Commercial contents
- Personal property removed to safety at another location to protect it from flood or imminent danger of flood for a period of 45 days.

**Basements:** Coverage is limited for improvements (finished walls/floors/ceilings) and personal belongings.

# Flood Insurance Coverage (NFIP Policies)

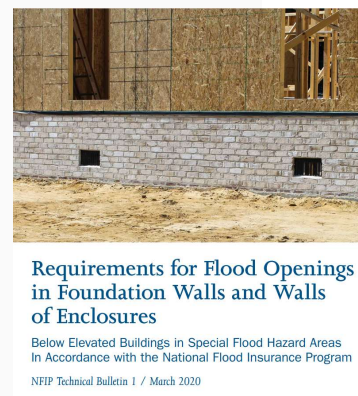
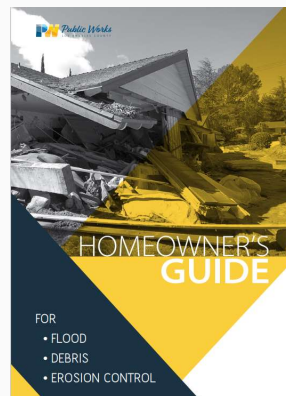
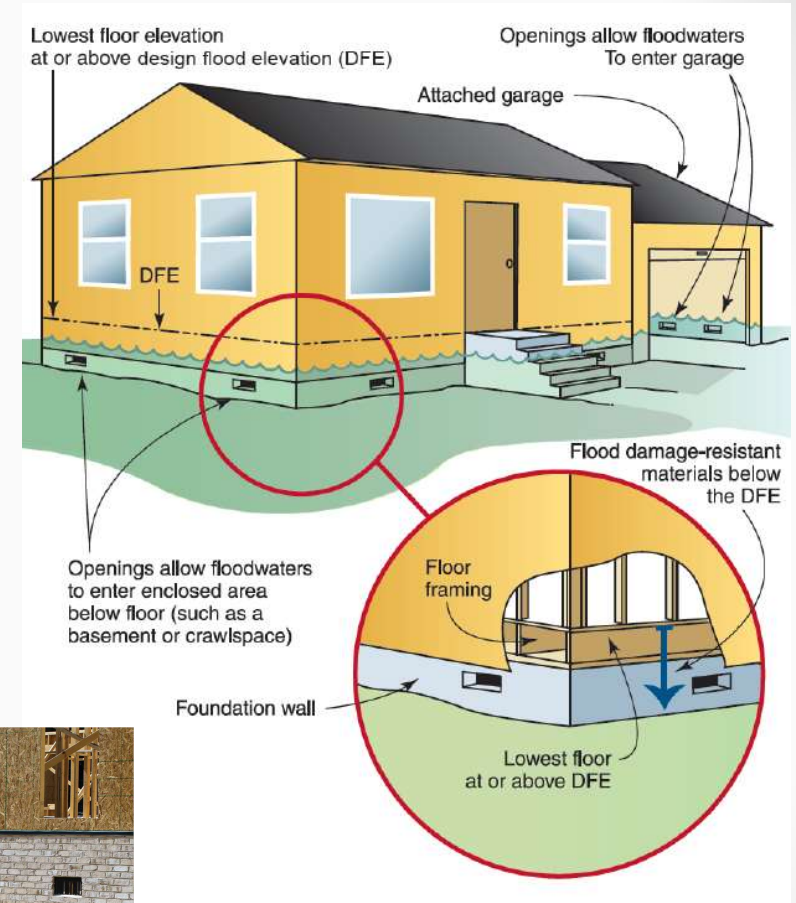
## What's **not** covered

- Automobiles
- Motorcycles
- Motorized equipment
- Customers' goods\*

\* *Coverage for customers' goods need to be covered under a separate Bailee's customer insurance policy*

# Protect Your Property

- Consider implementing flood resiliency measures on your structures
- Engage a drainage/erosion control specialist to develop interim and long-term drainage measures on your property
- Go to <https://waterforla.lacounty.gov/flood-preparation/>
- Installing measures and cleaning up on-site debris are the property owner's responsibility
- Hire licensed, bonded contractors and professionals



# What Else Should You Do?



Go to <https://ready.lacounty.gov>



1. HAVE A PLAN



2. KEEP SUPPLIES



3. STAY INFORMED



4. GET INVOLVED

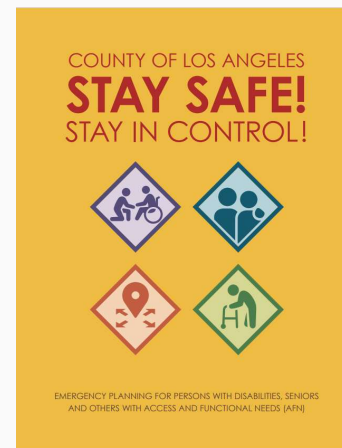
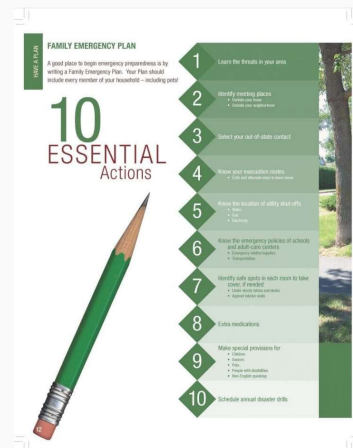
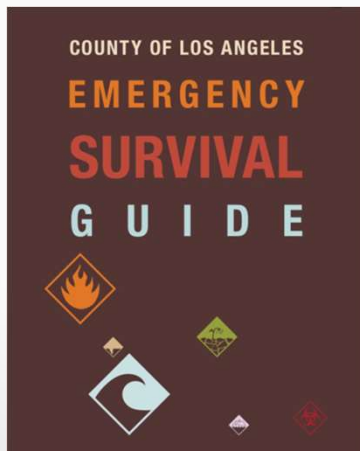
# Prepare Emergency Plans for Your Family

Go to <https://ready.lacounty.gov/have-a-plan/> for references including:

- ***Emergency Survival Guide***
- ***Family Emergency Plan***
- ***Household Communication Plan***
- ***Animal Preparedness***
- ***Large Animals and Horses***
- ***Individuals in Need of Special Assistance***



**1. HAVE A PLAN**



# Prepare an Emergency Kit

<https://ready.lacounty.gov/keep-supplies/>

- Water for 7- 10 days (1 gallon per person per day)
- Food for 7- 10 days
- Don't forget water and food for pets!
- First-aid kit; sanitation & hygiene supplies
- Flashlights (with extra batteries)
- Radio (with extra batteries)
- Medications; don't forget pets
- Clothing and sturdy shoes
- Tools (gloves, wrench, duct tape, fire extinguisher, whistle, etc.)



**2. KEEP SUPPLIES**

# Monitor Conditions

<https://ready.lacounty.gov/stay-informed/>

Use multiple mass notification communication tools:

- Register with **ALERT LA County**
- Enable **Wireless Emergency Alerts (WEAs)** on your cell phone
- Watch/listen for **Emergency Alert System (EAS)** on TV and radio programs
- Look into getting a **Weather Radio** for alerts from the Los Angeles/Oxnard National Weather Service Office.



3. STAY INFORMED





# Stay Alert

## Anticipate potential hazards:

- Water, mud and/or debris on roads and streets
- Downed trees or fallen limbs
- Power and traffic signal outages



**3. STAY INFORMED**



# Stay Informed Unincorporated Areas



Weather Conditions:

<https://www.weather.gov/lox/>



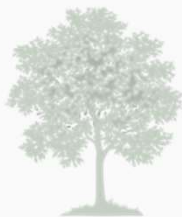
Road closures:

<https://pw.lacounty.gov/roadclosures/>



Sandbags:

<https://pw.lacounty.gov/dsg/sandbags/>



Tree Safety / Public Works Dispatch:

**1-800-675-HELP (4357)**



**3. STAY INFORMED**

# During Storm Events

- Monitor local radio and TV for weather conditions.
- Be prepared to evacuate. Know alternative routes.
- Never enter moving water.
  - Stay out of riverbeds, flood channels, flooded roads/streets
- Don't try to cross flooded areas
- **Stay away from downed powerlines**



3. STAY INFORMED

# Get Involved

- In major disasters, **more than 9 of every 10 victims are rescued by neighbors**, not professional responders.
- Free training resources and volunteer opportunities in Los Angeles County to help you and your community get ready to help during a disaster.

**(888) CERT-939**



**4. GET INVOLVED**



# What to Know About Flood Risk

**Thank You!**

# Contact Information – The Lakes Los Angeles County Public Works

## Flood Risk/Floodplain Information

Patricia Wood, P.E.

Senior Civil Engineer

[pwood@pw.lacounty.gov](mailto:pwood@pw.lacounty.gov)

(626) 458-6131

## Building Permits

Antelope Valley Permit Center

335 A East Avenue K-6

Lancaster, CA 93535

(661) 524-2390

Presentation will be posted at Public Works' website:

<https://pw.lacounty.gov/wmd/nfip>