

## **Acton Canyon East Branch FEMA Letter of Map Revision (LOMR) Frequently Asked Questions**

### **What is a Letter of Map Revision?**

A Letter of Map Revision (LOMR) is the Federal Emergency Management Agency's (FEMA's) modification to an effective Flood Insurance Rate Map (FIRM). LOMRs are prepared to provide more accurate information on the flow characteristics of an area of study associated with FEMA's Base Flood and where the Base Flood flows would occur. The LOMR officially revises the FIRM, and the Flood Insurance Study (FIS) report (the Flood Profile for the area of study), defining or modifying the effective Base Flood Elevations (BFEs) and boundaries of the FEMA Special Flood Hazard Areas (SFHAs) in the area of study. The LOMR is generally accompanied by an annotated copy of the affected portions of the FIRM and FIS report.

### **What are Flood Insurance Rate Maps? What are they used for?**

Flood Insurance Rate Maps (FIRMs) are prepared by the Federal Emergency Management Agency (FEMA) in coordination with communities participating in the National Flood Insurance Program, which FEMA administers. FIRMs are used to raise flood risk awareness, ensure buildings and structures are constructed safely according to floodplain management regulations, and to determine whether a structure is federally mandated to have flood insurance coverage.

### **Why is a Letter of Map Revision (LOMR) being pursued in the east branch of Acton Canyon?**

Public Works is pursuing a Letter of Map Revision (LOMR) for a neighborhood in the east branch of Acton Canyon to account for several factors, including updated hydrologic and topographic ("lay of the land") data, and to define Base Flood Elevations, which the current FEMA maps do not have. The LOMR will better inform the neighborhood's residents of their flood risks and help with their flood insurance premiums.

### **What do these Flood Insurance Rate Maps and the LOMR's annotated map show?**

Flood Insurance Rate Maps and the LOMR's annotated maps show several types of flood zones, each associated with a different category of flooding. The flood zones depicted on the maps for Acton Canyon are:

- **Zone A:** A Special Flood Hazard Area, covered by the floodwaters of a Base Flood (which has a 1% chance of being equaled or exceeded in any given year). In Zone A, Base Flood Elevations are not defined, so the extent of the floodplain is approximate.
- **Zone AE:** A Special Flood Hazard Area, covered by the floodwaters of a Base Flood (which has a 1% chance of being equaled or exceeded in any given year). In Zone AE, Base Flood Elevations are identified.
- **Zone X (Shaded):** Area of moderate flood hazard, covered by the waters of a 0.2% annual chance flood.
- **Zone X:** Area of lesser or minimal flood hazard, located outside the 0.2% annual chance flood area.

**What are the flood insurance requirements for these flood zone designations?**

- Zone A:  
and Zone AE Structures on properties with a federally-backed loan or that receive federal disaster assistance must have flood insurance. There is no federal insurance mandate for structures without such federal funding, but a lender may on its own require it.
- Zone X (Shaded):  
and Zone X No federal mandate for flood insurance for structures, but a lender may on its own require it. Property owners and renters are encouraged to discuss the purchase of flood insurance with their insurance agents. Properties can experience: floods larger than the magnitude upon which FEMA's maps are based; flood hazards resulting from local drainage issues; or other unmapped flood hazards.

**For flood insurance requirement questions, contact FEMA's National Flood Insurance Program (NFIP) at [1-877-336-2627](tel:1-877-336-2627).**

**How much does flood insurance cost?**

FEMA has implemented a completely new methodology, **Risk Rating 2.0**, for calculating the premiums for flood insurance offered by the NFIP. For more information, please refer to our [Risk Rating 2.0 web page](#).

**What revisions will the Acton Canyon East Branch Letter of Map Revision (LOMR) make to the area's Flood Insurance Rate Maps (FIRMs)?**

- The LOMR's changes to the FIRMs will result in no new Federal flood insurance mandates and no new/increased development restrictions for a number of properties that are currently mapped in Zone A, but these properties will see better defined Base Flood Elevations that will inform them of their flood risk and may help with their flood insurance premiums.
- The LOMR's changes to the FIRMs will result in a number of properties that are currently mapped as Zone X being mapped into a Special Flood Hazard Area (Zone AE). However, this change is not anticipated to impose new Federal flood insurance mandates or new/increased development restrictions, or affect current flood insurance premiums. This is because the extent of the new Special Flood Hazard Area is anticipated to be within the floodplain already shown in the Board-adopted County Floodway Map 408-ML3, and no insurable buildings are currently located within the County floodplain.
- Areas that are currently mapped as Zone X on the FIRM, and are not newly mapped into Zone AE by LOMR's changes to the FIRMs, will continue to be mapped as Zone X.
- Residents can review their property's current flood zone designations [HERE](#).
- For more information, please contact William Saunders at (626) 458-4335, or [floodanalysis@pw.lacounty.gov](mailto:floodanalysis@pw.lacounty.gov).

**When will the Acton Canyon East Branch Letter of Map Revision (LOMR) become effective?**

Public Works has initiated the drainage study for the LOMR, but has not yet submitted the LOMR application to FEMA. When the LOMR application is submitted (expected to be in summer 2026), and FEMA issues the LOMR (expected within 12 months later), the LOMR will go into effect 3 to 6 months after the date of issue. No new flood insurance requirements and Federal regulatory requirements apply to properties outside the currently mapped FEMA Special Flood Hazard Areas until the LOMR becomes effective.

**My property or structure is mapped in a Special Flood Hazard Area (Zone A) and the annotated map for the Acton Canyon East Branch Letter of Map Revision (LOMR) shows it in a Zone AE.**

- **Is there a way to get my property or structure out of the Special Flood Hazard Area designation?**

Yes, if the ground the structure is sitting on, is at or above the Base Flood Elevation.

Refer to: **How to Request a Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F)\*:** [fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f](https://fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f).

*\*Note: FEMA suspended issuing new LOMR-Fs in Los Angeles County.*

- **The ground my structure is sitting on is below the Base Flood Elevation. Can I still get out of the Special Flood Hazard Area designation?**

No. It is recommended you work with your insurance agent to provide as much information you can on your structure to obtain the best insurance rate. One type of information that may be identified during your talk with your agent is an Elevation Certificate for your structure. Where the Special Flood Hazard Area is a Zone AE, you would need to obtain the services of a California Professional Engineer or Land Surveyor to fill out the Elevation Certificate. Refer to: **Elevation Certificates: Who Needs Them and Why:** <https://www.floodsmart.gov/index.php/flood-map-zone/elevation-certificate>.

**The annotated map for the Acton Canyon East Branch Letter of Map Revision (LOMR) shows my property or structure would no longer mapped in a Special Flood Hazard Area (Zone AE). Will there be a way for me to remove the federal mandatory flood insurance requirement?**

Yes. Contact your insurance agent after the LOMR becomes effective but before the end of your policy term to request a policy cancellation. You will, however, need documentation from your lender that it has agreed to remove the requirement for flood insurance on your property.

Please note, you may want to consider maintaining flood insurance on your structure. Up to one-third of National Flood Insurance Program (NFIP) flood insurance claims are on structures located outside Special Flood Hazard Areas. NFIP flood insurance covers damages not only from the FEMA Base Flood, but also flooding events not mapped by FEMA (such as larger floods, mudflows, water main breaks). Also, claims can be filed without a federally declared disaster.

**Will there be any further changes to the Flood Insurance Rate Maps (FIRMs) for this area?**

Los Angeles County does not anticipate pursuing any further revisions to FEMA's FIRMs in the Acton Canyon area.