

Kagel Canyon FEMA Letter of Map Revision (LOMR) Frequently Asked Questions

What action is Public Works taking in Kagel Canyon?

In June 2022, Public Works applied to the Federal Emergency Management Agency (FEMA) for a Letter of Map Revision (LOMR) to revise the flood zones in Kagel Canyon shown on FEMA Flood Insurance Rate Map (FIRM) Panels 06037C1067F, 06037C1086F, and 06037C1088F. FEMA issued the LOMR on August 14, 2024. **The LOMR goes into effect on December 27, 2024.** Public Works expects FEMA to publish two newspaper notices in in *The Los Angeles Daily News* in late August to mid-September 2024, and a notice in the *Federal Register* the next working day after the second newspaper notice.

What is a Letter of Map Revision?

A Letter of Map Revision (LOMR) is the Federal Emergency Management Agency's (FEMA's) modification to one or more Flood Insurance Rate Maps (FIRMs) and the Flood Insurance Study (FIS) report covering the FIRMs. 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(s) and the Flood Insurance Study (FIS) report, modifying the effective Base Flood Elevations (BFEs), the boundaries of the FEMA Special Flood Hazard Areas (SFHAs), and the Flood Profile in the area of study. The LOMR is generally accompanied by an annotated copy of the affected portions of the FIRM(s) and FIS report.

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

The Federal Emergency Management Agency (FEMA) prepares Flood Insurance Rate Maps (FIRMs) 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. FEMA prepared the FIRMs for Kagel Canyon in 1980 in paper form. FEMA digitized the paper FIRMs in September 2008.

Why is there a Letter of Map Revision for Kagel Canyon?

The Letter of Map Revision (LOMR) in Kagel Canyon uses updated hydrologic and topographic ("lay of the land") data and engineering modeling to provide more accurate Base Flood Elevations and bring the Special Flood Hazard Areas into line with the actual alignment of Kagel Canyon's creek.

What do these Flood Insurance Rate Maps and the Letter of Map Revision's annotated map show?

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

- 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 D: Area of possible but undetermined flood hazards, located outside of Special Flood Hazard Areas.

Kagel Canyon
FEMA Letter of Map Revision (LOMR)
Frequently Asked Questions
Page 2 of 4

- Zone X (Shaded): Area of moderate flood hazard, covered by the waters of a 0.2% annual chance flood.

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

- Zone AE: Structures on properties with a federally-backed loan (e.g., most mortgages) 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. <https://www.fema.gov/media-library/assets/documents/104196>
- Zone D: No federal requirement 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.
- Zone X (Shaded): 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.

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

How much does flood insurance cost?

In 2021/2022, the Federal Emergency Management Agency implemented a completely new methodology, **Risk Rating 2.0**, for calculating the premiums for flood insurance offered by the National Flood Insurance Program (NFIP). The premiums are now based on the flood risk associated with the unique characteristics of the structure and property. Residents can view general information on NFIP policies in Kagel Canyon [HERE](#). For more information specific to a property, or for information on flood insurance policies that may be offered from private carriers, please contact an insurance agent.

What changes is the Kagel Canyon Letter of Map Revision (LOMR) making to the area's Flood Insurance Rate Maps (FIRMs)?

- The LOMR's changes to the area's FIRMs (dated September 2008) affect properties in Los Angeles County unincorporated area and the City of Los Angeles in Kagel Canyon.
- The LOMR's changes to the FIRMs will show a number of properties to be in areas of lower flood risk than that estimated by the 2008 FIRMs. Some properties mapped in a Special Flood Hazard Area (Zone AE) by the 2008 FIRMs will be mapped by the LOMR in Zone X (Shaded) or Zone D.
- The LOMR's changes to the FIRMs will also show a number of properties to be in areas of higher flood risk than that estimated by the 2008 FIRMs. Some properties that are mapped as Zone X (Shaded) or Zone D by the 2008 FIRMs will be newly mapped by the LOMR in a Special Flood Hazard Area (Zone AE). For buildings that are newly mapped into Special Flood Hazard Areas, there is a **one-time discount** on flood insurance policies offered through the National Flood Insurance Program. Ask your insurance agent for more information.
- The LOMR's changes to the FIRMs will also for a number of properties continue to show them to be in a Special Flood Hazard Area (Zone AE).
- Areas mapped as Zone D on the 2008 FIRM, and are not newly mapped by LOMR's changes to the FIRMs, will continue to be mapped as Zone D.
- Residents can review their property's current flood zone designations and those for the LOMR's map [HERE](#).

- For more information, contact Los Angeles County Public Works at FloodAnalysis@pw.lacounty.gov.

When will the Kagel Canyon Letter of Map Revision become effective?

The Letter of Map Revision (LOMR) will become effective on **December 27, 2024**. Current federal mandatory flood insurance requirements and regulatory requirements for development on properties mapped in Special Flood Hazard Areas by the 2008 Flood Insurance Rate Map remain in place until the LOMR goes into effect.

Are the residents in Kagel Canyon being notified of the Letter of Map Revision (LOMR)?

Yes. In December 2021, Public Works initially mailed notification letters to the property owners and residents affected by the LOMR's revisions of the FEMA flood zones. In January 2022, Public Works introduced the LOMR at the Kagel Canyon Civic Association Meeting, and held a virtual meeting with the affected property owners and residents. Public Works mailed out an additional notification Letter to the affected residents in June 2022, when the LOMR application was submitted to FEMA.

Public Works is again mailing letters to the affected property owners and residents notifying them of the LOMR being issued. FEMA is publishing two newspaper notices in in *The Los Angeles Daily News* in late August to mid-September 2024, and a notice in the *Federal Register* the next working day after the second newspaper notice. Public Works is informing the Kagel Canyon Civic Association and meeting with the affected property owners and residents about the issued LOMR in September 2024.

I disagree with the new flood zone boundaries on the Letter of Map Revision. Can I appeal?

Yes. The Federal Emergency Management Agency (FEMA) has a 90-day appeal period for the Letter of Map Revision (LOMR), starting on the date of FEMA's notice in the *Federal Register* (anticipated in early/mid-September 2024). **The end date of the appeal period is anticipated to be November 27, 2024.** Please note, during the period after Public Works' June 2022 LOMR application submittal to FEMA, the agency thoroughly vetted the engineering analyses and maps contained in Public Works' LOMR application package, and the LOMR issued by FEMA reflects that vetting. FEMA has very specific and strict criteria for appealing the LOMRs it issues. To be considered, **an appeal must be scientifically based**, usually requiring the services of a California Professional Civil Engineer and/or Land Surveyor. FEMA requires all appeals to the agency for this LOMR be funneled through Public Works for compilation. **Appeals must therefore be submitted to Public Works no later than November 15, 2024**, so Public Works can compile the appeal documents and submit them to FEMA by the appeal deadline.* More general information can be found [HERE](#), and technical requirements [HERE](#).

Note: Public Works will only be compiling the submitted appeals. **Public Works will not be performing any review or rejection of submitted appeals. All appeals submitted to Public Works will be transmitted to FEMA for its sole review and consideration.*

My property or structure is currently mapped in a Special Flood Hazard Area (Zone AE) and the annotated map for the Kagel Canyon Letter of Map Revision (LOMR) still shows it in a Zone AE.

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

Yes, if the ground the structure is sitting on, is at or above the Federal Emergency Management Agency's (FEMA's) 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. Be aware that the LOMA application will require an Elevation Certificate for your structure. Since the Special Flood Hazard Areas in Kagel Canyon are Zone AE, you will need to obtain the services of a California Professional Civil Engineer or Land Surveyor to gather the elevation information on your structure and property, and fill out the LOMA application and Elevation

Certificate. Your hired professional will need to submit the LOMA application to FEMA for its review and determination on whether to issue the LOMA.

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

- **The ground my structure is sitting on is below the LOMR's 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. Since the Special Flood Hazard Areas in Kagel Canyon are Zone AE, you will need to obtain the services of a California Professional Engineer or Land Surveyor to gather the elevation information on your structure and property, and fill out the Elevation Certificate. Refer to: *Elevation Certificates: Who Needs Them and Why*: floodsmart.gov/index.php/flood-map-zone/elevation-certificate.

The annotated map for the Kagel Canyon Letter of Map Revision shows my property or structure will no longer be 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 December 27, 2024**, the effective date of the Letter of Map Revision, **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 Federal Emergency Management Agency's (FEMA's) 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 federal disaster declaration.

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

Los Angeles County does not anticipate initiating any further revisions to FEMA's Flood Insurance Rate Maps in the Kagel Canyon area.