

Kagel Canyon 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), 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 Kagel Canyon?

Public Works is pursuing a Letter of Map Revision (LOMR) in Kagel Canyon to account for several factors, including updated hydrologic and topographic ("lay of the land") data, to provide more accurate Base Flood Elevations, and to align Special Flood Hazard Areas with the actual alignment of Kagel Canyon's creek.

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

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.
- **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.
- **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.

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 **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](#) and a [summary of Risk Rating 2.0 Year 1 Impacts on existing NFIP flood insurance policies in the Kagel Canyon ZIP code](#).

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

- The LOMR's changes to the FIRMs affect properties in Los Angeles County unincorporated areas and the City of Los Angeles in Kagel Canyon.
- The LOMR's changes to the FIRMs will show a decrease in the flood hazard on a number of properties. Some properties currently mapped in a Special Flood Hazard Area (Zone AE) will be mapped as Zone X (Shaded) or Zone D.
- The LOMR's changes to the FIRMs will show a number of properties in areas of higher flood risk than estimated by the current FIRMs. Some properties that are currently mapped as Zone X (Shaded) or Zone D will be mapped 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 for a number of properties continue to show them to be in a Special Flood Hazard Area (Zone AE).
- Areas currently mapped as Zone D on the 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 annotated map [HERE](#).
- For more information, please call: LA County Public Works at **(626) 458-6131**.

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

Public Works submitted the LOMR application to FEMA on June 7, 2022. It will take several months or more for FEMA to process the LOMR application and issue the LOMR. When FEMA issues the LOMR, the LOMR will go into effect approximately 6 months after the date of issue. Current federal mandatory flood insurance requirements and regulatory requirements for development on properties currently mapped in Special Flood Hazard Areas remain in place until the LOMR becomes effective.

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 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://www.fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f). Be aware that in most cases 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 Engineer or Land Surveyor to gather the elevation information on your structure and property and fill out the LOMA application and Elevation Certificate.

**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. 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](https://www.floodsmart.gov/index.php/flood-map-zone/elevation-certificate).

The annotated map for the Kagel Canyon 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 Kagel Canyon area.