

## Open Pacific Coast Study FEMA Flood Insurance Rate Map Revision Frequently Asked Questions

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

Flood Insurance Rate Maps are maps prepared by the Federal Emergency Management Agency (FEMA) in coordination with the local community to show flood risks in communities that are participating in the National Flood Insurance Program. The maps are used for raising flood risk awareness, insurance rating, and ensuring buildings are constructed safely according to floodplain management regulations.

### Why did FEMA revise its Flood Insurance Rate Maps for the coastal areas of the Los Angeles region?

FEMA's map revisions account for several factors, including: updated ocean measurement and topographic ("lay of the land") data; physical changes in the watershed; and better alignment with the current topography flood zone boundaries that were inadvertently "shifted" by a 2008 conversion of the 1980s-era paper maps into digital form.

### What do these Flood Insurance Rate Maps show?

FEMA's maps show several types of flood zones, each associated with a different type of flooding. The flood zones depicted on the new coastal maps are:

- Zones A and AE: A riverine Special Flood Hazard Area, covered by the floodwaters of a Base Flood (has a 1% chance of being equaled or exceeded in any given year).
  - Zone A – Base Flood Elevation is not identified
  - Zone AE – Base Flood Elevation is identified.
- Zones V and VE: A coastal area with a 1% or greater chance of flooding in any given year and an additional hazard associated with storm waves.
  - Zone V – Base Flood Elevation is not identified
  - Zone VE – Base Flood Elevation is 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, covered by waters of a "less than 0.2% annual chance" flood.

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

- Zones A, AE :  
Zones V, VE Flood insurance is required for structures in these zones on properties with a federally-backed loan and some types of federal disaster assistance. There is no federal insurance mandate for properties without structures in these zones, but a lender may require it. Insurance costs in *Zones AE and VE* may be lower than those in *Zones A and V*, because the risk is more specified.

FEMA factsheets:

#### Map Changes and Flood Insurance:

<https://www.floodsmart.gov/flood-map-zone>

#### Lower-Cost Rating Option for Buildings Newly Mapped into High-Risk Areas:

<https://agents.floodsmart.gov/servicing/map-change-keep-clients-up-to-date/moving-in>.

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- Zone D: No federal requirement for flood insurance, but a lender may still require it. The cost is the same as *Zone A*.
- Zone X (Shaded): No federal mandate for flood insurance, but a lender may still require it. Zone X Due to the lower risk, the cost is significantly lower than those for *Zones A, AE, V and VE*. 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.  
FEMA factsheet - **Preferred Risk Policy for Homeowners and Renters and Preferred Risk Policy Rates:**  
<https://www.fema.gov/media-library/assets/documents/17576>.
- For flood insurance requirement questions, contact the National Flood Insurance Program (NFIP) at **1-877-336-2627**

#### What are the changes from the revised Flood Insurance Rate Maps for unincorporated areas?

- The revised maps show a decrease in the flood hazard on privately owned properties. Some properties that used to be mapped in a Special Flood Hazard Area (Zones A, AE, V, VE) are now mapped as Zone X (Shaded) or Zone X. Some privately owned properties that used to be mapped as Zone X (Shaded) are now mapped as Zone X.
- Some buildings, in Marina del Rey on County-owned land, including some that were privately built, that used to be mapped as Zone X (Shaded) are now mapped in in a Special Flood Hazard Area (Zone AE).
- The new maps now for publicly-owned beaches show the same or increased flood hazard (Zone VE, X (Shaded)).
- Unincorporated areas that used to be mapped as Zone D under FEMA's old maps now have the following designations: privately owned, Zone X; Federal and State owned, Zone D.
- The old and new flood zones can be seen on Public Works' LA County FEMA Map (FIRM) Revision Viewer at: <https://apps.gis.lacounty.gov/dpw/m/?viewer=femafirmrevision>. Unincorporated residents with additional questions can call Los Angeles County Public Works at **(626) 458-6131**.

#### What are the changes from the revised Flood Insurance Rate Maps for cities along the coast?

- The old and new flood zones can be seen on Public Works' LA County FEMA Map (FIRM) Revision Viewer at: <https://apps.gis.lacounty.gov/dpw/m/?viewer=femafirmrevision>. Residents in the cities should contact their city's Floodplain Manager/NFIP Administrator for questions on the flood zone changes on their properties and the effects of the changes. City Floodplain Managers/NFIP Administrators are usually at their city's public works or building and safety department.

#### My property or structure is mapped in a Special Flood Hazard Area.

- **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)\*:** <https://www.fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f>.  
*\*Note: FEMA has suspended 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 obtain the services of a California Professional Engineer or Land Surveyor to fill out an Elevation Certificate. It will best define your flood risk and thus enable you to obtain the best insurance rate you can. Refer to: **Elevation Certificates: Who Needs Them and Why:** <https://www.floodsmart.gov/index.php/flood-map-zone/elevation-certificate>.

**My property or structure is no longer mapped in a Special Flood Hazard Area. Is there a way for me to remove the mandatory flood insurance requirement?**

Yes, contact your insurance agent before the end of your policy term to request a policy cancellation. You will need documentation from your lender that it has agreed to remove the requirement for flood insurance on your property. However, you should consider keeping your flood policy and request your insurance agent to simply transition it to a lower cost Preferred Risk Policy (PRP). This does not require your lender's approval and any difference in premium will be refunded to you.

**Will there be any further changes to the Flood Insurance Rate Maps for these coastal areas?**

No further changes are anticipated.