



Santa Clara River 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 prepared by the Federal Emergency Management Agency (FEMA) in coordination with communities participating in the National Flood Insurance Program. Flood Insurance Rate Maps are used to raise flood risk awareness, provide basis for insurance rating and ensures buildings are constructed safely according to floodplain management regulations.

Why is FEMA revising its Flood Insurance Rate Maps for the Santa Clara River watershed?

Map revisions account for several factors, including: updated hydrologic and topographic ("lay of the land") data; physical changes in the watershed; and alignment with the current topography following FEMA's conversion to digital maps in 2008.

What do these Flood Insurance Rate Maps show?

Flood Insurance Rate Maps show several types of flood zones, each associated with a different category of flooding. The flood zones depicted on the new maps are:

- Zones A, AE, AH, AO: A 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 – Riverine flooding, Base Flood Elevation is not identified
 - Zone AE – Riverine flooding, Base Flood Elevation is identified.
 - Zone AH – Shallow flooding (ponding), Base Flood Elevation is identified.
 - Zone AO – Shallow flooding, Base Flood depth 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, AH, AO: Structures on properties with a Federally-backed loan and that receive federal disaster assistance must have flood insurance. There is no federal insurance mandate for properties without structures, but a lender may require it. Note: Insurance costs in Zones AE, AH and AO may be lower than properties in Zone A because the flood risk is more specified.

Additional resources from FEMA:

Map Changes and Flood Insurance

floodsmart.gov/flood-map-zone

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

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 require it. The cost is the same as *Zone A*.
- Zone X (Shaded): No federal mandate for flood insurance, but a lender may require it. Zone X 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. Note: Due to the lower risk, insurance costs are significantly lower than properties in *Zones A, AE, AH and AO*.
Additional resource from FEMA: **Preferred Risk Policy for Homeowners and Renters and Preferred Risk Policy Rates:**
[fema.gov/media-library/assets/documents/17576](https://www.fema.gov/media-library/assets/documents/17576).

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

What revisions were made to the Flood Insurance Rate Maps?

- Changes to the revised maps affect properties in Los Angeles County unincorporated areas and the City of Santa Clarita. Note: Several revised maps cover areas in the Cities of Los Angeles and San Fernando; however, there are no flood zone changes in these cities.
- The revised maps will show a decrease in the flood hazard on select properties. Some properties currently mapped in a Special Flood Hazard Area (Zones A, AE, AH, AO) will be mapped as Zone X (Shaded) or Zone X. Some properties currently mapped as Zone X (Shaded) will be mapped as Zone X.
- The revised maps will show select properties in areas of higher flood risk than previously estimated. Some properties that are currently mapped as Zone X (Shaded) or Zone D will be mapped in in a Special Flood Hazard Area (Zones A, AE, AH, AO).
- The revised maps will continue to show select properties to be in a Special Flood Hazard Area (Zones A, AE, AH, AO). Some properties currently mapped in Zone A will be mapped as Zone AE, AH, AO which will have defined Base Flood Elevations or Base Flood depths; others will remain mapped as Zone A.
- Areas mapped as Zone D under previous FEMA maps, but not newly mapped in a Special Flood Hazard Area (Zones A, AE, AH, AO), will now be designated as Zone X (privately owned properties) and Zone D (Federal and State owned lands).
- Residents can review their property's flood zones designation at: pw.lacounty.gov/floodzone/newfemastudies.
- For more information, please call: LA County Public Works at **(626) 458-6131** (LA County unincorporated area residents) or City of Santa Clarita at **(661) 255-4935** or **(661) 255-4942** (City of Santa Clarita residents).

When do the revised Flood Insurance Rate Maps become effective?

Revised Flood Insurance Maps and Flood Zone designations are effective as of June 2, 2021. Current mandatory flood insurance requirements and Federal regulatory requirements on property developments currently mapped in Special Flood Hazard Areas remain in place until revised maps are become effective on June 2, 2021.

There was a Letter of Map Change (Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F), or Letter of Map Revision (LOMR)) that covered my property. What happened to it? FEMA considered these Letters of Map Change (LOMCs) when revising the maps. Some of the LOMCs were incorporated into the revised maps. Some LOMCs were not incorporated into the revised maps, but FEMA is revalidating them. FEMA is superseding some LOMCs, and they will no longer be valid when the new maps become effective on June 2, 2021. To review a list of FEMA's LOMC actions, visit: pw.lacounty.gov/wmd/NFIP/documents/SCRWFMR/ImpactsOnLOMCs.pdf.

My property or structure is mapped in a Special Flood Hazard Area and the Letter of Map Change for it is being superseded (will no longer be valid).

- **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.
Note: FEMA suspended issuing new LOMR-Fs in LA 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 enable you to obtain the best insurance rate. Refer to: **Elevation Certificates: Who Needs Them and Why:** 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 after the new flood map becomes effective (June 2, 2021) but 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, consider keeping your flood policy and request your insurance agent to 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.

Also note that your property may still be in a floodplain mapped by the County on its County Floodway Maps for its Capital (50-year) Flood. The LOMA or LOMR issued by FEMA will not affect a local agency's requirements for development in floodplains identified on the County Floodway Maps.

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

LA County anticipates pursuing a Letter of Map Revision to reflect the construction of a storm drain that mitigates flood impacts.