

## Topanga, Old Topanga, Cold, Dark and Escondido Canyons 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) to show flood risks in communities that are participating in the National Flood Insurance Program. The maps are used for insurance rating and floodplain management.

### **Why is FEMA revising its Flood Insurance Rate Maps for Topanga and the other canyons?**

Conversion of FEMA's 1980 paper maps into digital form in 2008 resulted in flood zone boundaries that did not completely align with the area's current topography ("lay of the land"). This recent revision shifts flood zone boundaries to better align them with the topography.

### **What are the changes from the revised Flood Insurance Rate Maps for Topanga and the other canyons?**

- The revised maps will show a decrease in the flood hazard on many properties. However, for some properties the revised maps will show the same or increased flood hazard. The revised maps will also newly map some properties into Special Flood Hazard Areas (*Zone A*, *Zone AE*) that were not previously mapped in this flood area before. Additionally, some properties now have areas designated as *Zone X (Shaded)*.
- Areas mapped as *Zone D* under FEMA's old maps will now have the following designations: privately owned, *Zone X*; Federal and State owned, *Zone D*.

### **What do each of the flood zone designations represent?**

- **Zones A and AE:** 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* – Base Flood Elevation is not identified
  - *Zone AE* – 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 hazard, covered by the waters of a 0.2% chance of flood.
- **Zone X:** Area of minimal hazard, covered by waters of a "less than 0.2% chance" flood.

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

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

FEMA factsheets:

#### **Map Changes and Flood Insurance:**

<https://www.fema.gov/media-library/assets/documents/104196>

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

<https://www.fema.gov/media-library/assets/documents/126027>.

- 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. Due to the lower risk, the cost is significantly lower than those for *Zones A and AE*. Property owners and renters are encouraged to discuss the purchase of flood insurance with their insurance agent. 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 FEMA at 1-800-427-4661

**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/media-library/assets/documents/19871>.
- **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 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.fema.gov/media-library/assets/documents/32330>.
- **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 for a property or structure?**  
Yes, to remove a mandatory flood insurance requirement, refer to FEMA's **Flood Insurance Manual** (Section 14 - Cancellation/Nullification) at:  
<https://www.fema.gov/media-library/assets/documents/162601>.

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

No further changes are anticipated.