



Federal Emergency Management Agency

Washington, D.C. 20472

JAN 19 1996

~~The Honorable Michael Antonovich~~
~~Chairman, Los Angeles County~~
Board of Supervisors
500 West Temple Street, Room 822
Los Angeles, California 90012

IN REPLY REFER TO:
Case No.: 95-09-1034A
Community: Los Angeles County, California
Community No.: 065043
Map Panel Affected: 0365 B

T-218-65-RS

~~Dear Mr. [REDACTED]:~~
This is in response to a letter dated September 14, 1995, from ~~[REDACTED]~~, Assistant Deputy Director, Planning Division, County of Los Angeles, Department of Public Works, requesting that the Federal Emergency Management Agency determine whether the following property is located in a Special Flood Hazard Area (SFHA), an area that would be inundated by a flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This property has been elevated by the placement of fill.

Property Description: Lots 151 and 152, Tract 35157, as shown on the Plat recorded as Instrument No. 87-1622405, in Book 1095, Pages 48 through 55, in the Office of the Recorder, Los Angeles County, California

Community and State: Los Angeles County, California

All fees necessary to process this Letter of Map Revision (LOMR), a total of \$505, have been received.

On December 20, 1995, we received all information necessary to process this request. After comparing this information to the National Flood Insurance Program (NFIP) map for your community, we determined that although portions of the property described above would be inundated by a base flood, the existing structures on the property would not be inundated. Therefore, this letter revises the map that accompanied the LOMR dated October 20, 1992, for Los Angeles County, California, to remove the structures from the SFHA. The October 20 LOMR revised the effective NFIP Map Number 065043, Panel 0365 B, dated December 2, 1980. The structures are now located in Zone C, an area of minimal flooding outside the SFHA. Because portions of the property are in the SFHA, any future construction or substantial improvement on the property remains subject to Federal, State, and local regulations for floodplain management.

You should note that this property could be inundated by a flood greater than the base flood or by local flooding conditions not shown on the NFIP map. Also, although we have based our determination on the flood data presently available, flood conditions may change or new information may be generated that would supersede this determination.

Even though this property is not included in an SFHA, it could be inundated by a flooding event of greater magnitude than the base flood. In fact, more than 25 percent of all losses in the NFIP occur to structures located outside the SFHA in Zones B, C, or X. More than 25 percent of all policies purchased under the NFIP protect structures located in these zones. This clearly illustrates that there is a risk of flooding in non-SFHAs. That risk is just not as great as the flood risk to structures located in SFHAs. In order to offer flood insurance protection to owners of such structures, the NFIP offers two types of

flood insurance policies: the Standard Policy and the Preferred Risk Policy (PRP). The PRP is available at low cost for one- to four-family homes located outside the SFHA with little or no loss history. The Standard Policy is available for all other structures. Owners should discuss their individual flood risk situation and insurance needs with their insurance agent or company before making a final decision regarding flood insurance coverage.

To ensure continued eligibility to participate in the NFIP, your community must enforce its floodplain management regulations using, at a minimum, the flood elevations and zone designations shown on the NFIP map for your community, including the revision effected by this letter. This response is based on the minimum criteria established by the NFIP. State and community officials, based on knowledge of local conditions and in the interest of public safety, may set higher standards for construction in the floodplain. If the State of California or your community has adopted more restrictive or comprehensive floodplain management criteria, those criteria take precedence over the minimum Federal criteria.

This revision has been made pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (Public Law 93-234) and is in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, Public Law 90-488), 42 U.S.C. 4001-4128, and 44 CFR Part 65.

Because this LOMR will not be printed and distributed to primary map users, such as local insurance agents and mortgage lenders, your community will serve as a repository for these new data. We encourage you to disseminate the information reflected by this LOMR throughout your community so that interested persons, such as property owners, local insurance agents, and mortgage lenders, may benefit from the information. We also encourage you to prepare an article for publication in your community's local newspaper that would describe the changes that have been made and the assistance that officials of your community will give to interested persons by providing these data and interpreting the NFIP maps.

A copy of this LOMR is being sent to your community's official NFIP map repository where, in accordance with regulations adopted by your community when it made application to join the NFIP, it should be attached to the community's official record copy of the NFIP map, which is available for public inspection.

If you have any questions or if we can be of further assistance, please contact [REDACTED] of our staff in Washington, DC, either by telephone at (202) 646-2746 or by facsimile at (202) 646-4596.

Sincerely,



Michael K. Buckley, P.E., Chief
Hazard Identification Branch
Mitigation Directorate

cc: Community Map Repository

[REDACTED]
Assistant Deputy Director
Planning Division
County of Los Angeles
Department of Public Works