



# Federal Emergency Management Agency

Washington, D.C. 20472

JUL 31 1995

Mr. John K. Hetman, P.E.  
South Bay Engineering Company  
304 Tejon Place  
Palos Verdes Estates, California 90274

IN REPLY REFER TO:  
Case No.: 95-09-593A  
Community: Los Angeles County, California  
Community No.: 065043  
Map Panel Affected: 0025 B

T-218-70-R

Dear Mr. Hetman:

This is in response to your letter dated April 20, 1995, 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).

Property Description: A portion of Parcels 1 and 2, as shown in the Record of Survey recorded as Instrument No. 95-127720, in Book 145, Pages 12 through 13, in the Office of the Recorder, Los Angeles County, California

Community: Los Angeles County

State: California

The legal description of the portion mentioned above is as follows:

All of Parcels 1 and 2, except the following portion:

Commencing at the northeast corner of Section 20, Township 8 North, Range 18 West, San Bernardino Meridian, thence S 89°57'50" W a distance of 1,172.04 feet to the POINT OF BEGINNING; thence S 39°38'50" E a distance of 86.08 feet; thence S 67°05'02" E a distance of 42.78 feet; thence S 38°11'13" E a distance of 36.88 feet; thence S 58°53'05" E a distance of 33.35 feet; thence S 27°21'12" E a distance of 23.27 feet; thence S 49°59'09" E a distance of 20.94 feet; thence S 17°21'21" E a distance of 17.40 feet; thence S 46°38'51" E a distance of 58.94 feet; thence N 87°50'46" E a distance of 62.43 feet; thence S 45°27'30" E a distance of 21.07 feet; thence S 03°45'58" E a distance of 38.31 feet; thence S 18°24'03" W a distance of 22.76 feet; thence S 47°14'22" E a distance of 252.97 feet; thence S 31°52'57" E a distance of 38.78 feet; thence S 53°55'44" E a distance of 29.43 feet; thence S 68°52'35" E a distance of 64.01 feet; thence S 79°42'45" E a distance of 40.63 feet; thence N 50°03'22" E a distance of 30.04 feet; thence N 74°58'08" E a distance of 26.64 feet; thence N 88°20'22" E a distance of 29.83 feet; thence S 38°24'07" E a distance of 26.54 feet; thence S 23°58'13" E a distance of 22.45 feet; thence S 66°50'16" E a distance of 17.54 feet; thence N 73°08'16" E a distance of 47.28 feet; thence S 57°55'32" E a distance of 38.90 feet; thence N 87°38'03" E a distance of 33.01 feet; thence S 72°33'51" E a distance of 44.87 feet; thence S 56°24'27" E a distance of 18.45 feet; thence S 82°03'49" E a distance of 44.14 feet; thence S 53°55'37" E a distance of 38.99

feet; thence S 29°46'56" E a distance of 10.32 feet; thence S 08°58'31" E a distance of 40.28 feet; thence S 52°00'18" E a distance of 26.07 feet; thence S 36°39'02" E a distance of 25.91 feet; thence S 49°04'17" E a distance of 31.84 feet; thence S 03°57'31" E a distance of 20.05 feet; thence S 46°06'15" E a distance of 23.22 feet; thence S 63°54'05" E a distance of 28.48 feet; thence N 88°10'40" E a distance of 25.23 feet; thence S 64°32'05" E a distance of 43.96 feet; thence S 29°05'37" E a distance of 26.20 feet; thence S 50°05'04" E a distance of 40.42 feet; thence S 34°14'20" E a distance of 43.35 feet; thence S 24°58'08" E a distance of 28.85 feet; thence S 39°09'14" E a distance of 82.82 feet; thence S 15°45'53" E a distance of 163.00 feet; thence S 30°30'22" E a distance of 85.04 feet; thence S 38°36'58" E a distance of 61.04 feet; thence S 47°54'35" E a distance of 30.20 feet; thence S 41°37'35" E a distance of 81.48 feet; thence S 50°01'15" E a distance of 65.54 feet; thence S 28°04'37" E a distance of 33.89 feet; thence S 45°36'21" E a distance of 17.12 feet; thence S 66°55'48" E a distance of 34.91 feet; thence S 52°47'33" E a distance of 27.82 feet; thence S 34°48'48" E a distance of 57.33 feet; thence S 26°55'15" E a distance of 89.87 feet; thence S 40°22'20" E a distance of 55.92 feet; thence S 48°38'51" E a distance of 120.02 feet; thence S 44°29'40" E a distance of 48.81 feet; thence S 34°44'11" E a distance of 35.31 feet; thence S 53°53'46" E a distance of 32.31 feet; thence S 42°03'27" E a distance of 47.89 feet; thence S 39°08'45" E a distance of 91.83 feet; thence S 11°51'34" E a distance of 56.51 feet; thence S 24°56'33" E a distance of 107.53 feet; thence S 16°50'05" E a distance of 26.21 feet; thence S 46°10'25" E a distance of 20.53 feet; thence S 16°15'39" E a distance of 45.44 feet; thence S 00°52'26" W a distance of 32.90 feet; thence S 24°18'51" E a distance of 51.97 feet; thence S 45°33'44" E a distance of 48.95 feet; thence S 53°19'45" E a distance of 30.82 feet; thence S 36°30'16" E a distance of 32.60 feet; thence S 27°27'29" E a distance of 52.66 feet; thence S 13°48'26" W a distance of 23.64 feet; thence S 38°30'26" W a distance of 98.90 feet; thence S 62°22'13" W a distance of 20.69 feet; thence S 17°52'04" W a distance of 15.40 feet; thence S 23°29'18" E a distance of 26.36 feet; thence S 11°27'26" E a distance of 45.76 feet; thence S 22°14'58" W a distance of 34.49 feet; thence S 75°50'20" W a distance of 35.86 feet; thence N 45°53'55" W a distance of 90.59 feet; thence N 42°34'19" W a distance of 70.53 feet; thence N 37°45'09" W a distance of 64.16 feet; thence N 24°29'52" W a distance of 36.85 feet; thence N 15°24'18" W a distance of 37.04 feet; thence N 06°03'17" W a distance of 33.72 feet; thence N 13°22'17" W a distance of 81.81 feet; thence N 34°39'14" W a distance of 58.42 feet; thence N 06°06'14" E a distance of 28.24 feet; thence N 16°40'58" W a distance of 62.02 feet; thence N 24°47'25" W a distance of 39.90 feet; thence N 14°38'39" W a distance of 73.16 feet; thence N 27°17'08" W a distance of 37.38 feet; thence N 06°00'06" E a distance of 31.75 feet; thence N 33°39'26" W a distance of 14.02 feet; thence N 23°25'56" W a distance of 34.67 feet; thence N 42°01'03" W a distance of 17.98 feet; thence N 12°02'06" W a distance of 13.46 feet; thence N 52°52'01" W a distance of 37.49 feet; thence N 26°36'02" W a distance of 22.16 feet; thence N 51°35'56" W a distance of 52.64 feet; thence N 42°24'48" W a distance of 54.93 feet; thence N 33°18'48" W a distance of 34.50 feet; thence N 69°00'44" W a distance of 50.98 feet; thence N 75°13'17" W a distance of 54.00 feet; thence N 25°24'28" W a distance of 24.36 feet; thence N 33°36'54" E a distance of 68.97 feet; thence N 01°59'58" W a distance of 17.06 feet; thence N 47°52'30" W a distance of 18.72 feet; thence N 36°39'07" W a distance of 57.22 feet; thence N 29°53'29" W a distance of 66.73 feet; thence N 86°48'41" W a distance of 24.48 feet;

thence N 61°52'42" W a distance of 19.47 feet; thence N 19°04'44" W a distance of 47.21 feet; thence N 08°55'26" W a distance of 56.31 feet; thence N 60°57'50" W a distance of 38.34 feet; thence N 49°43'37" W a distance of 38.55 feet; thence N 39°09'05" W a distance of 29.56 feet; thence N 16°29'58" W a distance of 52.38 feet; thence N 27°14'00" W a distance of 144.81 feet; thence N 43°36'02" W a distance of 55.13 feet; thence N 35°03'16" W a distance of 43.99 feet; thence N 31°06'33" W a distance of 125.95 feet; thence N 38°32'09" W a distance of 48.51 feet; thence S 72°27'04" W a distance of 18.48 feet; thence N 74°47'53" W a distance of 49.27 feet; thence N 43°24'30" W a distance of 25.95 feet; thence N 16°48'12" W a distance of 95.58 feet; thence N 36°21'02" W a distance of 50.55 feet; thence N 63°29'09" W a distance of 45.16 feet; thence N 55°25'56" W a distance of 58.82 feet; thence N 87°58'08" W a distance of 40.39 feet; thence N 62°08'09" W a distance of 43.83 feet; thence N 79°07'22" W a distance of 34.91 feet; thence N 60°40'01" W a distance of 18.89 feet; thence N 81°47'40" W a distance of 87.65 feet; thence N 86°23'52" W a distance of 84.64 feet; thence N 74°18'29" W a distance of 49.95 feet; thence N 60°14'56" W a distance of 38.86 feet; thence N 40°52'13" W a distance of 44.33 feet; thence N 46°02'09" W a distance of 51.36 feet; thence N 44°23'04" W a distance of 106.71 feet; thence N 46°15'12" W a distance of 148.84 feet; thence N 41°24'43" W a distance of 67.11 feet; thence N 46°30'21" W a distance of 94.39 feet; thence N 42°07'47" W a distance of 68.58 feet; thence N 51°08'25" W a distance of 55.46 feet; thence N 40°30'51" W a distance of 45.16 feet; thence N 49°03'23" W a distance of 111.62 feet; thence N 50°04'50" W a distance of 16.90 feet to the northerly line of said Section 20; thence N 89°57'50" E a distance of 97.09 feet along said northerly line of Section 20, the POINT OF BEGINNING.

On June 27, 1995, we received all information necessary to process your request. After comparing this information to the National Flood Insurance Program (NFIP) map for the referenced community, we determined that the property described above would not be inundated by the base flood. Therefore, this letter amends the NFIP map for Los Angeles County, California (NFIP Map Number 065043, Panel 0025 B, dated December 2, 1980), to remove the property from the SFHA. The property is now located in Zone C, an area of minimal flooding outside the SFHA.

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.

If any current flood insurance policy issued under the NFIP covers a structure on this property and that policy was required by the mortgage company in conjunction with Federal flood insurance requirements, then flood insurance coverage is no longer required under the NFIP.

Accordingly, if a lender imposed the flood insurance requirement, that lender will have to determine whether or not to continue that requirement. The lender may determine, as a business decision, that it wishes to continue the flood insurance requirement in order to protect its collateral security on the loan. If the lender decides to release the borrower from the flood insurance requirement, and the insured decides to cancel the policy and seek a refund for the current policy year, the insured must obtain a written waiver of the flood insurance requirement from the lender to provide to their property insurance

agent or company that is servicing their policy. The agent or company will then process the refund request for the insured.

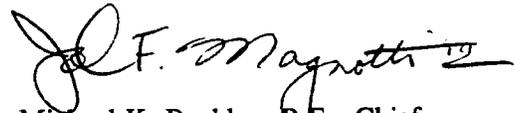
Even though this property is not included in an SFHA, it could be inundated by a flooding event of greater magnitude than the base flood. In fact, more than 25 percent of all losses in the NFIP occur to structures located outside the SFHA in Zones B, C, or X. More than 25 percent of all policies purchased 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.

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

This response to your request 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 Los Angeles County has adopted more restrictive and comprehensive floodplain management criteria, those criteria take precedence over the minimum Federal criteria.

If you have any questions regarding this matter, please contact Ms. Agnes De Coca of our staff in Washington, DC, either by telephone at (202) 646-2746 or by facsimile at (202) 646-4596.

Sincerely,

A handwritten signature in black ink, appearing to read "M. K. Buckley".

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

cc: Community Map Repository

agent or company that is servicing their policy. The agent or company will then process the refund request for the insured.

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Sincerely,

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

cc: Community Map Repository

bcc: Regional Director R9-MT  
State Coordinator  
Originator MT-HZ-ID  
LOMC Distribution Service  
MBJ Case File/CEC/AR  
MBJ Project File  
MBJ LOMC File  
MBJ Future File/AR

Concurrence: MT-HZ-ID  
De Coca

1/2/95