



Federal Emergency Management Agency

Washington, D.C. 20472

NOV 03 1995

Mr. Ronald R. Horn, P.E.
Executive Vice President
Silkand Engineering Associates
15230 Burbank Boulevard
Van Nuys, California 91411-3586

IN REPLY REFER TO:
Case No.: 95-09-788A
Community: Los Angeles County, California
Community No.: 065043
Map Panel Affected: 0460 B

T-218-70-R

Dear Mr. Horn:

This is in response to your letter dated July 31, 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 the property described in the Deed recorded in Book 106, Pages 274 through 278, and a portion of Parcel 1, Parcel Map No. 15955, as shown on the Plat recorded in Book 188, Pages 90 through 95, in the Office of the Recorder, Los Angeles County, California

Community: Los Angeles County

State: California

The legal descriptions of the portions mentioned above are as follows:

Portion east of The Old Road:

BEGINNING at the easterly terminus of the northerly line of The Old Road as shown on Parcel Map No. 10822; thence S 75°45'05" W 50.00 feet; thence N 14°14'55" W 3,091.73 feet; thence N 45°45'09" W 866.33 feet; thence N 75°43'27" W 308.95 feet; thence N 47°13'37" E 161.05 feet to the beginning of a tangent curve concave southeasterly having a radius of 1,867.79 feet; thence northeasterly along said curve through a central angle of 18°02'11" an arc distance of 587.97 feet to the beginning of a tangent compound curve concave southeasterly having a radius of 1,900.00 feet; northeasterly along said curve through a central angle of 13°35'11" an arc distance of 450.54 feet; N 78°50'59" E 40.44 feet; thence S 11°08'13" E 9.69 feet; thence N 78°51'47" E 230.01 feet; thence S 16°59'32" E 392.06 feet; thence S 11°59'25" E 470.02 feet; thence S 42°06'19" E 239.07 feet; thence S 03°05'12" E 429.33 feet; thence S 10°37'42" E 409.98 feet; thence S 19°17'51" E 1,017.80 feet; thence S 34°46'51" E 125.08 feet; thence S 16°58'14" E 780.08 feet; thence S 14°49'43" E 441.79 feet; thence S 75°45'05" W 513.55 feet; thence S 46°47'26" W 158.04 feet; thence S 69°15'45" W 164.50 feet; thence N 14°14'55" W 95.12 feet to the POINT OF BEGINNING.

The portion described above except the following:

COMMENCING at the northeast corner of said Parcel 1, Parcel Map No. 15955; thence along easterly boundary S 14°14'55" E 1,230.00 feet to the true POINT OF BEGINNING; thence N 42°18'19" E 148.96 feet; thence N 52°43'21" E 233.48 feet; thence N 14°24'09" E 205.55 feet; thence N 28°26'58" E 175.34 feet; thence N 72°39'23" E 134.82 feet; thence S 19°15'54" E 1,017.88 feet; thence S 34°46'06" E 34.41 feet; thence S 83°24'07" W 353.76 feet; thence N 51°22'36" W 311.84 feet; thence S 07°02'30" E 1,200.00 feet; thence S 59°38'04" W 31.96 feet; thence N 09°57'49" W 1,199.97 feet; thence S 38°43'47" W 202.77 feet; thence N 14°14'55" W 385.39 feet to the true POINT OF BEGINNING.

Portion west of The Old Road:

All of said Parcel 1, Parcel Map No. 15955, except the following portion:

COMMENCING at the northeasterly corner of said Parcel 1, thence along easterly boundary S 14°14'55" E 1,230.00 feet to the true POINT OF BEGINNING; thence S 14°14'55" E 385.39 feet; thence S 39°32'17" W 84.05 feet; thence S 83°53'50" W 65.61 feet; thence N 61°31'59" W 287.58 feet; thence S 83°59'56" W 259.61 feet; thence S 56°00'16" W 471.08 feet; thence S 08°49'16" W 347.25 feet; thence S 80°19'39" W 329.06 feet; thence S 65°26'57" W 302.72 feet; thence S 12°14'14" W 338.50 feet; thence S 39°26'30" W 160.99 feet; thence S 68°26'28" W 311.63 feet; thence S 18°30'43" W 243.82 feet; thence S 82°48'18" W 211.88 feet; thence S 59°32'17" W 279.66 feet; thence S 44°13'51" W 637.15 feet; thence S 55°41'34" W 449.26 feet to the westerly line of said Parcel 1 and the beginning of a tangent curve concave northeasterly having a radius of 27.00 feet a radial through said beginning of curve bears N 43°18'02" E; thence northwesterly along said curve through a central angle of 17°33'46" an arc distance of 8.28 feet; thence tangent to said curve N 29°08'12" W 4.08 feet to the beginning of a tangent curve concave northeasterly having a radius of 1,100.00 feet; thence northwesterly along said curve through a central angle of 16°30'56" an arc distance of 317.08 feet; thence N 30°14'45" E 184.15 feet; thence N 47°22'04" E 785.77 feet; thence N 60°16'52" E 401.85 feet; thence N 37°39'41" E 660.81 feet; thence N 72°42'34" E 431.76 feet; thence N 14°24'39" E 154.26 feet; thence N 70°34'51" E 387.06 feet; thence N 48°59'17" E 443.74 feet; thence N 20°47'14" E 262.47 feet; thence N 10°47'07" E 224.49 feet; thence N 57°13'25" W 250.11 feet to the northwesterly line of said Parcel 1; thence N 35°06'47" E 400.98 feet to the northeasterly line of said Parcel 1; thence S 62°06'56" E 347.73 feet; thence S 12°41'42" E 248.69 feet; thence S 25°47'40" E 155.84 feet; thence N 89°43'46" E 346.74 feet to the true POINT OF BEGINNING.

On October 5, 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 0460 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.

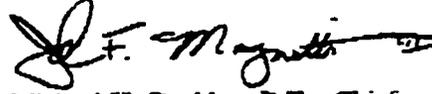
Even though this property is not included in an SFHA, it could be inundated by a flooding event of greater magnitude than the base flood. In fact, more than 25 percent of all losses in the NFIP occur to structures located outside the SFHA in Zones B, C, or X. More than 25 percent of all policies purchased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

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

cc: Community Map Repository