



# What to Know About Flood Risk Santa Monica Mountains (South)

Supervisory District 3

# What to Know About Flood Risk Santa Monica Mountains (South)

Our role for this discussion: Los Angeles County Public Works serves as the County's Floodplain Manager for unincorporated areas.

Why we are here: Inform residents in unincorporated areas of the southern portion of the Santa Monica Mountains about their flood risk, how to lessen their flood risk, prepare for floods, and recover from floods by purchasing flood insurance.

# Santa Monica Mountains (South) Area



# Flood Hazards and Risks

- No area is free of flood hazards or risk.
- Know the potential flood hazards in your area and your flood risk.
- Be prepared.



1. HAVE A PLAN



2. KEEP SUPPLIES



3. STAY INFORMED



4. GET INVOLVED

# Los Angeles County Hydrologic Picture

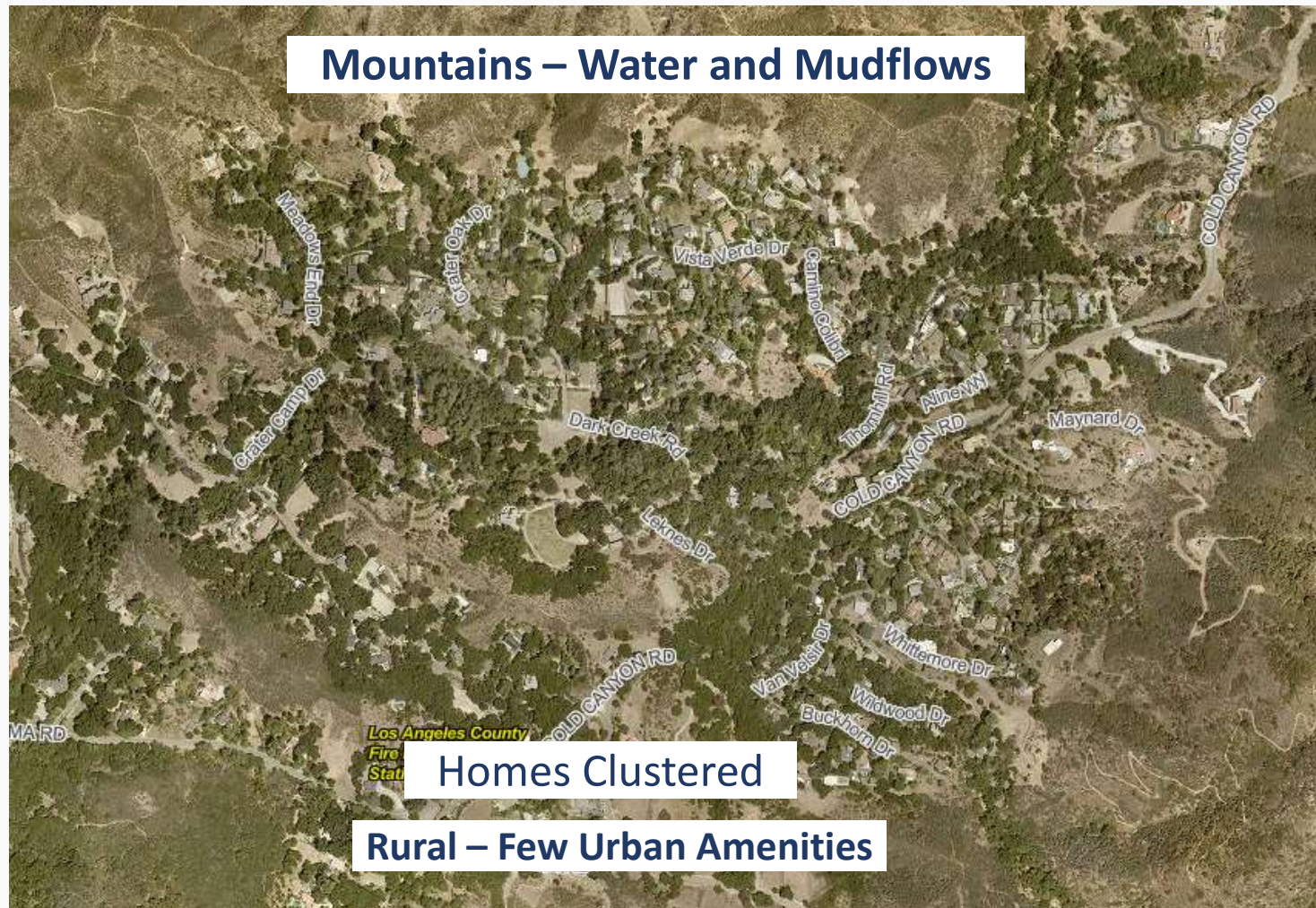


## Flood/drought cycles

- Long drought periods
- Wildfires
- High intensity rainfall events and debris flows
- Effects magnified by climate change



# Types of Flood Hazards in Santa Monica Mountains (South)



# National Flood Insurance Program (NFIP) and County's Role

NFIP established in 1968 to address the rising costs of federal disaster assistance.

- Map flood risks
- Lessen flood risk
- Provide flood insurance

FEMA administers the NFIP




Los Angeles County (unincorporated areas) joined the NFIP in 1980.


Public Works is the NFIP Administrator for the unincorporated areas.



# FEMA Flood Zones in Santa Monica Mountains (South)




 Zones A, AE, AO, VE  
(100-Yr Flood Areas)

 Zone D  
(possible but unknown  
flood risk)

Not shown:  
Zone X-S (500-Yr Flood Area)

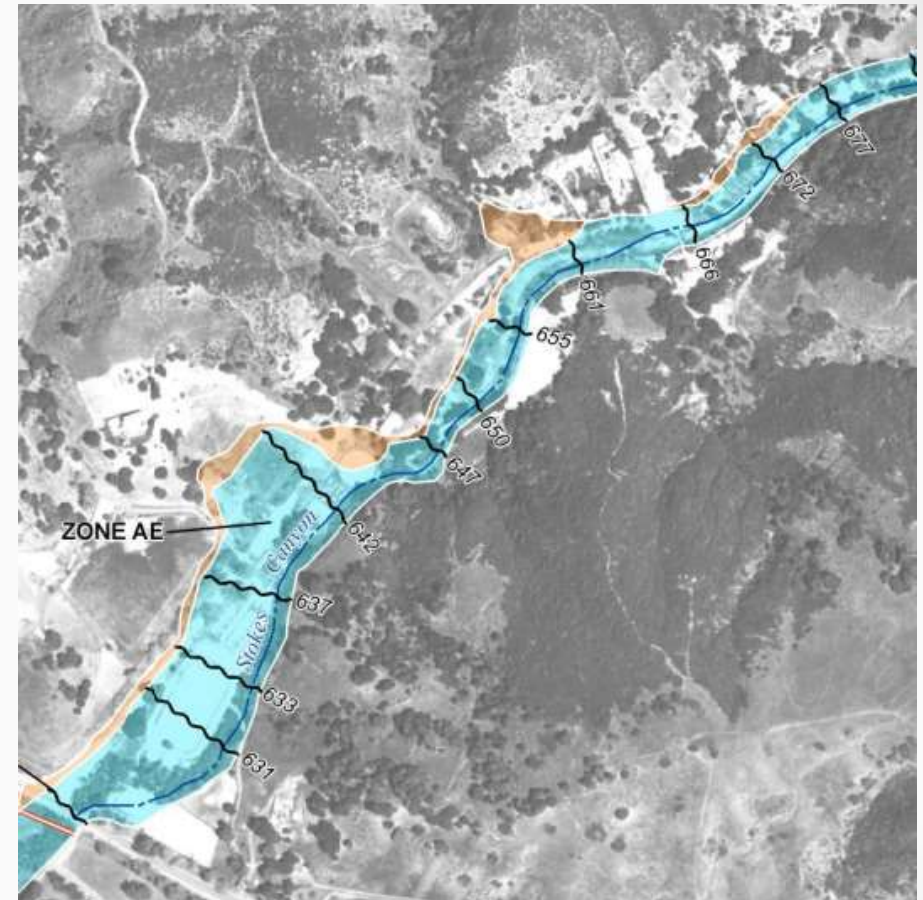
 Zone X  
(outside 500-Yr Flood Area)

 Adopted  
County Floodway



# FEMA Flood Insurance Rate Maps

- Flood Insurance Rate Maps delineate zones of flood risk, especially severe flood risk areas (**Special Flood Hazard Areas**).
- The Maps are used for:
  - Identifying properties in Special Flood Hazard Areas that may have federal mandates to have flood insurance
  - Regulating development in floodplains



# FEMA Special Flood Hazard Areas

## Special Flood Hazard Areas (SFHAs)

- Area covered by Base Flood (1% annual chance of flood – “100-yr flood”).
- NFIP’s floodplain management regulations are enforced by LA County in unincorporated areas.
- Zone A – No Base Flood Elevation identified.
- Zone AE – Base Flood Elevation identified.
- Zone AO – Base Flood depth (feet above the ground) identified.
- Zone VE – Coastal Flood Hazard Area with Base Flood Elevation identified

# Flood Insurance Requirements

## Flood Insurance Requirements in SFHAs (Zones A, AE, AO, VE)

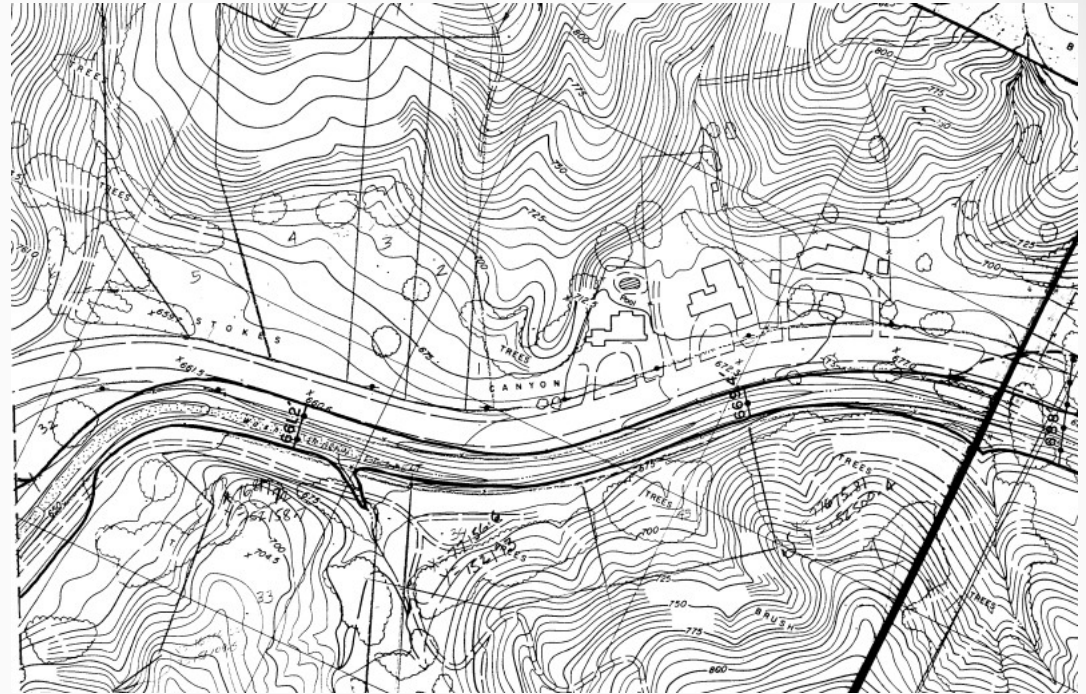
- Required for structures with federally-backed loans
  - Mortgages
  - Small Business Administration (SBA) loans
- Required *in perpetuity* for structures receiving FEMA Grants

## Flood Insurance Requirements Outside SFHAs

- Zone X (Shaded): 0.2% annual chance of flood (“500-yr flood”).  
Not federally required , but a lender may require.
- Zone X: Minimal flood risk. Not federally required.
- Zone D: Not federally required, but a lender may require
- Small Business Administration (SBA loans) – federally required for the life of the loan.

# County Floodway Maps

- County Floodway Maps delineate the zones of flood risk associated with the County Capital Storm.
- The Maps are used for:
  - Regulating development in floodplains  
(Between FEMA and County, the map yielding the strictest requirements rules)
- The maps are not used for government flood insurance mandates



# Know Your Risk

Get the FEMA Flood Zones for your property at:

<https://waterforla.lacounty.gov/flood-preparedness/>



The screenshot shows the "Flood Zone Determination" website interface. At the top, there is a search bar with the placeholder text "Enter Address or Parcel No." and a "Sign in" button. Below the search bar is a navigation menu with options like "Tools", "Map Tools", "Flood Insurance Study", and "Help". The main content area is divided into two columns. The left column contains a "Welcome to Los Angeles County's Flood Zone Determination Website" message, followed by a detailed paragraph explaining the website's purpose and how to use it. Below this is a section titled "FEMA Flood Zones" with a link to "View FEMA Flood Zone Definitions". The right column displays a map of a rural area with various flood zones overlaid. The zones are color-coded and labeled, including "361-ML3 (NGVD29)", "361-ML2 (NGVD29)", "419-ML2 (NGVD29)", "419-ML1 (NGVD29)", "AE", and "X (0.2%)". The map also shows roads like "Mulholland Hwy" and "Country Ridge Rd".

# Know Your Risk (cont.)

Or get your FEMA Flood Zones at:

<https://msc.fema.gov/portal/home>



## FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map? [?](#)

Enter an address, a place, or longitude/latitude coordinates:

Search



Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.

## About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the [Flood Hazard Mapping Updates Overview Fact Sheet](#)

# Consider Flood Insurance Options

Most homeowners' insurance policies do not cover flood damages.



Go to <https://floodsmart.gov>



# Consider Flood Insurance Options

## Flood Insurance

Used to be available only through NFIP – private alternatives now available

Required for structures in 100-yr flood zone with federally backed loans or FEMA grants

### Old rating system

- Premiums based on FEMA Flood Zone and lowest floor elevation
- CRS discounts not applicable to Preferred Risk Policies

### New rating system (Risk Rating 2.0)

- Premiums based on multiple factors, complex calculations, not Flood Zone
  - Unique to individual property/structure
- CRS discounts apply to all policies





# Flood Insurance Coverage (NFIP Policies)

## Maximum Coverage

Single Family Home:                   \$250,000 structure  
  \$100,000 contents

Residential Manufactured/  
Mobile Home                           \$250,000 structure  
  \$100,000 contents

***Renters can also get flood insurance***





# Flood Insurance Coverage (NFIP Policies)

## What's Covered

- Personal property in building
- Equipment
- Self-propelled vehicles/machines not licensed for road use (e.g., wheelchairs)
- Certain valuable items, such as artwork furs and jewelry (up to \$2,500)
- Parts and equipment as open stock
- Commercial contents
- Contents in silos, grain storage buildings, and cisterns
- Personal property removed to safety at another location to protect it from flood or imminent danger of flood for a period of 45 days.

**Basements:** Coverage is limited for improvements (finished walls/floors/ceilings) and personal belongings.

# Flood Insurance Coverage (NFIP Policies)

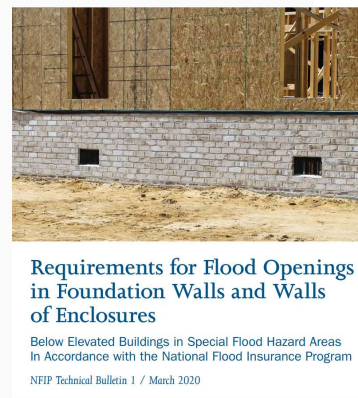
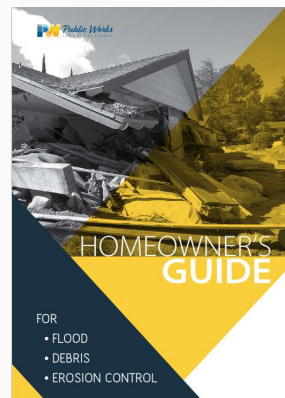
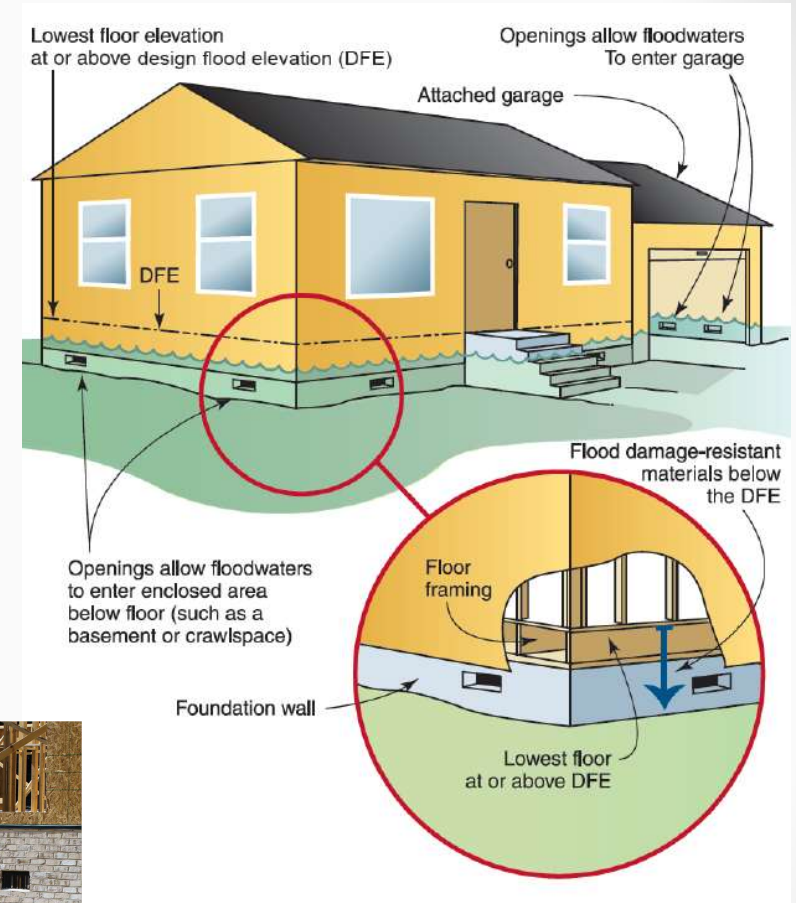
## What's **not** covered

- Automobiles
- Motorcycles
- Motorized equipment
- Customers' goods\*
- Removal of nuisance debris

\* *Coverage for customers' goods need to be covered under a separate Bailee's customer insurance policy*

# Protect Your Property

- Consider implementing flood resiliency measures on your structures
- Engage a drainage/erosion control specialist to develop interim and long-term drainage measures on your property
- Go to <https://waterforla.lacounty.gov/flood-preparedness/>
- Installing measures and cleaning up on-site debris are the property owner's responsibility
- Hire licensed, bonded contractors and professionals



# What Else Should You Do?



Go to <https://ready.lacounty.gov>



1. HAVE A PLAN



2. KEEP SUPPLIES



3. STAY INFORMED



4. GET INVOLVED

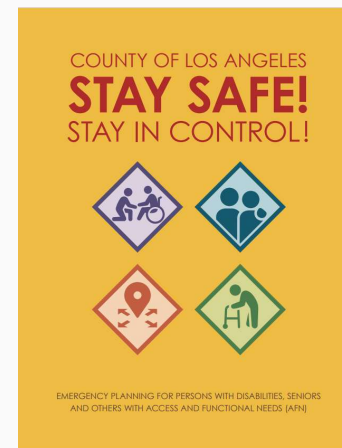
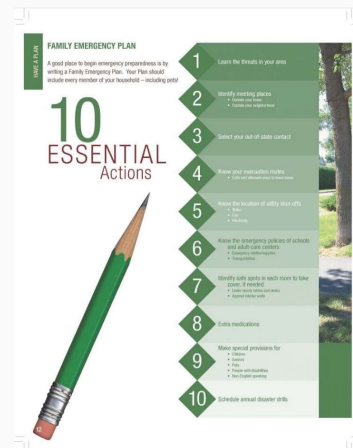
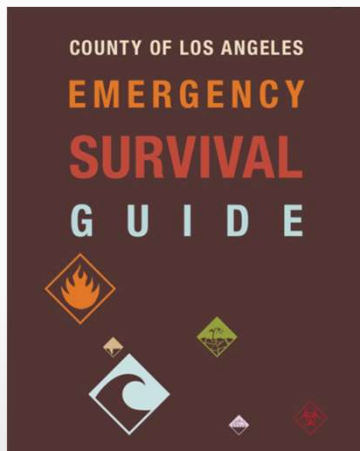
# Prepare Emergency Plans for Your Family

Go to <https://ready.lacounty.gov/have-a-plan/> for references including:

- *Emergency Survival Guide*
- *Family Emergency Plan*
- *Household Communication Plan*
- *Animal Preparedness*
- *Large Animals and Horses*
- *Individuals in Need of Special Assistance*



1. HAVE A PLAN



# Prepare an Emergency Kit

<https://ready.lacounty.gov/keep-supplies/>

- Water for 7- 10 days (1 gallon per person per day)
- Food for 7- 10 days
- Don't forget water and food for pets!
- First-aid kit; sanitation & hygiene supplies
- Flashlights (with extra batteries)
- Radio (with extra batteries)
- Medications; don't forget pets
- Clothing and sturdy shoes
- Tools (gloves, wrench, duct tape, fire extinguisher, whistle, etc.)



**2. KEEP SUPPLIES**



# Monitor Conditions

<https://ready.lacounty.gov/stay-informed/>

Use multiple mass notification communication tools:

- Register with **ALERT LA County**
- Enable **Wireless Emergency Alerts (WEAs)** on your cell phone
- Watch/listen for **Emergency Alert System (EAS)** on TV and radio programs
- Look into getting a **Weather Radio** for alerts from the Los Angeles/Oxnard National Weather Service Office.



3. STAY INFORMED



# Stay Alert

## Anticipate potential hazards:

- Water, mud and/or debris on roads and streets
- Downed trees or fallen limbs
- Power and traffic signal outages



**3. STAY INFORMED**



# Stay Informed



Weather Conditions:

<https://www.weather.gov/lox/>



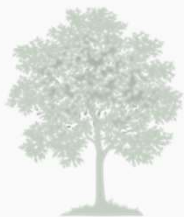
Road closures:

<https://pw.lacounty.gov/roadclosures/>



Sandbags:

<https://pw.lacounty.gov/dsg/sandbags/>



Tree Safety / Public Works Dispatch:

**1-800-675-HELP (4357)**



**3. STAY INFORMED**

# During Storm Events

- Monitor local radio and TV for weather conditions.
- Be prepared to evacuate. Know alternative routes.
- Never enter moving water.
  - Stay out of riverbeds, flood channels, flooded roads/streets
- Don't try to cross flooded areas
- **Stay away from downed powerlines**



**3. STAY INFORMED**

# Get Involved

- In major disasters, **more than 9 of every 10 victims are rescued by neighbors**, not professional responders.
- Free training resources and volunteer opportunities in Los Angeles County to help you and your community get ready to help during a disaster.

**(888) CERT-939**



**4. GET INVOLVED**



# Los Angeles County's Role and Responsibilities Development in Floodplains

Los Angeles County takes a floodplain management approach.

## Floodplain management is:

A decision-making process that aims to achieve wise use of floodplains.

Public Works is the County's floodplain manager for the unincorporated areas.

Los Angeles County undertook floodplain management when it entered the National Flood Insurance Program.





# County Code Enforcement

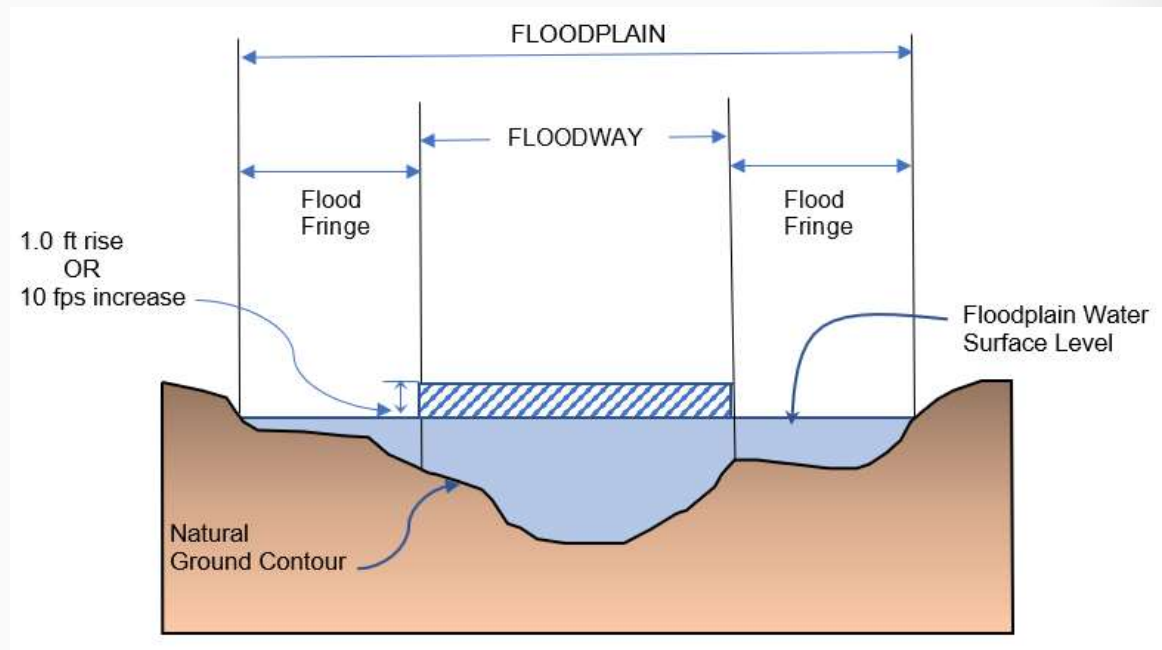
Floodplain management requirements are found throughout the County Code:

- Floodway Ordinance (Title 11) – County Floodway Maps and FEMA maps
- Channel Ordinance (Title 20) – Blockage of flows
- Building Codes (Titles 26 -33) – Flood resiliency standards for structures
- Zoning Code (Title 22) – Conditional Use Permits  
(RV/mobile home parks, mining)



# Minimum Requirements for Projects in Floodplains

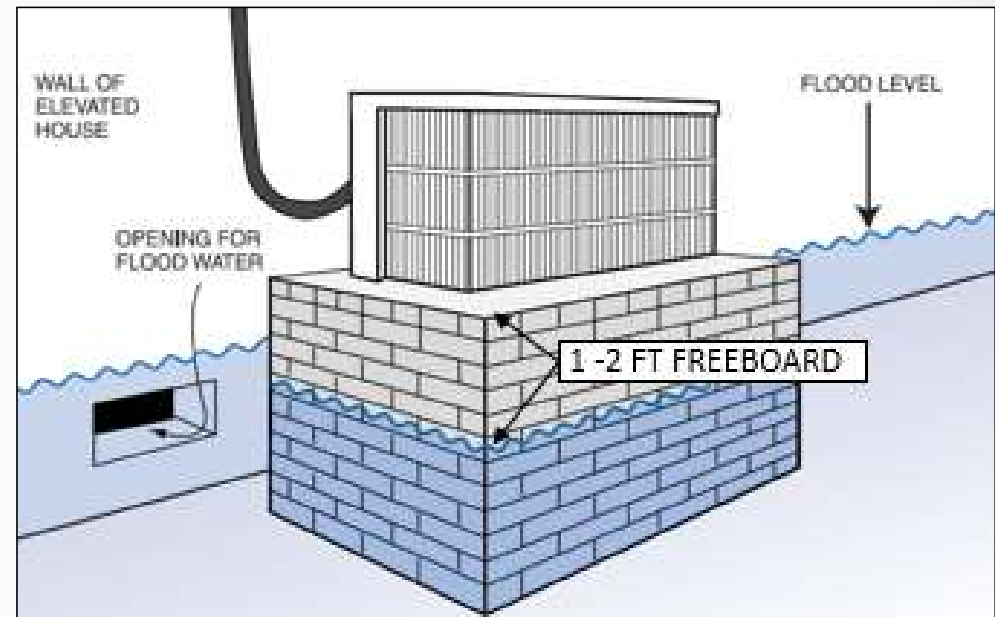
- No increase in flood levels in “floodway”
- Significant changes in floodplain require map revisions
- Hydrology and hydraulic analyses for
  - FEMA 100-yr flood (Base Flood)
  - County Capital Flood\*



\* As directed by Public Works

# Minimum Requirements for Projects in Floodplains (cont.)

- Freeboard for bottom floors, components (e.g., HVAC, electrical, water heaters, solar inverters), and other floodproofing measures
  - 1 ft above design flood level for most structures
  - Higher for critical facilities
- Anchoring, sealing and flood-resistant materials for buildings
- Substantial Improvement/Substantial Damage estimates
- Elevation Certificates for buildings



# Minimum Requirements for Projects in Floodplains (cont.)

## Substantial Improvement/Substantial Damage (SI/SD) Projects

The proposed work is SI/SD if the cumulative cost of past improvements/repairs and the proposed work totals to 50% or more of the value of the original structure.

If the proposed work is SI/SD, then the entire building must be made to meet flood resiliency standards.

- If the building has a basement, usually the basement must be filled in.

# Community Rating System (CRS)

Rewards NFIP communities for exceeding NFIP minimum standards

Los Angeles County participates in the CRS Program.

**Class 6 → 20% flood insurance discount** for unincorporated residents

## CRS Minimum Requirements

- 90% of ECs are correctly filled out
- Building standards require minimum of 1 ft freeboard

## County's Main CRS Activities

- Comprehensive Floodplain Management Plan/Repetitive Loss Area Analysis
- Annual mailings to flood-prone properties
- Annual Progress Reports to FEMA
- Public Works' NFIP Website → Includes Flood Zone Determination website

**<https://waterforla.lacounty.gov/flood-preparedness>**



# Consequences of Non-Compliance

## CRS Minimum Standards Not Met

- Reduction or loss of flood insurance discounts for residents

## NFIP Minimum Standards Not Met

- Probation: Surcharge on all residents' flood insurance premiums
- Suspension/Elimination from NFIP
  - All residents lose access to NFIP flood insurance
  - Residents in 100-yr flood areas rendered **ineligible** for:
    - Any federal grant or loan (e.g., SBA, HUD, EPA)
    - Federal flood disaster assistance
    - Federal mortgage insurance or loan guarantees (e.g., VA, FHA)



# What to Know About Flood Risk Santa Monica Mountains (South)

**Thank You!**

# Contact Information

## Santa Monica Mountains (South)

### Los Angeles County Public Works

#### Flood Risk/Floodplain Information

Patricia Wood, P.E.

Senior Civil Engineer

[pwood@pw.lacounty.gov](mailto:pwood@pw.lacounty.gov)

(626) 458-6131

#### Building Permits

Calabasas Permit Center

26600 Agoura Road, Suite 110

Calabasas, CA 91302

Phone: (818) 880-4150

Presentation will be posted at Public Works' website:

<https://pw.lacounty.gov/wmd/nfip>