



MARK PESTRELLA, Director

COUNTY OF LOS ANGELES

DEPARTMENT OF PUBLIC WORKS

"To Enrich Lives Through Effective and Caring Service"

900 SOUTH FREMONT AVENUE
ALHAMBRA, CALIFORNIA 91803-1331
Telephone: (626) 458-5100
<http://dpw.lacounty.gov>

ADDRESS ALL CORRESPONDENCE TO:
P.O. BOX 1460
ALHAMBRA, CALIFORNIA 91802-1460

November 16, 2021

IN REPLY PLEASE

REFER TO FILE:

SWE-7

Malibu Association of Realtors
23805 Stuart Ranch Road, Suite 140
Malibu, CA 90265

FLOOD INSURANCE RATE MAP INFORMATION FOR LENDING INSTITUTIONS AND REAL ESTATE AND INSURANCE AGENTS

The County of Los Angeles (County) is a participant in the National Flood Insurance Program (NFIP) and its Community Rating System for County unincorporated areas. To help reduce the risk of flooding, Los Angeles County Public Works (Public Works) annually provides valuable flood protection information and other services to affected property owners, residents, and businesses.

Our records indicate your company may engage in business related to property transactions in County unincorporated areas. Accordingly, Public Works is informing you of the services we provide and the materials we make available to your clients in County unincorporated areas. A summary of the materials and services is provided below. Visit our website for more information at: pw.lacounty.gov/wmd/nfip.

- **Flood Zone Determinations**

These are determinations by the Federal Emergency Management Agency (FEMA) of areas of potential flood hazards (flood zones) as shown on FEMA's Flood Insurance Rate Maps (FIRMs) for the County unincorporated areas. Special Flood Hazard Areas (one-percent annual chance (100-year) flood zones) carry a federal flood insurance mandate for structures with federally backed loans or structures that have received FEMA grants. Special Flood Hazard Areas and the other FEMA flood zones are also shown on our Flood Zone Determination website at: pw.lacounty.gov/floodzone.

- **Flood Insurance Rate Map Data**

The FIRM data provided for properties includes the FIRM Panel Number, effective date, flood zone, and Base Flood Elevation/Depth of flooding, if available.

- **Flood Insurance Rate Map Updates**

Updates to the FIRMs are made as flood control facilities are constructed, studies are completed to better define the flood hazards, or other changes are made. In 2020, FEMA revised its FIRMs along the County's coastline and in the Santa Clara River Watershed.

- **Flood Insurance Information**

Information on the flood insurance purchase requirement for properties with federally-backed mortgages in the Special Flood Hazard Area is provided in the enclosed handout.

Additional information can be obtained from FEMA's NFIP Program Website at: <https://www.fema.gov/flood-insurance>.

- **Elevation Certificates**

These certificates document a building's lowest floor and when available, the Base Flood Elevation. We maintain Elevation Certificates for new and substantially improved structures in Special Flood Hazard Areas in County unincorporated areas dating from December 2, 1980. The information can be found on our website at: pw.lacounty.gov/WMD/NFIP/EC.

- **Additional Flood and Flood Insurance Rate Map Information**

We also provide more information on the FIRMs, issues not shown on the FIRMs, special flood-related hazards, historical flood information, and natural functions of the floodplain.

- **Contacts for Jurisdictions in the County of Los Angeles**

Enclosed is a list of contacts for cities in the County, which can provide NFIP and FIRM information for properties within their jurisdiction. It is recommended that a copy of this list be forwarded to your branch offices.

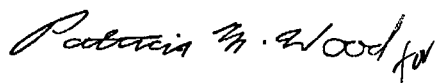
- **National Flood Insurance Program Website**

More information on the County's participation in the NFIP or the Community Rating System is available at: pw.lacountv.gov/wmd/nfip.

If you have any questions or want to obtain copies of resources for your use, please contact Ms. Patricia Wood at (626) 458-6131 or pwood@pw.lacounty.gov.

Very truly yours,

MARK PESTRELLA, PE
Director of Public Works



ADAM ARIKI
Assistant Deputy Director
Stormwater Engineering Division

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Help Protect Your Customer's New Home

What to Know and Say About Flood Risk and Flood Insurance

Buying a new home can be confusing, which is why potential buyers rely on you, their Realtor, to help them protect their financial investment. Flood risk and flood insurance are important topics that homebuyers should consider early in the home buying process.

Understanding Flood Risks

What you should know.

- Floods can happen anywhere, at any time.
- A floodplain, or Special Flood Hazard Area, is land at a high risk of a major flood.
- This area is also called a 100-year flood zone. The term can be misleading. It does not mean that a flood will occur only once every 100 years. Rather the area has a 1 percent or greater chance of a major flood occurring in any given year.
- On average, properties in a Special Flood Hazard Area have a 1 in 4 chance of experiencing a flood during the lifetime of a 30-year mortgage.
- You can access flood maps in a number of ways:
 - Contact a community official
 - Visit msc.fema.gov
 - Call 1-800-358-9616

Flood Insurance Basics

What you should know.

- FEMA's National Flood Insurance Program enables homeowners, business owners and renters in participating communities to purchase federally backed flood insurance.
- Federally backed flood insurance is available to communities that adopt and enforce floodplain management standards to reduce flood damage.
- Flood insurance is sold and serviced by approximately 90 private insurance companies in more than 21,800 communities nationwide. No matter which company is used, the price for a given level of coverage remains the same.
- Your customer can purchase flood insurance for both the building and its contents. Flood insurance covers residential buildings up to \$250,000 and non-residential up to \$500,000. Contents coverage can be purchased up to \$100,000 for residential buildings and \$500,000 for non-residential.
- The typical 30-day waiting period for flood insurance coverage to become effective is waived at the closing of a loan or if there has been a change to the Flood Insurance Rate Map (FIRM).
- Flood insurance in excess of the \$250,000 federal limit may be available through other insurance companies.
- Residents in non-participating communities can purchase flood insurance from private insurers.

What you should say.

- > Anywhere it can rain, it can flood. It is important to know your property's flood risk and your insurance options.
- > Most homeowners insurance doesn't cover floods.
- > Damage from flooding affects thousands of homes every year – and it can be costly.
- > Even if you aren't required to purchase flood insurance, it could be a good option because your home could still be at risk for flooding.

What you should say.

- > Talk to your insurance agent about your flood insurance options and how your flood insurance premium might be different from the seller's.
- > Flood insurance usually is available from the agent who sells your homeowners policy.
- > Visit FloodSmart.gov or call 1-800-427-2419 to find an agent and learn how to prepare for floods.

For a Home in a High-Risk Area

What you should know.

- Whether or not your state requires disclosure, it's a good idea to notify a homebuyer if a property is located in a Special Flood Hazard Area.
- If your buyer obtains a mortgage from a federally regulated or insured lender, the lender will require flood insurance before a loan can be closed.
- Lenders will notify buyers prior to closing if a building is in a high-risk flood area and if the community participates in the NFIP.
- There are specific construction requirements for homes in high-risk areas. Flood insurance can be costly if a building does not meet those requirements.
- Subsidies are being eliminated. Some older homes in high-risk areas that were built before the community adopted the first FIRM qualified for subsidized rates. When a home is sold, the new owner will be required to pay the full-risk rate.
- Elevation Certificates are required in high-risk areas to determine full-risk rates. Buyers can ask sellers to provide an Elevation Certificate.
- Flood map changes in your community may affect flood insurance purchase requirements, and could delay a loan closing. Keep current on local flood map changes by contacting your local government.

Flood Protection Without a Requirement

What you should know.

- Lenders might not require flood insurance outside of SFHAs, but your customers should still consider it.
- More than 20 percent of flood insurance claims and one-third of disaster assistance for flooding occur outside of mapped high-risk areas.
- It doesn't have to rain to flood. A flood is an inundation of two or more properties or two or more acres of normally dry land. Floods can result from, but are not limited to, overflow of inland or tidal waters, runoff of surface waters, mudflow, or even backed-up storm drainage systems.
- If a property is located outside of mapped high-risk areas, your customers may be eligible for a low-cost Preferred Risk Policy.
- Elevation Certificates are not required outside of high-risk areas.
- Flood insurance premiums in moderate- to low-risk areas are not subsidized.

For More Information

What you should know.

- Visit www.Realtors.org for more information about flood-related issues that could affect your work. You can also download materials for your customers.
- Visit FloodSmart.gov to learn more about flood insurance, flood risk and tips for homeowners.
- For information about flood map changes, call your city government office or contact your National Flood Insurance Program State Coordinator. A list of state coordinators can be found at: www.floods.org/index.asp?menuID=274&firstlevelmenuID=185&siteID=1.

What you should say.

- > If your lender is federally regulated or insured and the home is in a Special Flood Hazard Area, you are required to purchase flood insurance before the loan closing.
- > Your lender will notify you if the building is located in a Special Flood Hazard Area and the amount of insurance required.
- > Talk to your insurance agent about your options for flood insurance even if coverage isn't required by your lender.
- > Request an Elevation Certificate from the seller, and provide it to your insurance agent to find out how much you will pay for flood insurance.

What you should say.

- > Floodwaters don't stop at a line on a flood map. You may not be required to buy flood insurance, but you should consider financially protecting your new home.
- > More than 20% of flood insurance claims come from people outside of mapped high-risk areas.
- > Flood insurance is more affordable than you may think. You may be eligible for a low-cost Preferred Risk Policy.

What you should say.

- > There are easy steps you can take to reduce the risk of flooding to your home. Contact your local government for more information.
- > Visit FloodSmart.gov to learn more about flood risk, flood insurance, and the steps you can take to protect your home and finances against flood damage.

**Contact List for NFIP and Flood Zone Determination
Los Angeles County
October 2021**

City	Contact	Telephone for Assistance	Website
Agoura Hills	Public Works - Engineering	(818) 597-7329	https://www.agourahillscity.org/departments/public-works-engineering
Alhambra	Public Works	(626) 570-5067	https://www.cityofalhambra.org/247/Public-Works-Department
Arcadia	Development Services Department - Engineering	(626) 574-5411	https://www.arcadiaca.gov/shape/development_services_department/contact_us.php
Artesia	Public Works	(562) 865-6262	https://www.cityofartesia.us/index.aspx?nid=260
Avalon	Planning and Building	(310) 510-0220 , Ext. 111	http://www.cityofavalon.com/content/3182/3213/default.aspx
Azusa	Public Works	(626) 812-5254	https://www.ci.azusa.ca.us/directory.aspx?did=36
Baldwin Park	Public Works	(626) 813-5255	https://www.baldwinpark.com/public-works/public-works-staff
Bell	Public Works	(323) 588-6211 , Ext. 2630	http://www.cityofbell.org/?NavID=113
Bell Gardens	Public Works	(562) 806-7770	https://www.bellgardens.org/government/city-departments/public-works
Bellflower	Planning	(562) 804-1424 , Ext. 2228	https://www.bellflower.org/departments/planning/index.php

City	Contact	Telephone for Assistance	Website
Beverly Hills	Public Works	(310) 285 2467	http://www.beverlyhills.org/departments/publicworks/civilengineering/web.jsp
Bradbury	Engineering	(909) 594-9702	https://cityofbradbury.org/services/engineering/index.php
Burbank	Public Works	(818) 238-3800	https://www.burbankca.gov/web/public-works
Calabasas	Building and Safety	(818) 224-1738	https://www.cityofcalabasas.com/government/community-development/building-and-safety-division
Carson	Building and Safety	(310) 952-1766	http://ci.carson.ca.us/CommunityDevelopment/BuildingPermits.aspx
Cerritos	Engineering – Public Works	(562) 916-1220	http://www.cerritos.us/RESIDENTS/public_works.php
Claremont	Engineering	(909) 399-5465	https://www.ci.claremont.ca.us/government/departments-divisions/engineering-division
Commerce	Planning	(323) 722-4805 , Ext. 2820	https://www.ci.commerce.ca.us/city-hall/economic-development-and-planning/planning
Compton	Engineering	(310) 605-5505	http://www.comptoncity.org/depts/pw/default.asp
Covina	Engineering	(626) 384-5490	https://covinaca.gov/publicworks
Cudahy	Information Desk	(323) 773-5143	https://www.cityofcudahy.com/
Culver City	Engineering	(310) 253-5800	https://www.culvercity.org/city-hall/city-government/city-departments/public-works
Diamond Bar	Public Works	(909) 839-7040	https://www.diamondbarca.gov/316/Public-Works
Downey	Public Works	(562) 904-7110	https://www.downeyca.org/our-city/departments/public-works

City	Contact	Telephone for Assistance	Website
Duarte	Public Works	(626) 357-7931 EXT 233	https://www.accessduarte.com/dept/cd/public_works/default.htm
El Monte	Public Works	(626) 580-2058	https://www.ci.el-monte.ca.us/291/Public-Works
El Segundo	Public Works - City Engineering	(310) 524-2368	https://www.elsegundo.org/government/departments/public-works/engineering
Gardena	Engineering	(310) 217-9631	https://www.cityofgardena.org/engineering/
Glendale	Engineering	(818) 548-3945	https://www.glendaleca.gov/government/departments/public-works
Glendora	Engineering	(626) 914-8248	https://www.cityofglendora.org/departments-services/public-works
Hawaiian Gardens	Public Works	(562) 420-2641 , Ext. 202	https://www.hgcity.org/government/departments/public-works-department
Hawthorne	Public Works	(310) 349-2980	https://www.cityofhawthorne.org/departments/public-works
Hermosa Beach	Public Works	(310) 318-0214	https://www.hermosabeach.gov/our-government/public-works
Hidden Hills	Public Works	(818) 888-9281	https://hiddenhillscity.org/
Huntington Park *	-	-	
Industry	City Engineer	(626) 333-2211	https://www.cityofindustry.org/city-hall/departments/development-services/public-works-engineering
Inglewood	Public Works	(310) 412-5333	https://www.cityofinglewood.org/255/Public-Works
Irwindale	Public Works	(626) 430-2259	https://www.irwindaleca.gov/123/Public-Works
La Cañada Flintridge	Planner	(818) 790-8881	https://cityoflcf.org/planning/

City	Contact	Telephone for Assistance	Website
La Habra Heights	Public Works	(562) 694-6302, Ext. 222	https://www.lhhcity.org/167/Public-Works
La Mirada	Planning	(562) 943-0131, Ext. 2958	https://www.cityoflamirada.org/departments/community-development/planning
La Puente	Public Works	(626) 855-1522	https://www.lapuente.org/government/departments
La Verne	Planning	(909) 596-8706	https://www.cityoflaverne.org/index.php/departments/public-works
Lakewood	Building and Safety	(562) 866-9771 , Ext. 2350	https://www.lakewoodcity.org/services/planning/
Lancaster	Planning	(661) 723-6130	https://www.cityoflancasterca.org/our-city/departments-services/development-services/planning
Lawndale	Building and Safety	(310) 973-3236	https://www.lawndalecity.org/government/departments/community_development/Building_and_safety
Lomita	Public Works	(310) 325-7110, Ext. 155	http://www.lomita.com/cityhall/public_works/index.cfm
Long Beach	Development Permit Center	(562) 570-7648	http://www.longbeach.gov/lbds/building/inspection/flood-hazards/
Los Angeles City	Bureau of Engineering - Street Improvement and Stormwater	(213) 485-4820 (NFIP Hotline)	https://eng.lacity.org/about-us/divisions/street-improvement-and-stormwater
Los Angeles County	Public Works	(626) 458-4321	pw.lacounty.gov/floodzone/
Lynwood	Public Works	(310) 603-0220 , Ext. 287	http://lynwood.ca.us/public-works/

City	Contact	Telephone for Assistance	Website
Malibu	Public Works - Engineering	(310) 456-2489, Ext 339	https://www.malibucity.org/806/Floodplain-Management
Manhattan Beach	Public Works-Engineering Division	(310) 802-5300	https://www.citymb.info/departments/public-works/engineering-division
Maywood	Public Works	(323) 562-5700	https://www.cityofmaywood.com/161/engineering-Public-Works
Monrovia	Public Works	(626) 932-5575	https://www.cityofmonrovia.org/your-government/public-works
Montebello	Public Works	(323) 887-1460	https://www.cityofmontebello.com/department/public-works.html
Monterey Park	Public Works	(626) 307-1320	https://www.montereypark.ca.gov/436/Public-Works-Planning-Building
Norwalk	Community Development	(562) 929-5744	https://www.norwalk.org/city-hall/departments/community-development
Palmdale	Public Works	(661) 267-5300	https://www.cityofpalmdale.org/153/Public-Works
Palos Verdes Estates	Public Works – City Engineer	(310) 378-1522	https://www.pvestates.org/services/public-works
Paramount	Planning Department	(562) 220-2036	http://www.paramountcity.com/services/community-development-118
Pasadena	Public Works	(626) 744-7311	https://www.cityofpasadena.net/public-works/
Pico Rivera	Public Works	(562) 801-4421	http://www.pico-rivera.org/depts/pw/default.asp
Pomona	Public Works	(909) 620-2261	https://www.pomonaca.gov/government/departments/public-works
Rancho Palos Verdes	Public Works – Engineering	(310) 544-5252	https://www.rpvca.gov/693/Engineering

City	Contact	Telephone for Assistance	Website
Redondo Beach	Public Works – Engineering Services	(310) 318-0661	https://www.redondo.org/depts/public_works/engineering/contact_us.asp
Rolling Hills	Planning	(310) 377-1521	https://www.rolling-hills.org/government/planning_and_community_services/index.php
Rolling Hills Estates	Public Works	(310) 377-1577 ext. 105	https://www.ci.rolling-hills-estates.ca.us/government/public-works
Rosemead	Public Works	(626) 569-2150	http://www.cityofrosemead.org/government/city_departments/public_works
San Dimas	Public Works	(909) 394-6240	https://sandimasca.gov/public-works/
San Fernando	Public Works	(818) 898-1222	https://www.ci.san-fernando.ca.us/sfpublicworks/
San Gabriel	Public Works	(626) 308-2825	https://www.sangabrielcity.com/67/Public-Works
San Marino	Parks and Public Works	(626) 300-0765	https://www.cityofsanmarino.org/government/departments/parks_public_works/index.php
Santa Clarita	Public Works	(661) 255-4942	https://www.santa-clarita.com/city-hall/departments/public-works/engineering-services
Santa Fe Springs	Public Works	(562) 868-0511	https://www.santafesprings.org/cityhall/public_works/default.asp
Santa Monica	Public Works	(310) 458-8234 or (310) 348-8221	https://www.smgov.net/departments/publicworks/civeng.aspx
Sierra Madre	Public Works	(626) 355-7135	http://www.cityofsierramadre.com/cityhall/departments/public_works_department
Signal Hill	Public Works	(562) 989-7351	https://www.cityofsignalhill.org/19/Public-Works

City	Contact	Telephone for Assistance	Website
South El Monte	Public Works (Engineering)	(626) 579-6540 ext. 3203	https://www.cityofsouthelmonte.org/204/Engineering
South Gate	Public Works (Engineering)	(323) 357-9657	https://www.cityofsouthgate.org/225/Public-Works
South Pasadena	Planning and Building	(626) 403-7220	https://www.southpasadenaca.gov/government/departments/planning-and-building
Temple City *	-	-	
Torrance	Community Development-Permits	(310) 618-5990, #2	https://www.torranceca.gov/our-city/community-development/engineering/permits
Vernon *	-	-	
Walnut	Community Development (Engineering)	(909) 595-7543 ext. 400	https://www.cityofwalnut.org/for-residents/departments/community-development
West Covina	Public Works (Engineering Division)	(626) 939-8425	https://www.westcovina.org/departments/community-development/engineering-division
West Hollywood	Public Works	(323) 848-3135	https://www.weho.org/city-government/city-departments/public-works/engineering
Westlake Village	Public Works (Engineering Department)	(818) 706-1613	https://www.wlv.org/192/Engineering
Whittier	Public Works	(562) 567-9500	https://www.cityofwhittier.org/government/public-works

*City not participating in the National Flood Insurance Program