



CITY OF LOS ANGELES
NATIONAL FLOOD INSURANCE PROGRAM
Repetitive Loss Property Newsletter
2017-2018

Dear resident / property owner:

As a **reminder**, according to the Federal Emergency Management Agency's (FEMA) records, your property is **either** considered a Repetitive Loss Property (RLP) **or** your property is exposed to a high flood hazard by being nearby a neighbor that is on the RLP list. RLP is defined as a property that has filed a minimum of two flood damage claims of more than a \$1000 each during a 10-year period.

If you have recently moved into this home, then you need to know the flood risks associated with this property in order to take precautions and protect your interests. Please remember that until the flood hazard is clearly identified and resolved, it is prudent to maintain a flood insurance policy in force to protect you against flood losses. **Homeowner's insurance policies do not cover damage from floods.** If you don't have flood insurance, please talk to your insurance agent.

The City offers various services available to you free of charge that can help you minimize flood hazards. The phone numbers where you can request these services are listed on page 2 of this mailer.

If you have questions regarding this publication, you may call the Bureau of Engineering - National Flood Insurance Program (NFIP) section at **(213) 485-4820** or e-mail us at ENG.NFIP@lacity.org.

Note: According to the California Government Code Section 8589.3, it is mandatory that sellers, lessors or renters give written notice to all prospective and interested parties including, but not limited to purchasers, lessees and renters, prior to finalization of such a transaction when the subject land and/or structures are located in Special Flood Hazard Areas. Failure to give such notice shall be the basis for rescinding any sale, lease or rental agreement.

How to remove your property from the Repetitive Loss Property (RLP) list

To remove your property from the RLP list please call us at **(213) 485-4820** to set up an appointment for inspection. One of our engineers will be glad to investigate and provide assistance.

Once a property is removed from the RLP list, property owners will have fewer restrictions when obtaining building permit applications and may lower flood insurance premiums.

FEMA National Flood Insurance Program phone numbers

General Information.....**(800) 427-4661**
Need a Flood Insurance Agent?.....**(800) 720-1093**

All other questions

Please call **3-1-1**

As a covered entity under Title II of the Americans with Disabilities Act, the City of Los Angeles does not discriminate on the basis of disability and, upon request, will provide reasonable accommodation to ensure equal access to its programs, services and activities.

National Flood Insurance Program (NFIP) Debt Forgiveness

Due to several multi-billion dollars flood insurance losses in recent years such as Hurricane Katrina and Superstorm Sandy, the NFIP has been struggling to stay afloat. Prior to the event of Hurricane Harvey in 2017, the NFIP was almost \$25 billion in debt to the U.S. Treasury.

H.R. 2266, "Additional Supplemental Appropriations for Disaster Relief Requirement Act, 2017", was passed as a law on October 26th, 2017 when it was signed by President Donald Trump. The law provides a \$16 billion debt forgiveness owed by the NFIP.

With H.R. 2266 in effect, it allows the program to continue paying claims in the near term, but does not implement any long-term solutions to the NFIP.

For more information about H.R. 2266, visit:

<https://www.congress.gov/bill/115th-congress/house-bill/2266>

National Flood Insurance Program's (NFIP) Reinsurance Program for 2017

FEMA received the authority to secure reinsurance from the private markets through the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowners Flood Insurance Affordability Act of 2014. Through the Reinsurance Program, NFIP gains financial stability and secures for itself an improved robust position to cover potential claims related to catastrophic flooding losses.

To be financially prepared for large and uncertain costs of extreme flooding events, FEMA created the NFIP Reinsurance Program in January 2017. The goal of the program is to transfer more than \$1 billion in financial risks to 25 global reinsurers through Jan 1, 2018. This will help manage future exposure of the NFIP. The need for this reinsurance program was triggered by the staggering loss of more than \$4 billion which was paid out to insured survivors of Hurricane Harvey.

For more information about the Reinsurance Program, visit:

<https://www.fema.gov/nfip-reinsurance-program>

The Benefits Of Flood Insurance Versus Disaster Assistance

Flood Insurance

- You are in control. Flood insurance claims are paid even if a disaster is not declared by the President.
- Between 20 and 25 percent of all claims paid by the NFIP are outside of Special Flood Hazard Areas.
- There is no payback requirement.
- Flood insurance policies are continuous, and are not non-renewed or cancelled for repeat losses.
- Flood insurance reimburses you for all covered building losses up to \$250,000 and \$500,000 for businesses. Contents coverage is also available up to \$100,000 for homeowners and \$500,000 for businesses.
- In 2016, the average flood policy costs about \$700 a year and the average total paid claim has been more than \$31,000. For the Preferred Risk Policy, which provides affordable flood insurance protection, premium can start as low as \$137 a year.

Disaster Assistance

- Most forms of federal disaster assistance require a presidential declaration.
- Federal disaster assistance declarations are not awarded in all flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.
- The duration of a Small Business Administration (SBA) disaster home loan could extend to 30 years.
- The average Individuals and Households Program award for presidential disaster declarations related to flooding in 2008 was less than \$4,000.
- Repayment on a \$50,000 SBA disaster home loan is \$303 a month or \$3,636 annually at 4% interest for 20 years.

Note: When obtaining a new flood insurance policy, please be aware that there is a 30-day waiting period

CITY SERVICES AND PHONE LIST

2017-2018

Free Flood Information: The City of Los Angeles provides free flood zone information. Copies of the Federal Emergency Management Agency Flood Insurance Rate Maps are available for review in all Bureau of Engineering district offices. You can also access a copy through internet at:

<http://msc.fema.gov>

For flood zone information and availability of elevation certificates, call us at:

(213) 485-4820 (Call back time is within 2 business days)

This information is also available to you directly through the internet at:

<http://navigatela.lacity.org>

Investigation of Drainage Deficiencies: Request a drainage investigation when the water in the streets overtops the curb by calling your local Bureau of Engineering District office:

Harbor District.....**(310) 732-4691**

West L. A.**(310) 575-8617**

Valley District.....**(818) 374-4643**

Central District.....**(213) 485-1604**

If requested, the Bureau of Engineering staff will visit your property to review your concern and recommend measures to stop flooding or prevent flood damage. Call the City's Bureau of Engineering at **(213) 485-4820**. These services are free.



Clogged Catch Basins: Report clogged catch basins to the City Hot Line **(800) 974-9794** between 8 a.m. and 4 p.m. Monday through Friday, or **(213) 485-7575** after 4 p.m. and on weekends.

Illegal Dumping: If you need to report incidents of illegal dumping call the City Hot Line **(800) 974-9794**.

Before you build in the floodplain: All new development and construction in the floodplain is regulated and requires a special review before a building permit is issued. Contact the Bureau of Engineering at **(213) 485-4820** during the planning stages to inquire about the regulations applicable to your project. **For suspected illegal floodplain development please call 3-1-1 to request an investigation.**

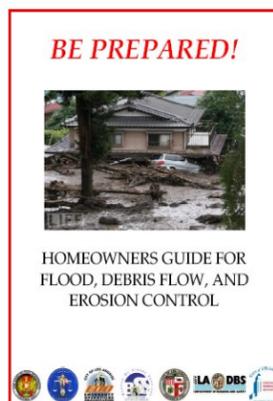
Hillside Problems: Report problems with hillsides as well as temporary erosion caused by construction projects, and alteration or modifications to natural drainage that affect your property to the Building and Safety Call Center at:

(888) 524-2845 or 3-1-1

You can download the brochure "**Be Prepared: Homeowner's Guide for Flood, Debris, and Erosion Control**" published by the City of Los Angeles, Department of Building and Safety at the web site below, or call to request a copy at:

3-1-1

<https://www.ladbs.org/docs/default-source/publications/misc-publications/homeowners-guide-for-flood-debris-flow-and-erosion-control.pdf?sfvrsn=8>



Flood protection library: Additional information regarding flood protection, floodplain management and the NFIP can be found through the FEMA web site at:

<http://www.fema.gov>

or at the City's Central Library (*Science, Technology and Patents Department*) at:

<http://www.lapl.org/branches/central-library/departments/science-technology-patents>

Sand Bags



Free sand and sandbags are offered through the Fire Stations and the Bureau of Street Services yards during the storm season. A complete list of maintenance yards and local fire stations offering sand bags is available on line at the following web site (or call **311** to request a copy of this list).

<http://bss.lacity.org/resurfacing/storm.htm>

Typical Flood Problems

Hillside Drainage Problem

This occurs on properties located at the bottoms of steep hills. Floods happen when the drainage system is deficient or inadequately designed. Runoff is not diverted to the street but enters the home or garage. In some situations, neighbors change the normal drainage patterns, creating flood risks to other properties. Mudslides from slope failures are also common problems. If erosion on your property is a problem or if others have changed the normal drainage patterns, you can call to request an investigation, or information on how to protect your home. Sandbags are provided free during the rainy season (please refer to the City Services Phone List provided on page 2).

Street Drainage Problem

Flooding may occur when street runoff enters private property. If the property is located on a street sump area (lowest point of the nearby streets), or if the building pads on these properties are lower than the street level, and/or the driveway is sloped toward the house and garage, the street flow can pond. Drainage problems can be caused by undersized or broken City storm drains, or clogged City catch basins. If this problem applies to you, you can call the Bureau of Engineering to request a drainage investigation, and the Bureau of Sanitation to request that the catch basins be cleaned or obstructions removed from City drains.

On-Site Drainage Problem

When private drain inlets or v-ditches are inadequate or become plugged with yard debris, water ponds within the property and cannot drain to the street. Underground garages with insufficient drainage are also commonly flooded.

Other Hazards

These properties have site specific problems that need special and individual attention.

- Buildings damaged by coastal flooding exacerbated by a storm drain failure;
- Catastrophic rains far exceeding drain capacity;
- Buildings built too low into the bed of a natural watercourse; Groundwater seepage enters the lower level of the house, flooding the basement after heavy storms.

How can you prepare your property from the flood

- Know how to shut off the gas and electricity to your house when a flood comes.
- Make a list of emergency numbers and identify a safe place to go to. Create a household inventory, especially of basement contents.
- Put insurance policies, valuable papers, medicine, etc. in a safe place.
- Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
- Mark your fuse or breaker box to show the circuits to floodable areas on your property. Turning off power to the basement can reduce property damage and save lives.
- Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected by low walls or temporary shields.
- Install a floor drain plug, standpipe, overhead sewer backup valve to prevent sewer backup flooding.

Flood Prevention Tips

- Keep drainage areas (ditches, swales, small channels) free of debris.
- Consult an engineer to design a permanent water/flood debris control device, if needed.
- Ensure that drainage pipes within your property are cleared and work properly.
- Landscape slope areas with plants suitable for fire retardant and erosion control.
- Report clogged catch basins to request cleaning and floodwaters overtopping the curb for engineering investigations.

Personal Safety During a Flood

- Do not walk through flowing water.
- Do not drive through a flooded area.
- Stay away from power lines and electrical wires.
- If flooded, have your electricity turned off by the Department of Water and Power.
- Look out for animals, especially snakes.
- Be alert for gas leaks.