



CITY OF LOS ANGELES
NATIONAL FLOOD INSURANCE PROGRAM
Repetitive Loss Property Newsletter
2018-2019

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.

Senate passed National Flood Insurance Program extension just hours before it ceases

The Senate voted in favor on a bill regarding the temporary renewal of the National Flood Insurance Program (NFIP) on July 31st, 2018 and President Trump signed it into law the same day in order to avoid a lapse in the program. This officially extended the NFIP until November 30th. The same bill was passed by the House of Representatives a week prior by a 366-52 vote.

The National Association of Realtors (NAR), along with other trade organizations, expressed strong approval towards reforms on NFIP program to be more sustainable in the long run. The NFIP is currently \$20.5B in debt after President Trump forgave \$16B in outstanding debt. This consequently drove the NFIP to borrow \$11.9B from the U.S. Treasury.

The NFIP aims to provide affordable insurance by encouraging communities to adopt and enforce floodplain management regulations. Without the program, many properties will be left uninsured and owners will be left with no choice but to pay costly property damages out of their pockets.

Please see the following link for additional information:

<https://www.inman.com/2018/07/31/senate-passes-national-flood-insurance-program-extension-hours-before->

Home Insurance covers damage from a volcano, but not a flood

With an estimated \$20 billion to \$30 billion worth of property damages caused by Hurricane Florence, most homeowners whose properties sustained flooding may be out of luck when it comes to insurance claim. Many residents are unaware that their regular homeowners policies do not cover flood incurred damages and only those who have purchased a separate flood insurance for their homes will be covered.

Certain natural disasters including wildfires, tornadoes and hail storms are covered under a standard homeowner's insurance policy, whereas floods and earthquakes are not. Therefore, additional flood insurance and earthquake insurance coverages should be considered by residents who live in flood-prone area as well as those who live in regions with high frequency of earth movements.

According to CoreLogic, leading global property information provider, uninsured flood loss due to Hurricane Florence for residential and commercial properties in North Carolina, South Carolina, and Virginia is estimated to be between \$13 billion and \$18.5 billion.

Please see the following link for additional information:

<https://www.marketwatch.com/amp/story/guid/C748367A-BC3E-11E8-B586-0AE181385EC9>

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 \$1,000 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 at the end 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 (SFHA). 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**

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.
- According to FEMA, the average cost of a flood insurance policy is about \$700 annually. The cost of a preferred risk policy is less than \$400 annually, depending on where you live.

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 2017 was less than \$4,600.
- Repayment on a \$50,000 SBA disaster home loan is \$240 a month or \$2,880 annually at 4% interest.

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

CITY SERVICES AND PHONE LIST

2018-2019

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 the 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) 231-0001**
- Valley District.....**(818) 374-4643**
- Central District.....**(213) 485-4820**

If requested, the Bureau of Engineering staff will visit your property to review your flood problem 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, please visit <https://myla311.org> to create a service request for illegal dumping. Alternatively, you can report such incidents by calling the City Bureau of Street Services Hot Line **(800) 996-2489**, option 3.

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.**

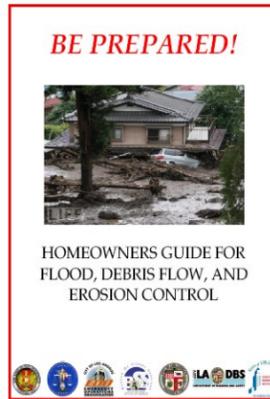
Hillside Problems: Report problems with hillsides as well as temporary erosion caused by construction projects, and alteration or modifications to natural drainage that affect your property to the Building and Safety Call Center at:

(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

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).

<https://www.lafd.org/news/lafd-provides-sandbags-homeowners-1>

Typical Flood Problems

Hillside Drainage Problem

This occurs on properties located at the bottom 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).

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.