Dear Resident:

2017 Floodplain Management Plan (FMP) Annual Implementation Progress Report

The City of Los Angeles joined the National Flood Insurance Program (NFIP) in 1980, which made federally-backed flood insurance available to all City residents. The NFIP/Community Rating System (CRS) was implemented by the Federal Emergency Management Agency (FEMA) in 1990 as a program for recognizing and encouraging community floodplain management activities that exceed the minimum NFIP requirements. Flood insurance premium rates are adjusted to reflect the reduced flood risk.

Since October 2005, the City has received a class 7 rating under CRS, which means the residents within the FEMA-designated Special Flood Hazard Area(s) (SFHA) receive a 15% flood insurance premium discount and others in the City outside the SFHA receive a 5% discount.

As a participant in the NFIP, the City of Los Angeles produces a yearly Floodplain Management Plan (FMP) progress report. The FMP describes the progress and latest issues affecting the Floodplain Management Plan and floodplains of the city. It is highly encouraged that residents living within the City of Los Angeles participate as a stakeholder in the preparation of the FMP. Interested party can contact: eng.nfip@lacity.org

Average Yearly Rainfall

According to the latest statistics from National Oceanic and Atmospheric Administration’s (NOAA) National Climatic Data Center precipitation averaged across the Continental United States in 2016 was 31.70 inches, 1.76 inches above the 20th century average. This was the 24th wettest year on record. Since 1885, precipitation across the Continental United States has increased at an average rate of 0.16 inch per decade.

Per County of Los Angeles precipitation records for the 2016-17 water year (from October 1, 2016 to September 30, 2017), the Downtown Los Angeles (USC) gauge ended the water year with 19.07 inches of rain. This is about 37.8% above average rainfall of 13.84 inches.)

Recent Activities

Open Pacific Coastal Map Revision for Los Angeles County

FEMA’s Open Pacific Coast (OPC) Study in Region 9 is part of the California Coastal Analysis and Mapping Projects (CCAMP) and FEMA’s Risk Mapping, Assessment, Planning (Risk MAP) program. The OPC Study revises and updates the coastal flooding and wave data for the Flood Insurance Study reports and Flood Insurance Rate Map (FIRM) for high risk areas. The latest summary report and other information can be found online at:

http://eng.lacity.org/preliminary-open-pacific-coast-study

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

To be financially prepared for large and uncertain costs of extreme flooding events, FEMA created the NFIP Reinsurance Program in September 2016 and expanded its initial capacity in January 2017 securing more than $1 billion in reinsurance from 25 global reinsurers.

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.

For more information about the Reinsurance Program, visit: https://www.fema.gov/nfip-reinsurance-program
Flood Facts

Everyone lives in a flood zone. Floods and flash floods happen in all 50 states. Most homeowners insurance does not cover flood damage. Just an inch of water can cost tens of thousands of dollars in damage to your property. If you live in an SFHA or high-risk area and have a Federally backed mortgage, your mortgage lender requires you to have flood insurance. In a high-risk area, your home is more than twice as likely to be damaged by flood than by fire. Flash flood often brings 10 to 20 feet of water. You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program.

In Texas flooding from Hurricane Harvey resulted in 87,000 claims, totaling $5.5 billion in damage. Houston and San Antonio saw the most damage, with over $4 billion in claims. The average Individuals and Households Program award for flood assistance was $14,000. The duration of a Small Business Administration (SBA) disaster declaration is awarded in federal disaster assistance declarations only if the property owner has an approved SBA loan.

Floods and flash floods can happen when the water in the streets overtops the curb by calling your local Bureau of Engineering district offices. For flood assistance, call the NFIP info line at (213) 485-4820. These services are free.

Illegal Dumping

Used motor oil, discarded food, trash and other debris are just some of the items routinely dumped into storm drain systems. Violators are subject to stiff fines and possible criminal prosecution.

Residents are encouraged to report illegal dumping by calling the Stormwater Program at (800) 974-9794. Please note: after 5:00PM and before 7:00AM Monday through Saturday and all day Sunday the (800)-974-9794 will roll over to the City’s 311 number. More information is available at http://www.lastormwater.org/about-us/contact-us/

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/
The original storm drain system was developed in the 1930 by the Army Corps of Engineers. As the City began to grow rapidly in the 1920s and 1930s, rainfall that was once absorbed by miles of undeveloped land began to run off the newly paved and developed areas, increasing amount of water flowing into Los Angeles rivers and local creeks. These waterways could not contain the increased amount of water and the region experienced massive flooding. Because of this, the Army Corp of Engineers lined the Los Angeles River and Ballona Creek with concrete and started the development of an underground urban drainage sys- tem. As Los Angeles continued to grow, a complex drain- age system developed.

Today, the City’s storm drain system total 35,000 catch basins, over 1,500 miles of underground pipes, and 100 miles of open channels. Runoff from approximately 1,060 square miles of developed land reach Santa Monica and San Pedro Bays through approximately 60 storm drain out- falls. Approximately 100 million gallons of water flow through Los Angeles’ storm drain system on an average dry day. When it rains, the amount of water flowing through the channels can increase to 10 billion gallons reaching speeds of 35 mph and depths of 25 feet. Runoff from streets, parking lots, yards, etc. enters the storm drain, is collected and works directly into the ocean. Paint thinner and paint products, motor oil, pesticides, Styrofoam cups, paper, human and animal wastes, antifreeze, golf balls, dirty diapers and dead animals are found everyday in the storm drain system. Every year, roughly 40 tons of trash and debris are deposited onto our local beaches from stormwater runoff. It’s important to our environment and safety that we keep our watersheds clean.

A stream is a watercourse that is naturally occurring swale or depression, or engineered channel which carries fresh or estuarine water either seasonally or year round. It is the desire of the City of Los Angeles to protect streams and the native riparian area vegetation along stream systems and riparian areas. Los Angeles Municipal Code Sections 64.07, 64.08, and 64.09 prohibit anything that obstructs or interferes with the flow of water through a water course or channel in any manner without proper permits.

If you want to know more about our storm drain sys- tem, please log on to:
http://www.lastormwater.org

Typical Flood Problems

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 and 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 ero- sion on your property is a problem or if others have changed the normal drainage patterns, you can call (213) 485-4820 to re- quest an investigation, or information on how to protect your home. Sandbags are provided free during the rainy season (please refer to the City’s Services Phone List provided).

DRAINAGE SYSTEM MAINTENANCE

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 floor can pond. Drain- age problems can be caused by undersized or broken City storm drains, or clogged City catch basins. If this problem ap- plies to you, you can call the Bureau of Engineering to request a drainage investigation, and the Bureau of Sanitation at (800) 974-9794 to request that the catch basins be cleaned or ob- stuctions removed from City drains.

On-Site Drainage Problem
When private drain inlets or v-ditches are inadequate or be- come plugged with yard debris, water ponds within the property and cannot drain to the street. Underground garages with insuf- ficient drainage are also commonly flooded.

Other Hazards
These properties have site-specific problems that need special and individual attention. For example:
- 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 water- course;
- Groundwater seepage enters the lower level of the house, flooding the basement after heavy storms.

Mandatory Purchase Requirement
The mandatory flood insurance purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a SFHA. A home lo- cated in a 1% annual chance of suffering flood damage during the term of a 30-year mortgage.

This requirement affects loans and grants for the pur- chase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including ma- chinery, equipment, fixtures, and furnishings contained in such buildings.

The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Fed- eral agencies such as the Federal Deposit Insurance Cor- poration and the Office of Thrift Supervision. It also ap- plies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

How It Works
Before a person can receive a loan or other financial as- sistance from one of the affected agencies or lenders, there must be a check to see if the building is in an SFHA. SFHA designates a flood-prone area of high risk for flooding. These areas are indicated on the Digital Flood Insurance Rate Map (DFIRM). It is shown as one or more zones that begin with the letter “A” or “V.”

Many lenders and insurance agents also have copies of the DFIRM for the City of Los Angeles. It is the lender’s responsibility to check the DFIRM to determine if the build- ing is in an SFHA. If the building is in a SFHA, your lender is required by law to require you to purchase a flood insur- ance policy on the building. Federal regulations require private structural coverage equal to the amount of the loan or the maximum amount available from the NFIP, whichever is less. The maximum amount avail- able for a single-family house is $250,000 for structure and $100,000 for its contents.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a DFIRM.

The most important thing you can do to protect yourself from financial loss is to have flood insurance. Floods can also pose life-threatening risks to you and your family, so be smart. Be prepared for anything nature sends your way. Federal disaster assistance is usually a loan that must be paid back with interest.

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.

You are eligible to purchase flood insurance because the City of Los Angeles participates in the NFIP. It takes 30 days after purchase for a policy to take effect, so it’s im- portant to buy insurance before floodwaters start to rise. All claims and expenses of the NFIP program are funded by insurance premiums, not tax dollars.

Financial Assistance
Financial assistance includes loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Admin- istration, Small Business Administration, and FEMA.

FEMA Grant Assistance
Grant assistance is provided to those who have suffered damage and loss from disasters occurring in that state. When there is a presidential declaration, FEMA begins accepting assistance applications for a period of time that varies depending on the scope and magnitude of the dis- aster, as well as affected areas and amendments to the governor's declaration request. Those applicants may be eligible for FEMA grant money. This disaster assistance does not have to be repaid and is to be used for vital ex- penses that cannot be managed via other means.

Increased Cost of Compliance (ICC) Cover- age
If your property is damaged by flood, you may be required by law to bring your home up to community and/or state floodplain management standards. If you have NFIP insur- ance and your home has been declared substantially damaged by your community, ICC coverage is provided to cover up to $30,000 of the cost to elevate, floodproof, de- molish, or relocate your property. ICC coverage is in addi- tion to the flood damage coverage; however, the total payout on a policy may not exceed $250,000 for residential buildings and $500,000 for non- residential buildings.

ICC coverage does not apply to substantial improvements unless a structure is substantially damaged due to flood- ing. More information on ICC can be found at:
http://www.fema.gov/media-library/assets/documents/1130

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 re- tardant and erosion control.
- Report clogged catch basins to request cleaning and floodwaters overtopping the curb for engineering in- investigations.

NFIP (Continued from page 2)
FLOOD ZONE

The flood zone map of the City of Los Angeles is included as an insert of this newsletter. If you want to verify whether or not your property is located within a flood zone, you can log on at: http://navigate.lacity.org or email us at Eng.nfip@lacity.org or call (213) 485-4820. The Bureau of Engineering keeps copies of the DFIRM for the City of Los Angeles. If you have recently purchased or re-financed your home, your lender may require you to obtain a flood insurance policy. Whether you own or rent the property you live in, you need to be aware of the flood designation in order to take precautions that protect your interests. The City of Los Angeles prepares annual mailing to provide you with information that may help you understand and reduce the flood risk surrounding your home. If you have questions regarding this publication, you can email the City of Los Angeles at Eng.nfip@lacity.org or call (213) 485-4820.

What Can Homeowners Do if They Believe Their Homes are Eronnently Included in the Flood Zone?

If a homeowner can show that the home is located above the Base Flood Elevation (BFE) he/she can apply for a map amendment by completing an application for a Letter of Map Amendment (LOMA) and submitting this request to FEMA. A LOMA application (known as MT-4) can be obtained on line at: http://www.fema.gov/forms FEMA’s review is free to individual property owners who apply for single lot LOMA review. However, a Registered Profession- al Engineer or Licensed Land Surveyor will need to be hired by the homeowner to certify the elevation information in the application. This information is available by accessing FE MA’s web site at: http://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process

If you would like assistance in completing a LOMA application from a Map Specialist, you may call the FEMA Map Service Center toll-free at (877)-FEMA-MAP or (877)-336-2827. Please note that the City does not approve or deny any map amendment requests since the FIRM’s are published by a federal agency. Building or Remodeling in the Flood Zone

All developments in the floodplain, not just construction of buildings, need local permits. The Lowest Finest Floor (LFF) of all new buildings and ex-isting buildings undergoing a major building permit (remodeling) located in SFHA must be one foot higher than the expected Base Flood Elevation (BFE) per City Ordinance No. 17206. Certain flood hazard areas are considered floodways or pas- sages to the 100-year flow, therefore, no new development will be allowed. Other areas that experience high velocity flow and heavy debris loads may require special design considerations.

No basements for residential structures located in the flood zones will be permitted in new buildings. Substantial improve- ments and substantial damage residential projects (including multiple residential units) will be required to seal any existing basements. Mandeville Canyon is considered a Flood Risk Area and de- velopers are likely to be required to obtain a watercourse per-mit per Special Order. A Special Order can be obtained by emailing a request to Eng.nfip@lacity.org. If your property is in the flood zone, please contact the City’s NFIP information line at (213) 485-4820 or email us at: Eng.nfip@lacity.org before designing your project.

What are Substantial Improvements?

Any reconstruction, rehabilitation, addition, or other im- provement of a structure, the cost of which equals or ex- ceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. This term includes structures which have incurred “substantial damage,” regardless of the actual repair work performed. The term does not, however, include either:

- Any project for improvement of a structure to correct ex- isting violations of state or local health, sanitary, or safety code specifications which have been identified by the lo- cal code enforcement official and which are the minimum necessary to assure safe living conditions
- Any alterations of a “historic structure,” provided that the alteration will not preclude the structure’s continued des- ignation as a “historic structure.”

Floodplain management requirements apply to new con- struction and substantial improvements.

What is a Floodplain and Special Flood Hazard Areas?

Floodplain is defined as any land area susceptible to being inundated by flood waters from any source. SFHAs are areas subject to inundation by a 100-year flood, a flood that has a 1-percent or greater chance of being equaled or exceeded during any given year. They are shown on the DFIRM as zones labeled with the letters A, AO, AH, A1-A30, AE, A99, AR, AR/AE, AR/AR/A1-A30, AR, V, VE, and V1-V30. In an SFHA, there is at least a 1 in 4 chance of flood- ing during a 30-year mortgage. All home and business own- ers in these areas with mortgages from Federally-regulated or insured lenders are required to buy flood insurance. For a more thorough explanation of a Floodplain and SFHA please check out:

http://www.fema.gov/floodplain-management/flood-zones

The most visible features of the City of Los Angeles are the two miles of open flood control channels, which include the Los Angeles River, Dominguez Channel, and Ballona Creek. They serve to collect rainwater from most of the City’s storm drain systems so they can move the water out to either the Santa Monica Bay or San Pedro Bay. When it rains, it fills up with fast flowing water that can kill anyone who gets caught up or swept away in it. It is illegal to enter the flood control channels at anytime.

What If I see someone fall into the channel?

Immediately call 911. Do not go into the channel to try to save them. Don’t try to save them using a rope as the force of the water will pull you in. Find some sort of flotation device, use foam cushions, or any unattached object they can use to hang on.

What If I fall in?

Remain calm, float on your back with your head up from the water. Use your feet and legs to steer yourself clear of ob- structions. If a large obstacle is blocking the channel, try to flip your back over until you can find a way to navigate around it, and crawl over the top of it. People die in swift water when they get pinned or trapped against debris. Never finding yourself in this situation is the best way of surviving swift waters.

- 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.

Emergency Alert System

On January 7, 2010, Los Angeles County officials launched an Emergency Alert System, similar to reverse 911, that will notify residents and businesses by phone, text or e-mail about dangerous conditions in their area. Residents and businesses will be contacted if they are in any emergencies like wildfires or floods near their home or offices, and tell them whether evacuation is necessary. The Sheriff Department’s Emergency Communications Cen- ter will be responsible for sending out the alerts. Members of the public who would rather receive the emergency notifi- cation via their cell phone or e-mail account will have to reg- ister that information through the www.alert.lacounty.gov web site.

You will also have the option of registering your fax numbers and voice and video Internet Protocol (IP) lines. But only one phone number or e-mail address may be entered per street address. If you do not answer, the sys- tem will be re-dialed twice. If it reaches an answering ma- chine, the system leaves a message. The system will also have the ability to detect and communicate with telecommu- nication devices for the deaf.

Tsunami - What to Do

Tsunamis (pronounced soo-nah-mees), also known as seis- mic sea waves (mistakenly called “tidal waves”), are a se- ries of enormous waves created by an underwater disas- ter such as an earthquake, landslide, volcanic eruption, or meteorite. A tsunami can move hundreds of miles per hour in the open ocean and smash into land with waves as high as 100 feet or more. From the area where the tsunami ini- tiates, waves travel outward in all directions. Once these waves approach land, they build in height. The topography of the coastline and the ocean floor will influ- ence the size of the wave. There may be more than one wave of the succeeding one may be larger than the wave before. That is why a small tsunami at one beach can be a giant wave a few miles away. All tsunamis are potentially dangerous, even though they may not damage every coastline they strike. A tsunami can strike anywhere along most of the U.S. coastline. The most destructive tsunamis have occurred along the coasts of California, Oregon, Washington, Alaska, and Hawaii. Earthquake-induced movement of the ocean floor most often generates tsunami. This movement occurs when the ocean floor, at the point where the earthquake occurs, moves upward or downward, forcing the water in front of it to pile up. As the water hits the coast, it slides down the land and into the water, creating a surge called a tsunami. Tsu- namis can travel hundreds of miles across the ocean, but when they get to the shore, they can become very destructive. The following are guidelines for what you should do if a tsunami is likely in your area:

1. Turn on your radio to learn if there is a tsunami warn- ing.
2. If an earthquake occurs and you are in a coastal area move inland to higher ground immediately and stay there.
3. Stay away from the beach. Never go down to the beach to watch a tsunami come in. If you can see the water you are too close to escape it.

CAUTION - If there is noticeable recession in water away from the shoreline this is nature’s tsunami warning and it should be heeded. You should move away immediately.

What to Do After a Tsunami

The following are guidelines for the period following a tsunami:

1. Stay away from flooded and damaged areas until offi- cials say it is safe to return.
2. Stay away from debris in the water; it may pose a safe- ty hazard to boats and people. Save yourself - not your possessions.

See http://www.ready.gov/tsunamis for more information.
**DOCUMENTS YOU SHOULD HAVE BEFORE MAKING YOUR APPOINTMENT FOR FLOOD ZONE CLEARANCE**

Appointment is required. Please call (213) 485-4820 or e-mail ENG.NFIP@lacity.org to make your appointment. (Please have the permit application PCIS number ready before you make your appointment.)

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<th>SUBSTANTIAL IMPROVEMENT</th>
<th>NON-SUBSTANTIAL IMPROVEMENT</th>
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<td>1) Plan submissions, including site, floor, survey and cross-section/elevation plans may be submitted in person or through the NFIP email at <a href="mailto:eng.nfip@lacity.org">eng.nfip@lacity.org</a>.</td>
<td>If you contend that your improvements are less than 50% of the of the existing structure, you will need to provide the following documents for verification.</td>
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<td>2) For flood zone AO, provide a topographic survey that shows the natural grade (corner elevations) of the existing &amp; proposed footprint of the structure on the existing site. The survey must be stamped, dated and signed by licensed Surveyor or a Civil Engineer who licensed prior to No. 33966. The survey needs to reference NAVD 1988 Datum and City’s Benchmark with the ID number.</td>
<td>1) Recent appraisal of existing structure by a certified appraiser dating from no more than twelve months prior. The appraisal needs to indicate the Depreciated Cost of Improvement value. Currently County Assessor’s tax records may be used in lieu of an appraisal report.</td>
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<td>3) Elevation plan needs to indicate the Base Flood Elevation (BFE) and minimum Lowest Finished Floor Elevation (LFFE). If the Base Flood Elevation (BFE) is unknown, it will be determined from the Highest Adjacent Grade (HAG), to the improvement from the provided survey, plus the flood depth. The minimum finish floor elevation will be the BFE plus one foot for freeboard (factor of safety).</td>
<td>2) Cost estimate from the contractor/engineer/architect, with breakdowns for labor, material, profit and overhead. (Material costs must be further broken down by unit cost and quantity of each type of material). A sample construction estimate can be provided.</td>
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<td>4) Floodproofing is required below the min. LFFE per FEMA TB-2. Concrete, cement and masonry are considered to be floodproofed. An Elevation Certificate will be required at the end of construction for all substantial improvement projects prior to the issuance of the Certificate of Occupancy.</td>
<td>3) Affidavits signed and notarized by the owner and contractor/engineer/architect confirming the scope of work in the construction estimate.</td>
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<td>5) Plans must also show flood venting for buildings elevated with a crawlspace based on the ratio of one square inch of venting per one square foot of 1st floor area of the addition. The bottom of the vents must be within 12 inches from the adjacent. Vents are to be on at least 2 sides of the building. Attached garage shall have its own vents.</td>
<td><strong>COMMERCIAL PROJECTS WITH/WITHOUT SUBGRADE STRUCTURES</strong> In addition to the documents listed under the Substantial Improvement column on the left, you must submit a flood proofing certificate, an emergency evacuation plan and a covenant agreement attached to the title of the property until your property is no longer in a SFHA.</td>
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<td>6) If major improvements are to be done to existing structure, the existing floor must be raised to the new minimum LFFE and flood vents and floodproofing may be required.</td>
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<td>7) Additional information may be required for flood Zone A such as documentation or calculations confirming that the new or improved structure will withstand potential flooding including (but not limited to):</td>
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<td>- hydraulic and hydrologic calculations</td>
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<td>- Federal Emergency Management Agency (FEMA)-established calculations for hydrostatic, hydrodynamic and buoyancy forces</td>
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<td>- Written correspondence from any government agency confirming approval of improvement within an agency easement.</td>
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<td>- Structural plans and calculations wet-stamped and signed with original signature of a licensed civil or structural engineer.</td>
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**LETTER OF MAP AMENDMENT (LOMA)**

If you believe that your property does not sit within a floodplain, you may file a Letter of Map Amendment (LOMA) with FEMA to remove your property from the Special Flood Hazard Area (SFHA). Issuance of a LOMA may eliminate flood clearance requirements for building permit applicants and also the flood insurance purchase requirement for a federally backed financing.

Please review FEMA’s website at [http://www.fema.gov/mt-1-application-forms-instructions](http://www.fema.gov/mt-1-application-forms-instructions) before making your appointment.

Please contact the FEMA map service center at [http://msc.fema.gov/portal](http://msc.fema.gov/portal) or call 1-877-FEMA MAP (1-877-336-2627) for assistance.