



Federal Emergency Management Agency

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LA River Flood Protection Achieved for Parts of Four Communities

Flood Insurance Rate Maps Revised

The U.S. Army Corps of Engineers (USACE) has completed a section of the restoration of the Los Angeles River levee system that provides flood protection for parts of four communities. As a result, the Federal Emergency Management Agency (FEMA) issued Letters of Map Revision on February 25, 2000 that removes the AR Flood Zone from portions of those four communities. USACE staff has estimated that they will complete the entire flood control project by December 2001. FEMA will issue the responding Letters of Map Revision within 90 days of receiving all information regarding completion of the project.

The completed portion of the restoration project extends along the Los Angeles River from Long Beach Blvd. to the Pacific Ocean, and along Compton Creek from Artesia Freeway to the Los Angeles River. A composite reference map has been provided by Los Angeles County to give a general idea of the areas in each community that have been converted from flood Zone AR to the lower risk Zone X. In Zone X, there is no federal obligation on lenders to require flood insurance.

However, areas that originally had other types of A or V Zone special flood hazard areas before the AR Zone maps were issued will still have those special flood hazard areas in place after the AR Zone is removed. Those A and V Zones are based on localized flooding that does not come from the LA River. To determine if your property has been removed from the AR Zone and placed in a Zone X you must inspect the revised flood map panels attached to the Letter of Map Revision that was sent to your community officials. See the instructions below under the heading "Flood Insurance Premium Refunds Available."

The communities included in this Letter of Map Revision and the approximate percent of their AR Zone that was converted to Zone X are:

City of Carson has 95% of the Zone AR replaced by Zone X;

City of Los Angeles with 95% of Zone AR (on the seven AR map panels) replaced by Zone X;

City of Long Beach with 65% of Zone AR (on three of five AR map panels) replaced by Zone X; and

Los Angeles County with 50% of Zone AR (on two of six AR map panels) replaced by Zone X.

Mandatory Purchase of Flood Insurance No Longer Required in Affected Areas

Special flood hazard areas, or the "100-Year Floodplain," are shown on the Flood Insurance Rate Maps with flood zone designations that begin with the letter A or V. Under the law, federally regulated lenders must require owners of buildings within these zones to purchase and maintain flood insurance. When FEMA revises these maps, the federal mandatory purchase requirement no longer applies to buildings that are removed from these zones and placed in a Zone B, C or X. (Note that a lender may still require a borrower to purchase flood insurance even if no longer required to do so by the federal government.)

Flood Insurance Premium Refunds Available

This applies only to property owners whose buildings are removed from the AR Zone and placed in a Zone X. If your lender will now remove their flood insurance requirement, you are eligible for a full refund of your federally backed flood insurance policy for the current policy year, except when a claim has been paid or is pending. To find out if you are eligible for a refund, a property owner should:

1. Contact the community to determine if the building has been removed from the special flood hazard area. A list of community contacts is provided below. You may need to inspect the revised map panels attached to the Letter of Map Revision located at the community offices. If you determine that your building has been removed from the AR zone but remains in an underlying A or V Zone, see the following section titled "**Underlying A Zone...**" If

you determine that your building has been removed from the AR Zone and placed in a Zone X, you can proceed with the remaining steps.

2. Obtain a copy of the Letter of Map Revision from the community. It is not necessary to obtain a copy of the map panel that is attached to the letter.
3. Send the lender a copy of that Letter of Map Revision along with a written request asking for a new map determination for your building based on this map revision. (Note: some lenders may charge a small fee.) Ask the lender for a letter confirming in writing that (1) the insurance was required as part of the mortgage, and (2) the requirement for flood insurance no longer applies because your building is now in a Zone X.
4. If your lender purchased the flood insurance policy for you and billed you for it, ask that lender to cancel the flood insurance policy and issue you a refund. Many of the policies purchased by lenders are not backed by the National Flood Insurance Program and therefore have a range of different refund standards. If you bought your flood insurance policy directly from an insurance agent see step 5 below.
5. If the lender provides you with a letter removing their requirement to carry a flood insurance policy, send that letter to your insurance agent and ask to have that policy cancelled. Typically, most insurance companies can process this refund within 60 days. Most flood insurance policies sold by insurance agents are backed by the National Flood Insurance Program. For those policies a full refund is provided for the policy year that was in effect on the date of the Letter of Map Revision.

Underlying A Zone Residents May Benefit From the AR Zone Designation

The AR Zone designates the 100-Year Floodplain or a special flood hazard area created by flooding from the Los Angeles River. However, there are additional special flood hazard areas underlying the AR Zone that are not affected by the LA River because they result from local storm water flooding, tributary stream overflows, and in one area, coastal flooding along the shore in Long Beach. Those A and V Zones were displayed on the previous flood insurance rate maps before the AR Zone maps were issued and will remain on the flood maps after the AR Zones are removed.

If your building is located in one of these underlying A or V Zone special flood hazard areas, federally regulated lenders will still require flood insurance. The benefit is that if you purchased flood insurance at the AR Zone rate, you can continue to carry and renew flood insurance at that low rate as long as you maintain continuous coverage. For most buildings in the underlying special flood hazard areas, the AR Zone flood insurance rate is less expensive than the standard Zone A or V rates that will be charged for new flood insurance policies purchased after the AR Zone has been removed.

Flood Hazards Have Not Been Completely Eliminated

Some AR Zones will remain in effect along the LA River until the flood control project is completed and the underlying A and V zones will continue to be at high risk to flooding. FEMA also urges property owners to consider voluntary purchase of flood insurance because it is not just the high-risk areas that are in danger of flooding. Twenty five percent of all flood insurance claims are from buildings located outside of the identified high-risk areas. If your building is now in a Zone X, you may be eligible to purchase a Preferred Risk Policy at a substantially lower price than other standard flood insurance policies. This policy includes contents coverage at no additional fee.

For More Information

Please note that this announcement only applies to buildings located in the cross-hatched area of the composite reference map provided by LA County. Interested property owners may contact community representatives using the numbers given below. Each community has a set of the Flood Insurance Rate Maps and the new Letter of Map Revision available for public viewing.

City of Carson	310-952-1795	City of LA	800-974-9794, 213-847-5220
City of Long Beach	562-570-6784	LA County	626-458-4321

For questions about the National Flood Insurance Program, property owners can call 1-800-427-4661 or visit our web site at <http://www.fema.gov/nfip/>.

Feb. 25, 2000