



**City of Santa Clarita
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Map Modernization Digital Flood Insurance Rate Maps

1. Why is the City of Santa Clarita get new flood hazard maps?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in Santa Clarita. They indicate the risk for flooding throughout Los Angeles County. However, the previously effective maps were over 35-years old. Some formerly rural areas were never mapped in detail and other areas haven't been re-mapped since prior to city incorporation. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland and riverine flooding in certain areas has changed along with these factors. Many will remember the disastrous effects of the January 2005 flooding on the Polynesian and Sand Canyon mobile home parks.

The maps released in September of 2008 were the first step in FEMA's Map Modernization Program. Since the City's, and a lot of the nation's, flood maps were drawn by hand and produced in paper format, the first step was to digitize all the maps into a computer format so they could be more easily updated. Almost all of the data represented on the current maps are a digitized version of the old data from the previous effective maps.

Since the flood data for the Santa Clarita Valley is over 35-years old, FEMA also allocated additional funds for the Santa Clara River and eight major tributaries to be re-studied with new 100-yr flood data. New digital mapping techniques provide more detailed, current and reliable data on the City's flood hazards. The result; a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key development decisions. The studies for all the river systems under the program are completed in preliminary form and are scheduled for adoption at the end of 2017.

2. Who is responsible for modernizing the maps?

Currently, there is a nationwide collaborative effort across all levels of government to update the nation's flood hazard data and provide it in a detailed, digital format, in accordance with a multi-year plan created by FEMA. The effort evolved as a growing number of industries were impacted by out-of-date flood data. The map modernization project is a joint effort with FEMA in cooperation with local associations and private sector partners.

3. What is a Flood Hazard Map?

Flood Insurance Rate Maps, also called "FIRMs" are used to determine the flood risk to your home or business based on flood "zoning" designations as indicated in the legend on the maps. The City presently uses a digitized version of the paper copies of maps produced in 1980. The current maps will be replaced with the new Digital-FIRMs (restudied) once completed and adopted. The high-risk zones are represented by any zone starting with "A" (A, AE, AO, AH, AR & A99). The low and moderate-risk zones are represented by the letter "X" or an "X" that is shaded. Floodzone designations "B" and "C" are no longer used by FEMA.

4. What are the benefits of the new flood hazard maps?

The Map Modernization Program will benefit numerous groups of people in different ways:

- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect Santa Clarita and can therefore improve local planning activities.

- Builders and developers will have access to more detailed information for making decisions on where and how to build and how construction can affect local flood hazard areas.
- Insurance agents, insurance companies, and lending institutions will have easy on-line access to updates and upcoming changes in order to serve their customers and community more efficiently.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.

5. What is a floodplain and how do I determine if my property is located in this area?

A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHA), and are located in a 100-year flood zone, or the 1% annual chance storm. The term "100-year flood" is a little confusing. It is the flood elevation that has a one-percent chance of being equaled or exceeded in any given year; it is not the flood that will occur once every 100 years. The likelihood of a flood occurring within a 100-year stretch of time is very, very high, but there's no way to predict when the next flood will occur, or the one after that. Refer to Question 3 for flood zone designations.

6. How will the redrawn flood hazard maps affect me?

Neighborhoods across Santa Clarita will be affected differently by these map changes. There will be some properties that are not affected; their risk remains the same. Some properties may be mapped into a lower risk zone due to the incorporation of Letters of Map Changes (LOMCs). Other properties may be removed if the new studies determine the risk is not as high as previously determined. Other properties may be newly included into the high risk zones if the updated information determines that the risk to those properties is higher than previously anticipated. Additional information on zone changes and the impacts will be provided prior to the adoption of the new maps.

7. What will happen if I move from a low or moderate risk area to a high risk area?

If the new maps, once adopted, indicate the building on your property is now located within a high risk zone, you will be required to purchase a flood insurance policy, if you carry a mortgage from a federally regulated lender. If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a three times greater chance of having a flood in your home than having a fire^{**}. Most homeowner's insurance policies do not provide coverage for damage due to flooding.

If your building is re-mapped into a high risk area, there are lower cost options available through the National Flood Insurance Program (NFIP) "grandfathering" rule. For some of the options available under the rule, you must have a current flood insurance policy in affect at the time of the zone change. For more information on this option please contact the National Flood Insurance Program (NFIP) at www.fema.gov/about/contact/regionix.shtm. You may also call the City's Engineering Services Division of Public Works at 661-255-4942.

8. What will happen if I move from a high risk to a low or moderate risk area?

When a building moves to a low or moderate risk area, there is no longer a federally mandated requirement to purchase flood insurance. However, the risk has only been reduced, *not removed*. Flood insurance is still recommended.

Upon the adoption of the restudied maps, you may be eligible for a lower cost Preferred Risk Policy (PRP). Through your insurance agent, it is simple to submit a PRP application and insured signed conversion form to avoid any gaps in your flood coverage.

^{**} FEMA - 2005 National Statistic

9. How might the new flood maps affect me financially?

When the restudied maps are officially adopted, if your structure is mapped into a high risk area and you have a mortgage with a federally regulated lender, you will be required to purchase flood insurance. If your property is mapped into a low or moderate risk area, you are not required to purchase or maintain insurance, but are strongly encouraged to do so. The cost of properly protecting your home and contents from flood damage is far less expensive than the cost to repair or replace it after a flood has occurred.

10. What is the Grandfathering Rule and how can it help me?

The National Flood Insurance Program has “grandfathering” rules to recognize policyholders who have built in compliance with the flood map in place at the time of construction or who maintain continuous coverage. These rules allow such policyholders to benefit in the premium rating for their building. However, property owners should always use the new maps if they provide you with a more favorable premium.

11. How does this affect the renewal of an existing policy?

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. Flood insurance policies may then be renewed and still be rated based on the flood map in effect when the policy was initially rated as long as the flood insurance coverage is continuous and the building has not been altered in a manner that would remove this benefit. For example, if the building on the property is now in an X zone, you could purchase the policy before the flood maps are adopted and keep the lower rate associated with the X zone even after the restudied flood maps become effective. You may even qualify for the lower cost Preferred Risk Policy for the first year, which provides both building and contents coverage at significant savings. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale.

Structures Built in Compliance with the NFIP

The NFIP will honor a Grandfather rule for buildings constructed after the first flood map for the community became effective if:

- 1) the building was built in compliance with the flood map in effect at the time of construction; and
- 2) the building has not been substantially damaged or altered.

Under this Grandfather rule, the property owner must provide proper documentation to the insurance company.

- If you wish to keep the zone designation in effect when the structure was built, you must provide a copy of the flood map effective at the time of construction showing where the structure is located.
- In general, for buildings constructed in high risk zones after the community's first flood map was adopted, your rates are based upon the difference between the flood map's Base Flood Elevation (BFE) and your building's elevation. If there is a change in the BFE and keeping the BFE that existed when the structure was first built gives you a better rate, you must provide the agent with an elevation certificate and a copy of the flood map effective at the time of construction.
- If your structure was built before there was a flood map issued for the community, you may be grandfathered to the lower rate before a flood map is adopted. The structure must not be substantially damaged or altered.

12. How can I learn more about the flood map modernization process and how it could affect me?

The following is a list of resources if you have further questions on FEMA's Map Modernization Program:

Website Resources:

- City of Santa Clarita Web site: www.santa-clarita.com
- FEMA Website on Mapping: www.fema.gov/plan/prevent/fhm
- For general information about flood insurance: www.FloodSmart.gov

Other Resources:

- FEMA Map Assistance Center: 1-877-FEMA MAP (1-877-336-2627); Open Monday-Friday, 8:00 a.m. - 6:30 p.m.
- For questions on flood policy coverage and rates: 1-800-427-4661
- Public Meetings: Notification will be advertised in local papers and on the City's website.
- City of Santa Clarita Public Works Department, Engineering Services Division: Contact Christina Monde at 661-255-4959