



City of Santa Clarita  
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## Flood Map Modernization Digital Flood Hazard Maps

### 1. Why is the City of Santa Clarita getting 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 However, the current maps are out of date. Some formerly rural areas were never mapped in detail and other areas haven't been re-mapped in more than 25 years. 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.

New digital mapping techniques will provide more detailed, current and reliable data on Los Angeles County 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 initial release of the digital maps (noted as "redrawn" ) will appear similar to the paper maps currently in use but will incorporate all Letters of Map Revisions (LOMRs) approved to date and are anticipated for release in 2008. Please see additional information on the "Delay of the Revised Flood Maps Release".

The City has been very fortunate to have new studies funded for Mint, Iron, Sand and Placerita Canyons as well as the Santa Clara River and its major tributaries. Although some studies are currently nearing completion, the maps incorporating the restudy areas have been delayed. The restudy areas will be incorporated into a second release, (noted as "new") planned for 2009. Additional information on the incorporation of the restudied areas will become available as the studies are completed and prior to the commencement of a public comment and appeal period.

### 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 the Federal Emergency Management Agency (FEMA). The effort evolved as a growing number of industries were impacted by out-of-date flood data. Santa Clarita's 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 hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to your home or business. The City presently uses paper copies of maps produced

in 1984 that will be replaced with the redrawn digital version. The low and moderate risk zones will be represented on the redrawn maps by the letter "X" or an "X" that is shaded. They are shown as "B" zones on the existing maps. The inland high risk zones will be labeled with designations such as "A", "AE", "AH" or "AO".

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

The Map Modernization project 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. 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. The redrawn maps will identify areas of the floodplain that are "high risk" and officially designate those as an A, AE, AH, or AO zones. Low and moderate risk areas will be designated as X zones and shaded X zones on the new maps.

#### **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 the LOMRs. Until the redrawn maps are revised with the new maps at the completion of the restudies, properties should not be mapped into a higher risk area unless it was in error on the original maps. 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 at a higher risk for flooding, 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<sup>\*\*</sup>. And most homeowner's insurance policies do not provide coverage for damage due to flooding.

If your building is redrawn into a high risk area, there are lower cost options available through the National Flood Insurance Program (NFIP) "grandfathering" rule. For more information on this option please contact the Development Services Division of Public Works at 661-255-4959.

## **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 redrawn 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.

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

When the redrawn 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 need 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 (NFIP) 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 redrawn map if it will 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 redrawn 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

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<sup>\*\*</sup> FEMA - 2005 National Statistic

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.

## 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 and contact information if you have further questions regarding the City of Santa Clarita map modernization project:

#### Website Resources:

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

#### Other Resources:

- FEMA Map Assistance Center: 1-877-FEMA MAP (1-877-336-2627); Open Monday-Friday, 8am-6:30pm
- For questions on flood policy coverage and rates: 1-800-427-4661
- Public Meetings: No public meetings are scheduled at this time. Notification will be advertised in local papers and on the City's website.
- City of Santa Clarita Public Works Department, Development Services Division: Contact Christina Monde 661-255-4959