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## **Homeowners forced to buy flood insurance after FEMA redraws maps**

**It's part of an ongoing effort to update the list of high-risk areas. But the changes have met with resistance from tens of thousands of Southern California residents now being forced to buy coverage.**

By Catherine Saillant

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Tens of thousands of homeowners in Southern California are being forced to buy costly flood insurance because new maps issued by a federal agency say they live in a high-risk flood area.

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### **FOR THE RECORD:**

Flood maps: An article in Monday's Section A on new federal flood maps listed a government web address that has been slowed by heavy traffic. An alternative website for finding out whether a piece of property is in a high-risk flood area is [www.floodsmart.gov](http://www.floodsmart.gov). —

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The federal government has informed property owners in more than 150 cities and unincorporated areas in Los Angeles, Orange, Ventura, Riverside and San Bernardino counties about the new requirement. Most live near rivers and creeks, below dams or in low-lying areas that are at greater risk of flooding than previously believed, according to [maps developed by the Federal Emergency Management Agency](#).

Premiums range from \$500 to more than \$1,700 a year. Insurance is mandatory for anyone with a federally backed mortgage, and lenders will typically buy policies, sometimes at a higher cost, for property owners who fail to do so on their own. Fannie Mae and Freddie Mac own or guarantee more than half of all U.S. mortgages.

Angry homeowners in several parts of Southern California dispute the new maps and have formed groups to challenge them.

In some cases, local governments are paying for studies to challenge FEMA's maps, and in a few cases, the agency has backed down.

The new maps are part of a nationwide effort that FEMA began in 2003 to better identify properties that could flood in a so-called 100-year storm -- the type of deluge that FEMA calculates has a 1% likelihood of occurring in any given year. In much of the country, the redrawn maps greatly increase the number of homes included in flood zones.

Property owners in some areas, including parts of South Los Angeles, have already started paying higher premiums. Homeowners elsewhere in the region expect the new mandate to take effect early this year.

Nada Parham of South Los Angeles is one of many homeowners who have dug into their own pockets to show that their properties don't belong on FEMA's list.

Parham, 55, won her argument with the agency after paying \$1,400 to a surveyor. She says she has lived in her 2nd Avenue home her whole life and has never seen anything more than street flooding. She doesn't live near a river or a creek, and the ocean is more than 10 miles away.

"Why would I pay this money for a claim I'm never going to make?" Parham said. "It's ludicrous. You are trying to keep a shelter over your head and trying to take care of the necessities of life, and then here comes a letter that says you have to do this."

FEMA officials say that the map-making process is supposed to be a collaborative one and that local flood-control divisions are given an opportunity to point out errors. Cities and counties are also encouraged to let homeowners know about proposed changes and provide a way for them to comment, said Clark Stevens, a FEMA spokesman.

Critics say that too often, that has not happened. Parham said the first she heard of the new designation was when she received a letter from her lender saying she had 30 days to get a flood-insurance policy.

Officials say they are performing a public service by examining flood risk in residential areas. Requiring flood insurance in high-risk areas could stave off financial disaster for homeowners in the event of a destructive storm, they note.

Through its National Flood Insurance Program, FEMA works with nearly 90 private insurance companies to offer coverage to property owners and renters. The program was created by Congress in 1968.

When FEMA began reevaluating its flood zones, maps in some areas were as much as 40 years old. The agency contracts with local surveyors and hydrologists who use digital mapping technology to combine the topographical environment of a locale with historical climate data, Stevens said.

The models take into account flood-control structures such as levees, canals and drainage systems. After Hurricane Katrina in 2005, levees nationwide were reviewed and many were deemed inadequate to keep floodwaters away.

When a levy is decertified, hundreds of new houses can be added to hazard zones. In Oxnard, a large rock levee protecting homes along the Santa Clara River was decertified when FEMA engineers found weaknesses in its ability to withstand large storms. FEMA proposed adding 1,800 homes to the flood zone.

Bert Perello, who heads the Floodzone Justice Assn., an Oxnard group that has protested the maps, said FEMA rushed its update. The agency's own maps contradict each other and include data that his group's findings dispute, he said. The association argues that half of the homes in the new flood zone should not be there.

Late in 2009, FEMA announced it would put off adopting the new flood zones in the Oxnard area for up to three years, allowing time for more detailed engineering studies. Perello said residents are cautiously optimistic.

"I don't bury my head in the sand and not take seriously the threat of a flood," said Perello, a part-time postal carrier. "But if I am going to be put in a flood zone, I want to know it is a fair and legitimate process."

Farther inland in Ventura County, residents of Moorpark have made less progress in their quest to get out from under the new requirement. The City Council agreed to pay for a \$100,000 study to determine whether about 900 Moorpark homes were improperly added to a hazard map, and FEMA has agreed to redraw some aspects of it.

But the affected residents will still have to buy flood insurance this month because FEMA would not delay implementation of the new flood-plain designation, said Councilman Keith Millhouse.

"I'm a little bit suspect of FEMA in light of their track record," he said.

South Los Angeles locations were added to the hazard maps primarily because a railroad berm that had been identified as a flood-control structure in a previous map was stripped of that designation in the updated version, said Los Angeles Councilman Bernard Parks.

Parks said his office has received several complaints from residents who were surprised when they received notification that they had to buy flood insurance. The cash-strapped city is asking the U.S. Army Corps of Engineers for a grant to conduct a more detailed study on the flooding risk, he said.

"We don't understand how all of this area becomes a flood zone," Parks said.

Isaac Robinson, a retired wood refinisher, said he considered appealing the new flood-plain maps on his own. But the 71-year-old worries that his neighbors will be left with costly premiums even if he is removed from the maps.

"That seems strange to me," Robinson said. Instead, he's taken it upon himself to photograph all of the local streets and has armed himself with sheaves of maps and documents to show that the new hazard zone is based on inaccurate data. For now, he is waiting for the city to get the money to complete a broader study of the area.

"It's kind of unreal," Robinson said, noting he's never seen flooding in his 40 years in the 4th Avenue home. "If my home is destroyed by a flood, then the rest of the city would be gone too."

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