

QUESTIONS ABOUT THE FLOOD ZONE?

The City of Garden Grove has prepared this information as a courtesy to educate property owners about flood zone and flood insurance.

The City of Garden Grove does not regulate matters relating to the flood zone or flood insurance. Please read the following information, and contact the appropriate federal agency as specified below for any questions.

What is a Flood Zone?

The Federal Emergency Management Agency (FEMA) identifies land areas and categorizes these areas into flood zones based on the area's risk of flooding. Floods can occur in any area, to varying degrees, that is, areas can be designated as low, moderate, or high risk areas with regard to flooding.

FEMA provides the City of Garden Grove, as well as other cities, with flood maps called Flood Insurance Rate Maps (FIRMs) that identify the flood zone areas for a particular city. The cities then use these maps to verify and inform property owners, lenders, and insurance agents if a property is in the Special Flood Hazard Area (SFHA).

In Garden Grove, the flood zone areas are designated as **Flood Zone A** or **Flood Zone X**.

Flood Zone A is designated as the high risk, Special Flood Hazard Area (SFHA), inundated by a 100-year floodplain.

Flood Zone X designates areas of a 500-year flood; areas of 100-year flood with average depths of less than 1-foot or with drainage less than 1-square mile; and areas protected by levees from a 100-year flood.

Property owners may contact the City of Garden Grove Planning Services Division at (714) 741-5312 to verify if a property is in the SFHA.

To learn more about the Flood Insurance Rate Maps, please visit the FEMA webpage at <https://www.fema.gov/flood-insurance-rate-map-firm>.

Why do I need Flood Insurance?

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, require flood insurance for buildings in Special Flood Hazard Areas as a condition of receiving a mortgage from a federally regulated or insured lender.

The Federal Emergency Management Agency (FEMA) webpage provides an informational booklet about the National Floods Insurance Program entitled "Answers to Questions about the National Floods Insurance Program" at:

<https://www.fema.gov/media-library/assets/documents/272>

Property owners can also visit the National Flood Insurance Program webpage to read the "Frequently Asked Questions" about flood insurance at:

<http://www.floodsmart.gov/floodsmart/>

Can my property be removed from the Special Flood Hazard Area (SFHA)?

If a property owner believes their property is not located in the designated 100-year floodplain, and would like the Federal Emergency Management Agency (FEMA) to make an official determination regarding the location of the property relative to the SFHA, he or she may request a Letter of Map Amendment (LOMA) through FEMA. The issuance of a LOMA by FEMA typically eliminates the requirement for flood insurance; however, lenders may require flood insurance as a condition of any loan as part of their standard business practices, regardless of the structure's location. **Please be advised that applying for a LOMA does not guarantee that the property will be removed from the Flood Zone A designation.**

In order to apply for a LOMA, a property owner will need to hire a licensed land surveyor, or registered engineer authorized by law, to certify base flood elevation level in order to complete the necessary forms.

To learn more about the LOMA process, please visit the FEMA webpage at <https://www.fema.gov/floodplain-management/letter-map-amendment-loma>

Who do I contact if I have more questions?

If you need more information, please contact the FEMA Map Assistance Center, toll free at 1-877-336-2627 or e-mail: FEMAMapSpecialist@riskmapcds.com or,

Contact the FEMA Regional IX Office for California at (510) 874-1755 or visit their webpage at:

<https://www.fema.gov/fema-region-ix-arizona-california-hawaii-nevada-pacific-islands>

Para información en español, visite la pagina de internet de la Agencia Federal para el Manejo de Emergencias (FEMA) al: https://www.fema.gov/es
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