



bankers' compliance group®

Los Angeles Cities Remain Eligible for NFIP Coverage

On April 14, 2021, FEMA publicly announced that it could be suspending certain Los Angeles cities' National Flood Insurance Program (NFIP) eligibility on April 21, 2021 because the cities failed to comply with the flood plain management requirements. 86 FR 19580. These cities were Carson, Culver City, Los Angeles, Manhattan Beach, Palos Verdes Estates, Rancho Palos Verdes and Santa Monica (in other words vast swaths of southern California).

On April 15, 2021, a FEMA representative informally told the law firm that these communities may be suspended if they did not update their local regulations to adopt new Flood Insurance Rate Maps (FIRMs) for their communities by April 21, 2021. FEMA anticipated that all of these communities would adopt the new FIRMs by April 21, 2021. In that case, FEMA would not suspend these communities and they would continue to be NFIP-participating communities (meaning, all of this, from a lender's standpoint, would be a non-event).

We have some good news – FEMA was correct. On April 21, 2021, FEMA confirmed that these cities did adopt the new FIRMs and, as a result, FEMA did not suspend these cities' NFIP eligibility. In other words, these cities remain NFIP-participating communities and FEMA will continue to issue new and renew existing NFIP policies in these communities.

FEMA publishes the NFIP status of communities throughout the country in its Community Status Book, which is available at: <https://www.fema.gov/flood-insurance/work-with-nfip/community-status-book>. Contact Stephanie Shea (SShea@ABLAWYERS.COM) with any questions.

04/21/2021

Copyright © 2021
Aldrich & Bonnefin, PLC
All Rights Reserved