Comments to FDIC Loans in Areas Having Special Flood Hazards FDIC-2014-0120-0001 due 12.29.2014

Residential property is now used for bed and bath including business such as air bNb. Detached units, if used for a rental, should not be excluded. Property becomes an unclassified hotel.

As we see density development of housing along the Los Angeles River and other water bodies, planning codes now encourage this risky development. In coastal areas, flooding can produce landslides.

We question any of the exemptions in this regulation if the taxpayer is liable for any costs related to flooding.

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