

# Repetitive Loss Properties and the CRS

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NFIP/Community Rating System



**FEMA**

Visual 10.1

# Repetitive Loss Properties and the CRS

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## Overview

### Section 501 – The Repetitive Loss List

- The Privacy Act

### Section 502 – Repetitive Loss Category

- CRS requirements

### Section 503 – Repetitive Loss Areas

- How to identify

### Section 504 – Repetitive Loss Area Outreach Project

### Section 510 (512 b.) – Repetitive Loss Area Analysis (RLAA)

- 5-step planning process

*See Coordinator's Manual, Pages 500-3-12*

NFIP/Community Rating System



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# Repetitive Loss Properties and the CRS

## 501.a. Repetitive Losses

### Repetitive loss:

- **2 claims greater than \$1,000 in any 10 year period since 1978**

### Severe repetitive loss (SRL): Repetitive loss property with:

- **Four claims greater than \$5,000 or**
- **Two or more claims that are greater than the building's value**

#### Terminology

**Repetitive Loss:** Any insurable building for which two or more claims of more than \$1,000 were paid by the NFIP within any rolling 10-year period, since 1978. Two of the claims paid must be more than 10 days apart but, within 10 years of each other. A repetitive loss property may or may not be currently insured by the NFIP.

**Severe Repetitive Loss:** As defined by the Flood Insurance Reform Act of 2004, SRLs are 1-4 family residences that have had four or more claims of more than \$5,000 or at least two claims that cumulatively exceed the building's value. The Act creates new funding mechanisms to help mitigate flood damage for these properties.

*See Coordinator's Manual, Page 500-3*

NFIP/Community Rating System



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Visual 10.6

# Repetitive Loss Areas

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## NFIP Repetitive Loss Properties

- ✓ 160,000 repetitive loss properties in US
- ✓ 70,000 currently insured (approximately 44%)
- ✓ 10,000 severe repetitive loss properties
- ✓ Historically, repetitive loss properties represent 1.3% of all NFIP policies
- ✓ Represent 15% – 20% of all NFIP claims

Approximately 5 million flood insurance policies in the US

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# Repetitive Loss Properties

## 501.b. The Repetitive Loss List

Applications or cycle visits:

- ✓ Ask your ISO/CRS Specialist for your repetitive loss data.
- ✓ Not a cycle or new application, ask FEMA or state for data.
- ✓ You will get the rep loss Excel file and PDF worksheets (AW-501).
- ✓ Also Excel files with active policies and past claims.

Federal Emergency Management Agency  
National Flood Insurance Program  
NFIP REPETITIVE LOSS UPDATE WORKSHEET (AW-501)

THE INFORMATION ON THIS FORM IS BASED ON CLAIMS OR ON REPORTS 01/31/2011

REPETITIVE LOSS NUMBER: 0287654

Internal Use Only	A	N/A	FR
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NFIP Community Name: SALADIN COUNTY\* CID#: 015000

Local Property Identifier: 66-09-29-2-399-000

Current Property Address: 12345 MEMORY LANE FAIRHOPE AL 36525963

Previous Property Address/Community ID#

Last Claimant:

Insured: YES Named Insured: BLMGE FLOOD

Dates of Losses: Total Number of Losses for Property: 2

20040916 15980927

**REQUESTED UPDATES**  
MARK ALL UPDATES BELOW THAT APPLY (IMPORTANT - SEE INSTRUCTIONS)

- INFORMATION PROVIDED NOT SUFFICIENT TO IDENTIFY PROPERTY.**  
Choose this update if all attempts to locate the property fail. Please describe the steps you took to locate the property in the comments section below.
- COSMETIC CHANGES REQUIRED TO THE ADDRESS.**  
Update the address shown above and/or add your local alternative property identifier such as a Tax Assessor #.
- PROPERTY NOT IN OUR COMMUNITY OR JURISDICTION.**  
Choose this update if you have positively determined that the property shown is not located in your community. Please provide the correct NFIP community name and if known the NFIP Community ID Number. If available, please attach a map showing the property location.  
ASSIGN TO NFIP COMMUNITY NAME: \_\_\_\_\_ NFIP COMMUNITY ID # \_\_\_\_\_
- FLOOD PROTECTION PROVIDED.**  
Choose this update if some type of structural intervention has occurred to the building, property or the source of flooding that protects the building from future events similar to those that occurred in the past. The update must be supported by documentation such as an Elevation Certificate and the Mitigation action and funding information below must be provided.  
Mitigation Action 1.) F Source of Primary Mitigation Funding 2.) Q Secondary Source of Funding 3.) W
- NO BUILDING ON PROPERTY.**  
Choose this update only if the property in question can be positively identified as the site of the previously flooded building and documentation is available to support that an insurable building no longer exists at this site. The update must be supported by documentation such as a Demolition or Relocation Permit and the Mitigation Action and Funding information below must be provided.  
Mitigation Action 2.) \_\_\_\_\_ Source of Primary Mitigation Funding 3.) \_\_\_\_\_ Secondary Source of Funding 3.) \_\_\_\_\_  
See Appropriate Mitigation Action and Funding Codes
- DUPLICATE LISTING WITH EL NUMBER.**  
Choose this update to identify two or more separate listings that are for the same building. List all other EL numbers that are duplicates of this property. Please indicate which address shown is the correct address to use.
- HISTORIC BUILDING.**  
Choose this update if you know the building is or would be eligible to be listed on a State or National Historic Registry.

COMMENTS SECTION:  
Previously updated - this property is no longer considered a EL property  
Updated as - Flood protection provided - on 11/05/2009

A signed EL Transmittal Sheet must accompany this form for approval of the update!

01/31/2011 PAGE 73 OF 440



See Coordinator's Manual, Page 500-3

NFIP/Community Rating System



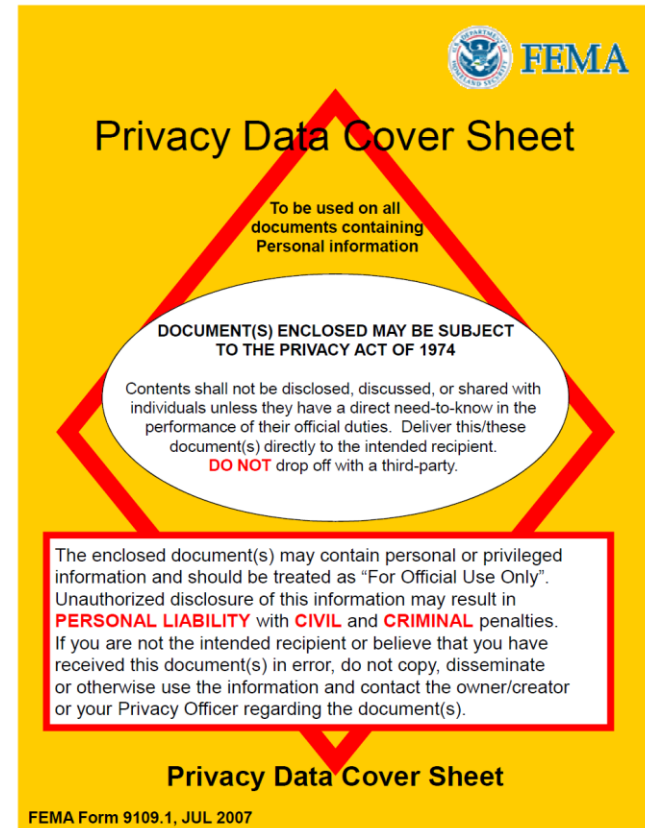
FEMA

Visual 10.8

# Repetitive Loss Properties

## The Privacy Act

- ✓ Flood insurance data, including repetitive loss data, has Personally Identifiable Information (PII), such as the addresses of insured properties
- ✓ PII is protected under the Privacy Act of 1974
- ✓ FEMA collects data with Names and/or Addresses (Policy Holders, Insurance Claims, Repetitive Loss Properties) Private Insurance
- ✓ Protect FEMA data when working locally with PPI



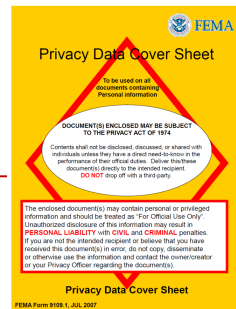
The image shows a yellow FEMA Privacy Data Cover Sheet form. At the top right is the FEMA logo. The title "Privacy Data Cover Sheet" is centered. Below the title is a red diamond-shaped warning box containing the text: "To be used on all documents containing Personal information". Inside this diamond is a white oval with the text: "DOCUMENT(S) ENCLOSED MAY BE SUBJECT TO THE PRIVACY ACT OF 1974" and "Contents shall not be disclosed, discussed, or shared with individuals unless they have a direct need-to-know in the performance of their official duties. Deliver this/these document(s) directly to the intended recipient. DO NOT drop off with a third-party." Below the oval is a red-bordered box with the text: "The enclosed document(s) may contain personal or privileged information and should be treated as 'For Official Use Only'. Unauthorized disclosure of this information may result in PERSONAL LIABILITY with CIVIL and CRIMINAL penalties. If you are not the intended recipient or believe that you have received this document(s) in error, do not copy, disseminate or otherwise use the information and contact the owner/creator or your Privacy Officer regarding the document(s)." At the bottom of the form, the title "Privacy Data Cover Sheet" is repeated, and the footer reads "FEMA Form 9109.1, JUL 2007".

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# Repetitive Loss Properties



## The Privacy Act: Working with FEMA data

✓ General or aggregated information not connected to a particular property may be made public.

Address Line 2	City	ST	Pol Eff Dt	Pol Exp Dt	Loss	Cmpy Nbr	Policy Nbr	Total Paid
112 SUNNYSIDE WAY	SUNNYSIDE	FL	03/20/1989	03/20/1999	1998	25143	0901D00575	4,237
112 SUNNYSIDE WAY	SUNNYSIDE	FL	05/20/2000	05/20/2000	2000	25143	0901RA0444	18,100
114 SUNNYSIDE WAY	SUNNYSIDE	FL	06/07/2000	06/07/2000	2000	21660	0650015360	11,445
116 SUNNYSIDE WAY	SUNNYSIDE	FL	09/20/2000	09/20/2000	2000	25143	0901RA9079	1,408
118 SUNNYSIDE WAY	SUNNYSIDE	FL	03/16/1990	03/16/1990	1990	14168	9218267000	1,050
118 SUNNYSIDE WAY	SUNNYSIDE	FL	08/17/1998	08/17/1998	1998	14168	9218267000	1,024
118 SUNNYSIDE WAY	SUNNYSIDE	FL	09/01/2000	09/01/2000	2000	14168	9218267000	16,923
122 SUNNYSIDE WAY	SUNNYSIDE	FL	03/16/1990	03/16/1990	1990	14168	9218267000	3,104
122 SUNNYSIDE WAY	SUNNYSIDE	FL	09/02/2000	09/02/2000	2000	14168	9218267000	4,504
124 SUNNYSIDE WAY	SUNNYSIDE	FL	09/01/2000	09/01/2000	2000	02003	032714690F	17,333
126 SUNNYSIDE WAY	SUNNYSIDE	FL	08/17/1998	08/17/1998	1998	14168	9218267000	2,369
126 SUNNYSIDE WAY	SUNNYSIDE	FL	09/01/2000	09/01/2000	2000	02003	032714690F	22,351
126 SUNNYSIDE WAY	SUNNYSIDE	FL	06/05/2005	06/05/2005	2005	19682	9901728328	0
126 SUNNYSIDE WAY	SUNNYSIDE	FL	05/09/1979	05/09/1979	1979	99999	1936664463	162
127 SUNNYSIDE WAY	SUNNYSIDE	FL	09/16/1999	09/16/2000	2000	28401	0134544599	22,903
166 W MAIN ST	SUNNYSIDE	FL	08/14/1998	08/14/1999	1999	16578	0019541298	9,105

See Coordinator's Manual, Page 500-3

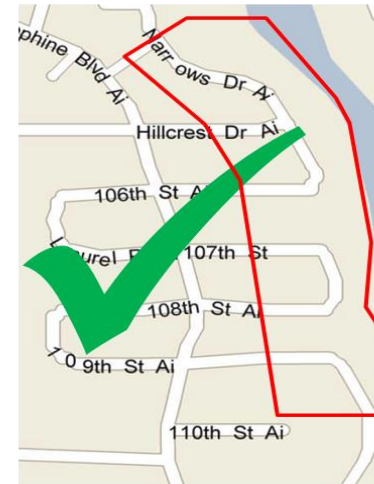
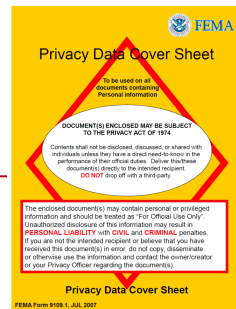
NFIP/Community Rating System



# Repetitive Loss Properties

## The Privacy Act

✓ General or aggregated information not connected to a particular property may be made public.



See Coordinator's Manual, Page 500-3

NFIP/Community Rating System



# Repetitive Loss Properties

## 501.c. Updating the List

Review each property for:

- ✓ Correct address
- ✓ In your community
- ✓ Actually 2 floods
- ✓ Removed or otherwise mitigated

Documentation is key for updating!!

Federal Emergency Management Agency  
National Flood Insurance Program  
NFIP REPETITIVE LOSS UPDATE WORKSHEET (AW-501)

ONE (1)440-0022 REVISION Sept 10, 2013

THE INFORMATION ON THE FORM IS BASED ON CLAIMS OR REPORT 01/31/2011

REPETITIVE LOSS NUMBER: 0087654

Internal Use Only:  A  N/A  PR

NFIP Community Name: BALDWIN COUNTY\* CID#: 015000

Local Property Identifier: 54-00-20-4-899-000

Current Property Address: 12345 MEMORY LANE FAIRHOPE AL 365325943

Previous Property Address/Community ID#

Last Claimant:

Insured: YES  Named Insured: BLANK FLOOD

Date of Losses: 20040916 19980927 Total Number of Losses for Property: 2

REQUESTED UPDATES  
MARK ALL UPDATES BELOW THAT APPLY (IMPORTANT - SEE INSTRUCTIONS)

1. INFORMATION PROVIDED NOT SUFFICIENT TO IDENTIFY PROPERTY.  
Choose this update if all attempts to locate the property fail. Please describe the steps you took to locate the property in the comments section below.
2. COSMETIC CHANGES REQUIRED TO THE ADDRESS.  
Update the address shown above and/or add your local alternative property identifier such as a Tax Assessor ID.
3. PROPERTY NOT IN OUR COMMUNITY OR JURISDICTION.  
Choose this update if you have positively determined that the property shown is not located in your community. Please provide the correct NFIP Community name and if known the NFIP Community ID Number. If available, please attach a map showing the property location.

ASSIGN TO NFIP COMMUNITY NAME: \_\_\_\_\_ NFIP COMMUNITY ID #: \_\_\_\_\_

4. X FLOOD PROTECTION PROVIDED.  
Choose this update if some type of structural intervention has occurred to the building, property or the source of flooding that protects the building from future events similar to those that occurred in the past. The update must be supported by documentation such as an Elevation Certificate and the Mitigation Action and Funding Information below must be provided.  
Mitigation Action 1.) P Source of Primary Mitigation Funding 2.) Q Secondary Source of Funding 3.) W
5. NO BUILDING ON PROPERTY.  
Choose this update only if the property in question can be positively identified as the site of the previously flooded building and documentation is available to support that an insurable building no longer exists at this site. The update must be supported by documentation such as a Demolition or Relocation Permit and the Mitigation Action and Funding Information below must be provided.  
Mitigation Action 2.) Source of Primary Mitigation Funding 3.) Secondary Source of Funding 3.)  
See Appropriate Mitigation Action and Funding Code
6. DUPLICATE LISTING WITH RL NUMBERS: \_\_\_\_\_ COMBINE AS ONE LISTING.  
Choose this update to identify two or more separate listings that are for the same building. List all other RL numbers that are duplicates in this property. Please indicate which address shown is the correct address to use.
7. HISTORIC BUILDING:  
Choose this update if you know the building is or would be eligible to be listed on a State or National Historic Registry.

COMMENTS SECTION: Previously updated - this property is no longer considered a RL property  
Updated as - Flood protection provided - on 11/05/2009

A signed RL Transmittal Sheet must accompany this form for approval of the update!

03/31/2013 PAGE 73 OF 440

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Privacy Data Cover Sheet

To be used on all documents containing Personal Information

DOCUMENTS ENCLOSED MAY BE SUBJECT TO THE PRIVACY ACT OF 1974

Contents shall not be disclosed, discussed or shared with individuals other than those a clear need-to-know in the performance of the official duties. Such release of documents directly to the intended recipient. DO NOT drop off with a third party.

The enclosed document(s) may contain personal or privileged information and should be treated as "For Official Use Only." Unauthorized disclosure of this information may result in PERSONAL LIABILITY with CIVIL and CRIMINAL penalties. If you are not the intended recipient or believe that you have received this document(s) in error, do not copy, disseminate or otherwise use the information and contact the sender/submitter to your Privacy Officer regarding the document(s).

Privacy Data Cover Sheet

FEMA Form 9001-1, July 2007

See Coordinator's Manual, Pages 500-4 - 5

NFIP/Community Rating System



# Repetitive Loss Properties

## 501.c Updating the List

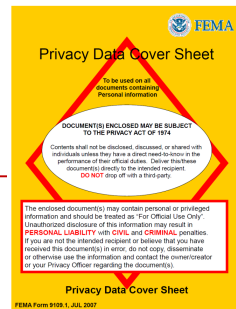
### Paperwork:


- Must review the list
- Correct and/or update the AW-501s
- Minimum: at application and cycle

It is good idea to review the list annually

See Coordinator's Manual, Page 500-4

NFIP/Community Rating System



  
**TRANSMITTAL SHEET  
NFIP REPETITIVE LOSS (RL) UPDATE WORKSHEETS**

**PLEASE NOTE: WE CANNOT APPROVE YOUR AW-501 RL UPDATE WORKSHEETS, UNLESS YOU RETURN THIS SIGNED DOCUMENT.**

**Contact Information:** Please provide the following information should we need to contact your community for more information to approve your updates.

**Name:** \_\_\_\_\_  
**Address:** \_\_\_\_\_  
**Phone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_  
**E-mail:** \_\_\_\_\_  
**Community Name:** \_\_\_\_\_ **Community ID:** \_\_\_\_\_

**IF YOU HAVE ANY QUESTIONS ON HOW TO UPDATE THE WORKSHEETS OR WHERE TO SEND THEM CALL:  
MS. SHERRY HARPER @ 850-682-1998  
OR E-mail: [sharper@iso.com](mailto:sharper@iso.com)**

Please, indicate the number of RL Update Worksheets you are submitting for this update! \_\_\_\_\_

Please check all that apply

We have returned new updated worksheets OR ones that previously did not have the necessary Mitigation Action/Funding codes.

We have attached documentation to support our updates for Building Removal and Flood Protection Provided.

Mitigation Action/funding codes have been provided, as appropriate.

We have described the steps taken to locate any properties that we were unable to identify from the information provided.

We have retained copies of all the worksheets we submitted.

**UPDATES AUTHORIZED BY: (THIS FORM MUST BE SIGNED BY A COMMUNITY OFFICIAL)**

PRINT NAME AND TITLE _____	SIGNATURE _____	DATE _____
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**MAIL OR FAX YOUR UPDATED RL WORKSHEETS AND THIS RL TRANSMITTAL SHEET TO:**

**NFIP REPETITIVE LOSS UPDATES**  
c/o Ms. Sherry Harper, AICP, CFM  
Insurance Services Office, Inc.  
2382 Susan Drive  
Crestview, FL 32536  
Phone: 850-682-1998  
FAX: 201-745-1869





# Repetitive Loss Properties

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## 502 Repetitive loss category

After correcting and updating the AW-501s

**Category A: No repetitive loss properties**

**Category B: 1 – 49 repetitive loss properties**

**Category C: 50+ repetitive loss properties**

*See Coordinator's Manual, Page 500-7*

NFIP/Community Rating System



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Visual 10.15

# Repetitive Loss Properties

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## 502 Repetitive loss category

After correcting and updating the AW-501s

**Category A: No repetitive loss properties or whose repetitive loss properties all have been mitigated**

- ✓ No requirements

*See Coordinator's Manual, Page 500-7*

NFIP/Community Rating System



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Visual 10.16

# Repetitive Loss Properties

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## 502 Repetitive loss category

After correcting and updating the AW-501s

Category B: 1 – 49 repetitive loss properties

- ✓ Prepare a map of the repetitive loss area(s)
- ✓ Review and describe its repetitive loss problem,
- ✓ Prepare a list of the addresses of all properties with insurable buildings in those areas, and
- ✓ Undertake an annual outreach project to those addresses

*See Coordinator's Manual, Page 500-7*

NFIP/Community Rating System



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Visual 10.17

# Repetitive Loss Properties

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## 502 Repetitive loss category

After correcting and updating the AW-501s

### Category C: 50+ repetitive loss properties

- ✓ Prepare a map of the repetitive loss area(s)
- ✓ Review and describe its repetitive loss problem,
- ✓ Prepare a list of the addresses of all properties with insurable buildings in those areas, and
- ✓ Undertake an annual outreach project to those addresses
- ✓ Activity 510 RLAA or FMP credit

*See Coordinator's Manual, Page 500-7*

NFIP/Community Rating System



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Visual 10.18

# Repetitive Loss Properties

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## 502.b. Effective dates

Category changes when number of repetitive losses change

Effective:

- (1) When crediting 510 (Floodplain Management Planning)
- (2) When modifying for a class increase
- (3) At the cycle visit

Must meet new category requirements  
the following year



*See Coordinator's Manual, Page 500-8*

NFIP/Community Rating System



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Visual 10.19



# Repetitive Loss Areas

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## 503 Repetitive loss areas

At each visit, a Category B or C community must submit:

- (1) AW-501s (if needed)
- (2) Signed CC-RL
- (3) Map of repetitive loss areas
- (4) Describe the cause of the repetitive flooding
- (5) List of addresses and the number of buildings in each of the mapped areas
- (6) Undertake an annual outreach project to those addresses

*See Coordinator's Manual, Page 500-8*

NFIP/Community Rating System



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Visual 10.20

# Repetitive Loss Areas

## 503.a The Map

**Mapping Repetitive Loss Areas**

To participate in the Community Rating System, a community with one or more repetitive loss properties must take certain actions that address those properties. Communities in the CRS or applying to join are given a file with the addresses of its repetitive loss properties and the dates of the flood insurance claims. The community must review the list for accuracy and other items as explained in Section 501 of the *CRS Coordinator's Manual*.

The community's repetitive loss category is based on the list after it has been updated to reflect the review's findings. This is explained in Section 502 of the *Coordinator's Manual*. Category B and C communities have one or more repetitive loss properties after the update. They must:

- (a) Prepare a map of the repetitive loss area(s).
- (b) Review and describe their repetitive loss problems.
- (c) Prepare a list of the addresses of all properties with insurable buildings in those AREAS, and
- (d) Undertake an annual outreach project to those addresses.

In addition, Category C communities (those with 10 or more repetitive loss properties) must prepare plans or area analyses for their repetitive loss AREAS.

**Repetitive Loss Areas:** Note the stress on repetitive loss "AREAS." Many communities want to address only the individual properties on the updated list. It is important to note that the only reason a property appears on FEMA's list is because the structure had flood insurance and received two or more claims of at least \$1,000 during any given 10-year period. These properties are merely representative of the community's repetitive flooding problem, and indicate the location of most, but perhaps not all, of its repetitively flooded areas.

Other structures near the ones listed by FEMA may have had single flood insurance claims, or may have had multiple claims under different policies that the system did not recognize as being the same repetitively flooded address.

From a community perspective, it is not fair to single out those properties that happen to be on FEMA's list. All properties with the same exposure to repeated flood damage should be addressed. Therefore, the CRS requirement is for the community to map its repetitive loss AREAS.

**A repetitive loss property** is a property for which two or more flood insurance claims of more than \$1,000 have been paid by the NFIP within any 10-year period since 1978.

**A severe repetitive loss property**, as defined by Congress in the Flood Insurance Reform Act of 2004, is a 1-4 family property that has had four or more claims of more than \$5,000 or two to three claims that cumulatively exceeded the building's value. For the CRS, non-residential buildings that meet those same criteria are also considered severe repetitive loss properties.

**A repetitive loss area** is a portion (or portions) of a community that includes buildings on FEMA's list of repetitive losses and also any nearby properties that are subject to the same or similar flooding conditions.

Mapping Repetitive Loss Areas - 1 - July 22, 2015

[www.crsresources.org](http://www.crsresources.org)  
500 Series – General  
Materials

See *Mapping Repetitive Loss Areas, Page 1*

NFIP/Community Rating System



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Visual 10.21

# Repetitive Loss Areas

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## The Privacy Act of 1974

Flood insurance data about private property, including repetitive loss properties, are protected under the Privacy Act. Personally identifiable Information such as the names or addresses of specific properties, whether they are covered by flood insurance or not, whether they have received flood insurance claims, or the amounts of such claims **MAY NOT** be released outside of local government agencies or to the public or used for solicitation or other purposes.

Such information should be marked “For internal use only. Protected by the Privacy Act of 1974.” FEMA has a cover sheet that is helpful in reminding users about how to handle this sensitive information.

General or aggregated information, such as total claims paid for a community or an area, or data not connected to a particular property **MAY** be made public. For example, a community may publish a map showing a repetitive loss area or a list of addresses in that area, provided that it does not show which individual addresses or parcels received flood insurance claim payments.

*See Mapping Repetitive Loss Areas, Page 2*

NFIP/Community Rating System



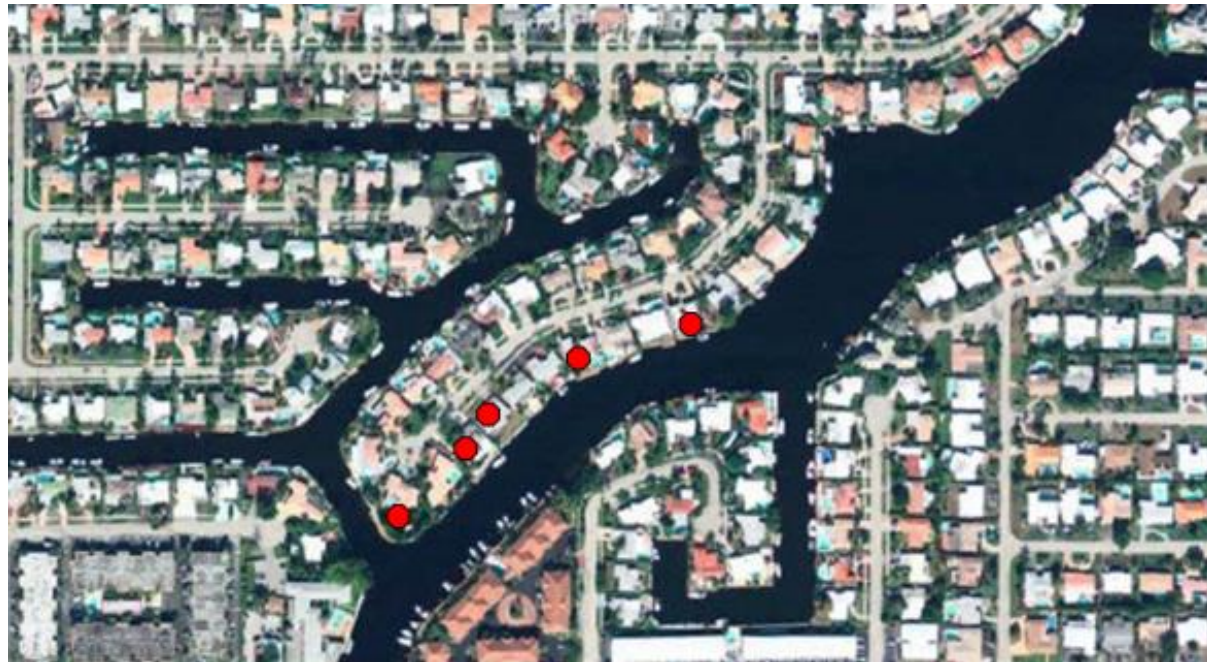
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Visual 10.22

# Repetitive Loss Areas

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1. Locate the properties on the *updated* rep loss list



See *Mapping Repetitive Loss Areas, Page 2*

NFIP/Community Rating System



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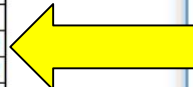
Visual 10.23

# Repetitive Loss Areas

## 2. Locate nearby properties that received 1 insurance claim

- These are listed in the “historical claims” Excel file

Address Line 2	City	ST	Pol Eff Dt	Pol Exp Dt	Dt of Loss	Cmpy Nbr	Policy Nbr	Total Paid
112 SUNNYSIDE WAY	SUNNYSIDE	FL	03/20/1989	03/20/1990	08/17/1998	25143	0901D00575	4,237
112 SUNNYSIDE WAY	SUNNYSIDE	FL	05/20/2000	05/20/2001	09/01/2000	25143	0901RA0444	18,100
114 SUNNYSIDE WAY	SUNNYSIDE	FL	06/07/2000	06/07/2001	09/01/2000	21660	0650015360	11,445
116 SUNNYSIDE WAY	SUNNYSIDE	FL	03/12/2000	03/12/2001	09/01/2000	25143	0901RA9079	1,408
118 SUNNYSIDE WAY	SUNNYSIDE	FL	01/25/1999	01/25/2000	03/16/1990	14168	9218267000	1,050
118 SUNNYSIDE WAY	SUNNYSIDE	FL	01/25/1995	01/25/1996	08/17/1998	14168	9218267000	1,024
118 SUNNYSIDE WAY	SUNNYSIDE	FL	01/25/2000	01/25/2001	09/01/2000	14168	9218267000	16,923
122 SUNNYSIDE WAY	SUNNYSIDE	FL	01/25/1990	01/25/1991	03/16/1990	14168	9218267000	3,104
122 SUNNYSIDE WAY	SUNNYSIDE	FL	01/25/1991	01/25/1992	09/2/2000	14168	9218267000	4,504
124 SUNNYSIDE WAY	SUNNYSIDE	FL	06/30/2000	06/30/2001	09/01/2000	02003	032714690F	17,333
126 SUNNYSIDE WAY	SUNNYSIDE	FL	06/30/2000	06/30/2001	08/17/1998	14168	9218267000	2,369
126 SUNNYSIDE WAY	SUNNYSIDE	FL	12/22/1999	12/22/2000	09/01/2000	02003	032714690F	22,351
126 SUNNYSIDE WAY	SUNNYSIDE	FL	06/05/2005	06/05/2006	08/29/2005	19682	9901728328	0
126 SUNNYSIDE WAY	SUNNYSIDE	FL	05/09/1979	05/09/1980	03/31/1980	99999	1936664463	162
127 SUNNYSIDE WAY	SUNNYSIDE	FL	09/16/1999	09/16/2000	09/01/2000	28401	0134544599	22,903
166 W MAIN ST	SUNNYSIDE	FL	08/14/1998	08/14/1999	06/15/1999	16578	0019541298	9,105
166 W MAIN ST	SUNNYSIDE	FL	08/14/2000	08/14/2001	09/01/2000	16578	0019541298	54,582
1676 S MEMORIAL DR	SUNNYSIDE	FL	01/09/1990	01/09/1991	03/16/1990	18988	4000359382	7,181
1676 S MEMORIAL DR	SUNNYSIDE	FL	07/13/1998	07/13/1999	06/15/1999	23841	0102682097	38,252
1676 S MEMORIAL DR	SUNNYSIDE	FL	07/13/2000	07/13/2001	09/01/2000	23841	0102682097	148,831



See Mapping Repetitive Loss Areas, Page 2

NFIP/Community Rating System



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# Repetitive Loss Areas

## 2. Locate nearby properties that received 1 insurance claim



*See Mapping Repetitive Loss Areas, Page 2*

NFIP/Community Rating System

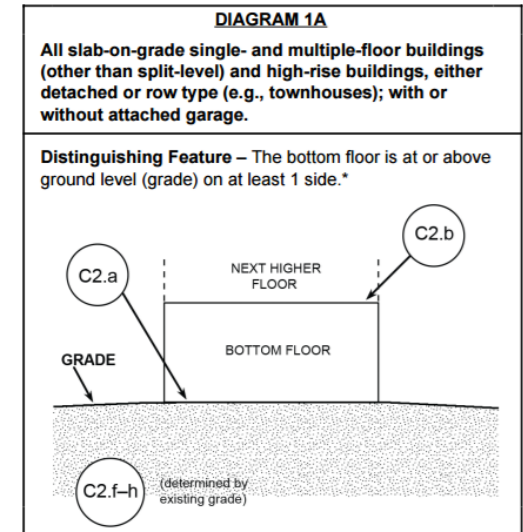
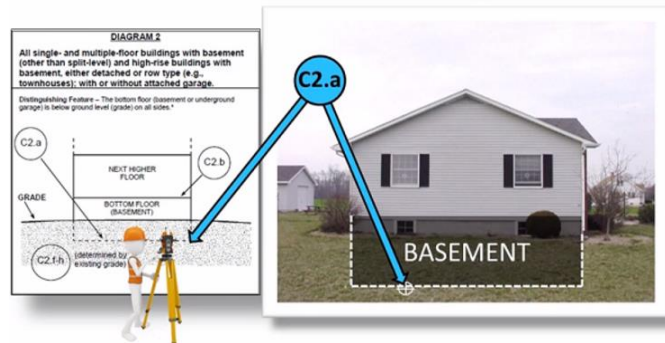


**FEMA**

Visual 10.25

# Repetitive Loss Areas

3. If you have the capability, overlay a topographic map (GIS) layer to identify low areas
4. Draw lines around those areas with similarly situated properties:
  - Same low elevation
  - History of flood insurance claims
  - Similar construction (i.e. slab on grade)



See *Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



FEMA

Visual 10.26

# Repetitive Loss Areas

4. Draw lines around those areas with similarly situated properties



*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



**FEMA**

Visual 10.27



# Repetitive Loss Areas

4. Draw lines around those areas with similarly situated properties



*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



**FEMA**

Visual 10.28

# Repetitive Loss Areas

## 5. Check the area in the field

See if the buildings on FEMA's list are unique (e.g., only one(s) on slab at grade)



*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



**FEMA**

Visual 10.29

# Repetitive Loss Areas

## 5. Check the area in the field

See if the buildings on FEMA's list are unique (e.g., only one(s) on slab at grade)



*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



**FEMA**

Visual 10.30

# Repetitive Loss Areas

---

**6. A visit to the site helps confirm that the boundary makes sense**



*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



**FEMA**

Visual 10.31

# Repetitive Loss Areas

6. A visit to the site helps confirm that the boundary makes sense



*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



**FEMA**

Visual 10.32

# Repetitive Loss Areas

7. If these “remote” ways to determine the repetitive loss area boundary don’t explain why an area is flooded repeatedly, contact the property owners



*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



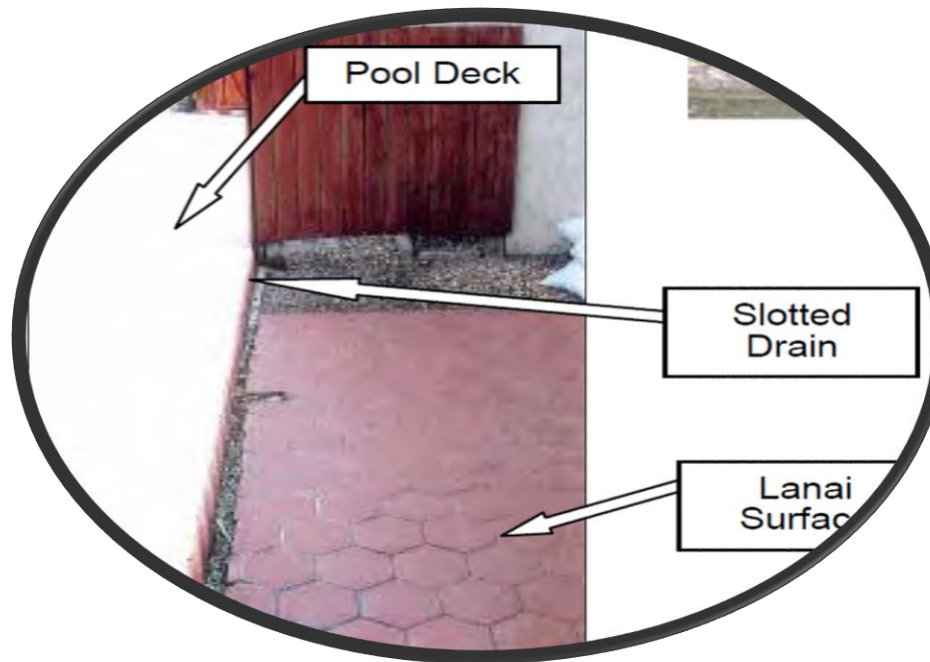
**FEMA**

Visual 10.33

# Repetitive Loss Areas

## 7. Contact the property owners

Pool deck is 6" above the paved lanai surface.



*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



**FEMA**

Visual 10.34

# Repetitive Loss Areas

---

## 7. Contact the property owners



*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



**FEMA**

Visual 10.35



# Repetitive Loss Areas

8. If there is only one building in an area, document why  
If 100% on FEMA's list, use a large dot for the public map



*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



**FEMA**

Visual 10.36

# Repetitive Loss Areas

## Repetitive Loss Area # 1



**Slab on grade – Diagram 1A**

- 15 total properties
- 2 repetitive loss properties
- 0 severe repetitive loss properties
- 1 historical claim
- 12 properties same or similar flood condition

### Problem:

Swale in back yards filled in with dirt and fences. No clear drainage path for water and limited outfall.

*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System




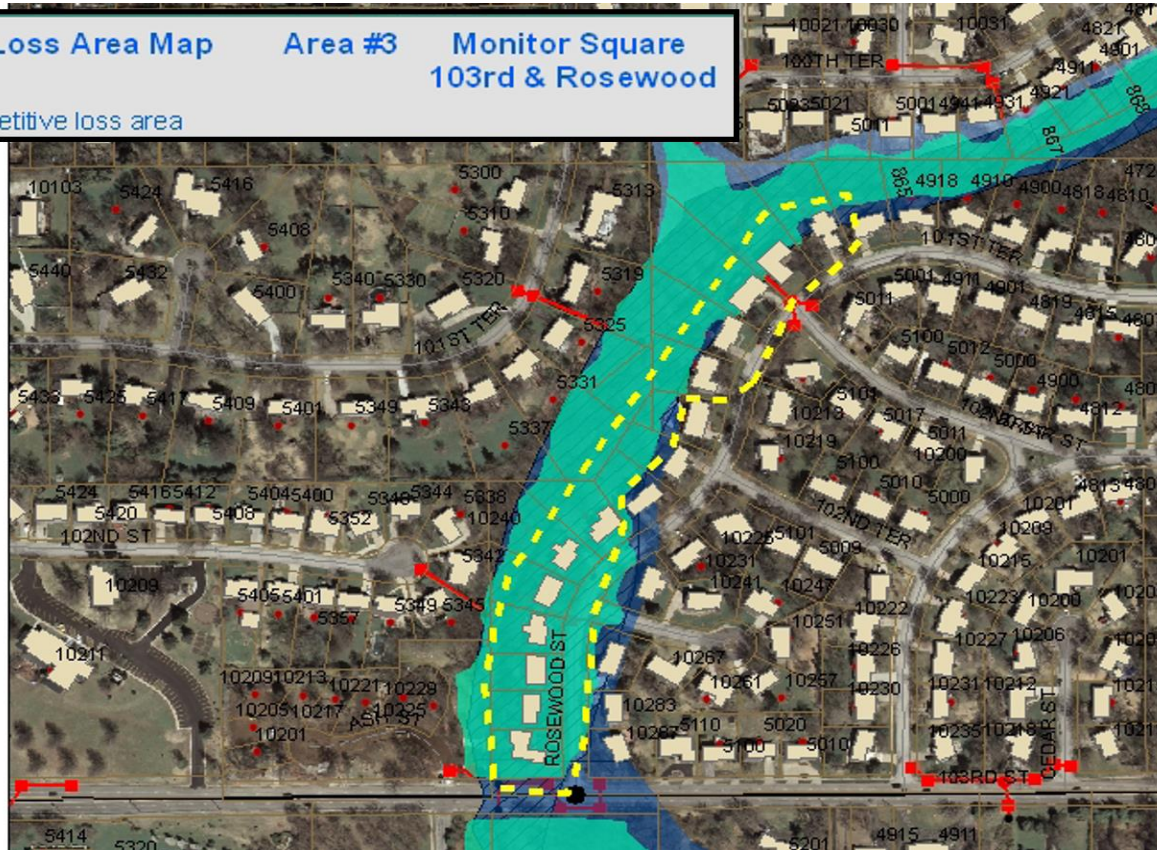
**FEMA**

Visual 10.37

# Repetitive Loss Areas

Repetitive Loss Area Map    Area #3    Monitor Square  
103rd & Rosewood

 = Repetitive loss area

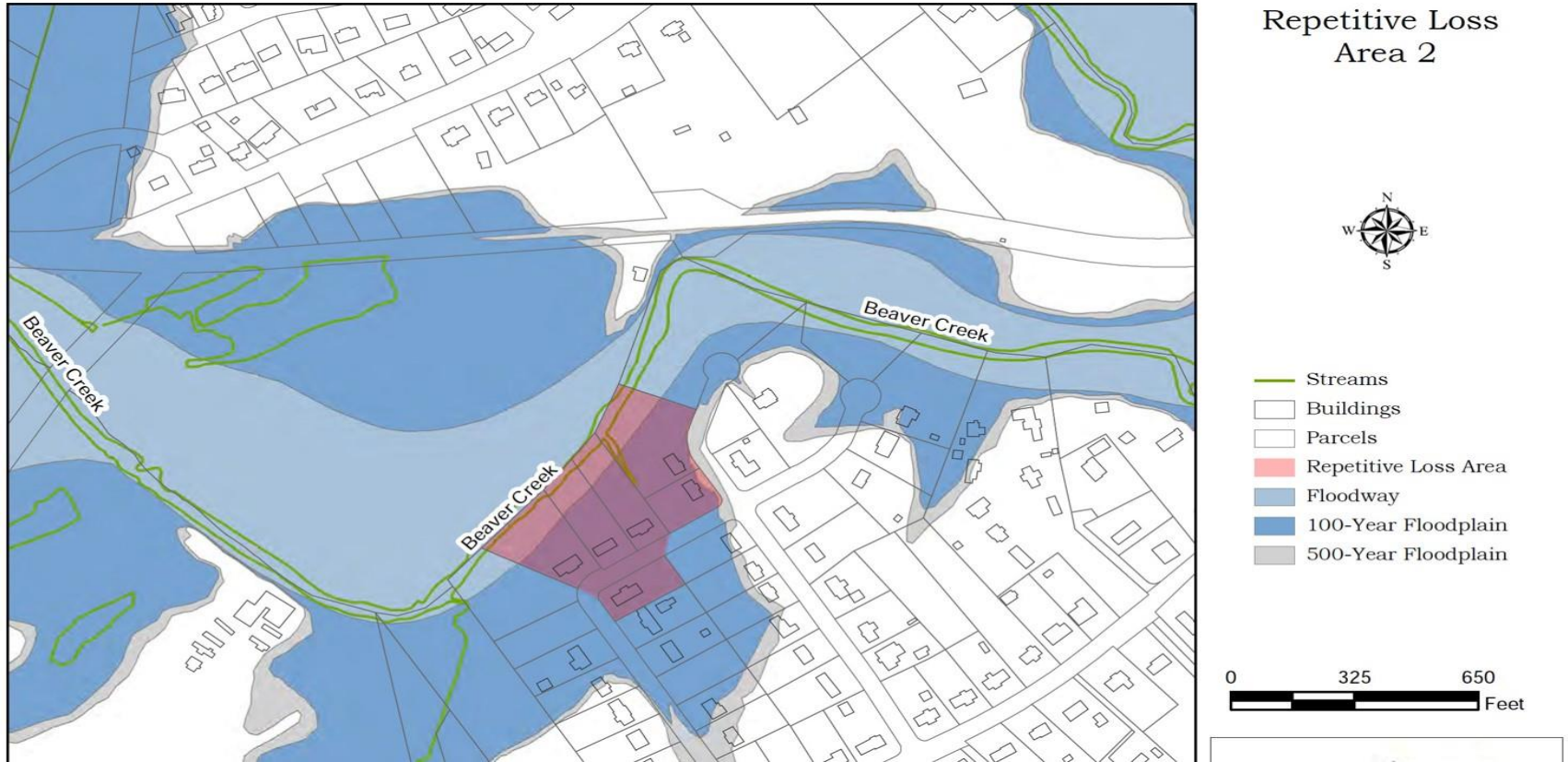


NFIP/Community Rating System



FEMA

# Repetitive Loss Areas



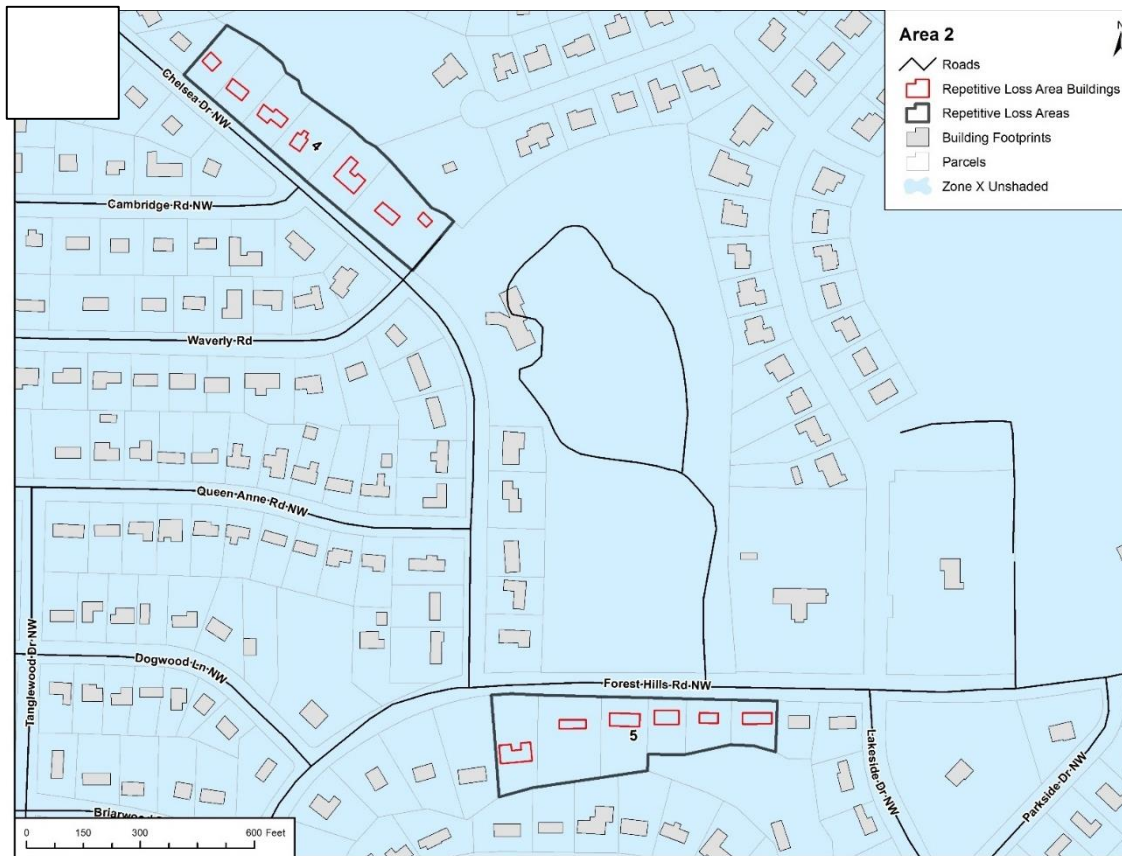
NFIP/Community Rating System



FEMA

Visual 10.39

# Repetitive Loss Areas



Some repetitive loss areas  
May be partially or fully in an  
X-Zone

NFIP/Community Rating System



FEMA

Visual 10.40

# Repetitive Loss Areas

9. If a lot of repetitive losses spread throughout your community or floodplain, you can declare your entire community or floodplain to be a repetitive loss area.



See *Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System

# Repetitive Loss Areas

---

**The map the public sees**

**must not show any individual properties on FEMA's repetitive loss list**

**Prepare a list of the addresses of all improved parcels in the designated areas (private)**

**Improved parcel = insurable building**

*See Mapping Repetitive Loss Areas, Page 3*

NFIP/Community Rating System



**FEMA**

Visual 10.42

# Repetitive Loss Areas

---

## 503 Repetitive loss areas

At each visit, a Category B or C community must submit:

(3) Map of repetitive loss areas

(4) Describe the cause of the repetitive flooding

(5) List of addresses and the number of buildings in each of the mapped areas

(6) Undertake an annual outreach project to those addresses

*See Coordinator's Manual, Page 500-7*

NFIP/Community Rating System



**FEMA**

Visual 10.43



# Repetitive Loss Areas

---

## 504 Repetitive loss area outreach project

Category B or C community must send out a notice that :

- (1) Says the property is in or near an area subject to flooding.
- (2) Explains property protection measures
- (3) Covers sources of financial assistance
- (4) Includes basic facts about flood insurance

Send to ALL properties in rep loss AREAS

Can be a targeted project or a PPI project  
Copy included with annual recertification

*See Coordinator's Manual, Page 500-10*

NFIP/Community Rating System



**FEMA**

# Repetitive Loss Areas

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## Excerpt from sample outreach:

Dear Resident:

You have received this letter because your property is in an area that has been flooded several times. Our community is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things you can do:

Check with the Building Department on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. The staff can visit your property to discuss flood protection alternatives.

1. Prepare for flooding by doing the following:

Know how to shut off the electricity and gas to your house when a flood comes.

Make a list of emergency numbers and identify a safe place to go.

Make a household inventory, especially of basement contents.

Put insurance policies, valuable papers, medicine, etc., in a safe place.

Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.

Develop a disaster response plan. See the Red Cross's website at [www.redcross.org](http://www.redcross.org) for information about preparing your home and family for a disaster.

Get a copy of *Repairing Your Flooded Home*. We have copies at the Public Works Department or it can be found on the Red Cross' website, too.

2. Consider some permanent flood protection measures.

Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.

Consider elevating your house above flood levels.

**See Coordinator's Manual, Page 500-11**

NFIP/Community Rating System



**FEMA**

Visual 10.45

# Repetitive Loss Areas

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## Summary

- Repetitive loss property information is private and not for public distribution
- Map the repetitive loss area(s), do not show the individual properties
- Description of the flooding at each repetitive loss area
- Outreach must be sent to the repetitive loss area(s) annually (list of addresses)

NFIP/Community Rating System

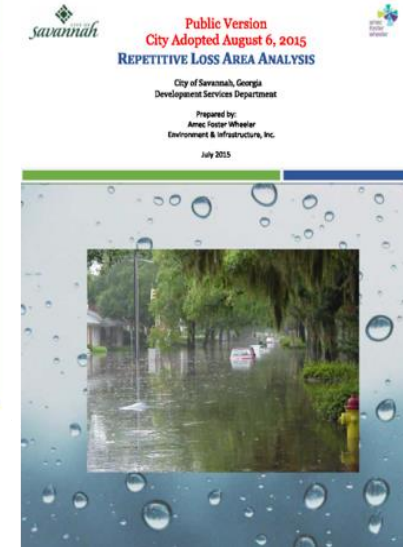
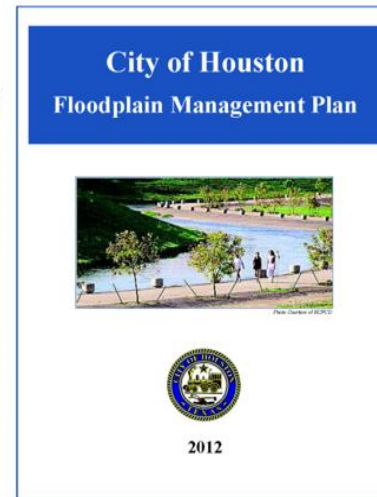
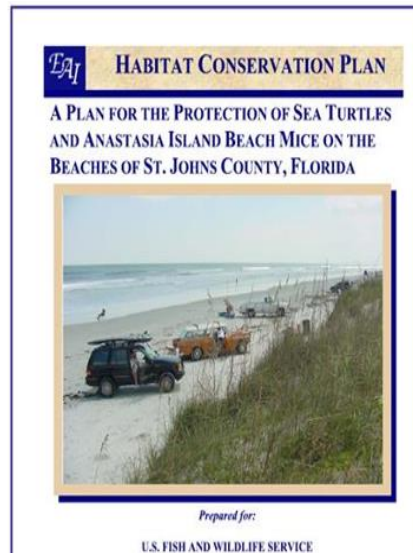
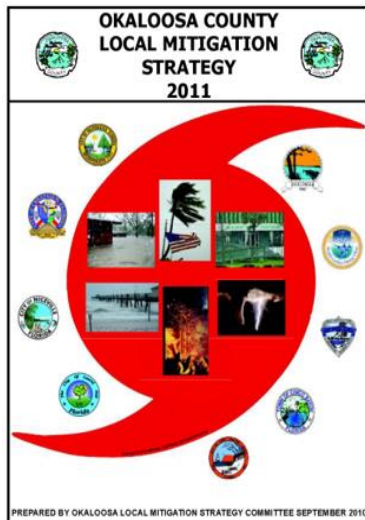


**FEMA**

Visual 10.46

# Activity 510 (Floodplain Management Planning)

## 510 Floodplain Management Planning



NFIP/Community Rating System



FEMA

# Activity 510 (Floodplain Management Planning)

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## Activity 510 Overview

This activity credits the plans that examine strategies to reduce the adverse impact of floods on the community and help meet other community needs.

### Activity 510 Element

- a. Floodplain Management Planning (FMP) (up to 382 points)
- b. Repetitive Loss Area Analysis (RLAA) (up to 140 points)
- c. Natural Floodplain Functions Plan (NFP) (up to 100 points)

NFIP/Community Rating System



**FEMA**

# Activity 510 (Floodplain Management Planning)

## 512.b. Repetitive Loss Area Analysis (RLAA)


More in-depth plan for small area(s)

Five step planning process

1. Advise all properties
2. Contact other agencies
3. Collect data on each building
4. Review alternative approaches
5. Document the findings


[www.floodhelp.uno.edu](http://www.floodhelp.uno.edu)

Repetitive Loss Area Analysis # 13  
City of Alvin, Texas



November 22, 2010  
University of New Orleans  
Center for Hazards Assessment, Response and Technology

[www.floodhelp.uno.edu](http://www.floodhelp.uno.edu)



Supported by FEMA

*See Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



**FEMA**

Visual 10.49

# Activity 510 (Floodplain Management Planning)

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## 512.b. Credit criteria for the RLAA

To receive credit for an RLAA, the following must occur:

1. At least one or more repetitive loss properties on FEMA's list and at least one area delineated according to Section 503 except for Category C communities
  - One exception communities with no historic flood claims but are working to reduce repetitive flooding
2. An area analyses must have been prepared and adopted for each repetitive loss area
  - The repetitive loss areas must be mapped as described in Section 503
  - If the community does not conduct an analysis of all the areas, credit will be pro-rated

*See Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



**FEMA**

# Activity 510 (Floodplain Management Planning)

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## 512.b. Credit Criteria for the RLAA

Five step planning process

1. Advise all properties
2. Contact other agencies
3. Collect data on each building
4. Review alternative approaches
5. Document the findings



Steps 2 through 4 can occur in any order

*See Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



**FEMA**

Visual 10.51



# Activity 510 (Floodplain Management Planning)

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## 512.b. Credit Criteria for the RLAA

Five step planning process

1. Advise all properties

Upfront notification advising all properties in the repetitive loss areas will be conducted and request their input on the hazards and recommended actions.

This notice cannot identify which properties are on FEMA's list. However, there are no restrictions on publicizing what properties are in repetitive loss AREAS that have more than one property

*See Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



**FEMA**

Visual 10.52


# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

### Five step planning process

1. Advise all properties
  - The notice can be sent to owners or residents at the community's discretion, as long as a representative of each property is notified
  - The notice must indicate when and how residents can obtain copies of the draft report and make comments

*See Coordinator's Manual, Pages 510-29 - 32*



May 12, 2015

Harris Marguerite Buscemi  
2703 Canal Drive NW  
Wilson, NC

Property Address: XXXXXX Parcel Number: 3713432387

Dear Property Owner:

As part of the City of Wilson's participation in the National Flood Insurance Program's (NFIP) Community Rating System (CRS), the Planning & Development Services Department is evaluating properties that have experienced repetitive flood damage. This analysis will include the review of all previous flood data and studies conducted in these locations.

The repetitive loss analysis involves the collection of the following property level data elements:

- Building permit records (including application and associated records)
- Structure and site elevation information (elevation certificate if available)
- Tax ID and lot and parcel number
- Building property value on record (assessed value, replacement value or both)
- Land property value on record
- Building codes/floodplain development regulations exceeding minimum standards
- Historical flood event information (when events occurred, amount of damage to property, etc.)

In addition, the City of Wilson and its contractor will visit each property to survey the flood risk and to take photographs. Property owners are encouraged to provide any relevant flooding information. The survey crews will be looking at the type and condition of the foundation, drainage patterns on the lot and whether outside mechanical equipment is elevated.

The results of the repetitive loss area analysis will include a review of alternative approaches for property protection measures or drainage improvements where feasible. Once the analysis is complete, a copy of the report can be obtained from the Planning & Development Services Department or by calling (252) 296-3305.

You can help us perform this analysis by **completing and returning this questionnaire by June 30, 2015** to me at 112 Goldsboro St E, Wilson, NC 27893. If you have any questions, please call me at (252) 296-3305.

Sincerely,

Daryl Norris, P.E., CFM  
Stormwater Environmental Specialist  
City of Wilson - Stormwater Division

NFIP/Community Rating System



**FEMA**

Visual 10.53

# Activity 510 (Floodplain Management Planning)



**City of Savannah**  
DEVELOPMENT SERVICES

**Flood Protection Questionnaire**

Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

1. When did you move into this home/building at this address? \_\_\_\_\_

2. What type of foundation does your home/building have?  
 Slab  Crawlspace  Basement  Other \_\_\_\_\_

3. Has your home/building or property ever been flooded or had a water problem?  
 Yes  No (If "no" please complete only items 3-11)

4. In what year(s) did it flood? \_\_\_\_\_

5. Where did you get water and how deep did it get?  
 In basement: \_\_\_\_\_ Deep  Crawlspace: \_\_\_\_\_ Deep  
 Over first floor: \_\_\_\_\_ Deep  Yard only: \_\_\_\_\_ Deep  
 Water kept out of house by sandbagging, sewer valve, or other protective measure

6. What was the longest time that water stayed in the house/building? \_\_\_\_\_ hours or days \_\_\_\_\_

7. What do you feel was the cause of your flooding? Check all that affect your home/building.  
 Storm sewer backup  Sanitary sewer backup  Standing water next to house/building  
 Drainage from nearby properties  Saturated ground/leaks in basement walls  
 Overbank flooding from: \_\_\_\_\_  Other: \_\_\_\_\_

8. Have you installed any flood protection measures on your property?  
 Pump/jump  Waterproofed the outside walls  Re-graded yard to keep water away  
 Moved things out of basement  Backup power system/generator  Sandbagged  
 Other: \_\_\_\_\_

P.O. BOX 1077, SAVANNAH, GA 31401  
 PHONE 912-651-6530 TDD 912-651-6701 FAX 912-651-6543 SAVANNAHGA.GOV

Figure 4 - Flood Protection Questionnaire - Page 1



**Flood Protection Questionnaire Continued**

9. Did any of the measures checked in item 8 work? If so, which ones? If not, do you know why they did not work?  
 \_\_\_\_\_  
 \_\_\_\_\_

10. Do you have FEMA Flood Insurance?  
 Yes  No  Not sure

11. Do you want information on protecting your home/building from flooding?  
 Yes  No

12. Please include any additional information and comments you may have about flooding in your area:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Please return by September 30, 2014 to:  
 Tom McDonald, 5515 Abercorn Street, Savannah, GA 31405

P.O. BOX 1077, SAVANNAH, GA 31401  
 PHONE 912-651-6530 TDD 912-651-6701 FAX 912-651-6543 SAVANNAHGA.GOV

Figure 5 - Flood Protection Questionnaire - Page 2

See Coordinator's Manual, Pages 510-29 - 32

NFIP/Community Rating System



# Activity 510 (Floodplain Management Planning)

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**Q7: What do you feel was the cause of your flooding?**

Answer Choices	Percentage	Number Responding
Storm sewer backup	35	44
Sanitary sewer backup	2	3
Standing water next to house/building	11	14
Drainage from nearby properties	18	23
Saturated ground/leads in basement walls	7	9
Overbank flooding	13	17
Other	13	17
Total	100	127

*See Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



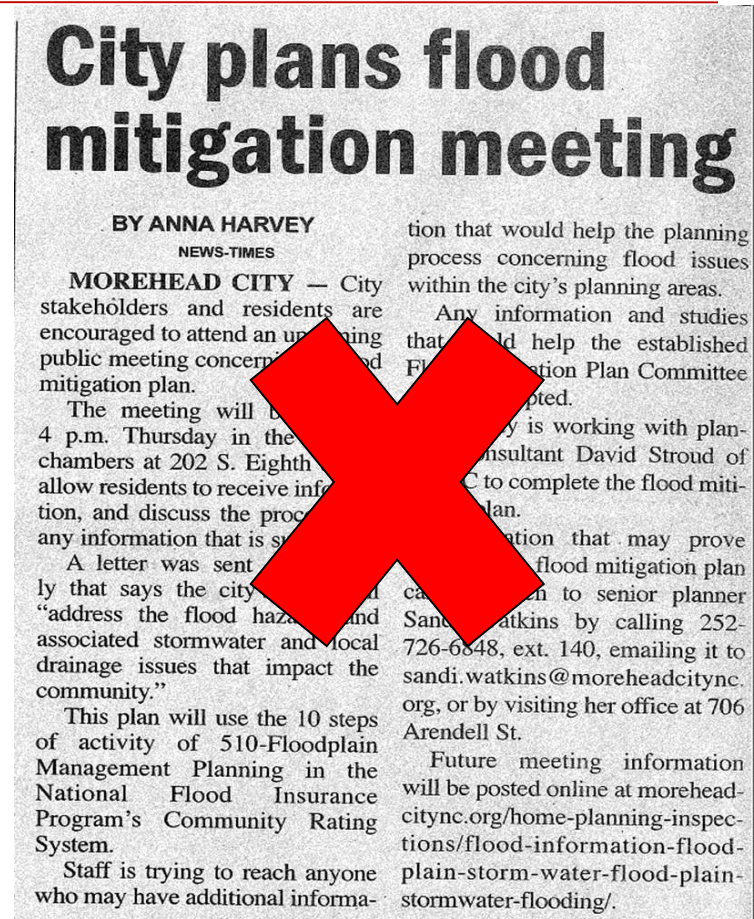
**FEMA**

# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

### Five step planning process

1. Advise all properties
  - The notice cannot be done via
    - Newspaper
    - Newsletter
    - Article



See Coordinator's Manual, Pages 510-29 - 32

NFIP/Community Rating System



FEMA

Visual 10.56

# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

Five step planning process

### 2. Contact other agencies

Contact agencies and organizations that may have data, plans or studies that could affect or the cause or impacts of the flooding

In community and outside of community



See *Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



FEMA

Visual 10.57

# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

Five step planning process

### 2. Contact other agencies

**In community: Stormwater/Public Works/Planning & Development, CIP projects, HOA's, etc.**

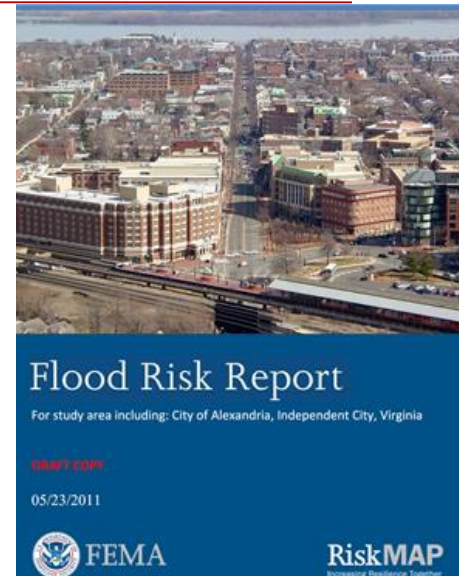
**Outside of communities: State NFIP Coordinator and Emergency Management, FEMA - FIS and Flood Risk Report, US Army Corps of Engineers, etc.**



US Army Corps of Engineers

*See Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



# Activity 510 (Floodplain Management Planning)

---

## 512.b. Credit Criteria for the RLAA

Five step planning process

### 3. Collect data on each building

Site visit must collect data sufficient to do a preliminary determination of the cause of repetitive flooding and the mitigation measures that would be appropriate

- drainage patterns around the building
- condition of the structure and foundation
- Elevation of HVAC units
- Guttering and downspouts
- Nearby storm drains

*See Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



**FEMA**



# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

### Five step planning process

#### 3. Collect data on each building

Site visit must collect data sufficient to do a preliminary determination of the cause of repetitive flooding and the mitigation measures that would be appropriate

- drainage patterns around the building
- condition of the structure and foundation
- Elevation of HVAC units
- Guttering and downspouts
- Nearby storm drains

See *Coordinator's Manual, Pages 510-29 - 32*



NFIP/Community Rating System



**FEMA**

Visual 10.60

# Activity 510 (Floodplain Management Planning)

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## 512.b. Credit Criteria for the RLAA

Five step planning process

### 3. Collect data on each building

The person collecting the data on the buildings should not have to enter the property

Floor elevations or historical flood levels are not required but can be helpful

The date and amount of insurance claims can be helpful in determining the type of damage to the building and amount of damage

*See Coordinator's Manual, Pages 510-29 - 32*



NFIP/Community Rating System



**FEMA**

Visual 10.61

# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

Five step planning process

### 3. Collect data on each building

FEMA 551 can provide more information on appropriate mitigation measures for Floodprone structures

Floor elevations or historical flood levels are not required but can be helpful

Collecting and organizing data can be done using the “limited data view” of the National Flood Mitigation Data Collection Tool

*See Coordinator’s Manual, Pages 510-29 - 32*



#### National Flood Mitigation Data Collection Tool and RLP Viewer

The National Tool or NT, Version 3.1  
User's Guide

FEMA 497 / April 2011



#### Selecting Appropriate Mitigation Measures for Floodprone Structures

FEMA 551 / March 2007



NFIP/Community Rating System

# Activity 510 (Floodplain Management Planning)

**Attribute Table** | **Parcel Information**

Neighborhood:	Fill:
Single Family Residential	0-1 Feet
Spoke With:	Elevated:
Owner Unavailable	4-6 Feet
Structure Type:	Structure Type Notes:
Masonry	
Foundation Condition:	GPS Unit:
Good (optional minor repai...)	3325ad9ad24c7284

**Basement:**

**Observations:**  
No gutters but there is the end of the driveway

**Set Inspector**

- Name:
- Street Name:
- Office: Rulhigh
- Device: Marlin

Submit

See Coordinator's Manual, Pages 510-29 - 32

NFIP/Community Rating System



# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

Five step planning process

3. Collect data on each building



See Coordinator's Manual, Pages 510-29 - 32

NFIP/Community Rating System



FEMA

# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

Five step planning process

3. Collect data on each building



See Coordinator's Manual, Pages 510-29 - 32

NFIP/Community Rating System



FEMA

Visual 10.65

# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

Five step planning process

3. Collect data on each building



See Coordinator's Manual, Pages 510-29 - 32

NFIP/Community Rating System



**FEMA**

# Activity 510 (Floodplain Management Planning)

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## 512.b. Credit Criteria for the RLAA

### Five step planning process

#### 4. Review alternative approaches

- Determine if any property protection measures or drainage improvements are feasible
- Always include purchase of flood insurance (structure and/or contents coverage)
- Different types of building construction may require different mitigation approaches
- At a minimum, the review must include the property protection measures listed in Figure 360-1 and 510-4

*See Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



**FEMA**

Visual 10.67



# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

### Five step planning process

#### 4. Review alternative approaches

##### To protect property from flood damage . . .

- Demolish the building or relocate it out of harm's way.
- Elevate the building above the flood level.
- Elevate damage-prone components, such as the furnace or air conditioning unit.
- Dry floodproof the building so water cannot get into it.
- Wet floodproof portions of the building so water won't cause damage.
- Construct a berm or redirect drainage away from the building.
- Maintain nearby streams, ditches, and storm drains so debris does not obstruct them.
- Correct sewer backup problems.

Figure 360-1. Typical property protection measures.

1. **Preventive** activities keep flood problems from getting worse. The use and development of flood-prone areas is limited through planning, land acquisition, or regulation. They are usually administered by building, zoning, planning, and/or code enforcement offices.
  - Floodplain mapping and data
  - Open space preservation
  - Floodplain regulations
  - Erosion setbacks
  - Planning and zoning
  - Stormwater management
  - Drainage system maintenance
  - Building codes
2. **Property protection** activities are usually undertaken by property owners on a building-by-building or parcel basis.
  - Relocation
  - Acquisition
  - Building elevation
  - Retrofitting
  - Sewer backup protection
  - Insurance
3. **Natural resource protection** activities preserve or restore natural areas or the natural functions of floodplain and watershed areas. They are implemented by a variety of agencies, primarily parks, recreation, or conservation agencies or organizations.
  - Wetlands protection
  - Erosion and sediment control
  - Natural area preservation
  - Natural area restoration
  - Water quality improvement
  - Coastal barrier protection
  - Environmental corridors
  - Natural functions protection
4. **Emergency services** measures are taken during an emergency to minimize its impact. These measures are usually the responsibility of city or county emergency management staff and the owners or operators of major or critical facilities.
  - Hazard threat recognition
  - Hazard warning
  - Hazard response operations
  - Critical facilities protection
  - Health and safety maintenance
  - Post-disaster mitigation actions
5. **Structural projects** keep flood waters away from an area with a levee, reservoir, or other flood control measure. They are usually designed by engineers and managed or maintained by public works staff.
  - Reservoirs
  - Levees/floodwalls
  - Diversions
  - Channel modifications
  - Storm drain improvements
6. **Public information** activities advise property owners, potential property owners, and visitors about the hazards, ways to protect people and property from the hazards, and the natural and beneficial functions of local floodplains. They are usually implemented by a public information office.
  - Map information
  - Outreach projects
  - Real estate disclosure
  - Library
  - Technical assistance
  - Environmental education

Figure 510-4. Categories of floodplain management activities.

See Coordinator's Manual, Pages 510-29 - 32

NFIP/Community Rating System



FEMA

# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

### Five step planning process

#### 4. Review alternative approaches

Table 9 - Advantages and Disadvantages of Acquisition

Advantages	Disadvantages
<ul style="list-style-type: none"><li>• Permanently removes problem since the structure no longer exists.</li><li>• Allows a substantially damaged or substantially improved structure to be brought into compliance with the community's floodplain management ordinance or law.</li><li>• Expands open space and enhances natural and beneficial uses.</li><li>• May be fundable under FEMA mitigation grant programs.</li></ul>	<ul style="list-style-type: none"><li>• Cost may be prohibitive.</li><li>• Resistance may be encountered by local communities due to loss of tax base, maintenance of empty lots, and liability for injuries on empty, community-owned lots.</li></ul>

See Coordinator's Manual, Pages 510-29 - 32

NFIP/Community Rating System



**FEMA**

# Activity 510 (Floodplain Management Planning)

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## 512.b. Credit Criteria for the RLAA

Five step planning process

### 5. Document the findings

- A separate analysis must be conducted for each area – separate reports are preferred for each area
  - Different building construction
  - Different mitigation measures
  - Different flooding characteristics

*See Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



**FEMA**

Visual 10.70

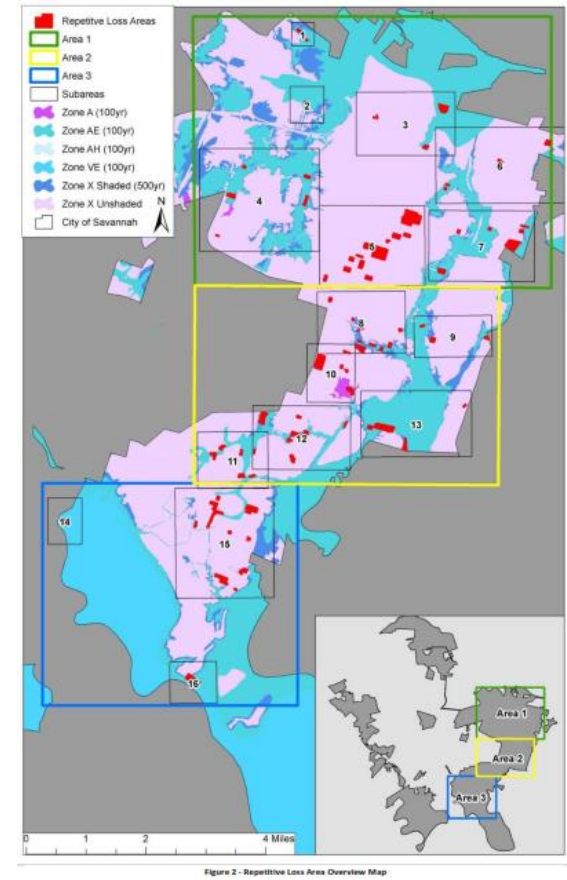
# Activity 510 (Floodplain Management Planning)

## 512.b. Credit Criteria for the RLAA

Five step planning process

### 5. Document the findings

- **Area 1** – Downtown historic buildings with basements (Riverine flooding)
- **Area 2** – Single-family crawlspace and slab on grade construction (local stormwater)
- **Area 3** – Coastal with some elevated buildings



See *Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



FEMA

Visual 10.71

# Activity 510 (Floodplain Management Planning)

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## 512.b. Credit Criteria for the RLAA

### Five step planning process

#### 5. Document the findings

- Process followed – how property owners were included
- Problem statement with map of the affected area
- List or table showing basic information for each building
- Alternative approaches reviewed
- Action plan including
  - Who is responsible
  - When it will be completed
  - How it will be funded

*See Coordinator's Manual, Pages 510-29 - 32*

NFIP/Community Rating System



**FEMA**

Visual 10.72

# Activity 510 (Floodplain Management Planning)

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## 512.b. Repetitive Loss Area Analysis (RLAA)

### Credit criteria

- (1) Must have at least one repetitive loss area
- (2) Follow the five step process
- (3) Adopted by governing body and available to the public\*
- (4) Annual evaluation report
- (5) Update by each CRS cycle visit

\* Privacy Act applies. Summary report may be needed.

*See Coordinator's Manual, Pages 510-29 - 34*

NFIP/Community Rating System



**FEMA**

# Activity 510 (Floodplain Management Planning)

## “Developing a Repetitive Loss Area Analysis (RLAA)”

Available at [CRSresources.org/500](http://CRSresources.org/500)

Developing a Repetitive Loss Area Analysis (RLAA)  
For Credit Under  
CRS Activity 510 Floodplain Management Planning



Repetitive Flooding on Victory Drive in Savannah, GA



Repetitive Flooding along Beaver Creek in Knox County, TN

See *Coordinator’s Manual, Pages 510-16 - 18*

NFIP/Community Rating System



**FEMA**

Visual 10.74

# Activity 510 (Floodplain Management Planning)

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## 512.b. Repetitive Loss Area Analysis (RLAA)

Credit points

$$\text{RLAA} = 140 \times \frac{\text{number of buildings in analyses}}{\text{number of buildings in repetitive loss areas}}$$

A RLAA must be developed for all repetitive loss areas to meet the Category C requirements.

*See Coordinator's Manual, Pages 510-29 - 34*

NFIP/Community Rating System



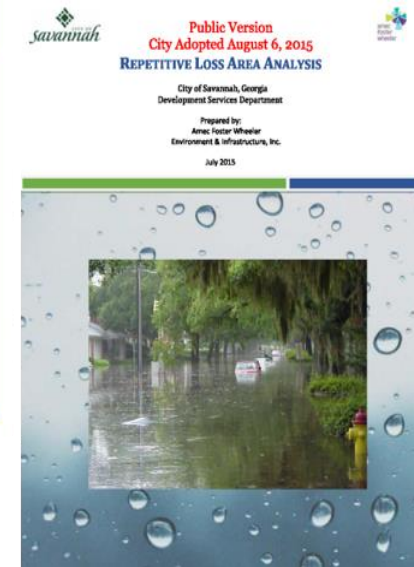
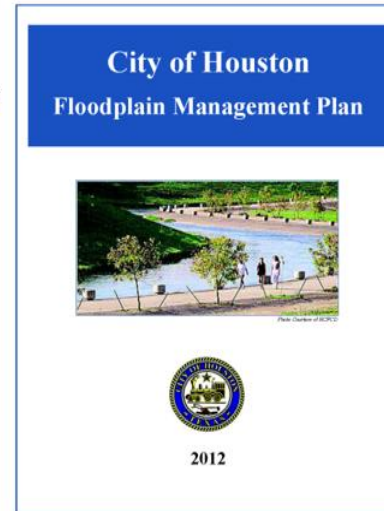
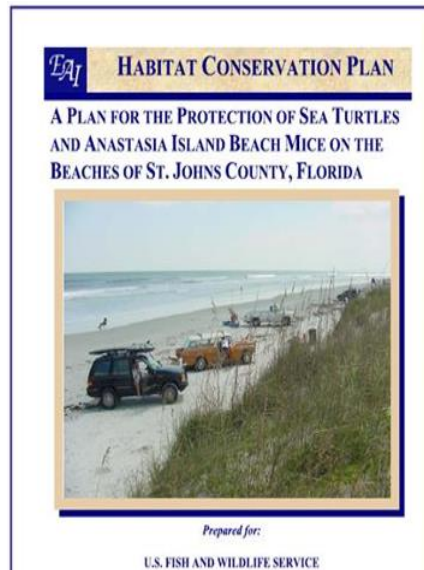
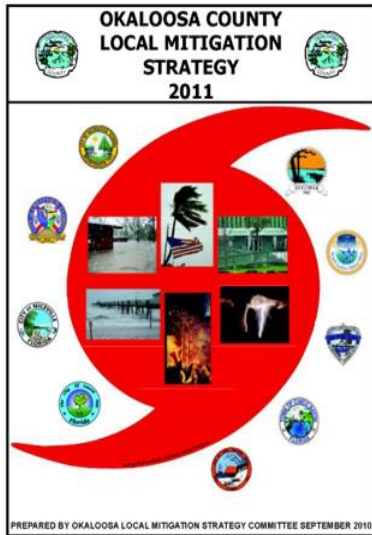
**FEMA**

Visual 10.75



# Activity 510 (Floodplain Management Planning)

## Questions?



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**FEMA**

Visual 10.76