

501 The Repetitive Loss List

501.a. Repetitive losses

Repetitive loss properties are those properties for which two or more claims of more than \$1,000 have been paid by the National Flood Insurance Program (NFIP) within any 10-year period since 1978 (e.g., two claims during the periods 1978–1987, 1979–1988, etc.).

Over \$9 billion have been paid to repetitive loss properties, about one-fourth of all NFIP payments since 1978. Although the NFIP has resulted in almost 50 years of successful floodplain management, and many of these structures are no longer insured, repetitive loss properties are still a drain on the NFIP. Currently, 1.3% of all policies cover repetitive loss properties, but those properties are expected to account for 15% to 20% of future losses. NFIP actuaries have reported that repetitive loss is the single most important factor that affects the stability of the National Flood Insurance Fund.

501.b. The Repetitive Loss List

Each year, the Federal Emergency Management Agency (FEMA) maintains a list of repetitive loss properties for communities in or interested in the Community Rating System (CRS). Before applying for the CRS and at each verification cycle, a community must determine its repetitive loss category (see next section).

The list includes the property address, the dates of the claims, and, usually, the current insured's and/or previous owner's name.

The list and the individual worksheet pages (Repetitive Loss Update Worksheet (AW-501)) can be ordered through the ISO/CRS Specialist.

Each year, communities can obtain updated data that reflects the community's previously submitted changes, new properties that have been added as a result of recent floods, and changes resulting from other communities' updates. Except during cycle verification and as specified in Section 502.b, a community is not required under the CRS to respond to each year's new list. However, the list can be a valuable planning tool and source of information

Repetitive Flood Loss Properties

In the United States there are over 195,000 **repetitive loss properties**, i.e., properties that have had two or more claims of more than \$1,000 paid by the NFIP within any 10-year period since 1978. Although some of these properties have had mitigation measures applied to them, most remain at risk of flooding.

To focus resources on those properties that represent the best opportunities for mitigation, Congress defined a subset called "**Severe Repetitive Loss Properties**" when it passed the Flood Insurance Reform Act of 2004. Severe Repetitive Loss Properties are those 1–4 family properties that have had four or more claims of more than \$5,000 or two to three claims that cumulatively exceed the building's value.

FEMA is directed by the Act to define Severe Repetitive Loss Property for multi-family buildings. For the purposes of the CRS, the Severe Repetitive Loss Property subset also includes non-residential buildings that meet the same criteria as for 1–4 family properties. The flood insurance policies on these properties are serviced by a separate Special Direct Facility and not by individual Write Your Own insurance companies.

about the location and extent of flooding within the community. Communities are encouraged to submit any known updates every year.

501.c. Updating the List

As part of its application and cycle verification obligations, the community must review the list for accuracy, for correct addresses, to determine whether the properties are actually in the community's corporate limits, and to determine whether the insured buildings have been removed, retrofitted, or otherwise protected from the cause of the repetitive flooding. The result of this review is recorded on a Repetitive Loss Update Worksheet (AW-501). See the example in Figure 500-1.

A community with repetitive losses must sign the Repetitive Loss List Community Certification, CC-RL, certifying that each address has been checked (see the example in Figure 500-2). If there are updates, the submittal must include corrected Repetitive Loss Update Worksheets (AW-501) with any required supporting documentation. If no updates are needed, only the CC-RL is submitted. The CC-RL can be found in Appendix E.

This review is a minimum requirement for participation in the CRS. If the community does not conduct the review of the list at cycle verification, it will lose its CRS credit for addressing its repetitive loss properties, which can result in a reversion to a Class 10.

The community must note the following situations in which the form should be updated:

- The property is not located in the community's jurisdiction. The property may be outside the community's corporate limits, it may be in another city, or it may have been annexed by another community. If it can be determined in which community the property belongs, the property will be reassigned to the correct community. If a property is not in the community, it will not be reassigned unless the community in which the property does belong can be definitely identified.
- There was an error in the repetitive loss data base, such as a duplicate listing or an incorrect address.
- The property has subsequently been protected from the types of events that caused the losses. Buildings that have been acquired, relocated, retrofitted, or otherwise protected from the types of frequent floods that caused the past damage are not counted in determining the community's CRS requirements.
- The property is protected from damage by the base flood shown on the current Flood Insurance Rate Map (FIRM). For example, the community may demonstrate that the building is elevated or floodproofed above the base flood elevation but was flooded by a higher level. If the property is outside the Special Flood Hazard Area (SFHA), the community may show that all of the repetitive losses were caused by events with recurrence intervals of over 100 years (e.g., two 200-year storms).

OMB Control Number: 1660-0022 Expiration: xxxx, xxxx	
Federal Emergency Management Agency	
National Flood Insurance Program	
NFIP REPETITIVE LOSS UPDATE WORKSHEET (AW-501)	
THE INFORMATION ON THIS FORM IS BASED ON CLAIMS ON OR BEFORE: 01/31/2011	
REPETITIVE LOSS NUMBER: 0987654	
Internal use only <input checked="" type="checkbox"/> A <input type="checkbox"/> N/A <input type="checkbox"/> FRR	
NFIP Community Name: BALDWIN COUNTY	CID#: 015000
Local Property Identifier: 56-09-29-999-000	
Current Property Address	Previous Property Address/Community ID#
12345 MEMORY LANE FAIRHOPE, AL 36532-5963	-----
Last Claimant:	Last Claimant:
Insured: Yes	Name Insured: ELMER 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. <input type="checkbox"/> 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. <input type="checkbox"/> COSMETIC CHANGES REQUIRED TO THE ADDRESS: Update the address shown above and/or add our local alternative property identifier such as a Tax Assessor #.	
3. <input type="checkbox"/> 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. <input checked="" type="checkbox"/> FLOOD PROTECTION PROVIDED. Choose this update only 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 below must be provided. (Mitigation Action 1.) (Source of Primary Mitigation Funding 3.) (Secondary Source of Funding 3.)	
CC-RL-2 (AW-501-1) [continued on next page]	

Figure 500-1. An example of an AW-501, first page.
[NOTE: This address is fictitious. The Privacy Act prohibits publication of a real AW-501.]

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.)

6. **DUPLICATE LISTING WITH RL NUMBER:** _____ **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 to 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!

CC-RL-3 (AW-501-2)

Figure 500-1 (cont.). An example of an AW-501, second page.

[NOTE: This address is fictitious. The Privacy Act prohibits publication of a real AW-501.]

OMB Control Number: 1660-0022
Expiration: xxxx, xxxx

Community _____ State _____ CID _____
(6-digit NFIP Community Identification Number)

CC-RL The Repetitive Loss List

(See Section 501 in the *CRS Coordinator's Manual*).

- We have reviewed the repetitive loss list dated: _____, 20 _____, and [check one]
- Attached are updated Repetitive Loss Update Certifications, AW-501; or
 - There are no changes to FEMA's repetitive loss list.

As the current CRS Coordinator for _____ [community name], I have examined the repetitive loss data provided for each of our _____ [number] assigned repetitive loss properties. For each property in need of update, I have attached an AW-501 that reflects the current and accurate address, the correct National Flood Insurance Program (NFIP) community identification number, and all known mitigation actions with the primary source of funding noted. To the best of my knowledge and belief, any AW-501 not updated and submitted as part of this application has been checked and is not in need of update at this time.

Signature _____ (Community CRS Coordinator)

To facilitate verification, please provide the names of the CRS Coordinator and local repetitive loss contact person, if other than the CRS Coordinator

CRS Coordinator	Repetitive Loss Contact
Name	
Title	
Phone number	
Fax number	
Address	
E-mail address	

Comments:

CC-RL-1

Figure 500-2. The Repetitive Loss List Community Certification (CC-RL).

502 Repetitive Loss Category

Every CRS community with one or more unmitigated repetitive loss property on FEMA's current list must keep the list updated and submit a Repetitive Loss List Community Certification (CC-RL) at each verification visit.

Additional requirements depend on the community's repetitive loss category, which is determined by the number of repetitive loss properties without mitigation measures AFTER the community has updated the repetitive loss property information and submitted it for approval. Properties that have been mitigated or that are shown to be in another community are not counted when determining the repetitive loss category.

502.a. The Categories

For CRS purposes, there are three categories of repetitive loss communities based on the number of properties on the community's UPDATED repetitive loss list (i.e., after AW-501s have been completed (see Section 501).

- (1) Category A: A community that has no repetitive loss properties, or whose repetitive loss properties all have been mitigated. A Category A community has no special requirements except to submit information to update its repetitive loss list, as needed.
- (2) Category B: A community with at least one, but fewer than 50, repetitive loss properties that have not been mitigated. At each verification visit, a Category B community must
 - (a) Prepare a map of the repetitive loss area(s) (see Section 503),
 - (b) Review and describe its repetitive loss problem,
 - (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 (see Section 504). A copy of the outreach project is submitted with each year's recertification.
- (3) Category C: A community with 50 or more repetitive loss properties that have not been mitigated. A Category C community must
 - (a) Do the same things as a Category B community, AND
 - (b) Prepare and adopt a repetitive loss area analysis for all repetitive loss areas, or prepare and adopt a floodplain management plan that includes full credit for planning Step 5(c). Repetitive loss area analyses and floodplain management plans are described under Activity 510 (Floodplain Management Planning).

502.b. Effective Dates

A community's repetitive loss category may change over time as a result of flood damage reduction measures implemented by the community, floods that add new insurance losses to the FEMA list, or data updates. A CRS community has no immediate need to take action as a result of a change in its repetitive loss category except as follows:

- (1) When it applies for or modifies its credit for Activity 510 (Floodplain Management Planning);
- (2) When it submits a modification that will result in an increase in its CRS classification; and
- (3) When it is slated for a complete cycle verification of its program.

The last two situations are explained in more detail in Sections 214 and 232. They require that a community submit documentation for all of its activities, including Activity 510.

If a community becomes a Category B community during the year of its cycle verification (see Section 232), it must begin the required outreach project during the following year.

If a community becomes a Category C community during the year of its cycle verification, it has until October 1 of the following year to prepare to adopt the required floodplain management plan or area analyses for its repetitive loss areas. (However, all updates to its repetitive loss list must be submitted with the rest of the cycle verification materials.)

503 Repetitive Loss Areas

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

- (1) AW-501s (if needed);
- (2) A signed CC-RL;
- (3) A map of its repetitive loss areas. The repetitive loss areas must include the properties on the repetitive loss list obtained from FEMA and all nearby properties with the same or similar flooding conditions. The map is needed for the outreach project described in the next section and for planning purposes in Activity 510 (Floodplain Management Planning);
- (4) A description of the cause(s) of the repetitive flooding; and
- (5) A list of the addresses of all properties with insurable buildings in the repetitive loss area(s) and the number of buildings in the repetitive loss area(s), bRLA.

503.a. The Map

The community must plot all the properties on FEMA’s repetitive loss list and define all repetitive loss areas. In some cases, such as those in which the address consists of a rural route or box number, a property will be unplottable. However, local officials can often identify a property by the name of the insured, especially if the last flood was recent. All that is needed is for the general area of the property to be located, e.g., the 400 block of a street.

NOTE: All information on individual flood insurance policies and flood insurance claims is subject to the Privacy Act (see box.)

The community then defines its repetitive loss AREAS. The repetitive loss areas include buildings on FEMA’s list and nearby buildings that are subject to the same flood hazard. 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 overall repetitive flooding problem.

Other structures near the ones listed by FEMA may have been uninsured during the floods, 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.

A separate CRS handout gives further instructions on how to map a repetitive loss area that includes both the properties on FEMA’s list and neighboring properties with the same exposure to repetitive flooding. See www.CRSresources.org/500.

503.b. Causes of Repetitive Flooding

Once the areas are determined, the community can summarize what caused the repetitive flooding. This can be one or two sentences, such as “overbank flooding in May 1994 and June 2001” or “The drainage ditch was built to carry smaller flows. Upstream development has increased runoff and heavy storms overload the ditch roughly every other year.” See also Chapter 7 of FEMA-511, *Reducing Damage from Localized Flooding*.

The Privacy Act

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.”

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.

503.c. Address List and Building Count

From the repetitive loss area map, the community must prepare an address list of all parcels with insurable buildings in those areas. For CRS purposes, an “insurable building” is defined in Section 301. This list has two purposes: it will be used for the outreach project and it will determine the number of buildings in the community’s repetitive loss areas. Note that the address list includes all properties in each area, including those not on FEMA’s list. Under the Privacy Act, the address list cannot identify which properties are on FEMA’s list or had insurance claims in the past.

The number of buildings currently in the community’s repetitive loss areas is represented by the variable bRLA. This variable is also used in the impact adjustment for repetitive loss area analyses in Section 512. It should not be confused with bRL (number of properties on the FEMA repetitive loss list) in Activity 520, Acquisition and Relocation.

504 Repetitive Loss Area Outreach Project

A Category B or C community must implement an annual outreach project to the properties in the mapped repetitive loss areas that have insurable buildings, and include a copy of the project with its application and annual recertification.

The outreach project must advise the recipient of four things:

- (1) That the property is in or near an area subject to flooding;
- (2) What property protection measures are appropriate for the flood situation;
- (3) What sources of financial assistance may be available for property protection measures; and
- (4) Basic facts about flood insurance.

The outreach project must be delivered to all properties in the repetitive loss AREAS, not just the properties on the FEMA list. This may be done in one of two ways:

- (1) An outreach project that is distributed each year to the properties in the repetitive loss areas that have insurable buildings. This project may also be submitted for credit as a targeted outreach project under Activity 330.
- (2) An annual outreach project developed as part of a Program for Public Information (PPI) credited under Activity 330. The PPI Committee may conclude that there are more effective ways to inform repetitive loss area residents than mailing a notice once a year. The PPI may use a different approach, such as neighborhood meetings, provided the PPI document identifies the priority audience for the service and discusses the best way to reach that audience. For continued PPI credit, the committee must annually evaluate the effectiveness of the outreach projects and revise them as needed.

An example project appears in Figure 500-3. More information on outreach projects can be found in Activity 330 (Outreach Projects). More information on sources of financial assistance can be found in Section 505.

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:

1. 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.
2. 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' website at 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.
3. 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.
 - Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found at FEMA's website, www.ready.gov/floods.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.

Figure 500-3. An example of an outreach project to a repetitive flood loss area.

4. Talk to the Building Department for information on financial assistance.
 - The City administers a flood protection rebate program that will pay 25% of approved projects, up to a total of \$2,500. This program has funded low floodwalls, overhead sewers, sewer backup valves, and relocation of utilities to higher levels.
 - If you are interested in elevating your building above the flood level or selling it to the City, we may apply for a Federal grant to cover 75% of the cost.
 - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
5. Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.

Figure 500-3. (cont.) An example of an outreach project to a repetitive flood loss area

505 Repetitive Loss Mitigation Activities

Sections 501–504 describe the minimum CRS participation requirements for repetitive loss communities. The requirements focus on updating repetitive loss records, identifying the extent of the problem, and providing basic information to owners of properties in the repetitive loss area(s).

The CRS encourages communities to do more to reduce their repetitive flooding problems. Additional credit points are provided in the following activities for actions that address repetitive loss properties or repetitive loss areas:

- Activity 360 (Flood Protection Assistance)—Credit is provided for technical assistance on property protection. Many shallow repetitive flooding problems can be mitigated with a low-cost project paid for by the owner, so technical assistance can sometimes go far to reduce repetitive losses.

- Activity 510 (Floodplain Management Planning)—Credit is given for conducting an analysis of the repetitive loss areas and determining appropriate mitigation measures for these areas (Section 512.b).
- Activity 520 (Acquisition and Relocation)—Bonus points are provided for acquiring or otherwise removing repetitive loss properties, with larger bonuses for Severe Repetitive Loss Properties (Section 522.b and 522.c).
- Activity 530 (Flood Protection)—Bonus points are provided for retrofitting or otherwise protecting repetitive loss properties, with larger bonuses for Severe Repetitive Loss Properties (Section 532.c).

FEMA’s Hazard Mitigation Assistance (HMA) program can help communities implement some of these activities. The HMA program can fund a floodplain management plan under Activity 510 (Floodplain Management Planning) and fund mitigation projects such as acquisition, retrofitting, and other flood protection measures that would qualify for credit under Activities 520 and 530. HMA-funded mitigation projects require that an applicant community have a FEMA-approved hazard mitigation plan, as described in Activity 510 (Floodplain Management Planning).

The HMA program is managed by the state, usually by the emergency management agency. The state may set additional priorities for use of the funds. The latest information on FEMA grant programs can be found at www.fema.gov/hazard-mitigation-assistance.

There are other sources of financial assistance:

- Community Development Block Grants are provided to larger cities and counties; smaller communities can apply to the state community development agency.
- The U.S. Army Corps of Engineers will support elevation and flood control projects as part of a larger flood protection program.
- The U.S. Department of Agriculture’s Natural Resources Conservation Service can help fund retrofitting and local flood control projects in smaller watersheds.
- Flood insurance claims can include Increased Cost of Compliance funding. This provision provides additional coverage to help underwrite a flood protection project that is required by code as a condition to rebuild the flooded building. It can also be used to help pay the non-federal portion of a cost-shared retrofitting project.
- Many states and regional or county flood control districts have their own funding programs or will help with the non-federal cost share of a federal program.
- Many communities have developed financial assistance programs, especially for sewer backup and local drainage problems, where mitigation projects may be relatively inexpensive.

More information on financial assistance programs to protect individual buildings can be found in *Local Flood Proofing Programs*, U.S. Army Corps of Engineers, 2005, available at www.CRSresources.org/300.