

Repetitive Loss



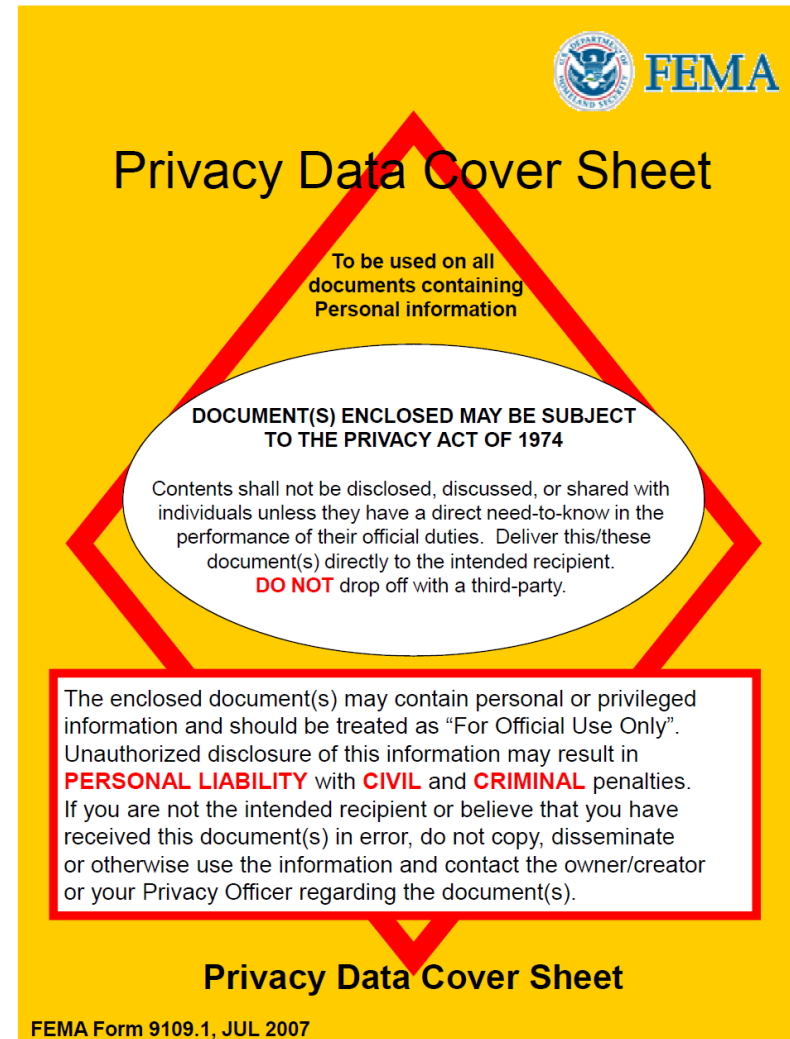
Repetitive Loss

Manual Page 500-3

501.b Repetitive Loss List

Applications or cycle visits:

- ✓ Ask your ISO/CRS Specialist for your repetitive loss data
- ✓ You will get the rep loss Excel file and worksheets (AW-501)
- ✓ Also Excel files with active policies and past claims
- ✓ Know the Privacy Act restrictions



The image shows a FEMA Privacy Data Cover Sheet. It is a yellow document with a large red diamond border. At the top right is the FEMA logo. The title "Privacy Data Cover Sheet" is centered. Below the title, it says "To be used on all documents containing Personal information". In the center, a white oval contains the text: "DOCUMENT(S) ENCLOSED MAY BE SUBJECT TO THE PRIVACY ACT OF 1974". Below this, it states: "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." At the bottom, a red-bordered box contains a detailed warning: "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)." The title "Privacy Data Cover Sheet" is repeated at the bottom, and the footer reads "FEMA Form 9109.1, JUL 2007".

Privacy Data Cover Sheet

To be used on all documents containing Personal information

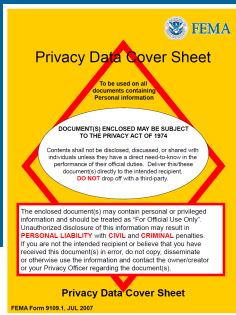
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Privacy Data Cover Sheet

FEMA Form 9109.1, JUL 2007

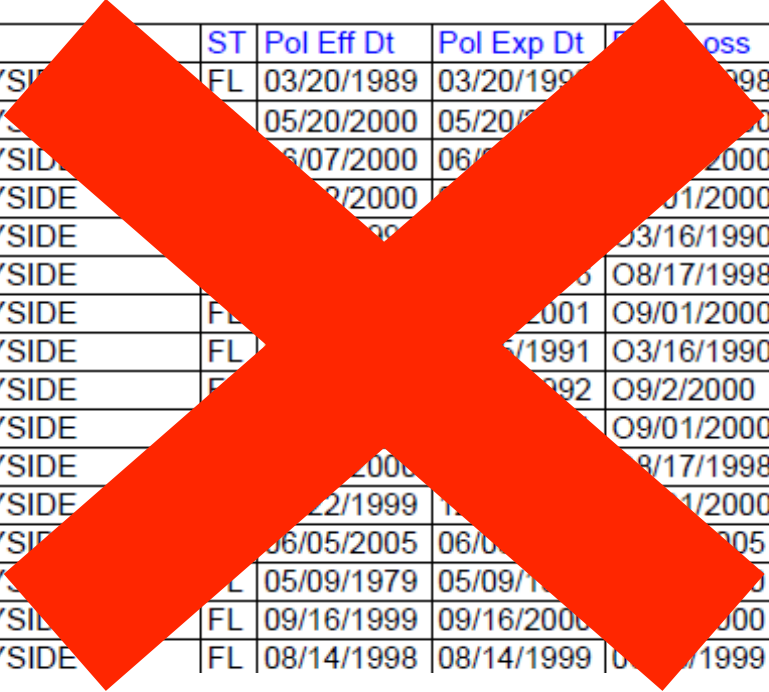


Repetitive Loss

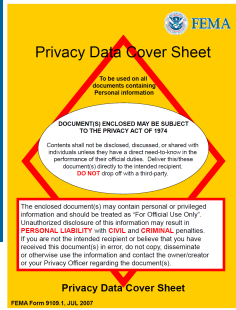
Manual Page 500-3

The Privacy Act

- ✓ 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	Repetitive Loss	Cmpy Nbr	Policy Nbr	Total Paid
112 SUNNYSIDE WAY	SUNNYSIDE	FL	03/20/1989	03/20/1999	0998	25143	0901D00575	4,237
112 SUNNYSIDE WAY	SUNNYSIDE	FL	05/20/2000	05/20/2000	0000	25143	0901RA0444	18,100
114 SUNNYSIDE WAY	SUNNYSIDE	FL	06/07/2000	06/07/2000	0000	21660	0650015360	11,445
116 SUNNYSIDE WAY	SUNNYSIDE	FL	02/20/2000	02/20/2000	0000	25143	0901RA9079	1,408
118 SUNNYSIDE WAY	SUNNYSIDE	FL	03/16/1990	03/16/1990	0000	14168	9218267000	1,050
118 SUNNYSIDE WAY	SUNNYSIDE	FL	08/17/1998	08/17/1998	0000	14168	9218267000	1,024
118 SUNNYSIDE WAY	SUNNYSIDE	FL	09/01/2000	09/01/2000	0000	14168	9218267000	16,923
122 SUNNYSIDE WAY	SUNNYSIDE	FL	03/16/1990	03/16/1990	0000	14168	9218267000	3,104
122 SUNNYSIDE WAY	SUNNYSIDE	FL	09/02/2000	09/02/2000	0000	14168	9218267000	4,504
124 SUNNYSIDE WAY	SUNNYSIDE	FL	09/01/2000	09/01/2000	0000	02003	032714690F	17,333
126 SUNNYSIDE WAY	SUNNYSIDE	FL	08/17/1998	08/17/1998	0000	14168	9218267000	2,369
126 SUNNYSIDE WAY	SUNNYSIDE	FL	04/22/1999	04/22/1999	0000	02003	032714690F	22,351
126 SUNNYSIDE WAY	SUNNYSIDE	FL	06/05/2005	06/05/2005	0000	19682	9901728328	0
126 SUNNYSIDE WAY	SUNNYSIDE	FL	05/09/1979	05/09/1979	0000	99999	1936664463	162
127 SUNNYSIDE WAY	SUNNYSIDE	FL	09/16/1999	09/16/2000	0000	28401	0134544599	22,903
166 W MAIN ST	SUNNYSIDE	FL	08/14/1998	08/14/1999	0000	16578	0019541298	9,105

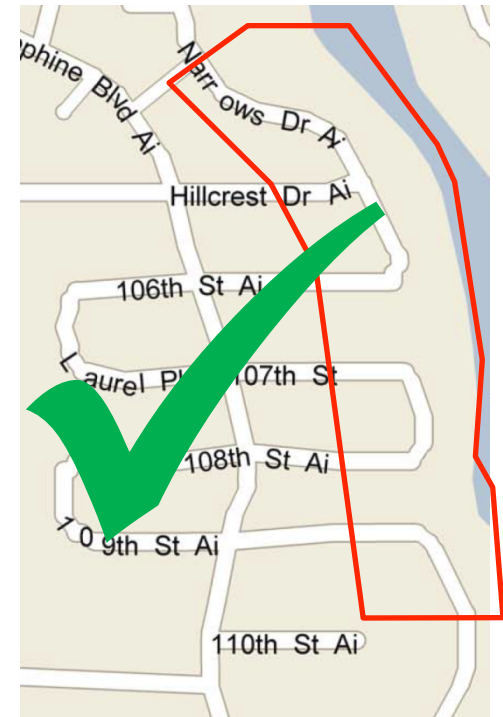
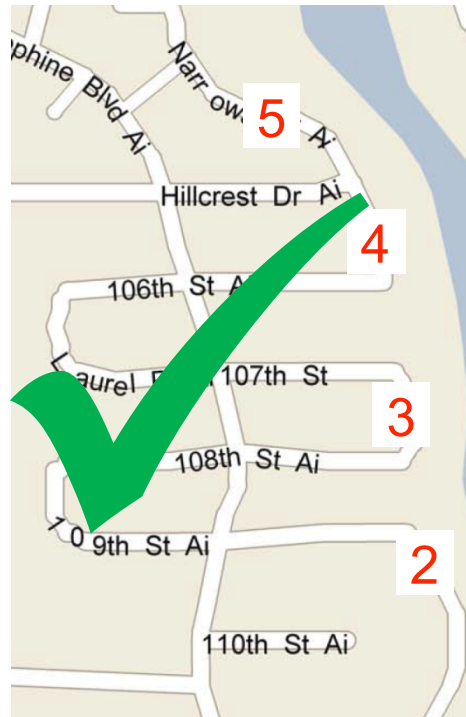
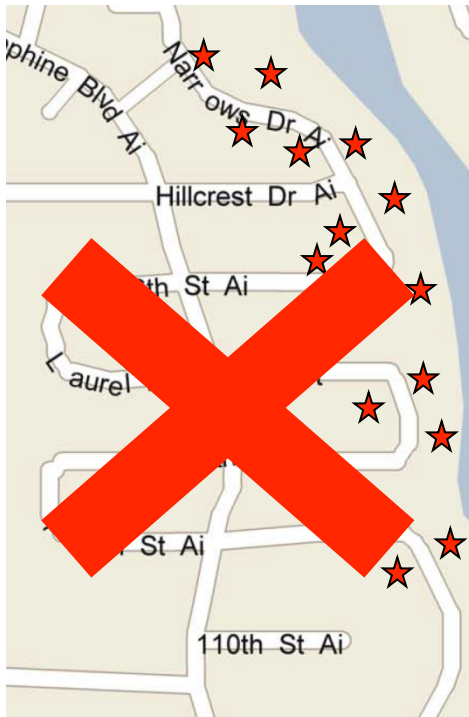


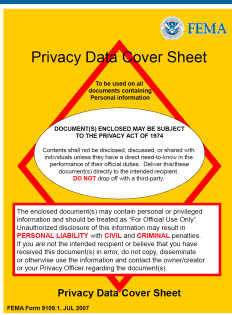
Repetitive Loss

Manual Page 500-3

The Privacy Act

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Repetitive Loss

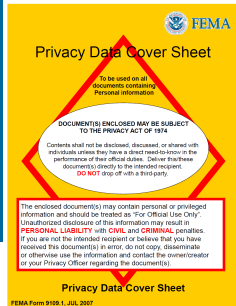
Manual Page 500-3

501.b Repetitive Loss List

- ✓ The repetitive loss list has Personally Identifiable Information (PII) protected under the Privacy Act.
- ✓ Mark flood insurance and PII data:

*“For internal use only.
Protected by the Privacy Act of 1974.”*

- ✓ Keep in a drawer (locked if possible)
- ✓ Use a password to access digital files



Repetitive Loss

Manual Pages 500-4 – 5

501.c Updating the List

Review each property for:

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

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

OMB #1640-0022 REPETITIVE Sept. 30, 2013

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

REPETITIVE LOSS NUMBER: 0987654

Internal Use Only ☐ A ☐ N/A ☐ PER ☐

NFIP Community Name: BALDWIN COUNTY* CID#: 015000

Local Property Identifier: 56-09-29-0.999-000

Current Property Address Previous Property Address/Community ID#

12345 MEMORY LANE AL 365325963

FAIRHOPE

Last Claimant:

Insured: YES Named Insured: HLMER FLOOD

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

20040916 19980927

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 #.

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. 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 2.) 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 2.) Secondary Source of Funding 2.)
See Appropriate Mitigation Action and Funding Codes

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

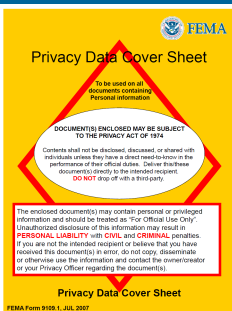
A signed RL Transmittal Sheet must accompany this form for approval of the update!

03/31/2013 PAGE 73 OF 448



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Repetitive Loss

501.c Updating the List

Paperwork:

- ✓ Mark up each AW-501
- ✓ Sign the transmittal sheet
- ✓ Minimum: at application and cycle



**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**

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: 201-748-1869



FEMA



Repetitive Loss

Manual Page 500-6

501.c Updating the List

Cycle:

- ✓ Must review the list
- ✓ Must sign CC-RL

OMB No. 1660-0022
Expires: September 30, 2013

Community _____ State _____ CID _____

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		
Fax		
Address		
E-mail		

Comments:

Community Certifications

CC-RL

Edition: 2013

Repetitive Loss

Manual Page 500-7

502 Repetitive loss category

After correcting and updating the AW-501s

A: No repetitive loss properties

✓ No requirements

B: 1 – 9 repetitive loss properties

✓ Map the areas

✓ Outreach project

C: 10+ repetitive loss properties

✓ Map and outreach project

✓ 510 plan



Repetitive Loss

Manual Page 500-8

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



Repetitive Loss

Manual Page 500-8

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 the mapped areas



Repetitive Loss

Mapping Repetitive Loss Areas Page 1

503.a The map



Mapping Repetitive Loss Areas for CRS

— A Handout for the National Flood Insurance Program Community Rating System —

To participate in the Community Rating System, a community with one or more repetitive loss properties must take certain actions that address those properties. A community in the CRS or applying to join is given a file with the addresses of its repetitive loss properties and the dates of the properties' 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 findings of that review. This is explained in Section 502 of the *Coordinator's Manual*. Category B and Category C communities are those that 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 emphasis 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 the Federal Emergency Management Agency'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.

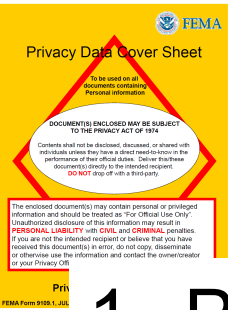
Other structures near the ones listed by FEMA may have been uninsured during the floods, may have had only one flood insurance claim, or may have had multiple claims under different policies that the system did not recognize as being the same repetitively flooded address.

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 exceed the building's value. For the CRS, non-residential buildings that meet those same criteria are also considered severe repetitive loss properties.

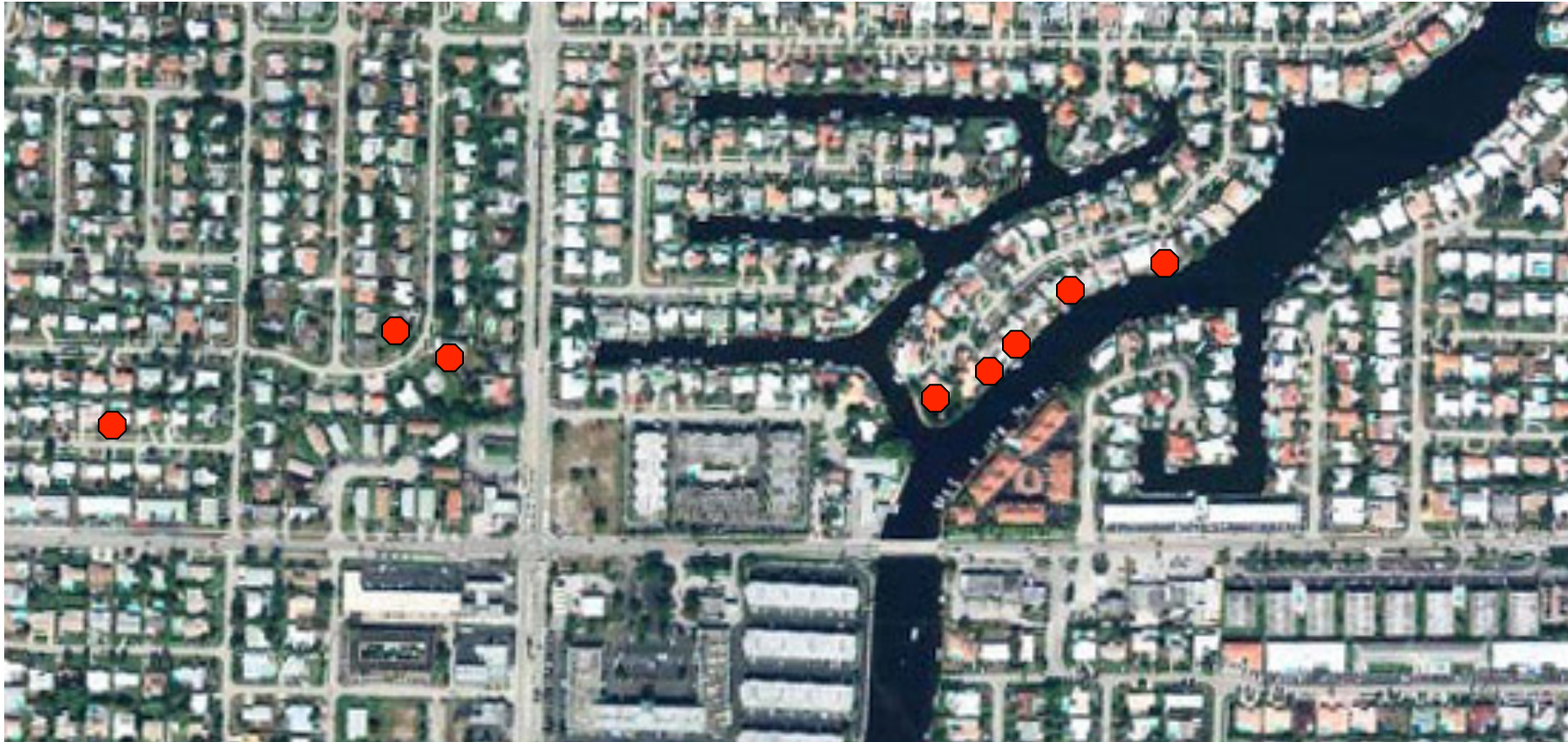
A **repetitive loss area** is a portion (or portions) of a community that includes buildings on FEMA's list of repetitive losses and also any nearby properties that are subject to the same or similar flooding conditions.

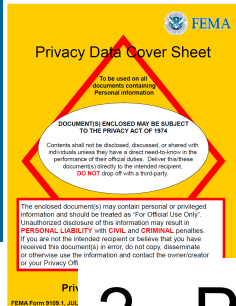


Repetitive Loss

Mapping Repetitive Loss Areas Page 2

1. Plot the *updated* list of repetitive loss properties



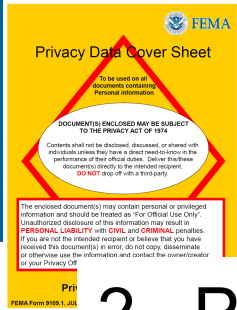


Repetitive Loss

Mapping Repetitive Loss Areas Page 2

2. Plot nearby properties that received 1 insurance claim
 - These are listed in the “historical claims” Excel file

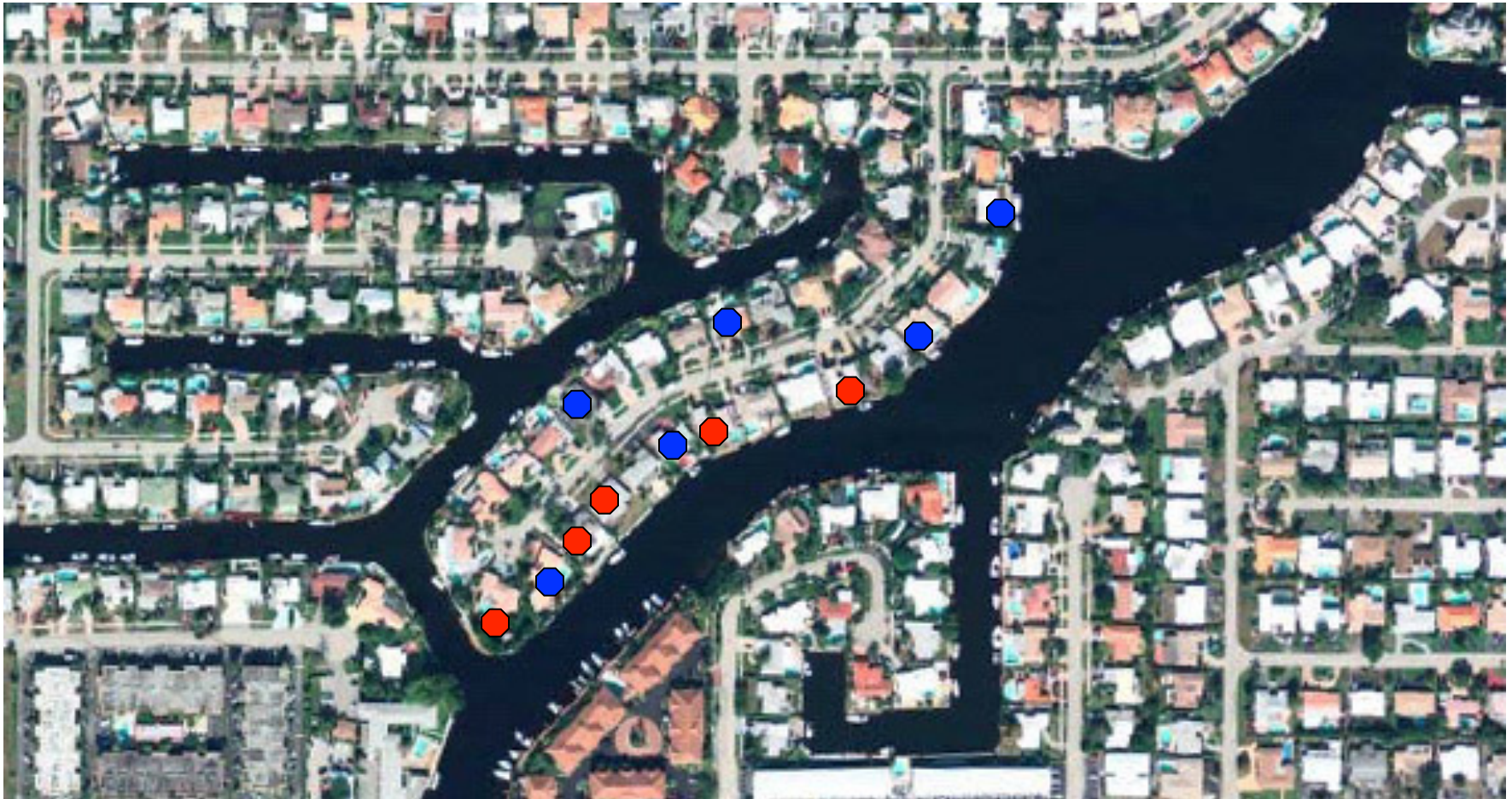
Address Line 2	City	ST	Pol Eff Dt	Pol Exp Dt	Dt of Loss	Cmpy Nbr	Policy Nbr	Total Paid
112 SUNNYSIDE WAY	SUNNYSIDE	FL	03/20/1989	03/20/1990	08/17/1998	25143	0901D00575	4,237
112 SUNNYSIDE WAY	SUNNYSIDE	FL	05/20/2000	05/20/2001	09/01/2000	25143	0901RA0444	18,100
114 SUNNYSIDE WAY	SUNNYSIDE	FL	06/07/2000	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
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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
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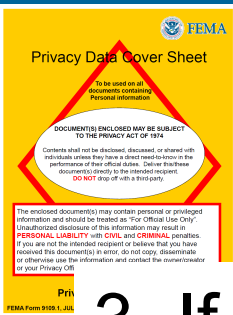


Repetitive Loss

Mapping Repetitive Loss Areas Page 2

2. Plot nearby properties that received 1 insurance claim

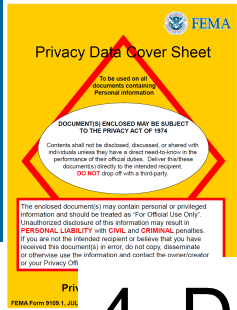




Repetitive Loss

Mapping Repetitive Loss Areas Page 2

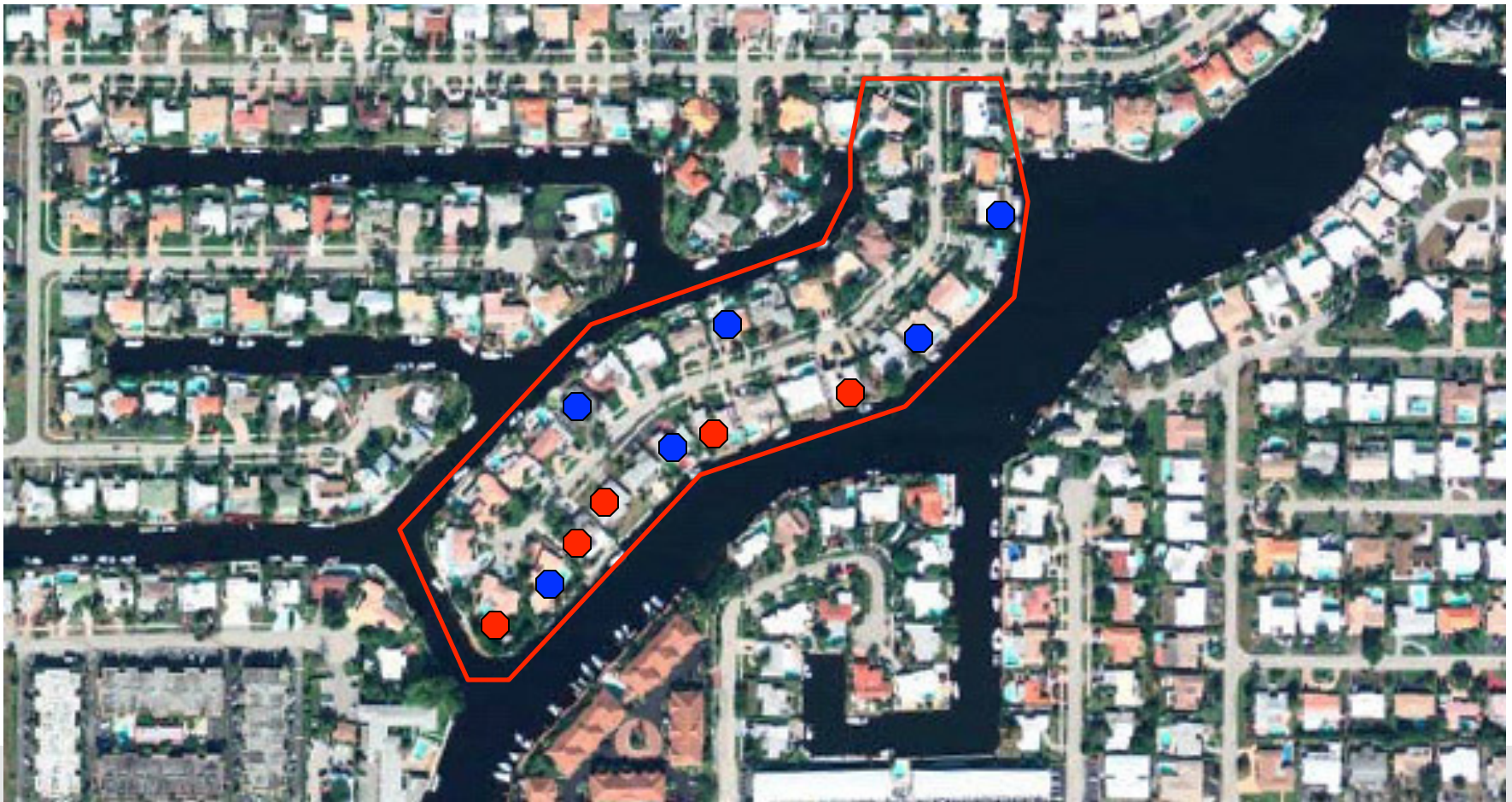
3. If you have the capability, overlay a topographic map (GIS) layer to identify low areas
4. Draw lines around those areas with similarly situated properties:
 - Same low elevation
 - History of flood insurance claims

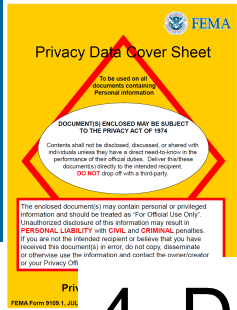


Repetitive Loss

Mapping Repetitive Loss Areas Page 2

4. Draw lines around those areas with similarly situated properties



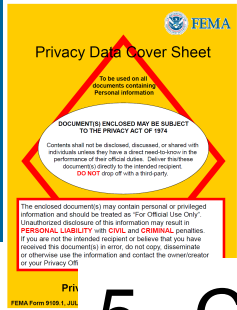


Repetitive Loss

Mapping Repetitive Loss Areas Page 2

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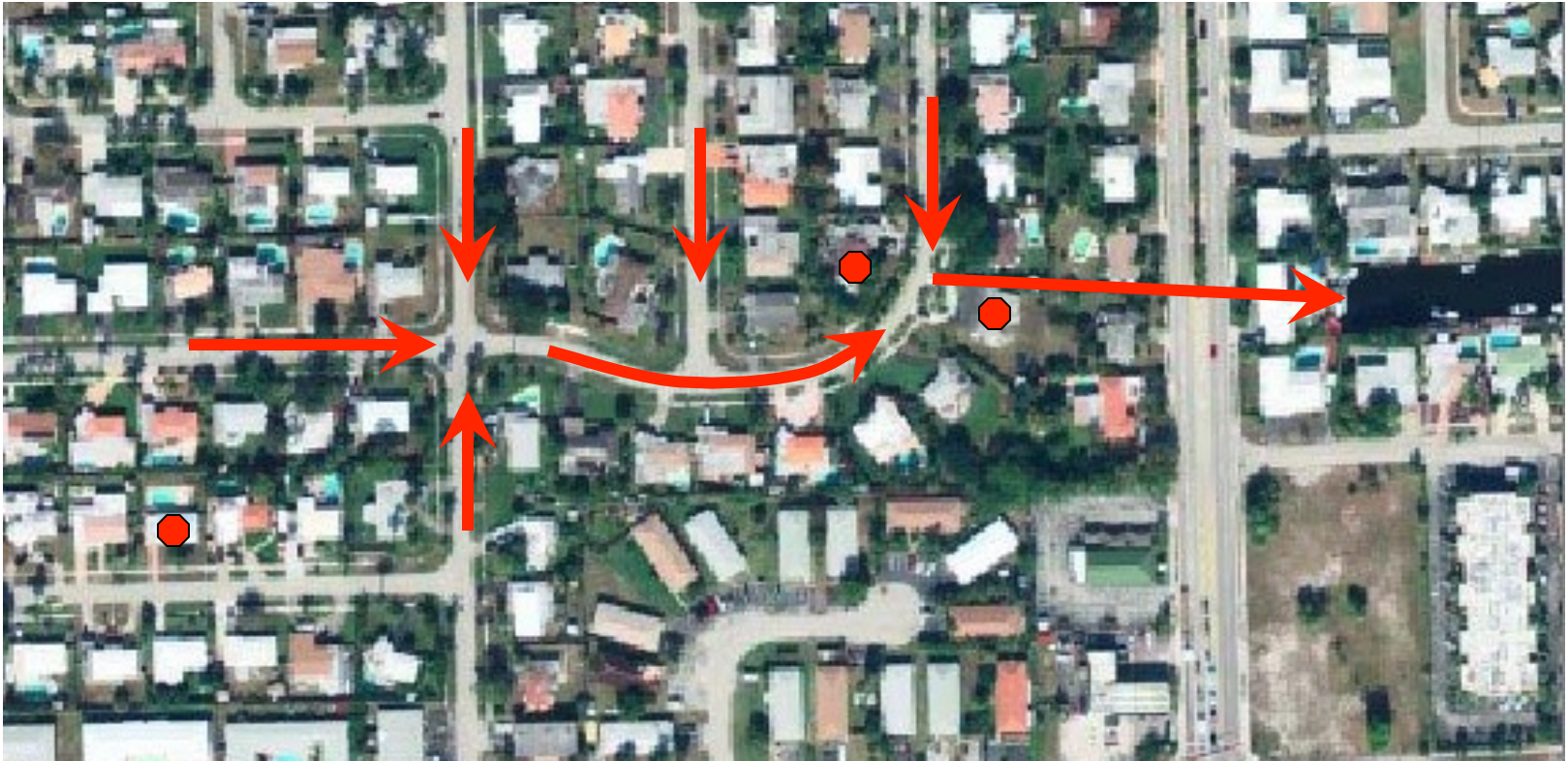


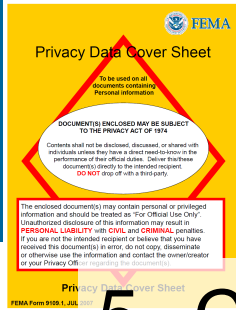
Repetitive Loss

Mapping Repetitive Loss Areas Page 2

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)





Repetitive Loss

Mapping Repetitive Loss Areas Page 2

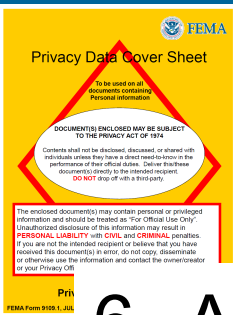
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See if the buildings on FEMA's list are unique (e.g., only one(s) on slab at grade)



FEMA



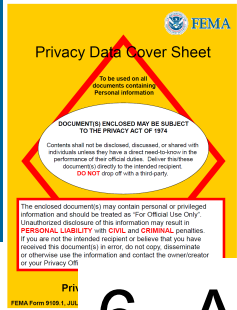


Repetitive Loss

Mapping Repetitive Loss Areas Page 2

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



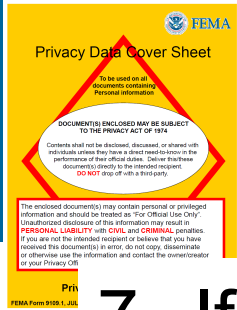


Repetitive Loss

Mapping Repetitive Loss Areas Page 2

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



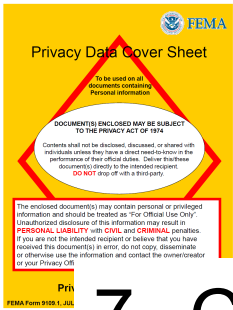


Repetitive Loss

Mapping Repetitive Loss Areas Page 2

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



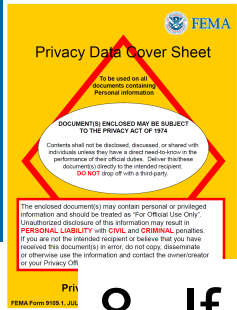


Repetitive Loss

Mapping Repetitive Loss Areas Page 2

7. Contact the property owners





Repetitive Loss

Mapping Repetitive Loss Areas Page 3

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



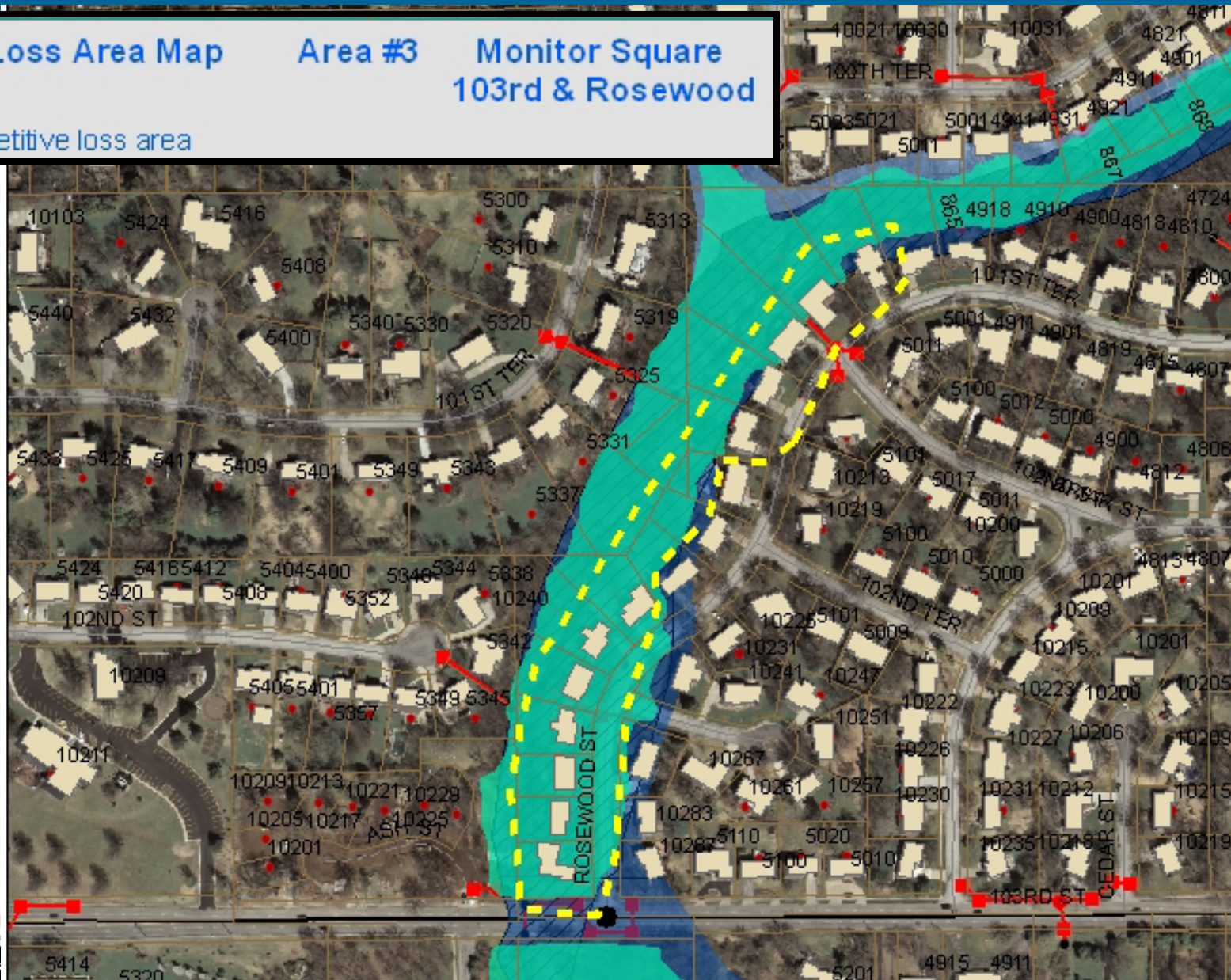
Repetitive Loss

Repetitive Loss Area Map

Area #3

Monitor Square
103rd & Rosewood

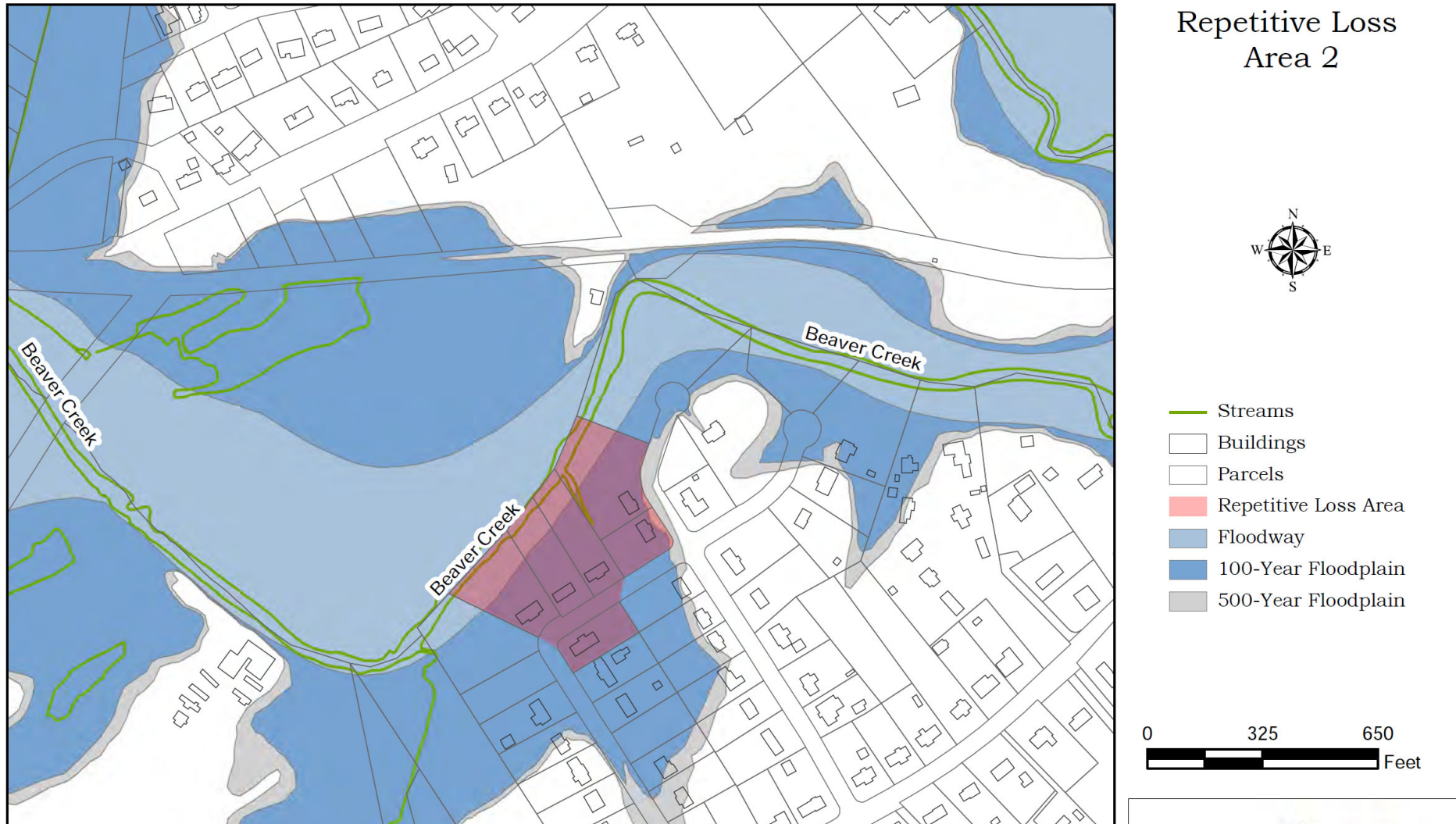
 = Repetitive loss area



FEMA

Repetitive Loss

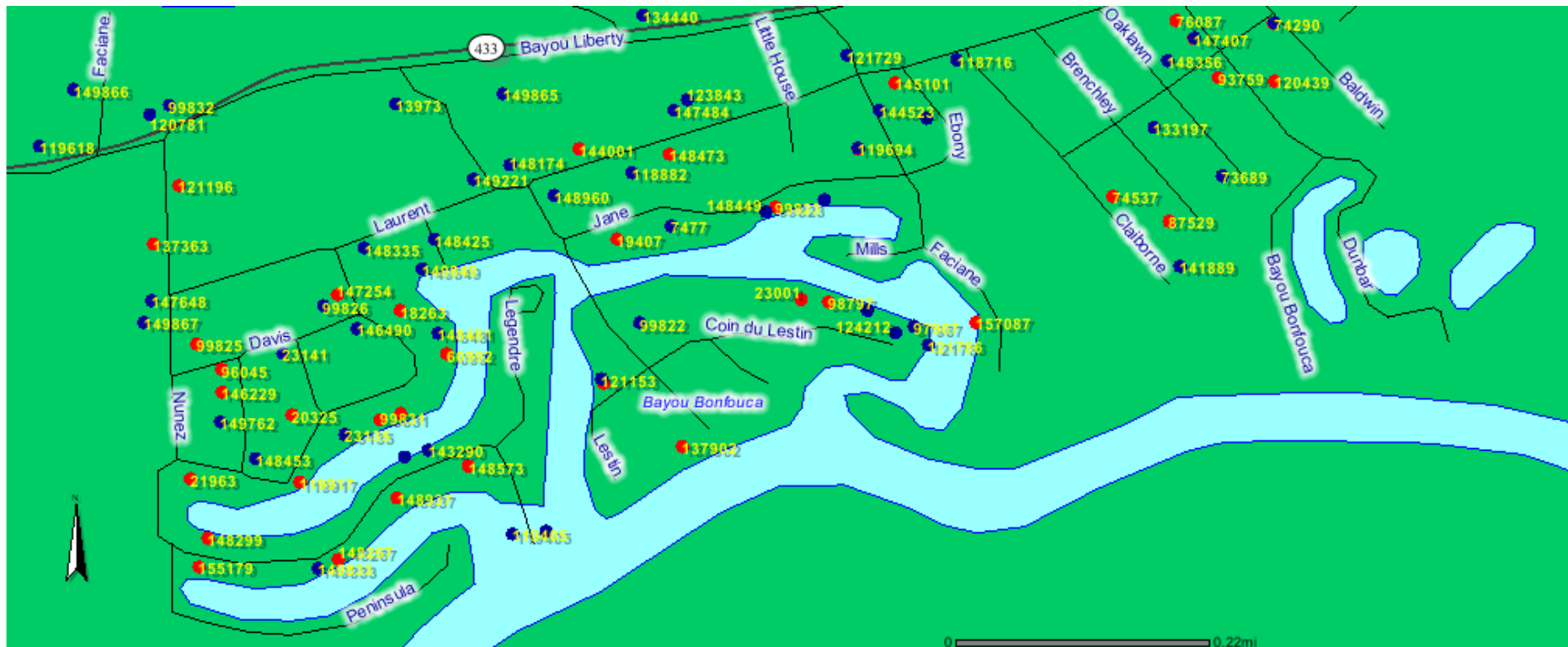
Repetitive Loss Area 2



Repetitive Loss

Mapping Repetitive Loss Areas Page 3

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.



Repetitive Loss

Mapping Repetitive Loss Areas Page 3

The map the public sees
must not show any individual plots of properties on
FEMA's repetitive loss list

Prepare a list of the addresses of all improved parcels
in the plotted areas

Improved parcel = insurable building

Repetitive Loss

Manual Page 500-10

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



Repetitive Loss

Manual Page 500-11

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.

Repetitive Loss Area Analysis

Manual Pages 510-29 – 32

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

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



Supported by FEMA

Repetitive Loss Area Analysis



Address	Foundation	Depth of 100-year flood	Recommended Measure
1024 West Drive	Crawlspace	2.5 feet over 1 st floor	Elevation
1028 West Drive	Crawlspace	1.4 feet over 1 st floor	Elevation
1030 West Drive	Slab	4.1 feet over 1 st floor	Buyout
1032 West Drive	Basement	0.7 foot <i>under</i> 1 st floor	Dry or wet floodproofing
1036 West Drive	Basement	0.3 foot over 1 st floor	Dry or wet floodproofing

Repetitive Loss Area Analysis

Manual Page 510-29 – 34

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

Credit points

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

Repetitive Loss Area Analysis

Repetitive Loss Area Analysis

Thurston County Areas

Introduction.....	1
The Process	2
The Areas	3
Area 1	3
Area 2	4
Area 3	6
The Flood Problem	7
Floodplain Maps and Flood Levels.....	8
Flood Protection Measures	9
Building Regulations	9
Flood Control Measures.....	12
Retrofitting	12
Public Information	15
Recommended Action Plan.....	17
Actions by the Flood Authority	17
Actions by the County	17
Actions by the Property Owners.....	18
Appendix A. Letter to Area Residents	19
Appendix B. Building Data – Areas 1 and 2	22
Building Data – Area 3	23

December 19, 2015



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