

ASSESSING VULNERABILITY: ADDRESSING REPETITIVE LOSS PROPERTIES

**Requirement
§201.6(c)(2)(ii):**

[The risk assessment] must also address National Flood Insurance Program (NFIP) insured structures that have been repetitively damaged floods.

Explanation:

Repetitive loss properties are those for which two or more losses of at least \$1,000 each have been paid under the National Flood Insurance Program (NFIP) within any 10-year rolling period since 1978. After October 1, 2008, all local mitigation plans approved by FEMA **must** address repetitive loss structures in the risk assessment as follows:

- The plan **must** describe vulnerability in terms of the types and numbers of *repetitive loss properties* located in the identified hazard areas;
- The plan **must** describe vulnerability in terms of an estimate of the potential dollar losses to *repetitive loss properties* and a description of the methodology used to prepare the estimate;
- The plan **must** describe vulnerability in terms of providing a general description of land uses and development trends within *repetitive loss areas* so that mitigation options can be considered in future land use decisions;
- The plan **must** include a map (**see p. for tips**) of the known flood hazards, where “known flood hazards” means the floodplain shown on the Flood Insurance Rate Map (FIRM), repetitive loss areas, areas not mapped on the FIRM that have flooded in the past, and surface flooding identified in existing studies. No new studies need to be conducted for this assessment.

Use of flood insurance claim and disaster assistance information is subject to the Privacy Act, which prohibits public release of the names of policy holders or recipients of financial assistance and the amount of the claim payment or assistance. However, maps showing *areas* where claims have been paid can be made public. The data *should* be used for planning purposes and can be very helpful in identifying problem areas that may not be apparent on a floodplain or drainage map.

Along with flood protection and floodplain management, mitigation plans *should* review the unique natural features, natural areas, and other environmental and aesthetic attributes that may be present in the floodplain. Protecting and preserving these natural and beneficial floodplain functions yield flood mitigation benefits and also help integrate floodplain management efforts with other community goals and objectives.

NATIONAL FLOOD INSURANCE PROGRAM (NFIP) STRATEGY

Requirement
§201.6(c)(3)(ii):

[The mitigation strategy] must also address the jurisdiction's participation in the NFIP, and continued compliance with NFIP requirements, as appropriate.

Explanation:
(New 2008)

Participation in the NFIP is based on an agreement between communities and FEMA. The National Flood Insurance Program (NFIP) has three basic aspects: 1) floodplain identification and mapping; 2) floodplain management; and 3) flood insurance. First, NFIP participation requires the community adoption of flood maps. Mapping flood hazards creates broad-based awareness of the flood hazards and provides the data needed for floodplain management programs and to actuarially rate new construction for flood insurance. Second, the NFIP encourages communities to adopt and enforce floodplain management regulations, which will mitigate the effects of flooding on new and improved structures. Third, communities that participate in the NFIP enable property owners to purchase insurance as a protection against flood losses in exchange for State and community floodplain management regulations that reduce future flood damages.

All local mitigation plans approved by FEMA after October 1, 2008 **must** describe each jurisdiction's participation in the NFIP and **must** identify, analyze and prioritize actions related to continued compliance with the NFIP. Simply stating an action such as, "The community will continue to comply with NFIP," will not meet this requirement. Basic compliance NFIP actions *should* address such activities as:

- Adoption and enforcement of floodplain management requirements, including regulating new construction in Special Flood Hazard Areas (SFHAs);
- Floodplain identification and mapping, including any local requests for map updates, if needed;
- Participation in FEMA's map modernization initiative; or
- Description of community assistance and monitoring activities.

Additional activities that go above and beyond the minimum requirements of NFIP participation are described in the Community Rating System Manual (reference: NFIP/CRS CRS Coordinator's Manual, FIA-15-2002.)

Resources:

- ✓ National Flood Insurance Program Description
<http://www.fema.gov/about/programs/nfip/index.shtm>
- ✓ Community Rating System Manual—for additional activities that go beyond the minimum requirements of NFIP.