

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.

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 target 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.