



## Severe Repetitive Loss Program

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### Program Overview

#### Fiscal Year 2012 Severe Repetitive Loss Program Application Period

FEMA is accepting applications for funding consideration under the FY12 SRL Program until December 2, 2011. All applications must be submitted via eGrants. Please contact your FEMA Regional Office if you have any questions.

For those Applicants interested in submitting an existing subapplication under the FY12 SRL Program, the most efficient way of submitting existing subapplications to the FY12 SRL program is by using the Applicant's copy function in eGrants. Please go to the eGrants webpage at [www.fema.gov/government/grant/hma/egrants.shtm](http://www.fema.gov/government/grant/hma/egrants.shtm) for additional information.

The Severe Repetitive Loss (SRL) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, which amended the National Flood Insurance Act of 1968 to provide funding to reduce or eliminate the long-term risk of flood damage to severe repetitive loss (SRL) structures insured under the National Flood Insurance Program (NFIP).

**Definition:** The definition of severe repetitive loss as applied to this program was established in section 1361A of the National Flood Insurance Act, as amended (NFIA), 42 U.S.C. 4102a. An SRL property is defined as a **residential property** that is covered under an NFIP flood insurance policy and:

- (a) That has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or
- (b) For which at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building.

For both (a) and (b) above, at least two of the referenced claims must have occurred within any ten-year period, and must be greater than 10 days apart.

**Purpose:** To reduce or eliminate claims under the NFIP through project activities that will result in

the greatest savings to the National Flood Insurance Fund (NFIF).

**Federal / Non-Federal cost share:** 75 / 25 %; up to 90 % Federal cost-share funding for projects approved in States, Territories, and Federally-recognized Indian tribes with FEMA-approved Standard or Enhanced Mitigation Plans or Indian tribal plans that include a strategy for mitigating existing and future SRL properties.

## Program Guidance Links

The June 1, 2010 HMA guidance is in the FEMA library and can be accessed through this link.

SRL guidance from previous fiscal years can be accessed through the SRL archives.

## SRL Tools

The SRL Tools below have been created for State and Local Governments to implement the SRL Program:

- Greatest Savings to the Fund (GSTF) Memorandum
- SRL Consultation Checklist
- Model Consultation Agreement
- Notice of Voluntary Interest Sample 1 (Multiple Property Owners / Townhall Format)
- Notice of Voluntary Interest Sample 2 (Single Property Owner)
- Model Mitigation Offer
- The National Flood Mitigation Data Collection Tool and RLP Viewer, FEMA 497CD
- Selecting Appropriate Mitigation Measures for Floodprone Structures, FEMA 551
- Statement of Voluntary Participation for Acquisition of Property for Purpose of Open Space
- Model Acknowledgement of Conditions for Mitigation in Special Flood Hazard Areas (SFHA)
- Model Deed Restriction Language
- Form AW-501, NFIP Repetitive Loss Update Worksheet

## SRL Tools Overview

The SRL Tools Overview provides a brief definition of the documents listed in the SRL Tools section. These tools have been created to assist in the implementation of the Severe Repetitive Loss (SRL) Pilot Program.

### Greatest Savings to the Fund (GSTF) Memorandum

This memorandum provides guidance on how to use the Greatest Savings to The Fund (GSTF) data and methodology to demonstrate the cost effectiveness of mitigation projects submitted to the Severe Repetitive Loss (SRL) program. **Only flood mitigation project applications submitted for SRL**

**funding may use the GSTF data and methodology.** Applicants are not required to use this methodology when submitting projects for funding, and may continue to utilize existing FEMA benefit cost analysis tools for the SRL program.

### Consultation Checklist

The *Consultation Checklist* can be used to guide the local government through the Consultation process with SRL property owners and assist in completing the *Consultation Agreement*.

### Model Consultation Agreement

The consultation process is a required notification and information gathering process for the subapplicant interested in submitting an SRL project application to the Applicant. The goal of the consultation process is to notify the property owner that his or her property has been selected for the program; to collect sufficient information about the property; to advise the property owner that the subapplicant will include his or her property in the SRL subapplication; and that there are potential consequences of declining a mitigation offer.

The *Model Consultation Agreement* is a tool to document all of the above. The consultation process does not represent a formal offer of mitigation assistance. This agreement is not a guarantee that the property owner will receive an offer of mitigation assistance from the local government.

Although this is a model document, the language included in the *Model Consultation Agreement* is approved by FEMA. Any changes to this document will require FEMA pre-approval.

### Notice of Voluntary Interest Sample 1 (Multiple Property Owners / Townhall Format)

### **AND**

### Notice of Voluntary Interest Sample 2 (Single Property Owner)

The *Notice of Voluntary Interest* is a document that informs the property owner that neither the Applicant nor the subapplicant will use its eminent domain authority to acquire the property for open space purposes should the property owner choose not to participate. This document should be completed as early in project development as feasible. The *Consultation Agreement* may substitute the *Notice of Voluntary Interest*.

### Model Mitigation Offer

The Mitigation Offer process will occur once FEMA has awarded the grant to the State and the State has awarded the subgrant to the local government. The *Model Mitigation Offer Letter* is the formal offer of mitigation assistance. The goal of the Mitigation Offer process is to provide the property owner with all details of the offer of mitigation assistance leading to the acceptance of the mitigation offer. The SRL program differs from FEMA's other mitigation grant programs because a property owner who declines the mitigation offer of assistance may experience increases to his or her National

Flood Insurance Program (NFIP) insurance premium rate. Although this is a model document, the language included in the *Model Mitigation Offer Letter* is approved by FEMA. Any changes to this document will require FEMA pre-approval.

The National Flood Mitigation Data Collection Tool and RLP Viewer (FEMA 497CD / August 2008)

The National Flood Mitigation Data Collection Tool (National Tool or NT) Version 3.0 was developed for Nationwide use to gather information about floodprone structures in order to evaluate appropriate long-term mitigation measures. Data fields within the NT require information from a variety of sources, including: NFIP policy information; community building, tax, and historical flood records; and field reconnaissance. Having detailed data helps to create a clearer picture of the property and its flood risk.

The Repetitive Loss Property (RLP) Viewer 2.0 is a standalone application capable of connecting to any standard NT database in Access format (.MDB) that uses GIS to display point features representing floodprone properties over base map data such a roads, streams, county and community boundaries, and Q3 flood maps. New property point shape files can be produced by reading latitude and longitude coordinates stored inside the NT Access file for each location.

Selecting Appropriate Mitigation Measures for Floodprone Structures (FEMA 551 / March 2007)

FEMA 551 provides guidance on how to interpret data collected with the National Flood Mitigation Data Collection Tool (referred to as the National Tool or “NT”) and other sources to develop detailed proposals for flood mitigation projects. The manual was designed to explain the data in a manner that is easily understood. The intended users of FEMA 551 are State and local officials with the responsibility to reduce or eliminate risk of property damage and human suffering due to flooding. The purpose of FEMA 551 is to assist local officials when working with other community officials and property owners to implement projects that reduce or eliminate the identified risks, also referred to as “mitigation projects” This manual is most useful when the community has already completed the mitigation planning process, when specific structures and/or areas considered high priority for mitigation (due to recurrent, significant flooding) have been identified and local officials are looking to identify specific mitigation measures to meet these priorities. In addition, the manual identifies technical issues associated with many mitigation techniques and other documents are referenced that provide more detailed guidance on conducting structure analyses and assessments.

Statement of Voluntary Participation for Acquisition of Property for Purpose of Open Space

The *Statement of Voluntary Participation for Acquisition of Property for Purpose of Open Space* documents more formally the *Notice of Voluntary Interest* described above, as well as documenting required property valuation notices and offer amount.

Model Acknowledgement of Conditions for Mitigation in Special Flood Hazard Areas (SFHA)

The status of flood insurance for properties included in project subapplications situated in an SFHA is subject to FEMA review prior to award. Applicants receiving assistance for properties remaining in an SFHA will ensure that the flood insurance requirements are met by requesting the participating property owner(s) sign an *Acknowledgement of Conditions for Mitigation of Property in an SFHA with FEMA Grant Funds* document and providing the form to FEMA prior to award.

Although this is a model document, the language included in the *Model Acknowledgement of Conditions for Mitigation in Special Flood Hazard Areas (SFHA)* is approved by FEMA. Any changes to this document will require FEMA pre-approval.

#### Hazard Mitigation Assistance (HMA) Model Deed Restriction

Applications requesting mitigation assistance to acquire properties for open space purposes must include a copy of the deed restriction language proposed to meet these requirements and must be included with the submitted application. Subapplicants requesting assistance for a real property acquisition or building relocation must apply specific deed restriction language to all acquired properties to ensure it will be maintained as open space and consistent with natural floodplain functions in perpetuity.

Although the HMA Model Deed Restriction is model language for a deed restriction, the language is approved by FEMA. Any changes to this language will require FEMA pre-approval.

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