

Number of Severe Repetitive Loss Properties per County

The Flood Insurance Reform Act of 2004 defined a new subset of properties that are insured under the National Flood Insurance Program (NFIP) and have sustained repeated flood losses. These severe repetitive loss (SRL) properties represent a significant drain on the National Flood Insurance Fund and a top mitigation priority for FEMA's grant programs and the NFIP.

SRL properties are residential properties:

- a. That have at least four NFIP claim payments over \$5,000 each, when at least two such claims have occurred within any ten-year period, and the cumulative amount of such claims payments exceeds \$20,000; or
- b. For which at least two separate claims payments have been made with the cumulative amount of the building portion of such claims exceeding the value of the property, when two such claims have occurred within any ten-year period.

As of January 31, 2007 there were 8,237 NFIP insured properties meeting this definition. The U.S. map identifies the concentrations of SRL properties per county. The smaller map shows the area of the country with the greatest concentration of SRL properties. This area was impacted repeatedly during the 2004 and 2005 hurricane seasons.

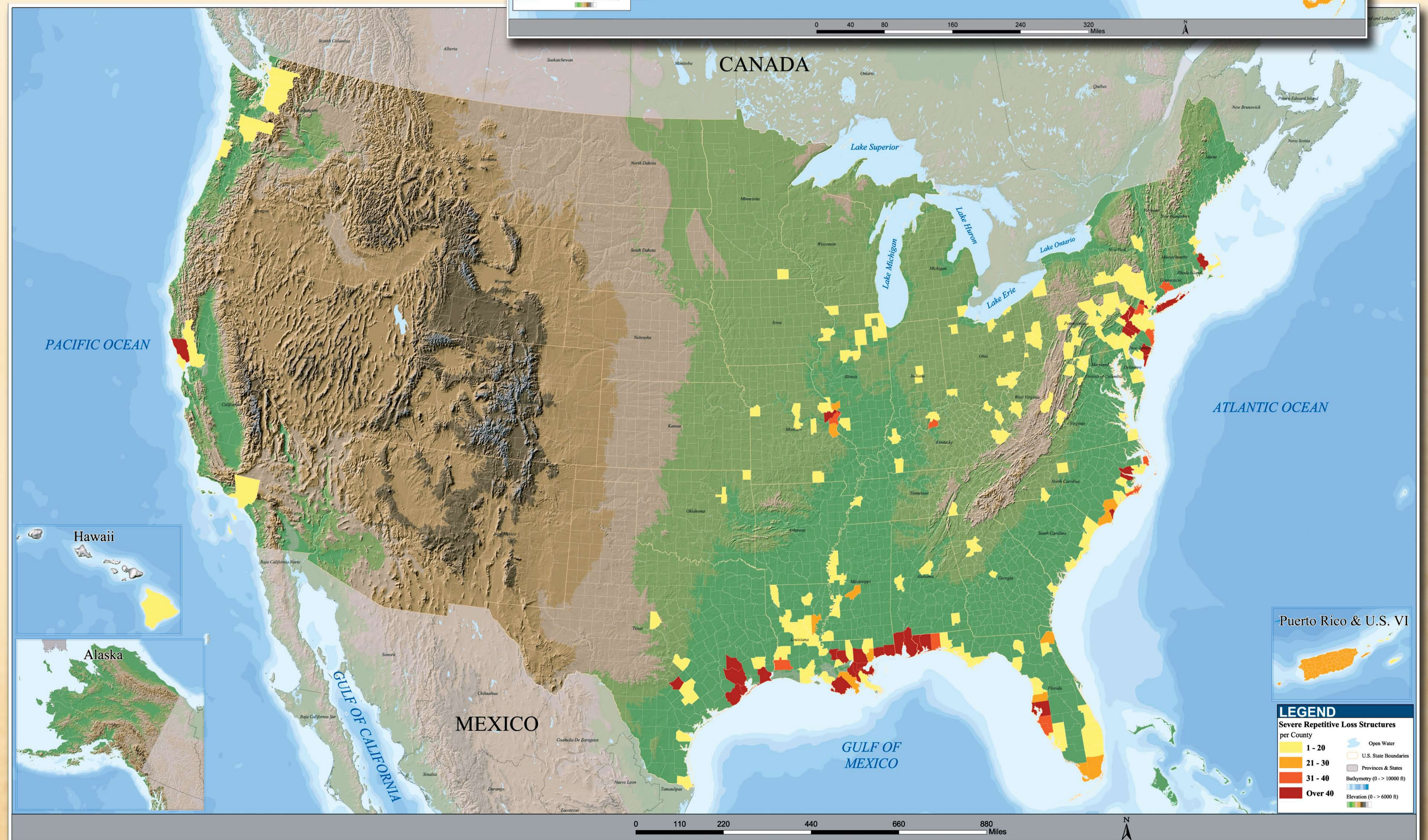
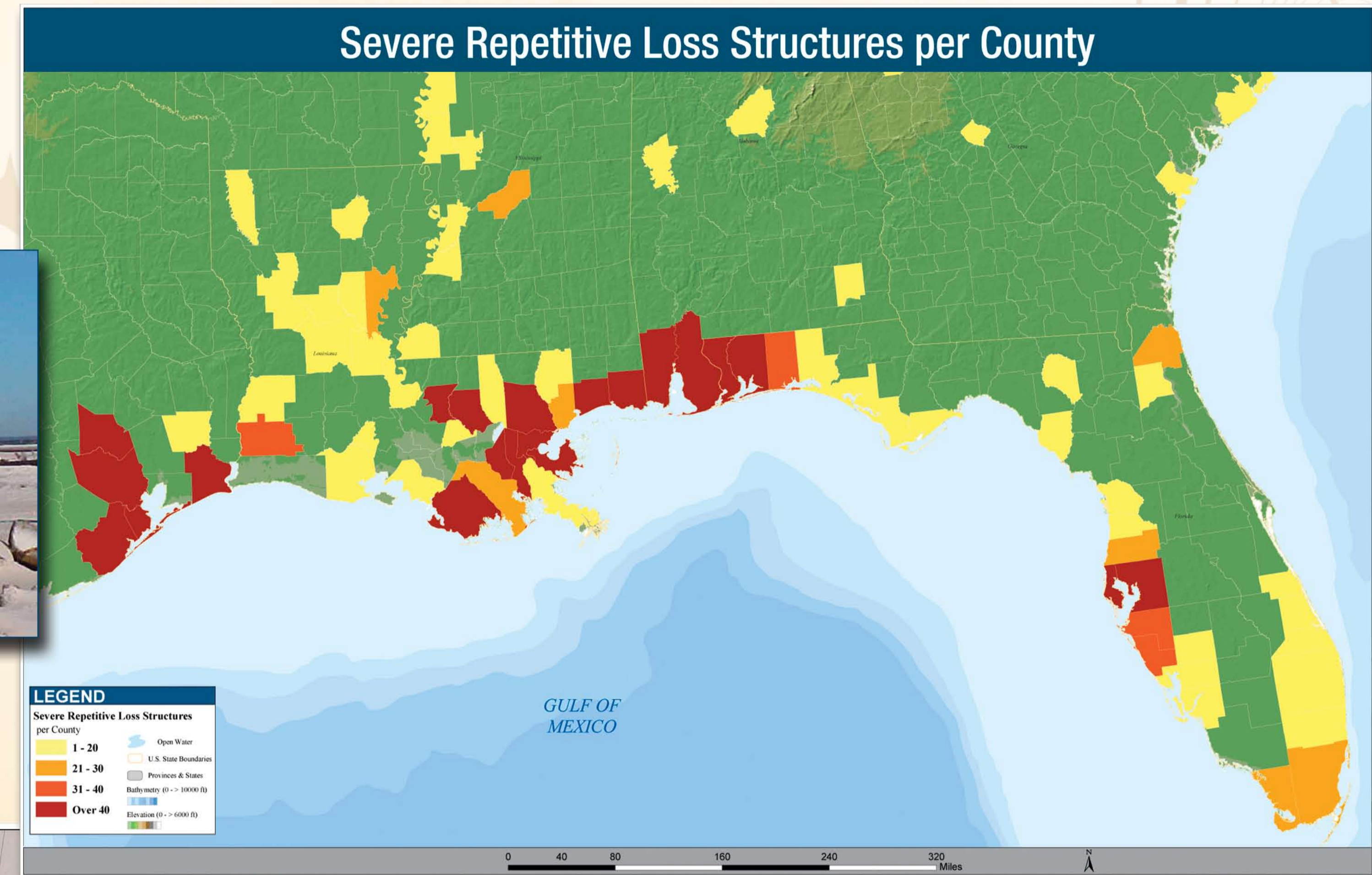
For More Information:

www.fema.gov/government/grant/srl/index.shtm
www.fema.gov/pdf/nfip/fira2004.pdf

DATA SOURCES: NFIP Bureau and Statistical Agent Repetitive Loss Master File as of January 31, 2007



Whether removed by a storm event (above) or substantially damaged (right), these structures, if reconstructed, will be required to comply with local floodplain and building code regulations.



FEMA