

## **Appendix G – FEMA AW-501 Form and Instructions**

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## 2007 INSTRUCTIONS FOR COMPLETING THE NFIP REPETITIVE LOSS (RL) UPDATE AW-501 WORKSHEET

These instructions explain to communities participating in the National Flood Insurance Program's (NFIP) Community Rating System (CRS) how to make updates on the NFIP Repetitive Loss (RL) Update AW-501 Worksheet. If you have any questions on how to apply these instructions or any other repetitive loss issues, we suggest contacting either the person responsible for NFIP Repetitive Loss Updates identified below or your assigned ISO/CRS Specialist.

Please read Section 501 in the *2006 CRS Coordinators Manual* before completing these worksheets. All communities applying to and participating in the CRS with one or more repetitive loss properties will receive the NFIP Repetitive Loss Update Worksheet. We recognize there are many reasons why the property address information needs to be corrected on the community repetitive loss list. The RL Update Worksheet was developed to update any known errors on the list while making this process as easy and simple to use as possible.

### PROCEDURES

It is the responsibility of all CRS communities with at least one repetitive loss property to review and update the worksheets if applicable. Please review the properties listed under "Current Property Address" and select one or more of the seven update choices provided in the REQUESTED UPDATES section. All requested updates should be clearly legible. You should keep a photocopy of the original document for your records. **Please submit only those RL Update Worksheets you have updated and attach the transmittal sheet.** If you are submitting a new CRS application, modification, or will be undergoing a cycle application in 2007, the updated worksheets should be included in the documentation materials provided to your ISO/CRS Specialist. If you are providing voluntary updates, please send the updated worksheets and all necessary supporting documentation to the following NFIP Repetitive Loss Update address as soon as possible, but **no later than December 1, 2007:**

**NFIP Repetitive Loss Updates, c/o Ms. Sherry Harper, AICP, CFM; Insurance Services Office, Inc.; 2382 Susan Drive, Crestview, FL 32536. You may also provide the updated worksheet (AW-501) and any required supporting documentation electronically by emailing the documents to [sharper@iso.com](mailto:sharper@iso.com) or send them by FAX to 201-748-1869**

**"Repetitive Loss Number"** -- This number is assigned by the RL database computer and is primarily used for FEMA internal program tracking. The RL number may also be referred to as a property locator number and will likely be referred to in correspondence or discussions concerning submitted updates.

**"Local Property Identifier"** -- This optional information such as Tax Assessor's number, Lot & Block, etc., is provided by the community. Communities have requested the inclusion of this local information in FEMA databases.

**"Current Property Address"** -- This address will always be the most recent address known for a property. If an address update was submitted previously and processed, it will be shown in this section.

**"Previous Property Address"** -- This is the second most recent address for a repetitive loss property. There is no need to modify this address field. It is shown here and on subsequent listings only for informational and comparison purposes. So that you can see the current or revised address and community ID number versus the previous address and community ID number. If necessary, the previous address may help you locate the structure.

**“Last Claimant”** --The data shown here is the name of the insured that reported the latest claim for the property, and may or may not be the current owner. This data is provided for informational purposes only in an effort to help you locate the property, if necessary. This data cannot be updated. If this is the only discrepancy you detect or the only entry in need of update, there is no need to submit the AW-501 worksheet for processing.

**“Insured”** -- If FEMA records indicate this property is currently insured under the NFIP, a “YES” will be shown in this field and the current name associated with the related Policy will be shown in the Named Insured section. Once again, the current insured name is only for informational purposes and is not intended for you to update. If however you feel that a property is misidentified as uninsured when in fact it is insured, you may wish to call that to our attention. Provide as much information as possible in the additional comments section on the current insured’s name and/or possible alternate address or community identification number that the existing policy may be written under.

**“Dates of Losses”** -- The dates are shown as year/month/day. For example, January 14, 2005, would be shown **20050114**. If there are indications that the loss history reported for the property may be inaccurate, please call this to our attention. For missing claims or a claims history that may include more than one separately insured building, provide (in the Comments section of the form or as a separate document) all pertinent information such as date of missing claim, name of additional claimant, address of missing claim or information on the number of buildings on the site or address that brings in to question the claim record validity.

## SELECTING AND DOCUMENTING UPDATES

### REQUESTED UPDATES

**\* INFORMATION PROVIDED NOT SUFFICIENT TO IDENTIFY PROPERTY:** Before selecting this update it is expected that the address information provided will have been thoroughly researched including the claimant name and/or the current insured name. The claimant name provided is associated with the last reported loss for the property. It may or may not be the current property owner or may have been a past renter or occupant of the property. Possible sources of additional information that may help you identify the current property address are local tax records for the years of the claims, current and prior phone books, utility records, and the U.S. Postal Service. In addition, name search engines on the Internet may be useful in locating a current phone number or address for the name provided. You can also talk to long time citizens of your community to see if they can assist you in identifying the correct address of the flooded property.

Please describe the investigative steps you took to locate the property in the Comments section of the worksheet. AW-501s for properties previously updated using this selection are annotated to reflect the update by displaying in the additional comments section “Previously updated - this property is no longer considered a RL property. Updated as - Unable to locate.”

Previous versions of the AW-501 did not contain claimant or insured name information. If you were previously unable to locate the property, and are now seeing the name of the last claimant or current insured for the first time, please take the time to try to locate the property again using the newly provided information.

**\* COSMETIC CHANGES REQUIRED TO THE ADDRESS:** Use this area to correct misspellings, street suffixes, to provide newly established address information, or to include “Local Property Identifier” information that meets your needs. To better help you locate these addresses; we have provided the policyholder name associated with the last reported claim. The last claimant name associated with the insured location will change automatically if a future claim is paid to a new insured. In addition, if currently insured the name associated with the most recent policy is also provided. Please do not submit forms for which the only update is the spelling or accuracy of the claimant or insured name provided. Since this is an historical record, we are unable to make these types of updates. The names will be updated automatically, in the event of any future reported claims or changes of the named insured.

**\* PROPERTY NOT IN OUR COMMUNITY OR JURISDICTION:** If in using the information provided, you have positively identified the RL Property, and have determined that the building is not located in the community to which it is currently assigned, please provide the correct community name and NFIP Community ID number in the spaces provided. It is critical that the correct community name including county and the NFIP community ID number be provided. Without this information, the property will remain assigned to the community currently identified on the listing of RL Properties. If necessary, to assist the newly assigned community in locating the building, please make any known cosmetic changes required to the address (see above) as well.

**\* FLOOD PROTECTION PROVIDED:** Select this update only if some type of structural intervention has occurred to either the building, property or the source of flooding that would provide protection to the building from those types of flooding events that have occurred in the past. You also must provide the Mitigation Action Codes (a-f) and the Mitigation Funding Codes (j-y) that best describes the mitigation project. These codes are included in a separate file on the CD. Please include all available documentation with the RL Update Worksheet (AW-501) that supports the mitigation action taken along with any evidence available that indicates the mitigation was effective. It will also be necessary to provide a copy of a recent Elevation Certificate if the building was retrofitted or replaced. **If the property was previously updated in this manner and the Mitigation Codes are not shown or are incorrect, you must provide the appropriate codes. This will avoid the update from being removed in the future.**

**\* NO BUILDING ON PROPERTY:** Select this update only if the building in question can be positively identified as the previously flooded building and documentation is available to support that as a result of acquisition, relocation or demolition, an insurable building no longer exists at this location. You also must provide the Mitigation Action Codes (g-i) and Mitigation Funding Codes (j-y) that best describe the mitigation project. These codes are included in a separate file on the CD. Please include all available documentation with the RL Update Worksheet (AW-501) that supports the mitigation action taken. If the property was previously updated in this manner as a result of a non FEMA funded mitigation action and has since been replaced by a new elevated or floodproofed building, it will be necessary to select the **FLOOD PROTECTION PROVIDED** update described above and provide the new applicable Mitigation Action and Funding Codes. **Also, if the property was previously updated in this manner and the Mitigation Codes are not shown or are incorrect, you must provide the appropriate codes. This will avoid the update from being removed in the future.**

***Please note that if the mitigation action was primarily federally funded, it probably did not cover the entire cost of mitigation; consequently, a secondary funding code is required.***

*FLOOD PROTECTION PROVIDED and NO BUILDING ON PROPERTY are two categories that generally describe why a property is no longer subject to the types of events that caused the original flooding. If either of these two updates are selected and properly documented, future worksheets will show the following statement in the additional comments section: **“PREVIOUSLY UPDATED – THIS PROPERTY IS NO LONGER CONSIDERED A RL PROPERTY,”** and a bold **“X”** will be placed adjacent to the appropriate update. However, since the property did historically suffer the loss, the property will remain on the master repetitive loss list (even though the problem has been reported as corrected). If another claim is reported, the update will automatically be removed and the property will once again be considered a repetitive loss property.*

**\* DUPLICATE LISTING WITH RL NUMBER \_\_\_\_\_:** If you identify two or more (AW-501) worksheets with separate address listings that are for the same building, use this update to identify all identical listings so they can be combined. On each worksheet that is a duplicate property, list all other RL or property locator numbers that are a duplicate to that property. To ensure the proper processing of this type of update, please provide all duplicate listing worksheets, for each location, together. Also, please identify the appropriate address to use for the creation of the new listing. Remember, if any of the loss dates for the two or more properties are the same, it is not likely that they are a true duplicate listing. It is more likely that there is more than one insurable building on the site that has suffered repetitive claims. Please investigate the possibility of multiple buildings before requesting this update.

\* **HISTORIC BUILDING:** Choose this update if the property identified on the worksheet has either already been designated as a “Historical Building” on either a State or National Historic Registry or is eligible for inclusion in a registry. Please provide any appropriate documentation available to support this update.

\* **COMMENTS SECTION:** Use this area to provide comments on any of the above updates or to explain a situation that does not fit into one of the above update fields.

## **DOCUMENTATION REQUIREMENTS**

Several of the potential updates require that documentation be provided to support the claim of mitigation or to confirm the address or location of the subject building. The following provides additional clarification on the various types of mitigation actions and the type of documentation that would likely be acceptable in verifying and approving the requested update.

**ELEVATION OR DEMOLITION AND REBUILDING** – The most appropriate documentation for this type of mitigation is an accurately completed FEMA Elevation Certificate (EC) based on finished construction showing that either the lowest floor or the bottom of lowest horizontal structural member, if applicable and accompanying machinery is at or above the 100 year base flood elevation. In addition if applicable, the EC must show that the area below the next higher floor is constructed in a manner consistent with Federal and local floodplain regulations pertaining to the number and size of openings allowing the entry and exit of flood waters.

**ACQUISITION/DEMOLITION** – Appropriate documentation for this type of mitigation action would consist of a demolition permit issued by the community, local property tax records showing no improvements on the lot, photos of the vacated site and/or written statements from the community official, (on community letterhead), explaining the circumstances under which the property was cleared. A certified deed that shows the transfer of ownership of the property to the community and the open space use requirements provided for under all FEMA grant programs would also be acceptable.

**ACQUISITION/RELOCATION** – Documentation, similar to that specified above for acquisition/demolition, is required to verify the removal of the structure. A building permit and/or FEMA EC for the new structure showing that it was constructed either outside the special flood hazard area (SFHA) or, in accordance with Federal and local floodplain regulations would also be necessary.

**FLOODPROOFING** – This mitigation measure is usually reserved for non-residential structures. Verification would consist of an accurately completed FEMA Floodproofing Certificate showing the building as floodproofed to the base flood elevation. However, any projects that require human intervention will be closely reviewed. In communities approved for residential basement floodproofing, an accurately completed FEMA Residential Basement Floodproofing Certificate is required for new construction in the SFHA.

**DRAINAGE IMPROVEMENTS** – A thorough description of the improvements and their intended effect is required. The descriptions should include what was done and when, why the action taken was chosen, the previous and new level of protection and any evidence of the effectiveness of the project such as an analysis of how the system performed during a recent weather event. Letters from the community official in charge of the project that answers these questions and provides examples of the scope and nature of the project such as plans would help to support the approval of this flood protection action. In some cases a Letter of Map Revision (LOMR) based on the project is requested of and prepared by FEMA. In those instances providing a copy of the LOMR clearly showing the subject property in the amended area and out of the SFHA would suffice for documentation of this mitigation action.

The above actions represent mitigation actions that fully protect a structure from flooding up to and including the base flood elevation. Several repetitive loss properties are flooded simply as a result of more frequent, less severe events. For mitigation actions between the 25-year and 99-year protection levels, a “conditional” partial protection level will be assigned only with supporting data as certified by a design professional and or a community official that includes sufficient engineering data to demonstrate that at least 25-year protection has been provided. However, should another loss occur, we reserve the right to reevaluate the “conditional” approval and the property may be placed back into repetitive loss status. Property will be “conditionally” mitigated if evidence is supplied that the project meets the flood

protection level of the 25-year through 99-year recurrence events and the specific property is cited as being protected by the project. Examples of allowable protection projects include channelizations, culvert enlargements, retention/detention ponds etc.

The typical documentation required would consist of letters from the community; copies of the previous and revised Flood Insurance Reference Maps (FIRM) with property location shown indicating that the property was in the SFHA and is now removed; an engineering analysis provided by the community that demonstrates the level of protection provided; receipts from contractors; copies of FMA or HMGP documentation, if available for individual properties protected by a project.

**LEGAL DESCRIPTIONS** – Several property records in the RL database are known only by a “legal description.” If the documentation submitted for the mitigation project, as described above, now references a mailing or “group one” address as provided by the U.S. Postal Service, documentation to support that the “group one” address and the legal description listed currently are one and the same, is required. Tax records showing both a legal description and a local mailing address would suffice for documentation of this criterion.

***The above documentation stipulations represent those documents that should be available after a properly executed mitigation project is closed out. On occasion circumstances dictate otherwise. Each request for update will be evaluated on its individual merits and will be approved or denied based on sound engineering principles, the support of the documentation provided, and the claim history of the property.***

## **SUBMITTING UPDATES**

**UPDATES AUTHORIZED BY:** When submitting NFIP Repetitive Loss Update Worksheets (AW-501) in paper format by mail or fax, the RL Transmittal Sheet must be filled out, signed, and accompany the requested updates. When submitting updates by electronic methods, the RL Transmittal sheet must be filled out and accompany the submittal but the electronic signature on the email may be used for the authorizing signature. Any AW-501 updates submitted without a signed RL Transmittal Sheet will not be processed until the signed Transmittal Sheet is provided.

FEMA appreciates and thanks you for your support and assistance in providing this information. You may be contacted in the future if we have any questions concerning your updates.

Under the Privacy Act (5 U.S.C. 552a), personal identifiers, such as names, may be used only for limited purposes. One of the allowable uses of names and flood insurance policy numbers is to analyze the effectiveness of local flood loss reduction efforts. Communities may use personal identifiers for this purpose only and are prohibited from using them for solicitation, or other reasons.

**Federal Emergency Management Agency  
National Flood Insurance Program**

OMB 1660-0022 EXPIRES August 31, 2010

**NFIP REPETITIVE LOSS (RL) UPDATE WORKSHEET (AW-501)**

NOTE: SEE REVERSE SIDE FOR MITIGATION ACTION CODES AND PAPERWORK BURDEN STATEMENT

Printed On: **THE INFORMATION ON THIS FORM IS BASED ON CLAIMS ON OR BEFORE:**

REPETITIVE LOSS NUMBER:

<i>Internal use only</i>	<input type="checkbox"/> A	<input type="checkbox"/> N/A	<input type="checkbox"/> FRR
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<b>CURRENT NFIP COMMUNITY NAME:</b>							
<b>COMMUNITY ID # :</b>							
<b>CURRENT PROPERTY ADDRESS</b>				<b>PREVIOUS PROPERTY ADDRESS/COMMUNITY ID #</b>			
<b>LAST CLAIMANT:</b>							
<b>INSURED:</b>				<b>NAMED INSURED:</b>			
<b>DATES OF LOSSES</b>				<b>TOTAL NUMBER OF LOSSES FOR PROPERTY:</b>			

**REQUESTED UPDATES**

MARK ALL UPDATES BELOW THAT APPLY (**IMPORTANT – READ THE 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:** \_\_\_\_\_  
 Use this update to correct or update the property address shown above. \_\_\_\_\_  
 Only change the address not the name. \_\_\_\_\_
  
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 community name and if known the NFIP Community ID Number. If available, please attach a map showing the property location.  
  
 ASSIGN TO COMMUNITY NAME: \_\_\_\_\_ NFIP COMMUNITY ID # \_\_\_\_\_
  
4.  **FLOOD PROTECTION PROVIDED.**  
 Choose this update only 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 correction must be supported by documentation such as an Elevation Certificate and the Mitigation information below must be provided.  
  
 Mitigation Action 1.)  Source of Mitigation Funding 3.)  **See the back of this form for the appropriate codes.**
  
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 correction must be supported by documentation such as a Demolition or Relocation Permit and the Mitigation information below must be provided.  
  
 Mitigation Action 2.)  Source of Mitigation Funding 3.)  **See the back of this form for the appropriate 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:** Check this box if you know the building is listed on a State or National Historic Registry.

ADDITIONAL COMMENTS: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**A SIGNED RL TRANSMITTAL SHEET MUST ACCOMPANY THIS FORM FOR APPROVAL OF THE UPDATE!**

**SEE PRIVACY ACT STATEMENT ON THE BACK**



## MITIGATION ACTION CODES

- 1.) If you checked the box that says "FLOOD PROTECTION PROVIDED," please enter the letter below (a –f) that best describes the situation:
  - a. The building was elevated to or above the Base Flood Elevation (BFE).
  - b. The building was elevated but not to the BFE.
  - c. The building (non-residential) was floodproofed to the BFE.
  - d. The building was partially floodproofed (but, not to the BFE).
  - e. The building was protected by a flood control/stormwater management project.
  - f. The building was replaced by a new elevated/floodproofed building.
  
- 2.) If you checked the box that says "NO BUILDING ON PROPERTY," please enter the letter below (g – i) that best describes the situation.
  - g. The building was demolished, but not acquired through any program.
  - h. The building was acquired and demolished as part of a program.
  - i. The building was relocated out of the floodplain.

## MITIGATION FUNDING CODES

- 3.) Please choose from the following (j – y) to identify the primary and secondary funding sources for the mitigation action described by a – i above.

<b>FEMA PROGRAMS</b>	<b>NON FEMA FUNDING SOURCES</b>
j. Hazard Mitigation Grant Program (HMGP). k. Flood Mitigation Assistance Program (FMA). l. Pre-Disaster Mitigation Grant Program (PDM). m. Repetitive Flood Claims (RFC) n. Severe Repetitive Loss Program (SRL) o. Section 1362 Acquisition Program. p. Other FEMA Programs	q. Increased Cost of Compliance (ICC) coverage. r. U.S. Housing & Urban Development (HUD) Community Development Block Grant (CDBG). s. U.S. Army Corps of Engineers or Natural Resources Conservation Service (NRCS) Project. t. Other Federal Program. u. State Program. v. Local Program. w. Property Owner x. Natural Disaster or Fire. y. Unknown

OMB Statement: Public reporting burden for this information collection is estimated at 35 hours for the application and certification process. Burden means the time, effort and financial resources expended by persons to generate, maintain, retain, disclose, or to provide information to us. You may send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden to: Information Collections Management, U.S. Department of Homeland Security, Emergency Preparedness and Response Directorate, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (OMB Control Number 1660-0022). You are not required to respond to this collection of information unless a valid OMB control number appears in the upper right corner of this form. Note: Do not send your completed questionnaire to this address.

Privacy Act: The information contained in this transmittal is legally privileged and confidential. Its use is protected under the Privacy Act of 1974, 5 U.S.C. Section 552(a). Use of the provided information is restricted to the applicable Routine Use(s) cited in the System Notice published at 67 FR 3193 January 23, 2003. The information provided should be used consistently with the purpose(s) for which the records were released as stated in the applicable Routine Use(s) cited herein.

Further, under the Privacy Act of 1974, 5 U.S.C. Section 552(a), personal identifiers, such as names, may be used only for limited purposes. One of the allowable uses of names and flood insurance claims history is to analyze the effectiveness of local flood loss reduction efforts. In addition, the Routine Use furthers the floodplain management and hazard mitigation goals of the Agency by making more detailed NFIP records available to communities. Communities may use personal identifiers for this purpose only and are prohibited from using them for solicitation, or other reasons.

# SAVE TIME

## WHEN SUBMITTING REPETITIVE LOSS UPDATES

**STATE** the nature of the address problem and steps taken to identify the property for Information Provided Not Sufficient To Identify Property.

**ATTACH** supporting documentation and include the Mitigation Action and Funding Codes when you select Flood Protection Provided or No Building On Property.

**PROVIDE** the name of the community where the property is located if the property is Not in your Community.

**INCLUDE** any missing or incorrect mitigation codes to previously updated listings.

**EXCLUDE** AW-501s that do not need updates.

**AUTHORIZE** your update by signing and dating the “Repetitive Loss Transmittal Sheet” provided or include a signed cover letter authorizing the updates.

See enclosed 2005 Instructions For Completing The NFIP Repetitive Loss (RL) Update AW 501 Worksheet for complete instructions.

**NFIP Repetitive Loss Updates**

c/o Ms. Sherry Harper, AICP, CFM  
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