

MAFSM 2010



## Mitigation Plan Update:



An Opportunity to Mitigate  
Repetitive Loss Properties Using  
FEMA's National Tool (NT)

# Hazard Mitigation Planning

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- **Disaster Mitigation Act of 2000**
  - Signed into law on October 30, 2000
  - Amended the Stafford Act (section 322)
- **Requires local governments to develop natural hazard mitigation plan and update every 5 years for mitigation funding eligibility**
- **Plan establishes eligibility for Hazard Mitigation Assistance (HMA) grant funding**
  - HMGP, PDM, FMA, RFC, SRL

# Hazard Mitigation Plan Update

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- **A requirement (44CFR 201.6)**
- **Also an opportunity**
  - **Better risk assessment (uses HAZUS, addresses climate change)**
  - **Better planning process (involves special needs, uses social media for outreach)**
  - **Develop fundable mitigation actions**

# Maryland Hazard Mitigation Plans

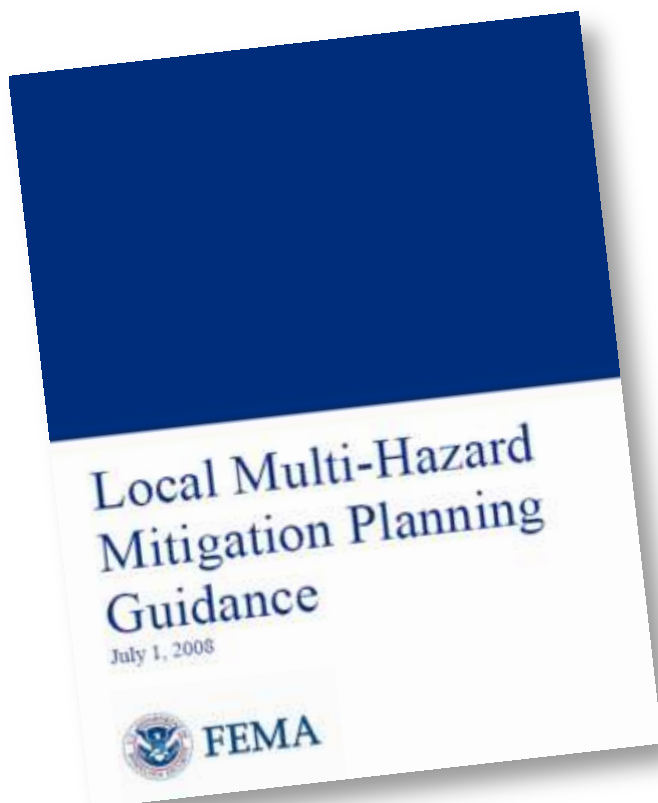


## Plan Expiration

Plans expiring earliest  
can begin preparing for  
updates

# Mitigation Planning Guidance

- Revised version is dated July 1, 2008
- Plan Review Crosswalk is used to check compliance and approve plans



## LOCAL MITIGATION PLAN REVIEW CROSSWALK

### INSTRUCTIONS FOR USING THE PLAN REVIEW CROSSWALK FOR REVIEW OF LOCAL MITIGATION PLANS

Attached is a Plan Review Crosswalk based on the *Local Multi-Hazard Mitigation Planning Guidance*, published by FEMA in July, 2008. This Plan Review Crosswalk is consistent with the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), as amended by Section 322 of the Disaster Mitigation Act of 2000 (P.L. 106-390), the National Flood Insurance Act of 1968, as amended by the National Flood Insurance Reform Act of 2004 (P.L. 108-264) and 44 Code of Federal Regulations (CFR) Part 201 – Mitigation Planning, inclusive of all amendments through October 31, 2007.

#### SCORING SYSTEM

**N** – Needs Improvement: The plan does not meet the minimum for the requirement. Reviewer's comments must be provided.

**S** – Satisfactory: The plan meets the minimum for the requirement. Reviewer's comments are encouraged, but not required.

Each requirement includes separate elements. All elements of a requirement must be rated "Satisfactory" in order for the requirement to be fulfilled and receive a summary score of "Satisfactory." A "Needs Improvement" score on elements shaded in gray (recommended but not required) will not preclude the plan from passing.

When reviewing single jurisdiction plans, reviewers may want to put an N/A in the boxes for multi-jurisdictional plan requirements. When reviewing multi-jurisdictional plans, however, all elements apply. States that have additional requirements can add them in the appropriate sections of the *Local Multi-Hazard Mitigation Planning Guidance* or create a new section and modify this Plan Review Crosswalk to record the score for those requirements. Optional matrices for assisting in the review of sections on profiling hazards, assessing vulnerability, and identifying and analyzing mitigation actions are found at the end of the Plan Review Crosswalk.

The example below illustrates how to fill in the Plan Review Crosswalk:

Assessing Vulnerability: Overview				
Requirement §201.6(c)(2)(ii): [The risk assessment shall include a] description of the jurisdiction's vulnerability to the hazards described in paragraph (c)(2)(i) of this section. This description shall include an overall summary of each hazard and its impact on the community.				
Element	Location in the Plan (section or annex and page #)	Reviewer's Comments	SCORE	
			N	S
A. Does the new or updated plan include an overall summary description of the jurisdiction's vulnerability to each hazard?	Section II, pp. 4-10	The plan describes the types of assets that are located within geographically defined hazard areas as well as those that would be affected by winter storms.		☐
B. Does the new or updated plan address the impact of each hazard on the jurisdiction?	Section II, pp. 10-20	The plan does not address the impact of two of the five hazards addressed in the plan. <b>Required Revisions:</b> <ul style="list-style-type: none"><li>Include a description of the impact of floods and earthquakes on the assets.</li></ul> <b>Recommended Revisions:</b> This information can be presented in terms of dollar value or percentages of damage.	☐	
SUMMARY SCORE			☐	

JULY 1, 2008

A - 1

# New Requirements

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- **As of October 1, 2007, the planning requirements of the Flood Mitigation Assistance (FMA) grant program and the Hazard Mitigation Plan are identical**
- **Only one mitigation plan is required**
- **Therefore:**
  - **NFIP communities must address repetitively damaged (flooded) structures**
  - **NFIP communities must include a strategy for continued compliance with NFIP requirements**



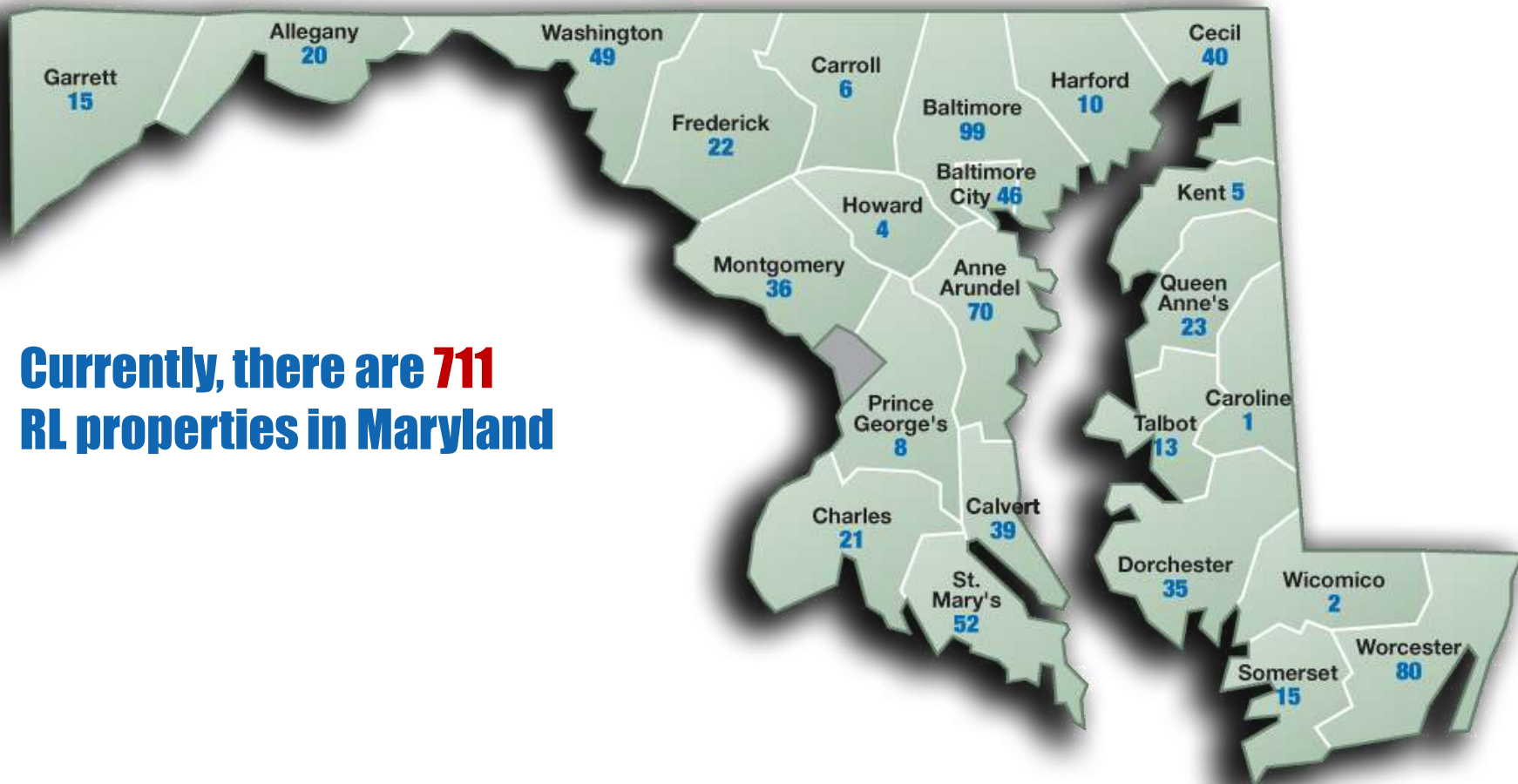
# Repetitive Loss Properties

- A Repetitive Loss (RL) property is any insurable building for which the National Flood Insurance Program (NFIP) paid, since 1978
  - Two or more claims of more than \$1,000 each
  - Within any rolling 10-year period
- Over 112,540 RL properties nationwide

(Source: Congressional Research Services Report, 2005)

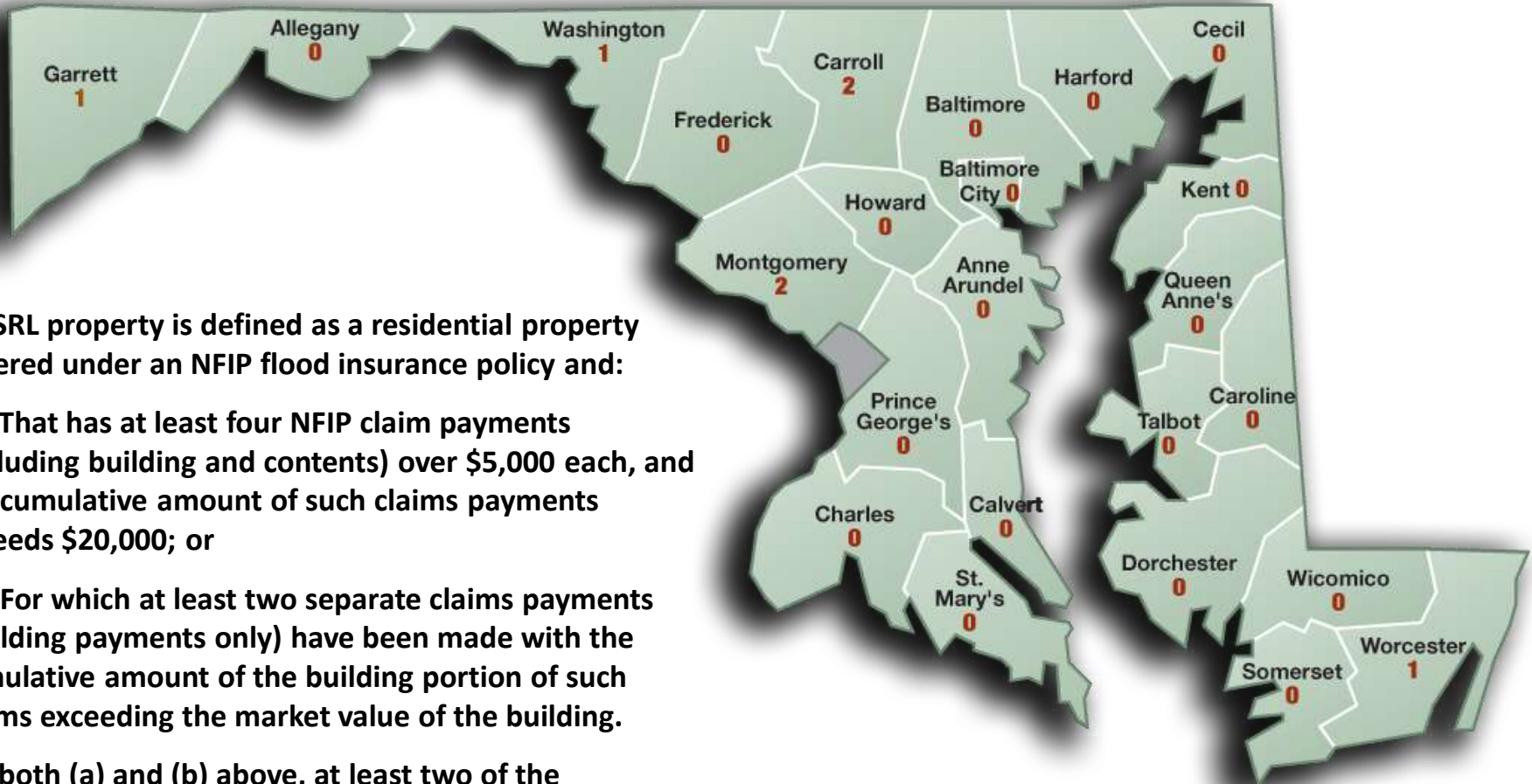


# Repetitive Losses in MD





# Severe Repetitive Losses in MD



An SRL property is defined as a residential property 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.

# New Requirements

## LOCAL MITIGATION PLAN REVIEW CROSSWALK

### LOCAL MITIGATION PLAN REVIEW SUMMARY

The plan cannot be approved if the plan has not been formally adopted. Each requirement includes separate elements. All elements of the requirement must be rated "Satisfactory" in order for the requirement to be fulfilled and receive a score of "Satisfactory." Elements of each requirement are listed on the following pages of the Plan Review Crosswalk. A "Needs Improvement" score on elements shaded in gray (recommended but not required) will not preclude the plan from passing. Reviewer's comments must be provided for requirements receiving a "Needs Improvement" score.

Prerequisite(s) (Check Applicable Box)	NOT MET	MET
1. Adoption by the Local Governing Body: §201.6(c)(5) OR	<input type="checkbox"/>	<input type="checkbox"/>
2. Multi-Jurisdictional Plan Adoption: §201.6(c)(5)	<input type="checkbox"/>	<input type="checkbox"/>
AND	<input type="checkbox"/>	<input type="checkbox"/>
3. Multi-Jurisdictional Planning Participation: §201.6(a)(3)	<input type="checkbox"/>	<input type="checkbox"/>
<b>Planning Process</b>	<b>N</b>	<b>S</b>
4. Documentation of the Planning Process: §201.6(b) and §201.6(c)(1)	<input type="checkbox"/>	<input type="checkbox"/>
<b>Risk Assessment</b>	<b>N</b>	<b>S</b>
5. Identifying Hazards: §201.6(c)(2)(i)	<input type="checkbox"/>	<input type="checkbox"/>
6. Profiling Hazards: §201.6(c)(2)(i)	<input type="checkbox"/>	<input type="checkbox"/>
7. Assessing Vulnerability: Overview: §201.6(c)(2)(ii)	<input type="checkbox"/>	<input type="checkbox"/>
8. Assessing Vulnerability: Addressing Repetitive Loss Properties: §201.6(c)(2)(ii)	<input type="checkbox"/>	<input type="checkbox"/>
9. Assessing Vulnerability: Identifying Structures, Infrastructure, and Critical Facilities: §201.6(c)(2)(ii)(B)	<input type="checkbox"/>	<input type="checkbox"/>
10. Assessing Vulnerability: Estimating Potential Losses: §201.6(c)(2)(ii)(B)	<input type="checkbox"/>	<input type="checkbox"/>
11. Assessing Vulnerability: Analyzing Development Trends: §201.6(c)(2)(ii)(C)	<input type="checkbox"/>	<input type="checkbox"/>
12. Multi-Jurisdictional Risk Assessment: §201.6(c)(2)(iii)	<input type="checkbox"/>	<input type="checkbox"/>

\*States that have additional requirements can add them in the appropriate sections of the *Local Multi-Hazard Mitigation Planning Guidance* or create a new section and modify this Plan Review Crosswalk to record the score for those requirements.

### SCORING SYSTEM

Please check one of the following for each requirement.

**N – Needs Improvement:** The plan does not meet the minimum for the requirement. Reviewer's comments must be provided.

**S – Satisfactory:** The plan meets the minimum for the requirement. Reviewer's comments are encouraged, but not required.

Mitigation Strategy	N	S
13. Local Hazard Mitigation Goals: §201.6(c)(3)(i)	<input type="checkbox"/>	<input type="checkbox"/>
14. Identification and Analysis of Mitigation Actions: §201.6(c)(3)(ii)	<input type="checkbox"/>	<input type="checkbox"/>
15. Identification and Analysis of Mitigation Actions: NFIP Compliance: §201.6(c)(3)(ii)	<input type="checkbox"/>	<input type="checkbox"/>
16. Implementation of Mitigation Actions: §201.6(c)(3)(iii)	<input type="checkbox"/>	<input type="checkbox"/>
17. Multi-Jurisdictional Mitigation Actions: §201.6(c)(3)(iv)	<input type="checkbox"/>	<input type="checkbox"/>
<b>Plan Maintenance Process</b>	<b>N</b>	<b>S</b>
18. Monitoring, Evaluating, and Updating the Plan: §201.6(c)(4)(ii)	<input type="checkbox"/>	<input type="checkbox"/>
19. Incorporation into Existing Planning Mechanisms: §201.6(c)(4)(ii)	<input type="checkbox"/>	<input type="checkbox"/>
20. Continued Public Involvement: §201.6(c)(4)(iii)	<input type="checkbox"/>	<input type="checkbox"/>
<b>Additional State Requirements*</b>	<b>N</b>	<b>S</b>
Insert State Requirement	<input type="checkbox"/>	<input type="checkbox"/>
Insert State Requirement	<input type="checkbox"/>	<input type="checkbox"/>
Insert State Requirement	<input type="checkbox"/>	<input type="checkbox"/>

### LOCAL MITIGATION PLAN APPROVAL STATUS

PLAN NOT APPROVED ☐

See Reviewer's Comments

PLAN APPROVED ☐

# Plan Update Requirements

## LOCAL MITIGATION PLAN REVIEW CROSSWALK

### 7. Assessing Vulnerability: Overview

**Requirement §201.6(c)(2)(ii):** [The risk assessment shall include a] description of the jurisdiction's vulnerability to the hazards described in paragraph (c)(2)(i) of this section. This description shall include an overall summary of each hazard and its impact on the community.

#### Element

- A. Does the new or updated plan describe vulnerability in terms of the types and numbers of repetitive loss properties located in the identified hazard areas?
- B. Does the new or updated plan describe vulnerability in terms of the types and numbers of repetitive loss properties located in the identified hazard areas?

**A. Does the new or updated plan describe vulnerability in terms of the types and numbers of repetitive loss properties located in the identified hazard areas?**

SUMMARY SCORE

### 8. 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.

Element	Location in the Plan (section or annex and page #)	Reviewer's Comments	SCORE	
			N	S
A. Does the new or updated plan describe vulnerability in terms of the types and numbers of repetitive loss properties located in the identified hazard areas?		Note: This requirement becomes effective for all local plans approved after October 1, 2008.		
SUMMARY SCORE				

### 9. Assessing Vulnerability: Identifying Structures

**Requirement §201.6(c)(2)(ii)(A):** The plan should describe vulnerability in terms of the types and numbers of existing and future buildings, infrastructure, and critical facilities located in the identified hazard area . . . .

Element	Location in the Plan (section or annex and page #)	Reviewer's Comments	SCORE	
			N	S
A. Does the new or updated plan describe vulnerability in terms of the types and numbers of existing buildings, infrastructure, and critical facilities located in the identified hazard areas?		Note: A "Needs Improvement" score on this requirement will not preclude the plan from passing.		
B. Does the new or updated plan describe vulnerability in terms of the types and numbers of future buildings, infrastructure, and critical facilities located in the identified hazard areas?		Note: A "Needs Improvement" score on this requirement will not preclude the plan from passing.		
SUMMARY SCORE				

# Plan Update Requirements

## LOCAL MITIGATION PLAN REVIEW CROSSWALK

### 15. Identification and Analysis of Mitigation Actions: National Flood Insurance Program (NFIP) Compliance

**Requirement: §201.6(c)(3)(ii):** [The mitigation strategy] must also address the jurisdiction's participation in the National Flood Insurance Program (NFIP), and continued compliance with NFIP requirements, as appropriate.

Element	Location in the Plan (section or annex and page #)	Reviewer's Comments	SCORE	
			N	S
A. Does the new or updated plan describe the jurisdiction (s) participation in the NFIP?		<i>Note: This requirement becomes effective for all local mitigation plans approved after October 1, 2008.</i>		
B. Does the mitigation strategy identify, analyze and prioritize actions related to continued compliance with the NFIP?		<i>Note: This requirement becomes effective for all local mitigation plans approved after October 1, 2008.</i>		
SUMMARY SCORE				

### 16. Implementation of Mitigation Actions

**Requirement: §201.6(c)(3)(iii):** [The mitigation strategy shall include] an action plan describing how the actions identified in section (c)(3)(ii) will be prioritized, implemented, and administered by the local jurisdiction. Prioritization shall include a special emphasis on the extent to which benefits are maximized according to a cost benefit review of the proposed projects and their associated costs.

Element	Location in the Plan (section or annex and page #)	Reviewer's Comments	SCORE	
			N	S
A. Does the new or updated mitigation strategy include how the actions are prioritized? (For example, is there a discussion of the process and criteria used?)				
B. Does the new or updated mitigation strategy address how the actions will be implemented, including the responsible parties, potential resources and the timeline for each action?				
C. Does the new or updated plan include an emphasis on the use of mitigation measures to maximize benefits?				
D. Does the updated plan identify or deferred mitigation action progress, and if activities are deferred, does the update reflect changes occurred?				
SUMMARY SCORE				

JULY 1, 2008

A - 10

# Suggested Actions:

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## NFIP communities must include a strategy for continued compliance with NFIP requirements

- ☐ Join the NFIP.
- ☐ Participate in NFIP training offered by the State and/or FEMA (or in other training) that addresses flood hazard planning and management.
- ☐ Establish mutual aid agreements with neighboring communities to address administering the NFIP following a major storm event.
- ☐ Address NFIP monitoring and compliance activities.
- ☐ Revise/adopt subdivision regulations, erosion control regulations, board of health regulations, etc. to improve floodplain management in the community.
- ☐ Participate in Community Rating System (CRS) or undertake activities to increase the grade level of the community's CRS current participation.
- ☐ Prepare, distribute or make available NFIP, insurance and building codes explanatory pamphlets or booklets.
- ☐ Identify and become knowledgeable of non-compliant structures in the community.
- ☐ Identify and become knowledgeable of submit to rate structures.
- ☐ Identify cause of submit to rate structure and analyze how to prevent non-compliant structures in the future.
- ☐ Inspect foundations at time of completion before framing to determine if lowest floor is at or above Base Flood Elevation (BFE).
- ☐ Require use of elevation certificates.
- ☐ Enhance local officials, builders, developers, local citizens and other stakeholders' knowledge of how to read and interpret the FIRM.
- ☐ Work with elected officials, the state and FEMA to correct existing compliance issues and prevent any future NFIP compliance issues through continuous communications, training and education.



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## **Additionally, a community may adopt more restrictive standards...**

- **to provide additional protection to lives and properties**
- **may qualify for participation in the Community Rating System (CRS)**

Refer to publication *CRS Credit for Higher Regulatory Standards*, available on [www.FEMA.gov](http://www.FEMA.gov)

- Freeboard
  - Defined as a factor of safety usually expressed in feet above a flood level i.e.: require elevations to be 2 feet above base flood elevation (BFE)
- Protection of critical facilities
  - Meet 500-year floodplain standards
- Protection of floodplain storage capacity
  - Prohibit fill in the 100-year floodplain
- Enclosure limits
  - Prohibit *all* enclosures or limit the enclosure area
- Mandatory disclosure laws
  - Require notification that property is located in 100-year floodplain
- More strict enforcement of building codes as it relates to the floodplain
  - As it relates to planning and zoning
- Adoption of international building codes
  - More restrictive floodplain management standards
- Zoning requirements
  - More restrictive floodplain management standards
- Higher floodway standards
  - Designate 100-year floodplain as floodway
- Elevation certificate requirement for *all* new development
  - Development in Zones B, C, and X

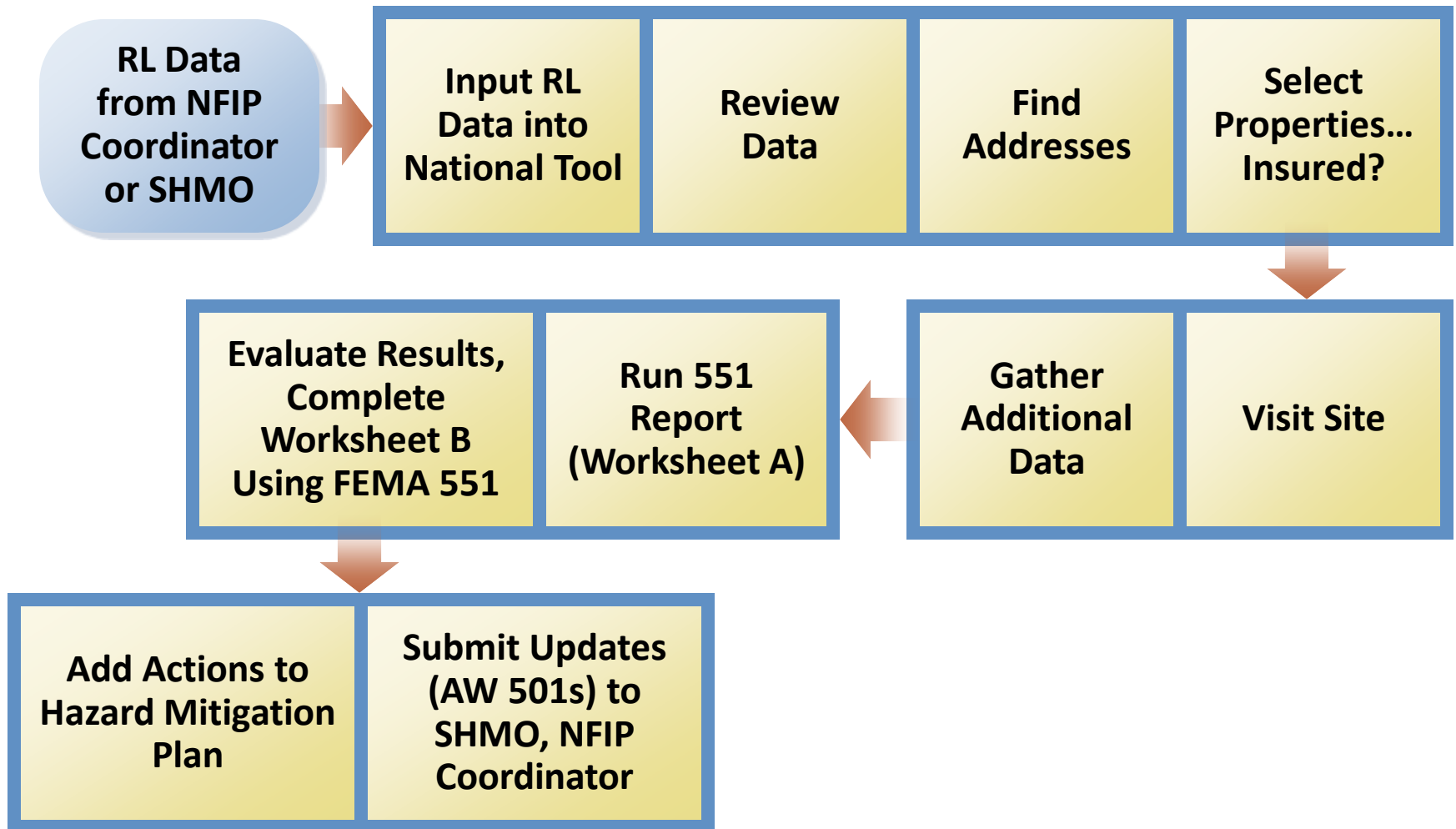
# Hazard Mitigation Plan Update

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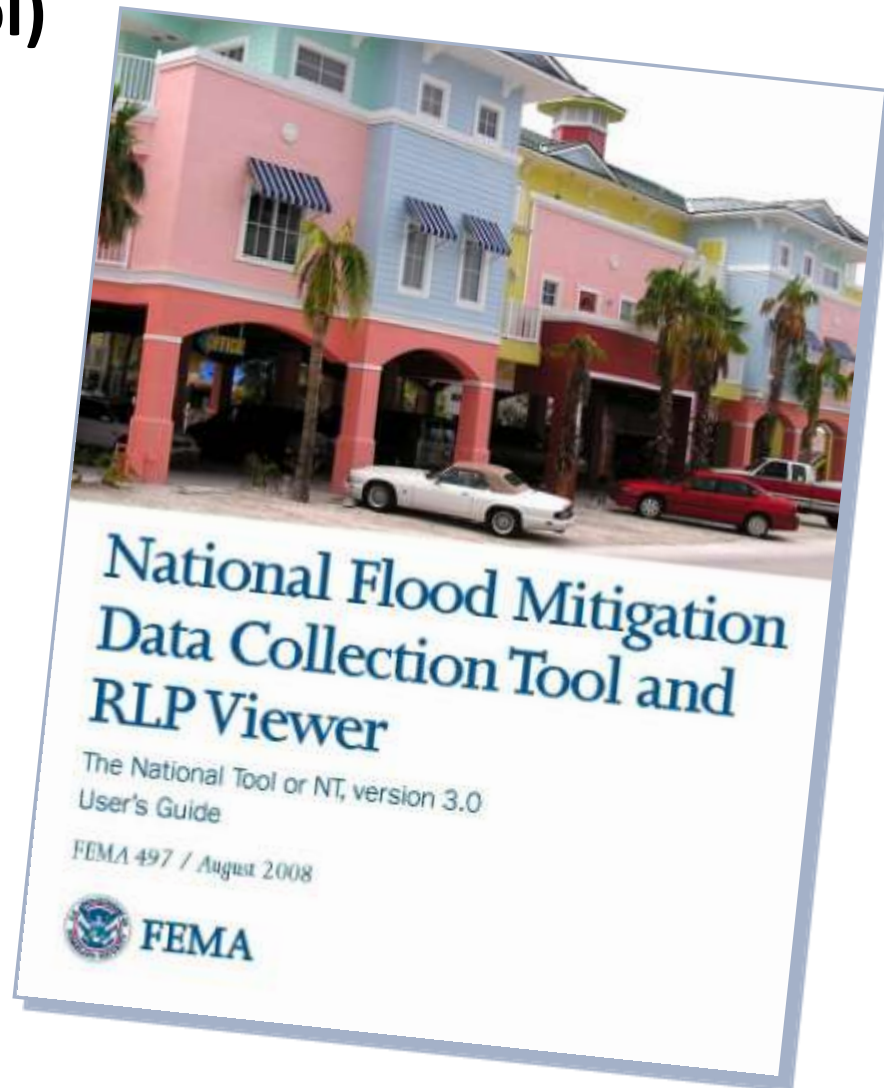
## While updating the hazard mitigation plan:

- **Indicate the number of repetitive loss properties**
  - If there are none, state this (do not just leave it out)
  - Indicate whether any of the repetitive loss properties have been removed (e.g., through an acquisition program)
- **Include actions to address repetitive loss properties (e.g., acquisition, elevation)**
  - Use the National Tool to identify the most appropriate mitigation action
- **Include actions for continued compliance with the NFIP**
  - Adopt higher regulatory standards for extra benefit
- **Do not violate privacy of homeowners by publishing names, addresses, or insurance payment information in the plan**

# Process to Address RL Properties



# National Flood Mitigation Data Collection Tool (NT or National Tool)



# National Flood Mitigation Data Collection Tool

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## (NT or National Tool)


- **Standardized method for gathering information on floodprone structures to determine appropriate, fundable mitigation measures**
- **Specific to floodprone properties, but can be used to gather information on flood risk, building construction, and building value for any structure**
- **Available for free download from FEMA's library**



# Where to find the NT?

[http://www.fema.gov/plan/prevent/floodplain/data\\_tool.shtm](http://www.fema.gov/plan/prevent/floodplain/data_tool.shtm)

Address  [http://www.fema.gov/plan/prevent/floodplain/data\\_tool.shtm](http://www.fema.gov/plan/prevent/floodplain/data_tool.shtm)

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[National Flood Insurance Program](#)

[Flood Insurance](#)

[Floodplain Management](#)

[Flood Hazard Mapping](#)

 [Print Preview](#)

## National Flood Mitigation Data Collection Tool and RLP Viewer

The National Flood Mitigation Data Collection Tool (National Tool or NT) Version 3.04 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. [Download the National Flood Mitigation Data Collection Tool.](#)

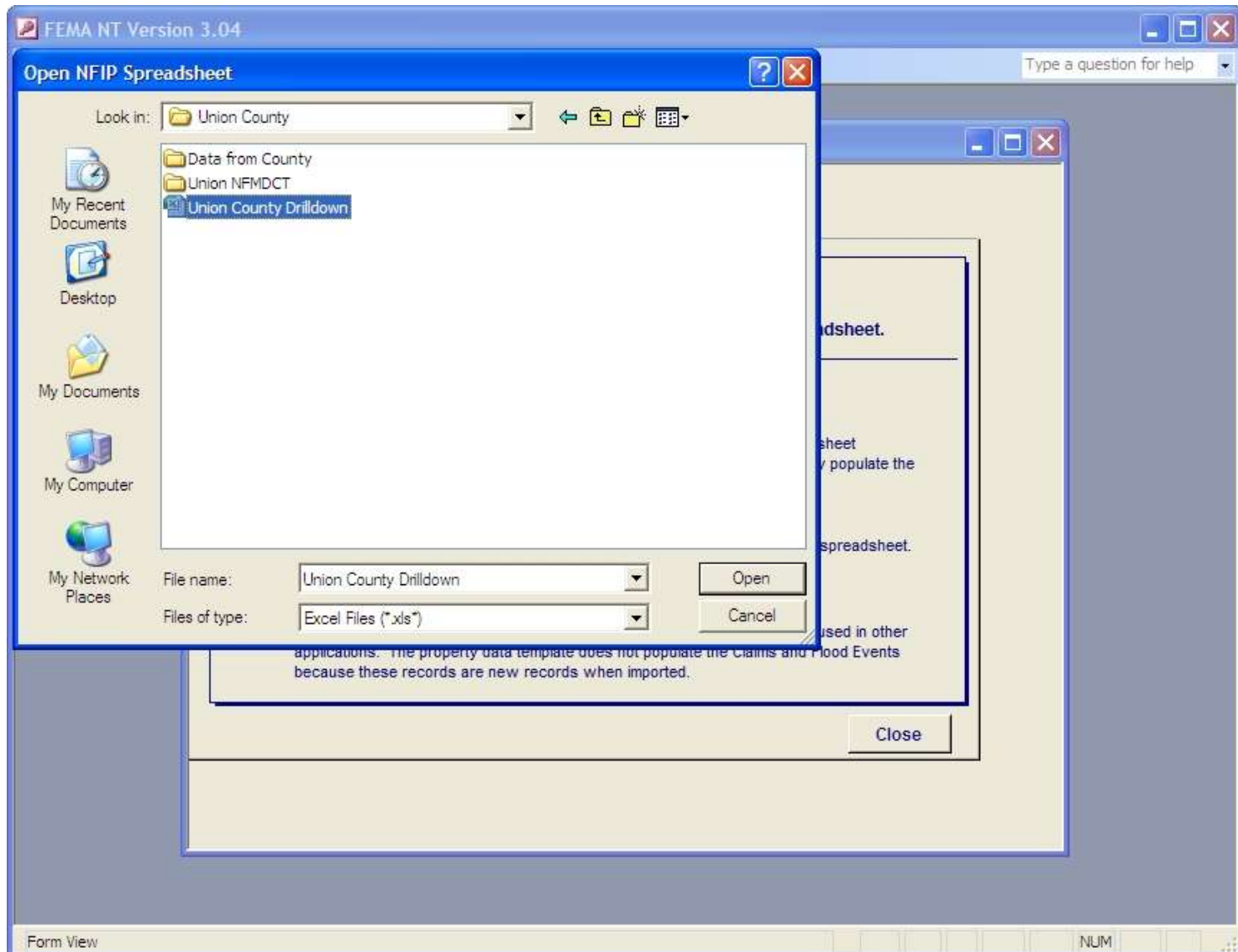
The Repetitive Loss Property (RLP) Viewer 2.0 is a standalone application capable of connecting to any standard NT database in Access format (.MDB) that uses GIS to display point features representing floodprone properties over base map data such a roads, streams, county and community boundaries, and 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. [Download the RLP Viewer software.](#)

The [NT User Guide \(FEMA 497\)](#) has been developed to provide instructions and installation/software requirements for using the NT and installing the RLP Viewer. Please also see [FEMA 497: Appendix A](#) for system requirements and installation requirements.

### Related Topics

- [Form AW-501, NFIP Repetitive Loss Update Worksheet](#)
- [Severe Repetitive Loss Program](#)

# Receive NFIP RL Data & Import into NT



# Review the RL Property

FEMA NT Version 3.04 - [National Tool]

Type a question for help

File View Reports Tools Help

## FEMA National Flood Mitigation Data Collection Tool

#0 - RTS 629 & OLD RT 15 ON RT 520 1 10 M S OF INTER OF, PA Prev Address \* Limited View \*

Address and Updates Site Observations Flood Risk and Mitigation Possibilities

**NFIP Address**

NFIP Data as of 1/31/2010  
Insured YES  
Community TOWNSHIP OF  
CID 421  
Address RTS 629 & OLD RT 15 ON RT 520 1 10 M S OF  
City, State Zip PA  
County UNION COUNTY

**Address Updates**

☒ Incorrect Community and/or Address Notes

Community BLUE TICK, TOWNSHIP OF  
CID 421667  
Street # 1234 Directional ST Type Rd Unit  
Street Name Old Post  
City BLUE TICK State PA Zip 17667-789  
County UNION COUNTY FEMA Region 3

View thumbnail image ☒

**Mitigation Updates**

Field	FEMA	Field	FEMA	Additional Research Needed	NOTES
Unable to Locate Property	<input type="checkbox"/>			<input checked="" type="checkbox"/>	
Flood Protection Provided	<input type="checkbox"/>	1:	<input type="checkbox"/>	Mitigation Observed	<input type="text"/> Notes
No Building On Property	<input type="checkbox"/>	2:	<input type="checkbox"/>	Mitigation Verified	<input type="text"/> Notes
Historic Building	<input type="checkbox"/>	3:	<input type="checkbox"/>	(Verification of FEMA data observed in the field)	
		4:	<input type="checkbox"/>	<input type="checkbox"/> Duplicate Listing with Property Locator #	<input type="text"/>

☒ Updates Made

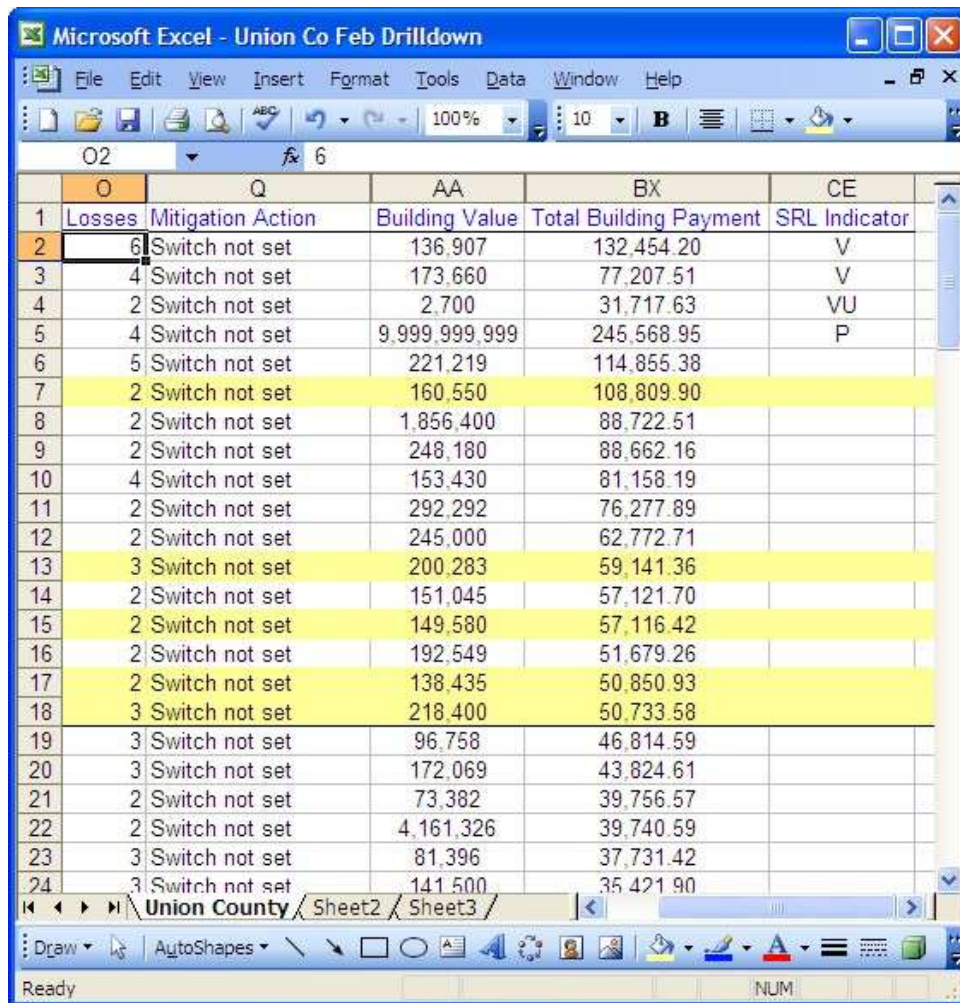
Record 10 of 12 Go to PL#: Go Find Properties Go to Detailed View Save Close

Go to Record #: Go Show All Properties

Form View NUM



# Decide Which Properties to Visit



	O	Q	AA	BX	CE
1	Losses	Mitigation Action	Building Value	Total Building Payment	SRL Indicator
2	6	Switch not set	136,907	132,454.20	V
3	4	Switch not set	173,660	77,207.51	V
4	2	Switch not set	2,700	31,717.63	VU
5	4	Switch not set	9,999,999,999	245,568.95	P
6	5	Switch not set	221,219	114,855.38	
7	2	Switch not set	160,550	108,809.90	
8	2	Switch not set	1,856,400	88,722.51	
9	2	Switch not set	248,180	88,662.16	
10	4	Switch not set	153,430	81,158.19	
11	2	Switch not set	292,292	76,277.89	
12	2	Switch not set	245,000	62,772.71	
13	3	Switch not set	200,283	59,141.36	
14	2	Switch not set	151,045	57,121.70	
15	2	Switch not set	149,580	57,116.42	
16	2	Switch not set	192,549	51,679.26	
17	2	Switch not set	138,435	50,850.93	
18	3	Switch not set	218,400	50,733.58	
19	3	Switch not set	96,758	46,814.59	
20	3	Switch not set	172,069	43,824.61	
21	2	Switch not set	73,382	39,756.57	
22	2	Switch not set	4,161,326	39,740.59	
23	3	Switch not set	81,396	37,731.42	
24	3	Switch not set	141,500	35,421.90	

## Visit:

- Validated, Validated Uninsured, and Pending SRLs
- RLs with over \$50k in Total Building Payments

## Will not visit:

- Uninsured RL properties
- Total Number RLs to Visit = 12

# Conduct Site Visit

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## Before you go:

- Enter FIRM Data into NT
- Enter Assessor Data into NT
- Print driving directions or program GPS from property to property
- If not taking laptop into field, print Field Forms from NT

## Take with you:

- Map of area (even if using a GPS/Electronic Navigator)
- GPS Handheld unit to record Latitude & Longitude
- Digital camera, extra battery, and extra memory card
- Laptop with NT or hardcopy NT Field Forms



# Site Visit Results



# Site Visit Results





# Site Visit Results





NFIP REPETITIVE LOSS UPDATE WORKSHEET (AW-501)

THE INFORMATION ON THIS FORM IS BASED ON CLAIMS ON OR BEFORE: 1/31/2010

REPETITIVE LOSS NUMBER: 0

Internal Use Only

☐

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☐

N/A

☐

FRR

NFIP COMMUNITY NAME: WHITE DEER, TOWNSHIP OF

CID#: 421034

LOCAL PROPERTY IDENTIFIER: Lat: 76.871372 Long: 41.076192 Local Lot/Parcel ID:

CURRENT PROPERTY ADDRESS

RTS 629 & OLD RT 15, ON RT 520 1 10 M S OF

PA

PREVIOUS PROPERTY ADDRESS/COMMUNITY ID #

RTS 629 & OLD RR 15, ON RR 520

PA

CID#: 421

LAST CLAIMANT:

INSURED: YES NAMED INSURED:

DATES OF LOSSES: 9/18/2004, 1/20/1996

TOTAL NUMBER OF LOSSES FOR PROPERTY: 2

REQUESTED UPDATES

MARK ALL UPDATES BELOW THAT APPLY (IMPORTANT - SEE 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: 1234 Old Post Rd

Update the address shown above and/or add your local alternative property identifier such as a Tax Assessor #.

BLUE TICK, PA 176677890

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 NFIP community name and if known the NFIP Community ID Number. If available, please attach a map showing the property location.

ASSIGN TO NFIP COMMUNITY NAME: BLUE TICK, TOWNSHIP OF NFIP COMMUNITY ID#: 421667

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 action and funding information below must be provided.

Mitigation Action 1.) ☐ Source of Primary Mitigation Funding 3.) ☐ Secondary Source of Funding 3.) ☐

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 Primary Mitigation Funding 3.) ☐ Secondary Source of Funding 3.) ☐

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:

# NT Reports AW-501

# Update AW-501s

<http://fema.gov/government/grant/resources/aw501ins.shtm>

Address  <http://www.fema.gov/government/grant/resources/aw501ins.shtm>

**FEMA**

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## NFIP Mitigated Properties Updates

*FEMA Form AW-501*

In order to maintain accurate, up-to-date records of all repetitive loss properties mitigated as a result of FEMA mitigation grants, FEMA requires the submission of Form AW-501, *NFIP Repetitive Loss Update Worksheet* (OMB #1660-0022). Typically, this form is completed by the State or community, but may be completed by a Region with appropriate documentation that shows any changes in the status of a property (e.g., elevation certificate). This form, along with the transmittal sheet or other document signed by an authorized community official, must be submitted for each property mitigated with FMA funds prior to closeout. Form AW-501 and instructions for completing and submitting the Form are available via the links below:

- [Form AW-501 Form](#)
- [Form AW-501 Instructions](#)
- [Form AW-501 Transmittal Sheet](#)



# FEMA 551

## Selecting Appropriate Mitigation Measures for Floodprone Structures



# NT Reports

## FEMA 551, Worksheet A

### Worksheet A: Technical Considerations Scorecard

Date Prepared: 10/13/2009 Date Property Visited: 10/13/2009  
 Property Owner Name: \_\_\_\_\_  
 Property Address: 278 BERLIN RD, OXFORD, MD 216541373  
 Repetitive Loss Property Locator Number: \_\_\_\_\_  
 Prepared by: J Sparenberg

#### Legend

- ☒ Mitigation measure is not appropriate.
- ☐ Mitigation measure may be appropriate and requires additional consideration.
- ☐ Mitigation measure is appropriate.

*NT Reference indicates where the information may be found in the National Tool.*

Question	Response	Drainage Improve- ments	Barriers	Wet Flood- proofing	Dry Flood- proofing	Elevation	Relocation	Acquisition	Comments
1. What is the structure type? <i>NT Reference - Limited Data View, Site Observations tab</i>	<input checked="" type="checkbox"/> Wood Frame / Metal / Other	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	<input type="checkbox"/> Concrete / Masonry / Brick Faced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> Manufactured Home	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. What is the condition of the structure? <i>NT Reference - Limited Data View, Site Observations tab</i>	<input type="checkbox"/> Good	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input checked="" type="checkbox"/> Fair	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	<input type="checkbox"/> Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

# NT Reports

## FEMA 551, Worksheet B

### Worksheet B: Appropriate Mitigation Measures

Date Prepared: 5/6/2010 Date Property Visited: 4/11/2010  
 Property Owner Name: \_\_\_\_\_  
 Property Address: MIFFLINBURG, PA 17844  
 Repetitive Loss Property Locator Number: \_\_\_\_\_  
 Prepared by: Jen Sparenberg

Decision Factors - LOWEST score is most appropriate - see Reverse for Notes					
Mitigation Measures	Technical Considerations*	Relative Costs*	Human Intervention	Annual Maintenance	Total Score
Barriers	H <input type="checkbox"/> (6 pts) M <input checked="" type="checkbox"/> (4 pts) L <input type="checkbox"/> (2 pts)	H <input type="checkbox"/> (3 pts) M <input checked="" type="checkbox"/> (2 pts) L <input type="checkbox"/> (1 pt)	H <input type="checkbox"/> (3 pts) M <input checked="" type="checkbox"/> (2 pts) L <input type="checkbox"/> (1 pt)	H <input type="checkbox"/> (3 pts) M <input checked="" type="checkbox"/> (2 pts) L <input type="checkbox"/> (1 pt)	<u>10</u> pts
Elevation	H <input type="checkbox"/> (6 pts) M <input checked="" type="checkbox"/> (4 pts) L <input type="checkbox"/> (2 pts)	H <input checked="" type="checkbox"/> (3 pts) M <input type="checkbox"/> (2 pts) L <input type="checkbox"/> (1 pt)	H <input type="checkbox"/> (3 pts) M <input type="checkbox"/> (2 pts) L <input checked="" type="checkbox"/> (1 pt)	H <input type="checkbox"/> (3 pts) M <input type="checkbox"/> (2 pts) L <input checked="" type="checkbox"/> (1 pt)	<u>9</u> pts
Relocation	H <input type="checkbox"/> (6 pts) M <input checked="" type="checkbox"/> (4 pts) L <input type="checkbox"/> (2 pts)	H <input checked="" type="checkbox"/> (3 pts) M <input type="checkbox"/> (2 pts) L <input type="checkbox"/> (1 pt)	H <input type="checkbox"/> (3 pts) M <input type="checkbox"/> (2 pts) L <input checked="" type="checkbox"/> (1 pt)	H <input type="checkbox"/> (3 pts) M <input type="checkbox"/> (2 pts) L <input checked="" type="checkbox"/> (1 pt)	<u>9</u> pts
Acquisition	H <input type="checkbox"/> (6 pts) M <input type="checkbox"/> (4 pts) L <input checked="" type="checkbox"/> (2 pts)	H <input checked="" type="checkbox"/> (3 pts) M <input type="checkbox"/> (2 pts) L <input type="checkbox"/> (1 pt)	H <input type="checkbox"/> (3 pts) M <input type="checkbox"/> (2 pts) L <input checked="" type="checkbox"/> (1 pt)	H <input type="checkbox"/> (3 pts) M <input type="checkbox"/> (2 pts) L <input checked="" type="checkbox"/> (1 pt)	<u>7</u> pts

# Results of FEMA 551 for Union County, PA

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## Appropriate Mitigation Measures:

- Acquisition – 9 properties
- Relocation – 2 properties
- Elevation – 2 properties

# Next Steps

## Selecting Appropriate Mitigation Measures for Floodprone Structures Information Packet

This information packet includes the following documents:

- Technical Considerations Scorecard (Worksheet A)
- Appropriate Mitigation Measures (Worksheet B)
- Initial Consultation with Property Owner (Worksheet C)
- Preliminary Cost Estimating Worksheet (Worksheet D)
- NT Basic Report

Date Prepared: \_\_\_\_\_ Date Property Visited: \_\_\_\_\_

Property Owner Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

Repetitive Loss Property Locator Number: \_\_\_\_\_

Prepared by: \_\_\_\_\_



# Results of Case Study

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- **Valid addresses for RLs**
- **Found that some RLs were already mitigated (updated data can be submitted to NFIP coordinator)**
- **Developed mitigation actions that are technically feasible and cost-effective (using NT and FEMA 551)**
- **Clear path for Union County, PA to move forward with hazard mitigation**

# Key Points

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## Using the National Tool (NT)

- **Helps meet the requirements for mitigation plan updates to address RL properties**
- **Provides a defensible methodology for identifying technically feasible mitigation actions**
- **Improves the accuracy of the RL database (which helps mitigate RL properties in the future)**

# Questions?

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**Link to NT:**

[http://www.fema.gov/plan/prevent/floodplain/data\\_tool.shtm](http://www.fema.gov/plan/prevent/floodplain/data_tool.shtm)

**Link to AW-501 Form, Instructions & Transmittal Letter:**

<http://fema.gov/government/grant/resources/aw501ins.shtm>

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