



# **FACT SHEET**

## **SEVERE REPETITIVE LOSS PROGRAM**

Washington State Military Department

Emergency Management Division

Camp Murray, WA 98430

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

- a. That have at least four NFIP claim payments greater than \$5,000 each, with at least two such claims having occurred within any 10-year period, and the cumulative amount of such claims payments exceeding \$20,000; OR
- b. For which at least two separate claim 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 10-year period.

As of May 2007, there were 41 residential properties and 3 non-residential properties in 10 counties listed as severe repetitive loss in Washington, with another 17 properties pending SRL validation. The number could grow following future floods.

**Funding:** Congress authorized up to \$40 million for each fiscal year 2005 through 2009.

**Purpose:** Reduce or eliminate claims under the NFIP through activities that will result in the greatest savings to the National Flood Insurance Fund.

**Eligible applicants:** States, and local and Indian tribal governments.

**Eligible activities:** Flood-proofing (historical properties only); relocation; elevation; acquisition; mitigation reconstruction (demolition-rebuild); and minor physical localized flood control projects.

**Federal / Non-Federal cost share:** 75 percent federal / 25 percent applicant. Up to 90 percent federal / 10 percent applicant cost-share funding available for projects in states and federally recognized Indian tribes with FEMA-approved Hazard Mitigation Plans that include a strategy for mitigating existing and future severe repetitive loss properties.

**Program Status:** The Severe Repetitive Loss Program remains under development, with FEMA writing rules that are projected to be available for review in the Fall of 2007. Roll-out of the program will follow publication of rules in the Federal Register.

**Application Procedures, Program Guidance:** EMD will announce application procedures as well as details of funding and program guidance as soon as FEMA makes it available.

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