

Appendix E. Targeted Repetitive Loss Properties

In 2003, the Federal Emergency Management Agency commissioned the URS Corporation to conduct a study which would rank the repetitive loss properties in Sonoma County. The assessment process identified 189 properties in unincorporated Sonoma County that, given the qualitative criteria used, present the most likely targets for mitigation.

URS followed the following methodology:

Step 1: 800 Repetitive Loss Properties Identified in NFIP Database

Step 2: 177 Properties Already Mitigated Removed from List

Step 3: 434 Properties Removed from List Because

- Condominium
- Outside SFHA
- Non-Russian River
- Non-NFIP

Step 4: 189 Repetitive Loss Properties Remaining at Greatest Risk to Recurrent Flooding

The properties removed from further analysis in Step 3 are nonetheless floodprone, as their claims histories indicate, and projects to reduce the flood risk to these properties would be eligible for mitigation funds. Additionally, the County must enforce NFIP substantial damage requirements for those structures located in SFHAs.

The remaining 189 properties were placed into three target groups as follows:

Target Group 1: SCFEP-Eligible Properties

This group consists of repetitive loss properties currently identified by the SCFEP as “pending”; that is, they have been identified as eligible for the SCFEP and the owners are willing to participate, but are currently awaiting funding. Once funding is available, these properties could be elevated within a relatively short time frame. There are three properties in this target group.

Target Group 2: “Severe” Repetitive Loss Properties

This group consists of the remaining repetitive loss properties that have been identified as “severe repetitive loss properties” by the General Accounting Office (GAO, the arm of the U.S. Congress that examines the use of public funds). Such properties have:

- o four or more separate claims each exceeding \$5,000 with cumulative claims exceeding \$20,000; or
- o at least two separate claims with cumulative losses exceeding the value of the property (that is, the value of the structure).

Sixty-two properties in Sonoma County meet these criteria. These criteria were specified in the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, Public Law 108-264 that became law on June 30, 2004. This legislation also supports the establishment of a Severe Repetitive Loss Pilot Program, a grant program focusing on

mitigation of the severe repetitive loss properties, which remained unfunded as of January 2005.

Target Group 3: Other Properties

The remaining repetitive loss properties covered by the NFIP (124 properties) were identified in this group.

June 2006 Update of Repetitive Loss Properties

In June 2006, revised figures were prepared by URS to reflect updates to FEMA's BureauNet database as of January 2006.

URS used the following methodology to compile the update:

- Step 1: 765 Repetitive Loss Properties Identified in NFIP Database
- Step 2: 721 Repetitive Loss Properties Address Matched and Mapped
- Step 3: 153 Properties Removed from List Because
 - Non-Residential Structures
 - Condominiums
- Step 4: 79 Properties Removed from List Because
 - Outside SFHA, including 50 ft. buffer (76)
 - Non-Russian River (3)
 - Non-NFIP
- Step 4: 508 Repetitive Loss Properties Remaining in Russian River SFHA

Additionally, URS prepared an assessment of Severe Repetitive Loss Properties based on data provided by FEMA's SQANet as of January 2006.

There are a total of 124 severe repetitive loss properties. 60 residential properties are currently considered active while an additional 45 residential properties are pending. There are currently no active nonresidential severe repetitive loss properties; however, there are 19 nonresidential properties pending.