

# 7.0 Florida’s Severe Repetitive Loss Outreach Strategy

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## *Table of Contents*

Introduction.....	7.2
7.1 Strategy Overview .....	7.3
7.1.1 Strategy Prongs .....	7.3
7.1.2 Partnerships.....	7.3
7.1.3 Outreach.....	7.3
7.2 Outreach Strategy.....	7.4
7.2.1 Outreach Goal and Objectives .....	7.4
I. Benefits.....	7.4
II. Forum .....	7.4
III. Audience .....	7.5
7.2.2. Outreach Strategy Implementation .....	7.5
I. Participating Organizations .....	7.5
II. Outreach Activities.....	7.5
7.3 Data.....	7.6
7.3.1 Severe Repetitive Loss Properties .....	7.6
7.3.2 Validated Repetitive Loss Structures.....	7.9
7.3.2 2009 Repetitive Loss Status.....	7.10
7.3.3 Severe Repetitive Loss Totals by State.....	7.13

## *List of Tables*

Table 7.1 Severe Repetitive Loss County Summary .....	7.7
Table 7.2 Summary of Florida Repetitive Loss Validated Data as of 09/30/2009 .....	7.9
Table 7.3 Repetitive Loss County Summary .....	7.11
Table 7.4 SRL Program Property Totals by State.....	7.13

## Introduction

**Requirement 44 C.F.R. §201.4(c)(3)(v):** *A State may request the reduced cost share authorized under §79.4(c)(2) of this chapter for the FMA and SRL programs, if it has an approved State Mitigation Plan ... that also identifies specific actions the State has taken to reduce the number of repetitive loss properties, which must include properties identified as severe repetitive loss, and specifies how the State intends to reduce the number of such repetitive loss properties.*

**Requirement 44 C.F.R. §201.4(c)(3)(v):** *In addition, the plan must describe the strategy the State has to ensure that local jurisdictions with severe repetitive loss properties take actions to reduce the number of these properties, including the development of local mitigation plans.*

The Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 was signed into law by President George W. Bush on June 30 of the same year. The Act (Public Law 108-264) revised the existing Flood Mitigation Assistance (FMA) Program by creating a Pilot Program at \$40 million per year to mitigate severe repetitive loss properties. The Severe Repetitive Loss (SRL) Pilot Program provides funds for local administration. It also reduces the non-federal match from 25% to 10% with an approved mitigation plan that specifies the state's strategy to reduce the number of severe repetitive loss properties. The amendment authorizes an increase of 150% in the flood insurance premium rate for those severe repetitive loss property owners who refuse a mitigation grant offer. As of October 2009, the State of Florida has approximately 592 residential severe repetitive loss properties (See [Table 7.1](#))

The Federal Insurance Administration database shows claims paid that reflect either repetitive flood loss or severe repetitive properties. Residential severe repetitive flood loss properties receive priority for mitigation under the Bunning-Bereuter-Blumenauer Reform Act (Public Law 108-264). The primary goal of the Pilot Program is to reduce excessive flood claim payments and reliance on the National Flood Insurance Fund for flood relief when mitigation is an option. Residential severe repetitive flood loss properties are single family structures consisting of one to four residences that have flood insurance which have:

- a) incurred flood related damages on four or more separate occasions with the amount of each claim exceeding \$5,000 and the cumulative amount of the total claims paid exceeding \$20,000;
- OR
- b) When at least two separate claim payments have been paid with the cumulative amount of the claims exceeding the value of the property.

In either case, at least two losses must have occurred within a ten year time span and are more than ten days apart.

Since 1996, the Division of Emergency Management's (DEM) State Assistance Office for the National Flood Insurance (NFIP) and Flood Mitigation Assistance (FMA) Programs has administered flood mitigation grants. Funding was utilized to mitigate structures by acquiring and converting the land into open-space; elevating above the base flood elevation level; demolishing and rebuilding; or building infrastructure that improved drainage problems. Theoretically, these structures will no longer require payments for flood loss claims from the National Flood Insurance Fund (NFIF).

## 7.1 Strategy Overview

### 7.1.1 Strategy Prongs

Florida's State Assistance Office for the National Flood Insurance and Flood Mitigation Assistance Programs seeks to reduce the number of severe repetitive loss properties through a three-prong strategy:

1. Continue the commitment to maintain high levels of competence in grant management and responsive customer service to local governments through the Severe Repetitive Loss Program (SRL), Repetitive Flood Claims Program (RFC) and Flood Mitigation Assistance Program (FMA).
2. Enhance education efforts that increase the public's and home or business owners' knowledge and awareness of mitigation grants by conducting various outreach activities, with focus on severe residential flood loss properties.
3. Provide more detailed technical assistance seminars on benefit-cost analysis for severe repetitive loss properties than have previously been offered so that severe repetitive loss structures are prioritized for assistance through SRL, RFC, FMA, or PDM-C programs.

### 7.1.2 Partnerships

Achieving and working through this strategy will require the State to reach out to others, making this a joint effort. The State Assistance Office will be assisted in implementing this strategy by its public and private sector partners:

- Florida League of Cities (FLC)
- Florida Association of Counties (FAC)
- American Red Cross (ARC)
- Florida Broadcasters Association (FBA)
- Association of State Floodplain Managers, Inc. and its Florida Chapter (FFMA)
- Florida Insurance Council (FIC)
- Institute for Business and Home Safety
- Florida A. & M. University (FAMU)
- Florida Alliance for Safe Homes (FLASH)
- Florida Chamber of Commerce
- Federal Emergency Management Agency (FEMA)

### 7.1.3 Outreach

Education and awareness provided through outreach is the key to achieving the goal of increasing the number of mitigated structures in Florida and reducing reliance on the National

Flood Insurance Fund. Outreach activities continue to be developed to provide services beyond conventional limits, and segments of a community.

While outreach is a regular activity for the 211 Florida local governments that participate in the Community Rating System Program, it has never been attempted on the scale contemplated by the Reform Act.

The purpose of outreach is to focus on those properties on the highest end of the flood damage spectrum -- severe repetitive flood loss properties that have experienced four or more separate flood losses with each loss resulting in a claim payment exceeding \$5,000, and the cumulative amount of the total claims paid exceeding \$20,000; or, when at least two separate claim payments have been paid with the cumulative amount of the claims exceeding the value of the property.

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## 7.2 Outreach Strategy

### 7.2.1 Outreach Goal and Objectives

*Goal: Increase awareness of mitigation grants, opportunities, and the benefits that it serves to homeowners, local governments, and business owners and the flood insurance fund.*

#### I. Benefits

The benefits of education and awareness outreach will flow directly to Florida property home owners as severe repetitive loss properties decline in number and financial drains on the National Flood Insurance Fund (NFIF) diminish. Based upon past experience, we anticipate that property owners will be responsive to this flood hazard issue because they constitute the nation's most proactive flood loss reduction community as measured by the number of flood insurance policies and participation in the Community Rating System and flood mitigation grants.

Once a structure is mitigated, it is less vulnerable to future flood loss and damage. The occupants will be safer and will not have to be displaced from their property. The community will not experience economic and business disruption. Most importantly, a mitigated structure presents little or no financial drain on the NFIF, thus the purpose for the programs' existence.

#### II. Forum

A town hall meeting forum with local governments as well as home and business owners of severe repetitive flood loss properties in attendance would be beneficial. Staff would present grant programs and their benefits on a biannual schedule. This would greatly increase public awareness for those that are affected and continuously inconvenienced or displaced by flooding. The local governments would advertise the meeting in their daily or weekly publications as to achieve mass media publication and accomplish public notice.

SRL, RFC and FMA staff would conduct two annual meetings in each Territorial Area. This will provide potential applicants a presentation with a Q&A session. Larger assemblies ensure thorough Q&A sessions for potential SRL, RFC and FMA grant applicants.

This style of forum would be highly effective for the affected population and yield the best attendance. This would draw the target audience for grant program education. If more localized meetings were needed, they could be scheduled to educate the general public about SRL, RFC and FMA grant programs and how to apply for grant funds.

### **III. Audience**

FEMA released data on severe repetitive loss properties that, if mitigated, would provide the greatest savings to the National Flood Insurance Fund. The Greatest Savings to the Fund (GSTF) list was used during the 2010 mitigation funding cycle for the SRL and will continue to be an outreach tool for state mitigation staff. It helps staff to encourage local communities to submit projects that, if utilizing the GSTF data, will meet the benefit-cost analysis requirement. Benefit-cost analysis is half the battle to receiving an approved mitigation grant.

Strategies for the outreach activities for the FMA grant funds will target the severe repetitive property owners. It will meet some of the Community Rating System (CRS) credits for 330-Outreach Projects as well as 520 and 530 that will focus on the SRL, RFC and FMA audience. It will also provide the benefit of insurance credits for the respective community. CRS activities for the advertisements for the SRL, RFC and FMA public meeting could be showcased in a number of locations and mass mailers, e.g. billboards, community newsletters, utility bills, radios advertisements, television commercials, public transportation placards and so on.

Direct mailings to severe repetitive flood loss property owners have been very effective. Potential participants inquire to learn more about SRL and available options for mitigating their properties. These advertisements would reach 100% of the target audience. During the 2010 SRL application cycle, over 500 letters were mailed to severe repetitive loss homeowners.

## **7.2.2. Outreach Strategy Implementation**

### **I. Participating Organizations**

- (D): Florida Division of Emergency Management
- (F): Federal Emergency Management Agency
- (L): Local government
- (O): Other agency/ organization
- (P): Professional development agency/ organization

### **II. Outreach Activities**

- Direct mailings to owners of severe repetitive loss properties. (D)
- Schedule regional SRL, RFC and FMA presentations and Question/ Answer sessions for local governments, homeowners and business owners. (L) (P) (O) (F) (D)
- Attend Florida League of Cities' Resource Center. (P)

- Invite home and business owners of flood mitigated structures to speak and share their experience with future, potential applicants. (L) (P) (D)
- Request attendance of Building Official Association of Florida, Code Enforcement Officers Association of Florida and the Florida Floodplain Managers Association members in the respective regional areas at the outreach meetings. (P)
- Encourage regional meetings as a networking opportunity for potential flood mitigation applicants. (L) (P) (O) (F) (D)

Other sources of outreach would include:

- Billboards
  - Community newsletters
  - Radio advertisements
  - Television commercials
  - Public transportation placards
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## 7.3 Data

### 7.3.1 Severe Repetitive Loss Properties

**Table 7.1** below provides a listing of severe repetitive loss properties and their accompanying dollar losses paid out by county. As of October 2009, Florida has 595 severe repetitive loss properties in 43 of its 67 counties. As indicated, losses total approximately \$117,840,880.07. Many communities have only one to four properties that have experienced severe flooding; however, other counties such as Escambia County which has over 100 severe loss properties where over \$30 million in total claims were paid have many more. Escambia, Pinellas, Santa Rosa and Hillsborough are among the counties in which the State will target to provide a reduction in the number of repetitive loss properties.

**Table 7.1 Severe Repetitive Loss County Summary**

<b>Severe Repetitive Loss County Summary</b>									
For the state of FLORIDA									
Data as of 10/31/2009									
County Name	Cnty Nbr	Community Name	Comm Number	Building Payments	Contents Payments	Total Payments	Average Payment	Losses	Properties
BAY COUNTY	005	Bay County*	120004	288,786.11	72,901.37	361,687.48	20,093.75	18	4
		Lynn Haven, City Of	120009	128,243.64	27,190.32	155,433.96	51,811.32	3	1
		Mexico Beach, City Of	120010	256,098.38	38,000.00	294,098.38	26,736.22	11	2
		Panama City Beach, City Of	120013	1,311,911.07	6,960.47	1,318,871.54	101,451.66	13	3
		Panama City, City Of	120017	114,377.87	32,406.90	146,784.77	36,696.19	4	1
		Parker, City Of	120011	183,208.41	.00	183,208.41	36,641.68	5	1
BREVARD COUNTY	009	Brevard County *	125092	44,370.34	25,427.57	69,797.91	17,449.48	4	1
		Melbourne, City Of	120025	668,230.85	245,252.96	913,483.81	43,499.23	21	4
BROWARD COUNTY	011	Davie, Town Of	120035	97,956.94	112,271.20	210,228.14	42,045.63	5	1
		Fort Lauderdale, City Of	125105	412,577.03	83,553.42	496,130.45	20,672.10	24	3
		Hullandale Beach, City Of	125110	159,129.53	90,502.79	249,632.32	13,868.46	18	3
		Lauderdale Lakes, City Of	120043	91,522.97	65,029.00	156,551.97	19,569.00	8	1
		Miramar, City Of	120048	172,870.73	34,800.00	207,670.73	69,223.58	3	1
		West Park, City Of	120227	100,043.37	26,769.37	126,812.74	12,681.27	10	2
		Calhoun County*	120403	25,795.16	1,244.10	27,039.26	6,759.82	4	1
CHARLOTTE COUNTY	015	Charlotte County *	120061	1,122,909.30	268,595.17	1,391,504.47	15,461.16	90	14
		Punta Gorda, City Of	120062	175,095.38	104,324.79	279,420.17	21,493.86	13	2
CITRUS COUNTY	017	Citrus County *	120063	759,790.32	223,339.25	983,129.57	35,111.77	28	6
		Crystal River, City Of	120340	325,530.59	153,546.95	479,077.54	26,615.42	18	4
CLAY COUNTY	019	Clay County *	120064	457,449.40	250,260.20	707,709.60	19,127.29	37	6
COLLIER COUNTY	021	Marco Island, City Of	120426	78,302.98	17,434.60	95,737.58	23,934.40	4	1
COLUMBIA COUNTY	023	Columbia County*	120070	31,790.37	17,068.34	48,858.71	9,771.74	5	1
DESOLO COUNTY	027	Arcadia, City Of	120073	126,208.59	52,316.04	178,524.63	35,704.93	5	1
		Desoto County*	120072	30,184.43	13,000.00	43,184.43	21,592.22	2	1
DIXIE COUNTY	029	Dixie County *	120336	271,793.25	103,860.77	375,654.02	18,782.70	20	5
DUVAL COUNTY	031	Jacksonville Beach, City Of	120078	235,395.82	174,815.83	410,211.65	22,789.54	18	3
		Jacksonville, City Of	120077	3,091,244.40	1,120,875.26	4,212,119.66	28,850.13	146	27
USCAMBIA COUNTY	033	Escambia County*	120080	2,623,783.55	478,584.14	3,102,367.69	75,667.50	41	11
		Pensacola Beach-Santa Rosa Isl	125138	23,997,180.05	4,375,933.25	28,373,113.30	58,743.51	483	102
		Pensacola, City Of	120082	5,712,221.64	305,114.22	6,017,335.86	668,592.87	9	2
FLAGLER COUNTY	035	Bunnell, City Of	120086	74,849.54	18,736.56	93,586.10	31,195.37	3	1
FRANKLIN COUNTY	037	Franklin County *	120088	886,222.48	90,567.93	976,790.41	27,133.07	36	7
GILCHRIST COUNTY	041	Gilchrist County *	120094	77,424.45	2,423.56	79,848.01	19,962.00	4	1
GULF COUNTY	045	Gulf County *	120098	110,355.58	20,123.44	130,479.02	32,619.76	4	1
HERNANDO COUNTY	053	Hernando County *	120110	177,825.30	34,192.86	212,018.16	42,403.63	5	2
HILLSBOROUGH COUNTY	057	Hillsborough County*	120112	2,096,435.19	752,349.93	2,848,785.12	27,131.29	105	22
		Tampa, City Of	120114	1,524,111.47	750,549.24	2,274,660.71	35,541.57	64	13
INDIAN RIVER COUNTY	061	Indian River County *	120119	232,260.49	71,095.00	303,355.49	75,838.87	4	1
		Vero Beach, City Of	120124	56,520.21	.00	56,520.21	28,260.11	2	1
LEE COUNTY	071	Fort Myers Beach, Town Of	120673	370,560.61	97,167.68	467,728.29	10,877.40	43	6
		Lee County*	125124	123,062.27	41,711.46	164,773.73	10,984.92	15	4
LEON COUNTY	073	Tallahassee, City Of	120144	146,332.36	62,508.32	208,840.68	41,768.14	5	1
LEVY COUNTY	075	Yankeetown, Town Of	120147	90,178.13	22,824.19	113,002.32	56,501.16	2	1
MADISON COUNTY	079	Madison County*	120149	306,358.34	18,600.55	324,958.89	19,115.23	17	4
MANATEE COUNTY	081	Anna Maria, City Of	125087	119,046.62	17,421.21	136,467.83	10,497.53	13	2
		Bradenton Beach, City Of	125091	28,247.28	11,098.91	39,346.19	9,836.55	4	1
		Bradenton, City Of	120155	1,097,226.76	411,231.98	1,508,458.74	22,855.44	66	11
		Holmes Beach, City Of	125114	46,435.02	7,085.93	53,520.95	8,920.16	6	1
		Longboat Key, Town Of	125126	445,020.75	151,924.41	596,945.16	12,182.55	49	7
		Manatee County *	120153	477,403.06	135,947.90	613,350.96	17,037.53	36	7
		Palmetto, City Of	120189	32,097.51	8,941.04	41,038.55	8,207.71	5	1

**Severe Repetitive Loss County Summary**  
For the state of FLORIDA

Data as of 10/31/2009

County Name	Cnty Nbr	Community Name	Comm Number	Building Payments	Contents Payments	Total Payments	Average Payment	Losses	Properties
MARTIN COUNTY	085	Martin County *	120161	708,936.44	133,428.65	842,365.09	28,078.84	30	6
MIAMI-DADE COUNTY	025	Hialeah, City Of	120643	193,624.48	105,485.84	299,110.32	33,234.48	9	2
		Homestead, City Of	120645	171,865.02	51,757.95	223,622.97	55,905.74	4	1
		Key Biscayne, Village Of	120648	281,819.67	120,223.82	402,043.49	30,926.42	13	3
		Metropolitan Dade County*	125098	75,828.54	32,668.29	108,496.83	27,124.21	4	1
		Miami Beach, City Of	120651	280,988.80	101,315.83	382,304.63	27,307.47	14	2
		Miami, City Of	120650	1,137,022.33	225,642.25	1,362,664.58	37,851.79	36	7
		Miami-Dade County*	120635	1,204,535.99	119,289.30	1,323,825.29	25,458.18	52	10
		North Miami, City Of	120655	37,353.01	29,175.35	66,528.36	16,632.09	4	1
		Sunny Isles Beach, City Of	120688	103,565.81	.00	103,565.81	25,891.45	4	1
		West Miami, City Of	120662	75,336.19	37,667.24	113,003.43	22,600.69	5	1
MONROE	087	Islamorada, Village Of	120424	46,066.87	34,801.39	80,868.26	20,217.07	4	1
MONROE COUNTY	087	Key West, City Of	120168	916,420.56	234,974.49	1,151,395.05	30,299.87	38	7
		Monroe County*	125129	475,370.61	191,366.53	666,737.14	25,643.74	26	6
OKALOOSA COUNTY	091	Destin, City Of	125158	1,812,873.46	208,575.81	2,021,449.27	168,454.11	12	3
		Fort Walton Beach, City Of	120174	2,369,628.92	236,457.94	2,606,086.86	217,173.91	12	3
		Okaloosa County *	120173	6,577,384.34	467,123.51	7,044,507.85	220,140.87	32	9
ORANGE COUNTY	095	Orange County *	120179	208,563.47	29,462.48	238,025.95	23,802.60	10	1
PALM BEACH COUNTY	099	Palm Beach County *	120192	171,700.61	5,215.13	176,915.74	35,383.15	5	1
		Palm Beach, Town Of	120220	890,185.84	380,782.33	1,270,968.17	45,391.72	28	5
		West Palm Beach, City Of	120279	40,725.79	.00	40,725.79	10,181.45	4	1
PASCO COUNTY	101	New Port Richey, City Of	120232	243,323.57	146,423.76	389,747.33	38,974.73	10	2
		Pasco County *	120230	302,446.30	178,988.06	481,434.36	18,516.71	26	6
		Port Richey, City Of	120244	131,390.37	116,840.10	248,230.47	41,371.75	6	1
PINELLAS COUNTY	103	Belleair Beach, City Of	125089	1,750,325.01	338,100.38	2,088,425.39	59,669.30	35	8
		Dunedin, City Of	125103	377,703.63	130,224.17	507,927.80	36,280.56	14	3
		Gulfport, City Of	125108	40,352.40	10,159.39	50,511.79	8,418.63	6	1
		Indian Rocks Beach, City Of	125117	122,444.37	34,418.18	156,862.55	19,607.82	8	1
		Mudroot Beach, City Of	125127	2,065,589.78	1,310,016.60	3,375,606.38	19,179.58	176	27
		North Redington Beach, Town Of	125133	304,238.10	10,229.76	314,467.86	39,308.48	8	1
		Pinellas County *	125139	247,873.61	156,141.94	404,015.55	23,765.62	17	4
		Redington Beach, Town Of	125140	620,790.77	339,861.65	960,652.42	14,555.34	66	11
		St. Pete Beach, City Of	125149	159,242.37	75,846.89	235,089.26	12,373.12	19	4
		St. Petersburg, City Of	125148	1,766,013.91	1,021,626.66	2,787,640.57	21,118.49	132	30
Tarpon Springs, City Of	120259	231,632.65	162,636.87	394,269.52	26,284.63	15	3		
Treasure Island, City Of	125153	255,735.53	141,870.65	397,606.18	13,253.54	30	6		
POLK COUNTY	105	Polk County *	120261	76,401.57	17,668.95	94,070.52	15,678.42	6	1
SANTA ROSA COUNTY	113	Milton, City Of	120276	47,065.63	20,000.00	67,065.63	33,532.82	2	1
		Santa Rosa County *	120274	10,761,953.98	1,891,881.91	12,653,835.89	75,320.45	168	44
SARASOTA COUNTY	115	Sarasota County *	125144	1,351,426.89	474,671.17	1,826,098.06	19,021.85	96	17
		Sarasota, City Of	125150	212,376.06	167,888.58	380,264.64	21,125.81	18	4
ST. JOHNS COUNTY	109	St. Johns County *	125147	224,282.28	60,220.08	284,502.36	17,781.40	16	2
ST. LUCIE COUNTY	111	Fort Pierce, City Of	120286	194,236.75	83,462.36	277,699.11	46,283.19	6	2
		St. Lucie County *	120285	1,303,752.49	462,096.74	1,765,849.23	37,571.26	47	8
SUWANNEE COUNTY	121	Suwannee County*	120300	459,543.90	36,740.67	496,284.57	24,814.23	20	4
TAYLOR COUNTY	123	Taylor County*	120302	82,073.69	38,436.18	120,509.87	30,127.47	4	1
VOLUSIA COUNTY	127	Ormond Beach, City Of	125136	36,154.77	875.16	37,029.93	7,405.99	5	1
		Port Orange, City Of	120313	117,354.39	76,260.47	193,614.86	64,538.29	3	1
		South Daytona, City Of	120314	107,789.79	52,623.10	160,412.89	40,103.22	4	1
		Volusia County *	125155	790,729.99	205,540.59	996,270.58	124,533.82	8	2
WAKULLA COUNTY	129	Wakulla County *	120315	137,137.15	52,222.98	189,360.13	21,040.01	9	3
WALTON COUNTY	131	Walton County *	120317	1,947,609.89	172,847.33	2,120,457.22	47,121.27	45	11
TOTAL				95,860,764.23	21,980,115.84	117,840,880.07	40,232.46	2,929	592

### 7.3.2 Validated Repetitive Loss Structures

**Table 7.2** provides a summary of Florida's validated repetitive loss structures by jurisdiction as of September 30, 2009. Miami-Dade, Pinellas, Escambia and Santa Rosa Counties represent over 45 percent of the repetitive loss structures in Florida.

**Table 7.2 Summary of Florida Repetitive Loss Validated Data as of 09/30/2009**

<i>Florida County</i>	<i>Number RL properties 9-30-09</i>
Alachua	5
Baker	7
Bay	419
Bradford	4
Brevard	142
Broward	575
Calhoun	11
Charlotte	146
Citrus	375
Clay	69
Collier	60
Columbia	23
DeSoto	28
Dixie	79
Duval	283
Escambia	1434
Flagler	19
Franklin	154
Gadsden	2
Gilchrist	33
Glades	1
Gulf	66
Hamilton	16
Hardee	6
Hendry	1
Hernando	138
Highlands	6
Hillsborough	430
Holmes	24
Indian River	202
Jackson	4
Jefferson	0
Lafayette	32
Lake	7
Lee	659
Leon	84
Levy	78

Liberty	0
Madison	8
Manatee	402
Marion	6
Martin	195
Miami-Dade	3437
Monroe	912
Nassau	15
Okaloosa	657
Okeechobee	12
Orange	19
Osceola	7
Palm Beach	286
Pasco	662
Pinellas	1486
Polk	36
Putnam	22
Santa Rosa	997
Sarasota	338
Seminole	32
St. Johns	70
St. Lucie	275
Sumter	3
Suwannee	27
Taylor	30
Union	1
Volusia	248
Wakulla	160
Walton	281
Washington	7
<b>Total repetitive loss properties in Florida as of 9-30-09</b>	<b>16,253</b>

Note: The data contained on this report contains repetitive loss properties as well as mitigated properties, which are no longer repetitive.

### 7.3.2 2009 Repetitive Loss Status

As of 2009, Florida had 16,253 repetitive loss properties totaling \$1,320,095,098.96. Over 2,500 of these properties have actually been mitigated. The following spreadsheet provides a listing of repetitive loss properties and their accompanying dollar losses paid out by county and local municipality.

**Table 7.3 Repetitive Loss County Summary**

<b>Repetitive Loss County Summary</b>											
<b>For the state of FLORIDA</b>											
<b>Data as of 10/31/2009</b>											
<b>County Name</b>	<b>City Nbr</b>	<b>Community Name</b>	<b>Comm Number</b>	<b>Building Payments</b>	<b>Contents Payments</b>	<b>Total Payments</b>	<b>Average Payment</b>	<b>Losses</b>	<b>Properties</b>		
<b>ALACHUA COUNTY</b>	001	Alachua County*	120001	192,996.77	48,387.91	241,384.68	40,230.78	6	3		
		Alachua, City Of	120064	67,308.82	.00	67,308.82	33,654.41	2	1		
		Gainesville, City Of	125107	4,357.04	.00	4,357.04	2,178.52	2	1		
<b>BAKER COUNTY</b>	003	Baker County *	120419	211,772.10	63,290.31	275,062.41	25,005.67	11	5		
		Macclemmy, City Of	120590	86,614.17	25,650.76	112,264.93	28,066.23	4	2		
<b>BAY COUNTY</b>	005	Bay County*	120004	16,964,956.47	3,392,288.79	20,357,245.26	52,064.57	391	168		
		Callaway, City Of	120005	1,142,980.67	334,323.81	1,477,304.48	36,031.82	41	18		
		Lynn Haven, City Of	120009	3,951,968.69	1,292,695.12	5,244,663.81	38,849.36	135	60		
		Mexico Beach, City Of	120010	1,130,093.72	202,894.92	1,332,988.64	27,770.60	48	18		
		Panama City Beach, City Of	120013	20,065,051.47	3,376,820.07	23,441,871.54	91,928.91	255	112		
		Panama City, City Of	120012	2,132,223.98	311,928.93	2,444,152.91	28,420.38	86	37		
		Parker, City Of	120011	214,776.44	.00	214,776.44	30,682.35	7	2		
		Springfield, City Of	120014	75,221.62	11,860.50	87,082.12	8,708.21	10	4		
		Bradford County *	120015	105,810.11	2,075.00	107,885.11	11,987.23	9	4		
<b>BREVARD COUNTY</b>	009	Brevard County *	125092	3,742,540.52	652,958.81	4,395,499.33	26,320.36	167	77		
		Cape Canaveral Port Authority	120619	16,562.43	585.91	17,148.34	8,574.17	2	1		
		Cape Canaveral, City Of	125094	57,806.15	69.96	57,876.11	8,268.02	7	3		
		Cocoa Beach, City Of	125097	93,494.07	41,984.52	135,478.59	19,354.08	7	3		
		Cocoa, City Of	120020	337,220.74	80,397.84	417,618.58	46,402.06	9	4		
		Grant-Valkaria, Town Of	120224	192,425.13	66,300.43	258,725.56	25,872.56	10	5		
		Indianlantic, Town Of	125115	209,471.39	.00	209,471.39	29,924.48	7	3		
		Indian Harbor Beach, City Of	125116	81,495.85	26,799.60	108,295.45	54,147.73	2	1		
		Malabar, Town Of	120024	211,566.27	27,933.57	239,499.84	29,937.48	8	4		
		Melbourne Beach, Town Of	125128	68,143.43	17,788.65	85,932.08	10,741.51	8	4		
		Melbourne, City Of	120025	1,202,819.05	413,368.60	1,616,187.65	27,865.30	58	21		
		Palm Bay, City Of	120404	539,576.90	137,355.89	676,932.79	32,234.89	21	9		
		Rockledge, City Of	120027	166,967.04	9,552.38	176,519.42	44,129.86	4	2		
		Satellite Beach, City Of	120028	261,621.66	100,000.00	361,621.66	72,324.33	5	2		
		West Melbourne, City Of	120335	45,863.45	17,311.89	63,175.34	9,025.05	7	3		
		Broward County*	125093	65,211.97	37,603.49	102,815.46	7,343.96	14	6		
		<b>BROWARD COUNTY</b>	011	Coconut Creek, City Of	120031	2,920.00	.00	2,920.00	1,460.00	2	1
				Cooper City, City Of	120032	17,909.19	2,339.00	20,248.19	2,531.02	8	4
				Coral Springs, City Of	120033	179,083.30	80,826.07	259,909.37	12,995.47	20	10
Dania Beach, City Of	120034			688,057.10	217,780.20	905,837.30	13,935.96	65	27		
Davis, Town Of	120035			416,096.80	379,295.90	795,392.70	16,232.50	49	20		
Deerfield Beach, City Of	125101			72,937.00	18,281.10	91,218.10	10,135.34	9	4		
Fort Lauderdale, City Of	125105			1,725,044.62	1,580,223.82	3,305,268.44	16,444.12	201	68		
Hallandale Beach, City Of	125110			4,388,096.78	2,492,653.89	6,880,750.67	27,970.53	246	83		
Hilliboro Beach, Town Of	120040			9,665.33	.00	9,665.33	4,832.67	2	1		
Hollywood, City Of	125113			1,792,883.47	953,876.60	2,746,760.07	10,687.78	257	108		
Lauderdale By The Sea, Town Of	125123			16,974.25	4,943.78	21,918.03	7,306.01	3	1		
Lauderdale Lakes, City Of	120043			245,149.19	100,380.30	345,529.49	8,427.55	41	16		
Lauderhill, City Of	120044			393,685.91	134,067.35	527,753.26	9,099.19	58	27		
Lazy Lake, Village Of	120045			6,284.90	.00	6,284.90	3,142.45	2	1		
Lighthouse Point, City Of	125125			12,734.07	22,263.99	34,998.06	8,749.52	4	2		
Margate, City Of	120047			60,550.71	18,997.53	79,548.24	3,615.83	22	10		
Miramar, City Of	120048			508,669.55	171,502.63	680,172.18	8,833.40	77	37		

**Repetitive Loss County Summary**  
For the state of FLORIDA

Data as of 10/31/2009

County Name	City Nbr	Community Name	Comm Number	Building Payments	Contents Payments	Total Payments	Average Payment	Losses	Properties
BROWARD COUNTY	011	North Lauderdale, City Of	120049	86,036.78	12,618.25	98,655.03	5,803.24	17	8
		Oakland Park, City Of	120050	1,252,734.65	589,706.08	1,842,440.73	15,353.67	120	46
		Parkland, City Of	120051	8,859.34	1,574.63	10,433.97	5,216.99	2	1
		Pembroke Park, Town Of	120052	255,179.80	340,051.04	595,230.84	17,006.60	35	10
		Pembroke Pines, City Of	120053	169,470.42	26,186.42	195,656.84	8,152.37	24	11
		Plantation, City Of	120054	85,701.43	16,358.86	102,060.29	4,252.51	24	12
		Pompano Beach, City Of	120055	401,615.18	77,585.35	479,200.53	16,524.16	29	12
		Southwest Ranches, Town Of	120691	12,191.35	8,707.63	20,898.98	10,449.49	2	1
		Sunrise, City Of	120328	120,179.13	48,739.44	168,918.57	9,384.36	18	8
		Tamarac, City Of	120058	110,314.28	47,907.31	158,221.59	7,191.89	22	10
		West Park, City Of	120222	487,604.04	250,206.74	737,810.78	11,900.17	62	18
		Weston, City Of	120678	97,828.08	11,690.04	109,518.12	13,689.77	8	3
		Wilton Manors, City Of	125156	118,562.75	26,154.69	144,717.44	8,512.79	17	7
		CALHOUN COUNTY	013	Blountstown, City Of	120060	169,748.36	36,719.79	206,468.15	25,808.52
Calhoun County*	120403			365,990.80	55,627.28	421,618.08	21,080.90	20	7
CHARLOTTE COUNTY	015	Charlotte County*	120061	3,811,862.19	934,901.84	4,746,764.03	11,465.61	414	124
		Punta Gorda, City Of	120062	645,506.68	208,845.69	854,352.37	12,944.73	66	22
CITRUS COUNTY	017	Citrus County*	120063	9,346,975.92	3,518,189.30	12,865,165.22	23,562.57	546	230
		Crystal River, City Of	120340	6,511,188.21	2,358,579.38	8,869,767.59	24,985.26	355	145
CLAY COUNTY	019	Clay County*	120064	2,815,383.48	824,960.25	3,640,343.73	17,252.81	211	65
		Green Cove Springs, City Of	120065	5,652.50	.00	5,652.50	2,826.25	2	1
		Orange Park, City Of	120066	52,387.08	5,243.74	57,630.82	8,232.97	7	3
COLLIER COUNTY	021	Collier County*	120067	1,798,773.04	416,960.29	2,215,733.33	23,080.56	96	39
		Everglades City, City Of	125104	317,138.88	63,594.75	380,733.63	34,612.15	11	5
		Marco Island, City Of	120426	78,302.98	17,434.60	95,737.58	23,934.40	4	1
		Naples, City Of	125130	601,886.09	138,992.18	740,878.27	18,521.96	40	15
COLUMBIA COUNTY	023	Columbia County*	120070	557,917.04	93,580.20	651,497.24	10,341.23	63	23
DESO TO COUNTY	027	Arcadia, City Of	120073	331,123.52	118,129.86	449,253.38	21,393.02	21	6
		Desoto County*	120072	764,455.78	273,892.49	1,038,348.27	18,216.64	57	22
DIXIE COUNTY	029	Cross City, Town Of	120074	33,265.57	5,398.44	38,664.01	19,332.01	2	1
		Dixie County*	120336	2,143,547.59	761,815.57	2,905,363.16	17,293.83	168	71
		Horseshoe Beach, Town Of	120326	220,886.78	42,409.50	263,296.28	17,553.09	15	7
DUVAL COUNTY	031	Atlantic Beach, City Of	120075	54,246.30	3,206.08	57,452.38	3,191.80	18	8
		Jacksonville Beach, City Of	120078	814,409.75	342,702.14	1,157,111.89	17,016.35	68	21
		Jacksonville, City Of	120077	13,540,922.31	5,806,764.08	19,347,686.39	26,216.38	738	253
		Neptune Beach, City Of	120079	17,638.41	12,580.76	30,219.17	6,043.83	5	2
ESCAMBIA COUNTY	033	Escambia County*	120080	81,817,454.06	14,506,694.85	96,324,148.91	85,697.64	1,124	449
		Pensacola Beach-Santa Rosa Isl	125138	135,914,846.51	28,302,616.02	164,217,462.53	58,586.32	2,803	939
		Pensacola, City Of	120082	12,933,652.58	2,287,603.19	15,221,255.77	123,750.05	123	45
FLAGLER COUNTY	035	Beverly Beach, Town Of	120569	6,288.28	.00	6,288.28	3,144.14	2	1
		Bunnell, City Of	120086	148,585.69	32,296.07	180,881.76	36,176.35	5	2
		Flagler Beach, City Of	120087	362,279.27	91,435.24	453,714.51	20,623.39	22	11
		Flagler County*	120085	185,410.47	55,310.23	240,720.70	17,194.34	14	6
FRANKLIN COUNTY	037	Apalachicola, City Of	120089	102,514.35	85,657.61	188,171.96	31,361.99	6	2
		Carrabelle, City Of	120090	132,092.33	44,310.64	176,402.97	29,400.50	6	3
		Franklin County*	120088	7,945,717.87	1,397,416.89	9,343,134.76	23,069.47	405	150
GADSDEN COUNTY	039	Gadsden County*	120091	34,344.18	8,492.18	42,836.36	10,709.09	4	2

NOTE: THE DATA CONTAINED ON THIS REPORT CONTAINS REPETITIVE LOSS PROPERTIES AS WELL AS MITIGATED PROPERTIES (PROPERTIES THAT ARE NO LONGER REPETITIVE).

### 7.3.3 Severe Repetitive Loss Totals by State

As of September 2009, the State of Florida is ranked 4<sup>th</sup> nationally in severe repetitive loss totals by state. Nevertheless, the state has implemented an aggressive strategy to protect life and property through retrofitting flood prone structures. The State of Florida has had to request a waiver to the financial cap of the Flood Mitigation Assistance program due to this aggressive strategy. The waiver was approved by David I. Maurstad, FEMA/Assistant Administrator for Mitigation, on April 23, 2007.

**Table 7.4 SRL Program Property Totals by State**

<i>State</i>	<i>No. of SRL Properties</i>
Louisiana	3009
Texas	1704
New Jersey	637
<b>Florida</b>	<b>579</b>
Pennsylvania	278
North Carolina	275
Alabama	245
New York	241
Mississippi	208
California	164
Missouri	154
Kentucky	111
Massachusetts	104
Washington	100
Virginia	93
Illinois	93
Connecticut	81
Oklahoma	79
Indiana	65
West Virginia	56
Ohio	51
Georgia	36
South Carolina	27
Tennessee	23
Iowa	22
Arkansas	17
New Hampshire	14
Puerto Rico	13
Delaware	13
Maryland	8
Hawaii	8

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Oregon	8
Kansas	7
Michigan	6
Maine	4
Nebraska	4
Virgin Islands	3
Wisconsin	3
Rhode Island	2
Minnesota	2
North Dakota	1
Alaska	1
Vermont	0
District of Columbia	0
New Mexico	0
Colorado	0
Montana	0
South Dakota	0
Utah	0
Wyoming	0
American Samoa	0
Arizona	0
Guam	0
Mariana Islands	0
Nevada	0
Idaho	0
<b><i>Total SRL Properties</i></b>	<b><i>8549</i></b>