



Making Corrections to the Repetitive Loss List

— A Handout for the National Flood Insurance Program's Community Rating System —

To accompany the new process by which CRS-participating communities obtain repetitive loss data, FEMA also has a new process in place for submitting any corrections that a community needs to make to its repetitive loss list, using the Repetitive Loss Update Worksheet, also known as the AW-501.

The procedure below was described in the April/May 2020 issue of the newsletter, NFIP/CRS Update. That issue also included explanations of other procedures for obtaining and managing repetitive loss data. It can be downloaded from the [FEMA website](#).

Historically, CRS communities submitted to the Insurance Services Office, Inc. (ISO) corrections to their repetitive loss properties, such as duplicate listings, address corrections, verified mitigation efforts, and incorrect community identification numbers. ISO is no longer processing these corrections, as FEMA has brought this task in house. All corrections are now to be sent directly to FEMA at NFIPUnderwritingMailbox@fema.dhs.gov. Below is guidance as outlined in the *Flood Insurance Manual*. Documentation required to correct or update a property's prior loss information includes but is not limited to the following:

Invalid Loss History Association—Documentation that shows

- Incorrectly linked addresses and/or losses; or
- A second address added to a Property Locator Record.

Property Value Updates—The property value is based on market value, which must be shown on one of the following documents:

- Property tax assessment; or
- Property appraisal.

Mitigation Action

- Elevation Certificate based on finished construction of the new or improved building;
- Color photographs of the building before the improvement;
- Color photographs of the building after the improvement;
- Photographs of the flood vents/openings (if applicable);
- Source of funding for the mitigation action (state, local, or individual);
- Demolition permit (if the building was demolished and rebuilt);
- Building permit (if the building was elevated or rebuilt); and
- In Zone B, C, or X, a signed statement from a community official that shows mitigation was approved by the community.

Required documents should be mailed to NFIP Bureau and Statistical Agent, Attn: Underwriting, 8400 Corporate Drive, Suite 350, Hyattsville, Maryland 20785, or sent via email to NFIPUnderwritingMailbox@fema.dhs.gov.