Accessing NFIP Repetitive & Severe Repetitive Loss Data

March2024

Overview

It is important for all National Flood Insurance Program (NFIP) communities to understand the areas in the community that are subject to frequent flooding. Repetitive loss and Severe Repetitive Loss property data from the NFIP can help identify these areas and help the community identify ways to mitigation flood risk. Additionally, the NFIP's Community Rating System (CRS) requires a review of repetitive loss data with each CRS community verification cycle visit.

Community repetitive loss and Severe Repetitive Loss data are maintained in the Federal Emergency Management Agency's (FEMA) PIVOT system. Individual property data for the NFIP includes Personally Identifiable Information (PII), such as addresses and names of owners. Therefore, communities must have an **Information Sharing Access Agreement or ISAA** in place with FEMA before data can be provided. Once an ISAA is executed, communities may request repetitive loss and Severe Repetitive Loss data from the FEMA Regional Office.

ISAAs Are Good for 3 Years

- ISAAs expire after three years from the date of issuance. There is not a reminder before the expiration. Please be aware of the date and initiate a new ISAA before the current ISAA expires. This will ensure there is no lag in access to the NFIP data that includes PII.

- A request for NFIP data may be made at any time within the 3-year window through the FEMA Regional Office once an ISAA is in place.

Establishing an ISAA

Most communities need to sign an ISAA with FEMA, however some states have an ISAA in place with FEMA that allows them to establish an ISAA with communities. Contact your [State's Floodplain Administrator](#) as a first step. As needed, the State's Floodplain Administrator can provide the name and contact information of the [FEMA Regional Flood Insurance Liaison](#).

Steps for obtaining an ISAA

1. The community needs to contact the Regional Flood Insurance Liaison to request that an ISAA be developed.

2. The Regional Flood Insurance Liaison will ask for information pertaining to the ISAA development, such as:

   - What NFIP data will be requested? For example, repetitive loss data, Severe Repetitive Loss data, other NFIP data for your community.
   - How will the requested data be used? For example, for CRS requirements, updating a mitigation plan, developing a grant application, and/or other NFIP data used for CRS credit.
   - Who will use the data?
   - Does the data relate to a declared disaster and/or declared emergency?

3. A draft ISAA will be developed and sent to the community for review and signatures.

4. After receiving the draft ISAA, as the submitting party, the community signs the agreement and submits it to the Regional Flood Insurance Liaison for processing.

5. The ISAA will be processed through FEMA and an executed copy will be sent to the community. Once the ISAA is in place, the requested data (or access) can be provided by the Regional Flood Insurance Liaison. The ISAA will be good for three years.

Things To Consider in Developing an ISAA

- **Don't limit your ISAA.** When requesting the ISAA include all the possible uses (data sets) you can think of that may include PII data. This will ensure you can request different data sets, as needed, without needing to complete additional ISAAs.

- **Include as many signatories as possible and keep them current.** The community's Chief Executive Officer must sign the ISAA, however the ISAA allows for up to five signatories. Use as many of those slots as possible. This will allow updates to the ISAA by any of the signatories rather than relying on a single point of contact to request data. If any of the signatories are replaced in their roles remember to update your ISAA accordingly so that the new individual(s) can request data as needed.

- **Consider third parties or consultants.** If your community uses the services of a consultant to assist with the CRS or other functions requiring the use of data, the consultant's name will need to be included in the ISAA in order for your community to share the data with them. Note that the Federal Privacy Act applies at all times to all users of NFIP data that contains PII.

Requesting and Updating NFIP Data

When an ISAA is executed, communities may contact the RFIL to request repetitive loss, Severe Repetitive Loss and other NFIP data for their community. Be sure to specify to the RFIL whether you need repetitive loss data for CRS or for mitigation planning or grants. Repetitive loss definitions vary.

All NFIP communities are encouraged to update repetitive loss and Severe Repetitive Loss data, and CRS participating communities are required to review and update the data with each verification cycle visit. If any data is found to be incorrect or needs to be updated, use the FEMA NFIP Repetitive Loss Property Update Form. Submit all forms via email to NFIPUnderwritingMailbox@fema.dhs.gov, or the forms may be mailed to:

NFIP Bureau and Statistical Agent, Attn: Underwriting
8400 Corporate Drive, Suite 350
Hyattsville, Maryland 20785

CRS Definitions

- Repetitive loss property: A property for which two or more National Flood Insurance Program losses of at least $1,000 each have been paid within any 10-year rolling period since 1978.

- Severe Repetitive Loss property: As defined in the Flood Insurance Reform Act of 2004, those 1–4 family properties (and non-residential buildings) that have had four or more claims of more than $5,000 or two or more claims that cumulatively exceed the building's value.

For More Information:

Contact the FEMA Regional Office for your State or your State's Floodplain Administrator. Also, visit the FEMA's CRS website.

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