

Get Your Data: Repeat Flood Data Available to Communities

An expanded FEMA flood loss dataset is now available to Region 6 communities, tribal and state partners, and local officials, to enhance floodplain management, disaster recovery, planning, and mitigation grant funding activities. The dataset captures structures with National Flood Insurance Program (NFIP) repeat flood insurance losses and structures with two or more FEMA Individual Assistance (IA) flood damage inspections.

About This Resource

Learn about available repeat flood loss data, its' applications, and how to request it from FEMA. View FEMA websites with publicly available flood loss data accessible at any time.

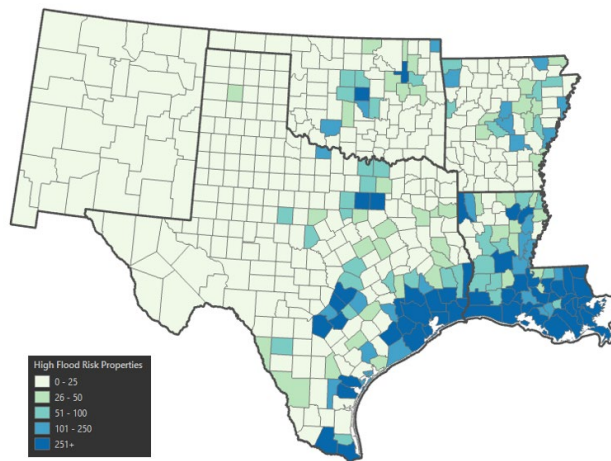


Figure 1. Region 6 Repeat Flood Heat Map

Available Data

Local officials can request access to NFIP loss data including NFIP policies, NFIP claims, NFIP repetitive loss (RL) data, Group Flood Insurance Policies (GFIPs), IA flood loss data (which includes address-level data for structures in your community with two or more FEMA IA flood losses), and structures with an obtain and maintain flood insurance requirement. Incorporating IA losses in the dataset provides an equity lens when assessing areas prone to repeated flooding in your community, considering those who do not have or may not be able afford flood insurance.



FEMA

NFIP Data

A spreadsheet will be provided with tabs for active NFIP policies, claims, and repetitive losses. Repetitive loss definitions vary between FEMA programs, but generally RL structures have two or more \$1,000 NFIP claims payments in a 10-year and severe repetitive loss (SRL) structures have four or more \$5,000 claims (or two claims where the total of the payments is greater than the property's value) in a 10-year period.

- **Active policies** by address with policy effective and expiration dates including Group Flood Insurance Policy (GFIPs) data which shows up as a 36-month policy term.
- **Claims** by address with date of loss and claim status
- **Repetitive loss** by address with dates of loss, building and contents payments, mitigation status, NFIP Repetitive Loss, NFIP Severe Repetitive Loss, Flood Mitigation Assistance (FMA) Repetitive Loss, FMA Severe Repetitive Loss

IA Flood Loss Data

If available, a spreadsheet will be provided identifying properties experiencing repetitive flooding, often untracked due to the absence of NFIP policies. By applying similar NFIP RL and SRL definitions to structures that have two or more or four or more FEMA IA flood losses for federally declared disasters, a wider, more equitable view of repetitively flooded structures in a community may be identified. A tab in the spreadsheet will also identify structures with the requirement to obtain and maintain flood insurance after federal disaster assistance. These residents are a highly vulnerable population, because if they do not get and keep flood insurance, they will not be eligible for future FEMA disaster assistance for repairs or replacement after a flood event. Click [here](#) to learn more about the requirement.

- **IA Repetitive Loss and IA Severe Repetitive Loss** by longitude and latitude
- **Obtain and maintain** by address including federal disaster declaration number

Community Profiles

Upon request, a PDF report detailing repeatedly flooded structures within your area may be included in your data package, subject to availability. Presently, this product is available primarily to communities in Texas and Louisiana. Community Profiles include Social Vulnerability Index scores, insurance coverage gaps, cumulative historical loss, and more. If a Community Profile is not yet available in your community, you could create a similar product by overlaying your NFIP and IA data from FEMA in a GIS map.

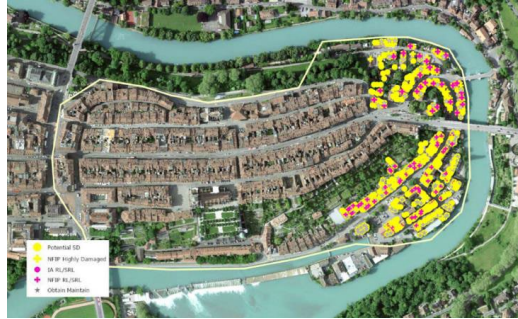


Figure 2. Community Profile Example

Data Uses

Community-level data applications may include:

- Use GIS to map neighborhood-level hotspots.
- Update your FEMA hazard mitigation plans and Community Rating System (CRS) Repetitive Loss Area Analysis.
- Develop or update planning and zoning ordinances and regulate repeatedly flooded areas (including Zone X).
- Educate and conduct outreach to property owners about flood losses in the area, flood insurance, and the obtain and maintain requirement.
- Include FEMA IA RL areas in mitigation grant applications for the Benefit-Cost Analysis.

Requesting Data

To obtain both your NFIP data and IA flood loss properties dataset, an Information Sharing Access Agreement (ISAA), a legal agreement between FEMA and communities, must be approved and in place. This agreement allows FEMA to share address-level data containing personally identifiable information (PII). Pursuant to the terms of the ISAA, communities may not release the provided information to third parties, including third-party contractors, other jurisdictions, or government agencies, unless specified in the agreement.

TO START AN ISAA REQUEST:

- Prepare a data request letter on your community's official letterhead. Start by using the FEMA Region 6 Data Request Template.
- Email your data request letter to johne.bowman@fema.dhs.gov.

Tips for the ISAA Approval Process:

- List as the Point of Contact (POC) the designated signatory who will sign the data sharing agreement. If the listed POC cannot sign, the document will need rewriting before proceeding. If you are unsure who can sign the document, consult your community's legal representative.
- List all personnel who require access to the data. Include key individuals like floodplain administrators, emergency managers, public works staff, planning and zoning staff, and grants coordinators to avoid future ISAA adjustments.
- Ensure that the Third-Party Data Sharing section in the request letter lists all recipients when sharing data with contractors or community members. Contractors representing communities should be listed as third parties on the community's ISAA signed by local officials.
- Don't limit your ISAA; include all potential data uses involving PII data in your initial request to avoid additional ISAA submissions.

Upon receipt of your data request, FEMA Region 6 will review and forward it to FEMA Headquarters for approval. Once approved you will receive an approved ISAA along with the requested data.

Utilize FEMA's Publicly Available, Aggregate Flood Loss Data Sources

- [OpenFEMA Data Sets | FEMA.gov](#)
- [Flood Insurance Data and Analytics \(floodsmart.gov\)](#)
- [Historical NFIP Claims Information and Trends | FloodSmart](#)
- [Historical Flood Risk and Costs | FEMA.gov](#)
- [Disaster Declarations for States and Counties | FEMA.gov](#)