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Flood Mitigation Decision Tool for Target Repetitive Loss Properties in Jefferson Parish

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FLOOD MITIGATION DECISION TOOL FOR TARGET REPETITIVE LOSS PROPERTIES IN JEFFERSON PARISH

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ABSTRACT

For decades Louisiana, especially Jefferson and Orleans parishes, has been affected severely by floods. These two parishes have experienced fifteen significant flood events in twenty six years from 1978 to 2004, either due to tropical weather or strong rainfall events. Those floods have resulted in billions of dollars in damages.

In 1996 the Congress authorized a large flood control project called Southeast Louisiana Urban Flood Control Project (SELA). SELA is a large scale project that once complete, will improve the channels and the pumping stations in Orleans, Jefferson, and St. Tammany parishes.

FEMA has limited sources for non-structural mitigation projects. Hence it is crucial to select the right properties for mitigation. This study focuses on identifying and creating a priority list of the properties in Jefferson Parish which will not have 100-year flood protection after all SELA projects are in place. These properties will require alternative non-structural mitigation measures.

CHAPTER1 INTRODUCTION

Floods have been, and continue to be, the most destructive natural hazard in terms of damage and economic loss to the nation. It is also the most common type of natural disaster, with forty percent of all natural disasters worldwide[1]. Every year, flooding causes over ninety percent of the disaster-related property damage in the United States. It occurs within all fifty states and accounts for over seventy five percent of all Presidential disaster declarations. Flood-related losses have risen to $6 billion per year, from approximately $3.3 billion annually in the mid-1980s[2].

Not only do floods cause damage, they can be deadly. Floods are responsible for the deaths of 2,036 people since 1995. Table 1.1 shows the death toll since 1995 in the United States.

[1] Ohl, Christopher A. and Tapsell, Sue. *British Medical Journal.* Nov.11 2000. Database online. Available from http://www.findarticles.com/p/articles/mi_m0999/is_7270_321/ai_68361377. Accessed February 22, 2005.

[2] U.S. General Accounting Office, *National Flood Insurance Program,* GAO Report GAO-04-401T (Washington: March 25, 2004). Database online available from http://www.gao.gov/new.items/d04401t.pdf Accessed November 12, 2005

Table 1.1 Total flood fatalities in Louisiana and United States

Year	Louisiana	United States
2005	800*	1200*
2004	0	82
2003	1	86
2002	0	49
2001	0	48
2000	0	38
1999	0	68
1998	1	136
1997	1	118
1996	0	131
1995	6	80
Total	809	2036

*Estimated numbers

After the devastating May 1995 flood that was responsible for seven deaths and more than $1 billion in damages, The Congress authorized a large flood control project called Southeast Louisiana Urban Flood Control Project (SELA) in 1996. SELA consists of fifty construction projects in Jefferson Parish that will improve the channels and pumping stations and generally provide flood protection from a ten-year rainfall event, while reducing damages for larger events. Today, more than half of the projects in SELA have been completed and those projects have already reduced flood damages in Jefferson Parish. However, because of its bowl shape and 64.16[3] inch annual rain average, flooding continues to be a huge problem for the parish.

[3] Swanson, Bob. *Ask the expert.* USA Today. Database online. Available from http://blogs.usatoday.com/weather/rain/index.html-usa today. Accessed June 9, 2006.

From 1978 to January 2005, National Flood Insurance Program (NFIP), a component of Federal Emergency Management Agency (FEMA), has received 44,471 claims from the parish and paid $472 million[4] to cover the damage. To solve this continuous problem, FEMA, the State of Louisiana and Jefferson Parish officials work together on mitigation efforts. FEMA created a list called Repetitive Loss Properties (RLP) which includes properties with greatest number of claims and paid losses since 1978. This list has more than 7,000 properties just in Jefferson Parish. Target Repetitive Loss Properties, a subset of RLP list, contains 1,233 properties which have the highest risk of flooding[5].

The purpose of this study is to identify the properties that will not have 100-yr flood protection after all SELA projects are completed and sort them from the most severe to least severe properties. By this way, mitigation efforts can be aimed at the properties that will have the most benefits.

[4] "NFIP Policy & Claim Statistics for Flood Insurance". Washington D.C. Federal Emergency Management Agency. Database online. Available from http://www.fema.gov/business/nfip/statistics/pcstat.shtm logged on June 17, 2005

[5] King, Rawle O. *Federal Flood Insurance: The Repetitive Loss Problem*. CRS Report for Congress June 30, 2005. Database Online. Available from http://www.fas.org/sgp/crs/misc/RL32972.pdf. Accessed December 3, 2005.

CHAPTER 2 REPETITIVE LOSS PROPERTIES AND NFIP

2.1 Federal Emergency Management Agency (FEMA)

Federal Emergency Management Agency, FEMA, has existed in different names and forms for over 200 years. Its mission is to organize the federal response to a disaster that occurs in the United States which can not be handled by the resources of the local and municipal authorities. In a large scale disaster, FEMA organizes and works with 28 Federal partners and the American Red Cross in order to supply necessary help such as food, water, medical services, and search and rescue operations to the disaster area.

Today, with its more than 2,600 full-time and 5,000 standby employees[6], FEMA assists the public in preparing for, responding to and recovering from any kind of disaster such as earthquake, hurricane, flood, tornado, fire, or a terrorist attack.

Since 2003, FEMA is under control of the Department of Homeland Security, DHS, along with twenty one other federal agencies. All of the FEMA programs, with one exception, shifted under direct control of the DHS. Today, the only program FEMA manages directly is the National Flood Insurance Program, NFIP.

2.2 National Flood Insurance Program (NFIP)

In reply to the growing cost of damages caused by floods, Congress created the National Flood Insurance Program (NFIP) in 1968 with the purpose of reducing future flood losses through flood hazard identification, floodplain management (i.e., land use controls and building

[6] "Federal Emergency Management Agency History". Washington D.C. Federal Emergency Management Agency Database online. Available from http://www.fema.gov/about/history.shtm. Accessed on April 13, 2006.

codes), and insurance protection. Nearly 20,000 communities across the United States and its territories participate in the NFIP[7]. The Mitigation Division, a component of the Federal Emergency Management Agency (FEMA), manages the NFIP, and oversees the floodplain management and mapping components of the program.

In order to take part in the NFIP, communities must accept a floodplain management ordinance, complete their Flood Insurance Rate Maps (FIRM) that delineate flood prone areas known as Special Flood Hazard Areas (SFHA), and agree to adjust development within the 100-year floodplain. The national standard that the floodplain management and insurance requirements of the NFIP are based on is a 100-year flood. Although "100-year flood" sounds as though the flood happens once every 100 years, this is a common misunderstanding. Actually it means a flood that has a one percent chance of happening in any given year. Table 2.1 shows the statistical chances of flooding in a given year, over different periods of time.

Table 2.1 The statistical chances of flooding a building located in one of these higher risk flood areas has over different periods of time

Period of Time	10 Year Flood	25 Year Flood	50 Year Flood	100 Year Flood
1year	10%	4%	2%	1%
10 years	65%	34%	18%	10%
20 years	88%	56%	33%	18%
30 years	96%	71%	45%	26%
50 years	99%	87%	64%	39%

[7] "National Flood Insurance Program" Washington D.C. Federal Emergency Management Agency. Database online. Available from http://www.fema.gov/plan/prevent/floodplain/How_the_NFIP_works.shtm. Accessed on November 25, 2006.

As of January 2005, the NFIP offered federally-backed flood insurance to approximately 4.6 million homeowners, renters, and businesses in special flood hazard areas in all 50 states, the District of Columbia, and territories. These policies represent $745 billion of insurance in force. NFIP flood insurance is available for all types of buildings with the coverage up to $350,000 for residential and $1,000,000 for the non-residential structures.

FEMA estimates that the land use and control measures being enforced by NFIP's communities are reducing the amount of flood damages in the United States by at least $1 billion each year. On the other hand, the paid flood insurance claims compensated by NFIP have been increasing since the early 1990s. From January 1, 1978 through December 31, 2004, NFIP has paid $13.75 billion for the flood insurance claims and related costs. The majority of this amount, $9.25 billion, has been paid out after year 1993[8].

These numbers do not include the damage from Hurricane Katrina and Rita in August and September of 2005 respectively. It is expected to increase dramatically when the exact extent of these two disasters is assessed. As of May 29, 2006, NFIP has already paid nearly $16 billion to the homeowners who were affected by these hurricanes[9]. As a result, NFIP has been challenged with extraordinary amount of demands that the program has never faced before in its history.

During its 37-year history, NFIP has paid more than half of its payments to just five states. Those states are Texas, Florida, Louisiana, North Carolina, and New Jersey. Table 2.2 lists these states with their total flood claims and payments

[8] "NFIP Policy & Claim Statistics for Flood Insurance". Washington D.C. Federal Emergency Management Agency. Database online. Available from http://www.fema.gov/business/nfip/statistics/pcstat.shtm logged on October 11, 2005

[9] "NFIP Policy & Claim Statistics for Flood Insurance". Washington D.C. Federal Emergency Management Agency. Database online. Available from http://bsa.nfipstat.com/reports/1040_200604.htm. Accessed May 29, 2006

Table 2.2 NFIP Top 5 States with highest number of Claims & Payments from as of January 2005.

STATE	TOTAL CLAIMS	%	TOTAL PAYMENTS	%
TEXAS	167,549	13.3%	2,702,428,866	19.7%
FLORIDA	187,286	14.8%	2,226,742,777	16.2%
LOUISIANA	182,804	14.5%	1,727,278,251	12.6%
NORTH CAROLINA	57,448	4.5%	687,229,540	5.0%
NEW JERSEY	70,026	5.5%	598,246,555	4.4%
TOTAL	**665,113**	**52.7%**	**7,941,925,989**	**57.9%**

Source: Federal Emergency Management Agency.

2.3 NFIP Repetitive Loss Properties

NFIP is continuously struggling to finance itself. Since 1981, FEMA has been forced to borrow over $4.2 billion from the U.S. Treasury to cover NFIP claims and operating expenses. A summary of these borrowing and repayments are listed in Table 2.3. By borrowing money from U.S. Treasury, FEMA managed to keep the price of the flood insurance reasonable. Repetitive loss properties have been the main reason for NFIP's the financial problems. A property that is insured by the NFIP which has experienced at least two paid flood losses of more than $1,000 each in any 10-year period since 1978 is called a repetitive loss property.

Table 2.3 History of Treasury Borrowing and Repayments Under the National Flood Insurance Program (As of April 15,2005)

Fiscal Year	Amount Borrowed	Amount Repaid	Cumulative Debt
Prior to FY1981 *	$917,406,008	$0	$917,406,088
1981	164,614,526	624,970,099	457,050,435
1982	13,915,000	470,965,435	0
1983	50,000,000	0	50,000,000
1984	20,000,000	36,879,123	213,120,877
1985	0	213,120,877	0
1994 **	100,000,000	100,000,000	0
1995	265,000,000	0	265,000,000
1996	423,600,000	62,000,000	626,600,000
1997	530,000,000	239,600,000	917,000,000
1998	0	395,000,000	522,000,000
1999	400,000,000	381,000,000	541,000,000
2000	345,000,000	541,000,000	345,000,000
2001	600,000,000	345,000,000	600,000,000
2002	50,000,000	640,000,000	10,000,000
Oct-02	0	10,000,000	0
Feb-05	200,000,000	0	200,000,000
Total	$4,259,535,534	$4,059,535,534	$200,000,000

Source: Federal Emergency Management Agency's Office of Legislative Affairs

Notes: Borrowings through 1985 were repaid from congressional appropriations.

Borrowings since 1994 have been repaid from premium and other income.

* Balance forward from U.S. Department of Housing and Urban Development.

** Of the $100 million borrowed, only $11 million was needed to cover obligations.

It is estimated by FEMA that ninety percent of repetitive flood properties were built either before the effective date of the initial FIRM of the community or before December 31, 1974. The main reason these properties have repetitive flooding is that they were built before the flood hazard risks were fully known. Many Pre-FIRM properties were not constructed to resist floodwaters.

The repetitive loss properties, which make up only one percent of the current policies, cost NFIP approximately $200 million annually and account for almost thirty percent of the claims paid by the program according to FEMA. Since 1978, the total cost of these properties to the program has been approximately $4.5 billion. As of September 30, 2004, there are total of 112,540 repetitive loss properties in the United States, and 50,644 of them are insured by NFIP[10].

Top 5 states that have most currently insured repetitive loss properties are:

- Louisiana with 11,082 (21.9%) repetitive loss properties
- Florida with 5,987 (11.8%) repetitive loss properties
- Texas with 5,894 (11.6%) repetitive loss properties
- N. Carolina with 4,622 (9.1%) repetitive loss properties
- New Jersey with 3,639 (7.2%) repetitive loss properties

Although repetitive flood properties exist in all fifty states, these five states accounted for almost sixty two percent of the nations repetitive loss properties. Not surprisingly, the same five states have received sixty three percent of all repetitive loss payments since 1978.

2.4 NFIP Target Group Repetitive Loss Properties

As a part of continuous efforts over the years to reduce both the number and vulnerability of repetitively flooded properties, FEMA has decided to identify highest priority properties that have the most paid flood claims. A sub-set of the National repetitive loss properties called Target Group repetitive loss properties was created. According to FEMA the target group consists of

[10] U.S. General Accounting Office, *National Flood Insurance Program*, GAO Report GAO-04-401T (Washington: March 25, 2004). Database online available from http://www.gao.gov/new.items/d04401t.pdf Accessed 19 October 2005

any NFIP insured property that has met at least one of the following paid flood loss criteria since 1978, regardless of ownership:

- Four or more paid losses of more than $1,000 each; or
- Two losses within a 10-year period that, in the aggregate, equal or exceed the current value of the insured property; or
- Three or more losses that equal or exceed the current value of the insured property.

As of December 31, 2004 there are total of 11,706 properties on the NFIP's Target group repetitive loss properties list. This number represents just one quarter of a percent of all NFIP insured properties. However, these properties account for nearly $1 billion in payments, which is over seven percent of the claim payments since 1978.

The following list gives the top 5 states that have most target group repetitive loss properties:

- Louisiana with 3,208 (27.4%) target group properties
- Texas with 1,573 (13.4%) target group properties
- New Jersey with 1,034 (8.8%) target group properties
- Florida with 921 (7.9%) target group properties
- N. Carolina with 790 (6.7%) target group properties

This list includes that have since been mitigated and properties no longer have current NFIP insurance.

Those five states are accounted for almost 64.2% of the Nation's target group repetitive loss properties[11]. Figure 2.1 reviews NFIP, Repetitive Loss, and Target Group Repetitive Loss properties.

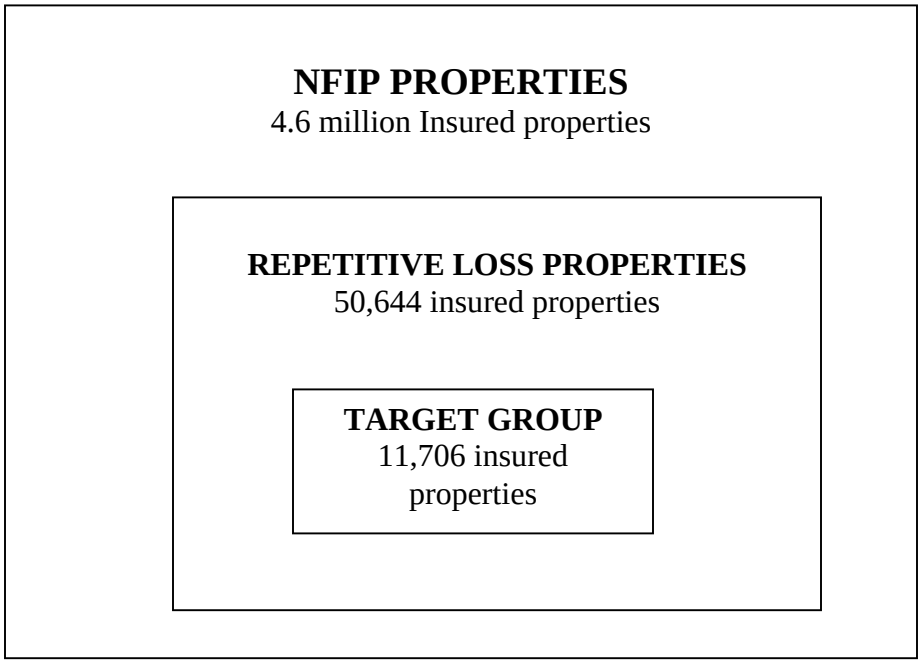

Figure 2.1 The review of NFIP, Repetitive Loss and its subset Target Group properties

The current strategy of the FEMA is to target these properties for mitigation that will either remove them altogether from the floodplains, or reduce their exposure to flood risk by methods such as acquisition and demolition, relocation, elevation, and flood-proofing. Flood mitigation efforts such as these minimize the flood losses throughout the country, hence reducing the financial burden on NFIP. For this reason, mitigation takes a very important place in FEMA's and NFIP's future.

[11] King, Rawle O. *Federal Flood Insurance: The Repetitive Loss Problem*. CRS Report for Congress June 30, 2005. Database Online. Available from http://www.fas.org/sgp/crs/misc/RL32972.pdf. Accessed 15 August 2005.

CHAPTER 3 FEMA FLOOD MITIGATION

3.1 Overview

FEMA defines mitigation as "any action taken to permanently eliminate or significantly reduce the long- term risk to human life and property from hazards and their effects through damage prevention and flood insurance[12]." Mitigation is a very crucial part of the strategy that FEMA has developed in order to reduce the number of the repetitive loss properties. From October 1989 through July 2003, FEMA financed more than 3,900 mitigation projects worth more that $2 billion. FEMA mitigated over 29,000 properties through these projects, using flood related mitigation activities such as elevation, acquisition, and relocation of the buildings insured by the NFIP[13].

Today, FEMA offers financial assistance to repetitive loss property owners in order to acquire, elevate, demolish, relocate, or flood-proof their properties out of the floodplain. These programs include Flood Mitigation Assistance (FMA), the post-disaster Hazard Mitigation Grant Program (HMGP), and Pre-Disaster Mitigation Program (PDM). FEMA also provides other mitigation funds to states and communities.

[12] "Federal Emergency Management Agency History". Washington D.C. Federal Emergency Management Agency Database online. Available from http://www.fema.gov/about/history.shtm. Accessed April 13, 2006.

[13] King, Rawle O. *Federal Flood Insurance: The Repetitive Loss Problem*. CRS Report for Congress June 30, 2005. Database Online. Available from http://www.fas.org/sgp/crs/misc/RL32972.pdf. Accessed October 2, 2005.

3.2 FEMA Mitigation Programs

To support flood loss mitigation activities, FEMA provides financial assistance to states and communities via several programs. These programs are funded using seventy five percent federal dollars and twenty five percent non-federal (i.e., state and local governments, private non-profit organizations, etc.) cost share dollars. The Mitigation projects must be cost effective. In other words, the cost of the funding of the projects must be less than the cost of damages expected to be incurred in future disasters without the project.

3.2.1 Flood Mitigation Assistance (FMA)

The purpose of the Flood Mitigation Assistance Program (FMA) is to assist state and local governments in funding cost-effective actions that eliminate or reduce the long-term risk of flood damage to buildings, homes, and other insurable structures. It is funded $20 million annually through the National Flood Insurance Fund. FMA's objectives are to:

- Reduce the number of repetitive loss properties and the connected claims on the National Flood Insurance Fund.
- Encourage long-term mitigation planning.
- Complement other Federal and state mitigation programs.

FMA grants are available in three types: planning, project, and technical assistance grants. Planning grants are available to states and communities that participate in NFIP to prepare flood mitigation plans. Once they prepare an approved mitigation plan, they can apply for a FMA project grant. Technical assistance grants are available to states to help administer the program.

3.2.2 Hazard Mitigation Grant Program (HMGP)

The Hazard Mitigation Grant Program (HMGP) provides funds to states for implementing long-term hazard mitigation measures following a presidential disaster declaration. HMGP funds are used to provide long-term mitigation solutions to flooding problems. Some of these solutions are elevation, acquisition and demolition, and relocation. These funds have been especially useful for mitigating repetitive loss properties in recent years.

3.2.3 Pre-Disaster Mitigation (PDM) Program

Pre-Disaster Mitigation (PDM) Program provides technical and financial assistance to state and local governments to assist in the completion of pre-disaster hazard mitigation measures that are cost effective and are designed to reduce injuries, loss of life, and damage of property. These funds are may not be used for short-term solutions such as buying sandbags and pumps to fight floods.

3.3 Flood Mitigation Measures

FEMA mitigation measures that deal with flooding and drainage problems are generally categorized as “structural” or “non-structural.” Structural projects are also known as flood control projects while non-structural measures are called retrofitting.

3.3.1 Structural Measures (Flood Control Projects)

Flood control projects are very important mitigation measures because of their usually higher benefit/cost ratios (B/C) than alternative non-structural projects (acquisition, elevation, relocation, and flood-proofing). Levees, floodwalls, dams, channel improvements, reservoirs, detention basins, drainage ditches, and storm sewers are the most common flood control projects that are throughout the country.

3.3.2 Non-Structural Measures (Retrofitting)

3.3.2.1 ACQUISITION and DEMOLITION

Acquisition and then demolition is the most practical and efficient retrofitting method when the property has had severe damage especially if the damage is structural in nature. The property is cleared from the floodplain, making this the most effective of the mitigation methods. Usually one or more properties are bought and then cleared the site. However, after the acquisition by FEMA, these properties are ineligible for redevelopment. Any property acquired by FEMA with disaster assistance funds can only be used as open space, a recreational area or for wetlands managements. Acquisition and demolition is not favored by many municipalities, as the open space must be maintained indefinitely.

Advantages

- The most effective mitigation, as home is no longer in the floodplain.
- Fastest way of mitigation.

Disadvantages

- High cost
- Home owner must relocate to a new site
- The lot must be kept as open space and cost of maintenance borne by municipality

3.3.2.2 RELOCATION

Relocation is another very effective non-structural mitigation method. The house is disconnected from all utilities and other services, jacked up and moved by a wheeled vehicle to its new site.

The new location must be outside the flood hazard area. This mitigation method is suitable for areas that have severe flood risks.

Advantages

- A very effective mitigation, as home is no longer in the floodplain.
- Relocating can be done quickly by qualified contractors.

Disadvantages

- Cost can be very high.
- Appropriate new site for the house must be found and purchased.
- The original lot must be kept open as space.

3.3.2.3 ELEVATION

In terms of mitigation, elevation is defined as raising the structure above the flood level. It is one of the most common retrofitting methods that is used today. Elevating the living areas of a structure above the flood level can be done by elevating the entire house, or by leaving the house in its existing position and constructing a new, elevated floor within the house. A house can be elevated on continuous foundation walls, piers, posts or columns, pilings, or fill.

Advantages

- Very effective.
- Greatly reduces the risk to the house and its contents.
- Can be done quickly by qualified contractors.
- No additional land is required.

- If the house is elevated on piers, the area under the house can be used for parking or storage.

Disadvantages

- Cost may be too high depending on the foundation of the structure.
- Additional wind and earthquake loads should be considered.
- The house should be abandoned during floods.
- Not appropriate in areas with high velocity and heavy debris flow.
- The appearance of the house would be affected negatively.

3.3.2.4 DRY FLOOD PROOFING

Sealing the exterior of the building with various methods in order to prevent the entry of floodwaters is called dry flood proofing. The walls of the house are sealed with waterproof coatings. All the openings such as windows, doors, and dryer vents must be protected with permanent or removable shields in order to have a successful application. Backflow valves can be used to prevent high water back flow through drains and other plumbing fixtures.

Advantages

- Usually costs less than other retrofitting methods.
- Very effective in preventing building contents loss.
- Can be done easily and quickly by professional contractors.
- No additional land is required

Disadvantages

- It is not recommended for areas with floodwaters deeper than 2-3 feet, due to excessive hydrostatic pressure.
- Periodic maintenance is needed.
- It is only practical for structures with slab foundations.
- If the floodwaters remain high more than 3-4 days other retrofitting methods should be considered.
- Human intervention and enough warning time are needed to place the required removable shields at all openings.
- Not protective in areas of high velocity flood flow.
- If flood protection elevation is exceeded, it becomes ineffective.

3.3.2.5 WET FLOOD PROOFING

Wet flood proofing is basically letting the floodwaters flow through the uninhibited, lower portions of the house. This lower portion, usually a crawl space or basement, is design so that it is not vulnerable to damage from floodwaters. This keeps the interior and exterior hydrostatic pressures equal. Equaling the pressure inside and the outside of the building greatly reduces the risk of wall failure and structural damage. Flood water flow through the house's lower portion can be achieved by using specially designed lowered vents.

Advantages

- Usually costs less than other retrofitting methods.

- No hydrostatic pressure problems occur, unlike with dry flood-proofing.
- Can be done easily and quickly by professional contractors.
- No additional land is required

Disadvantages

- Human intervention and enough warning time are needed to prepare the house and its contents.
- Extensive cleaning is required after each flood.
- Not protective in areas of high velocity flood flow.
- The house should be abandoned during floods.
- Periodic maintenance is needed.

3.3.2.6 LEVEES AND FLOODWALLS

Another mitigation method is constructing small levees and floodwalls around one or more houses. Levees are earthen barriers that are usually limited to 5-6 feet high for individual lots. They also need adequate room in the lot. A general rule of thumb is that 6 feet of width is needed per foot height. Floodwalls are concrete or masonry structures with practical heights of 4 feet for individual lots.

Both levees and floodwalls should be designed one foot above the base flood elevation. A pump system must be set up to discharge the water that falls or seeps into the protected area.

Advantages

- Effectively reduces the flood risk to the house and its contents.

- Floodwaters never reach the house, so no hydrostatic pressure or debris impact problems occur.
- Can be done easily and quickly by professional contractors.
- Can be constructed around one or more properties.

Disadvantages

- Cost may be too high.
- If the levee or floodwall fails, the damage would be as high as if there was no protection.
- Access to the house may be restricted; therefore it must not be occupied during the flood.
- Periodic maintenance is needed.
- A large area is needed, especially for levees.
- Not practical for houses with basements due to hydrostatic pressure problems.

CHAPTER 4 FLOOD & REPETITIVE LOSS PROBLEM IN LOUISIANA & JEFFERSON PARISH

4.1 Overview

South Louisiana has a unique topography that makes the state vulnerable to flooding. Every year from June through November, everybody in the state focuses on the weather forecasts in order to get ready for the next hurricane and the flood risk that the hurricane may bring. Unfortunately, this is a very old routine for South Louisiana residents who cannot forget names such as Allison, Betsy, Frances, and the most devastating of all, Katrina. Each of these hurricanes brought significant amounts of winds and rain. Worst of all they flooded thousands of homes.

The state has received eleven presidential disaster declarations since1995 caused by hurricanes, tropical storms, or heavy local rains. Table 4.1 reviews the impact of these disasters to the state.

Table 4.1: Presidential Disaster Declarations caused by hurricanes, tropical storms, and heavy local rains in Louisiana since 1995

Disaster event	Date	DR Number	Parishes Effected	Total Federal Assistance ($ million)
Louisiana Flood	8-May-95	1049	12	$145.20
Hurricane Georges	9-Sep-98	1246	21	$370.00
Tornadoes	3-Apr-99	1269	5	$11.70
Tropical Storm - Allison	5-Jun-01	1380	27	$206.40
Tropical Storm - Isadore	21-Sep-02	1435	16	$30.70
Hurricane Lili	3-Oct-02	1437	44	$274.70
Louisiana Flood	12-May-04	1521	9	$6.10
Flood – Hurricane Ivan	13-Sep-04	1548	26	$20.50
Tropical Storm Cindy	23-Aug-05	1601	5	N/A
Hurricane Katrina	29-Aug-05	1603	31	N/A
Hurricane Rita	24-Sep-05	1607	5	N/A

Source: State of Louisiana Office of Homeland Security and Emergency Preparedness.
http://www.ohsep.louisiana.gov/hlsmitigation/hazmitplan/Section01Intro.pdf

4.2 NFIP & Repetitive Loss Properties in the State of Louisiana

As a result of the frequent flooding in Louisiana, NFIP has been very important for the state. It offers very valuable insurance protection to Louisiana residents. As of December 2004, the State of Louisiana has 288 participating communities with 380,192 flood policies. The total amount of insurance in force is $53.9 billion. From 1978 through Dec 31, 2004, NFIP has paid more than $1.7 billion in loss payments for 182,804 claims in Louisiana. Nationwide, Louisiana ranks 2nd in flood claims (182,804 claims) and 3rd in loss payments ($1.7 billion in payments since 1978). The State is also leading the country in terms of having the most insured repetitive loss properties with 11,082, more than 21% of the nation total[14]. Table 4.2 shows NFIP claim

[14] "NFIP Policy & Claim Statistics for Flood Insurance". Washington D.C. Federal Emergency Management Agency. Database online. Available from http://www.fema.gov/business/nfip/statistics/pcstat.shtm. Accessed October 11, 2005

statistics for Nation, Louisiana and Jefferson Parish before hurricane Katrina. Table 4.3 shows post Katrina NFIP claim statistics.

Table 4.2 NFIP Claim & Policy Pre Katrina

	Total Number of Claims	%	Total Payments ($Million)	%	Number of Policies in Force	%	Insurance in Force ($Million)
Nation	1,262,813	100.0%	13,725	100.00%	4,558,696	100.0%	$745,791
Louisiana	182,804	14.5%	1,727	12.60%	380,192	8.3%	$53,905
Jefferson Parish	44,471	3.5%	472	3.40%	88,075	1.9%	$13,368
Orleans Parish	47,646	3.8%	344	2.50%	83,990	1.8%	$11,981

Source: Federal Emergency Management Agency. http://www.fema.gov/nfip/statsfisc.shtm logged on November 12, 2005

Table 4.3 NFIP Claim & Policy Post Katrina

	Total Number of Claims	%	Total Payments ($Million)	%	Number of Policies in Force	%	Insurance in Force ($Million)
Nation	1,538,094	100%	30,624	100%	4,896,812	100%	871,330
Louisiana	369,455	24%	14,309	47%	389,779	8%	61,926
Jefferson Parish	95,444	6%	2,400	8%	89,677	2%	15,017
Orleans Parish	118,471	8%	6,592	22%	79,987	2%	12,830

Source: Federal Emergency Management Agency. http://bsa.nfipstat.com/reports/1011_200602.htm#LAT logged on May 29, 2006

4.3 NFIP & Repetitive Loss Properties in Jefferson Parish

New Orleans is one of the rainiest cities in the United States with average annual rainfall of 64.16 inches. It is also the only urban area in the nation that is below sea level. The levees that ring the region protect it from storm surge or high water from Lake Pontchartrain and the Mississippi River. Canals and the pumps are the only way to remove the rainwater from low elevation neighborhoods. Without these systems, New Orleans would revert back into a swamp.

Jefferson Parish is one of the most populous parts of the New Orleans metropolitan area. It is located adjacent to the City of New Orleans. The parish is bordered by Lake Pontchartrain on the north. About fifty five miles south is the community of Grand Isle, on the shores of the Gulf of Mexico. Most of the population lives in an urbanized metropolitan area which has a very flat topography. The ground elevations in the parish differ from slightly above sea level to five feet below it. A massive system of levees, floodwalls, canals, and drainage pump stations protects the parish from flooding. Being under sea level and having a lot of rain unsurprisingly causes continuous flood problems for the parish. Since 1978, the United States have experienced eighty six significant floods, a flood with 1,500 or more paid losses as defined by FEMA. Twenty three of those affected state of Louisiana severely. Table 4.4 shows recent significant floods in Jefferson Parish and in the State of Louisiana.

Table 4.4 Significant Floods in Jefferson Parish & the State of Louisiana since 1978

Event	Year	Number of Paid Losses	Amount Paid by FEMA ($)	Average Paid Loss ($)
LOUISIANA FLOOD	May-78	7,284	$43,288,709	$5,943
LOUISIANA FLOOD	Apr-80	12,316	$84,159,449	$6,833
LOUISIANA FLOOD	Apr-82	3,179	$20,774,613	$6,535
LOUISIANA FLOOD	Dec-82	1,636	$12,917,415	$7,896
LOUISIANA FLOOD	Apr-83	11,507	$104,415,193	$9,074
TROPICAL STORM JUAN	Oct-85	5,942	$89,331,260	$15,034
LOUISIANA FLOOD	Apr-88	2,904	$16,757,671	$5,771
LOUISIANA FLOOD	Nov-89	4,424	$48,654,115	$11,003
LOUISIANA FLOOD	Jun-91	1,895	$15,616,286	$8,241
HURRICANE ANDREW	Aug-92	5,425	$168,047,523	$30,977
LOUISIANA FLOOD	May-95	31,264	$584,140,014	$18,684
HURRICANE OPAL	Oct-95	9,913	$399,674,203	$40,318
TROPICAL STORM JOSEPHINE	Oct-96	6,384	$101,453,956	$15,892
LOUISIANA FLOOD	Sep-98	5,080	$50,057,663	$9,854
HURRICANE GEORGES	Sep-98	8,832	$149,384,694	$16,914
TROPICAL STORM ALLISON	Jun-2001	30,295	$1,095,814,329	$36,170
TROPICAL STORM ISADORE	Sep-2002	8,240	$109,476,740	$13,286
HURRICANE LILI	Oct-2002	2,543	$35,559,143	$13,983
HURRICANE ISABEL	Sep-2003	19,600	$464,942,560	$23,722
HURRICANE IVAN	Sep-2004	28,150	$1,457,907,804	$51,791
HURRICANE DENNIS	Jul-2005	3,183	$81,572,285	$25,627
HURRICANE KATRINA	Aug-2005	141,786	$13,344,707,591	$94,119
HURRICANE RITA	Sep-2005	7,649	$362,722,046	$47,421

Source: Federal Emergency Management Agency

4.4 Mitigation Efforts in Jefferson Parish

4.4.1 Structural Mitigation Projects (Flood Control Projects)

4.4.1.1 Southeast Louisiana Urban Flood Control Project (SELA)

In fiscal year 1996, a large flood control project, Southeast Louisiana Urban Flood Control Project (SELA) was authorized by the US Congress's 1996 Energy and Water Development Appropriations Act (Sec 108) and the Water Resources Development Act of 1996 (Sec 533). The long awaited authorization came after infamous May-1995 flood, when twenty inches of rain fell in the New Orleans metropolitan area. This flood was responsible for seven deaths, 35,000 flooded homes, and over $1 billion in damages to Jefferson, Orleans and St. Tammany parishes[15].

According to the Acts, Congress agreed to fund seventy five percent of SELA's $744 million costs with condition that the Parishes would shoulder the remaining twenty five percent of the responsibility. Table 4.5 shows total project costs and the parishes' share as of January 2005.

Table 4.5 SELA project costs

PROJECT COSTS	Jefferson	Orleans	St. Tammany	Total Project
Total Federal Cost	$325,000,000	$179,000,000	$51,000,000	$555,000,000
Total Non-Federal Cost	$108,000,000	$59,000,000	$22,000,000	$189,000,000
Total Project Cost	$433,000,000	$238,000,000	$73,000,000	$744,000,000

Source: U.S. Army Corps of Engineers New Orleans District www.selaprojects.com

[15] US Army Corps of Engineers; http://www.mvn.usace.army.mil/pd/projectsList/home.asp?projectID=86&directoryFilePath=ProjectData%5C. Accessed June 19, 2005

SELA work is located on the east and west banks of the Mississippi river in Jefferson Parish, and on the east bank of the Mississippi River in Orleans Parish. St. Tammany Parish work is located in and around the communities of Slidell, Mandeville, Covington, Madisonville, Abita Springs, and Lacombe.

The purpose of SELA is to lessen damages due to flooding by improving critical segments of the parishes' primary drainage systems, such as canals and pumping stations. Therefore, the system would be able to provide parish-wide flood protection at least on a level associated with a ten-year rainfall event while also reducing damages for greater intensity events.

SELA consists of forty-five projects in Jefferson Parish (also five other projects finished by Jefferson Parish), and ten projects in Orleans Parish. Most of the St. Tammany work is still unscheduled due to plan reformulation was stymied. In Jefferson Parish, SELA projects include improvements to twenty-four drainage canals, additional pumping capacity for four existing pump stations, and the addition of two new pump stations. As of today, thirty projects have been completed, seven projects are under construction and thirteen projects are in the design phase and their funds remain to be awarded. Estimated SELA construction completion date is December 2009 and all Jefferson Parish projects are expected to be complete by July 2008. There are also four additional Post-Authorization SELA projects (PAC’s) in Jefferson Parish with total estimated project costs of $132 million. Two of the PACs, Pump to the river and East of Harvey have proven to have required B/C ratios.

Since the first stage of SELA canal and pumping improvements was completed in 2000, flooding caused by rainwater has been reduced throughout the neighborhoods that were impacted by the finished projects in the Parish. Table 4.6 shows the SELA projects in Jefferson Parish and their status.

Table 4.6 Jefferson Parish Contract Status Summary As of 6/24/2005

Project Code	PROJECTS	Contract Amount ($1,000)	Award Date	Current Completion Date	Project Status
J-1	Ave. D Canal	$1,860	3/20/1997	10/27/1998	Complete
J-2	Suburban Canal - I-10 to Veterans	$5,041	4/16/1997	1/19/1999	Complete
J-3	Canal No. 3 - I-10 to Elmwood Canal	$9,509	8/20/1997	7/19/2000	Complete
J-4	Gardere Canal - Phase 1	$3,472	3/31/1998	7/27/1999	Complete
J-5	Pump Station Equipment	$19,155	11/28/1997	12/1/2001	Pumps Manufactured & in storage
J-7	Keyhole Canal	$1,320	4/23/1998	8/2/1999	Complete
J-8	Suburban Canal - W Esplanade to Pump Station No. 2	$9,875	7/13/1998	10/26/2001	Complete
J-10	Canal No. 3 - I-10 to Soniat Canal	$9,255	8/10/1998	6/5/2001	Complete
J-12	Elmwood Canal - Canal No. 3 to W Esplanade	$4,586	6/1/1998	8/10/2000	Complete
J-13	Terry Parkway Canal	$8,356	3/31/1998	5/30/2000	Complete
J-14	Elmwood Canal- W Esplanade to Pump Station No. 3	$4,618	5/21/1998	12/3/1999	Complete
J-15	Cousins Canal - Phase 1	$3,657	12/22/1999	10/3/2001	Complete
J-16	Grand Cross Canal	$742	12/6/1999	6/15/2000	Complete
J-19	Pump Station No. 2 (Suburban Canal)	$17,683	12/14/1999	6/30/2005	Complete

Table 4.6 Continues

Project Code	PROJECTS	Contract Amount ($1,000)	Award Date	Current Completion Date	Project Status
J-20	Pump Station No. 3 (Elmwood Canal)	$15,373	11/19/1999	4/14/2004	Complete
J-21	Duges Canal	$3,636	12/3/1999	6/28/2001	Complete
J-22	Suburban Canal - W Esplanade to P.S.#2	$2,761	4/17/1998	2/29/2000	Complete
J-24	Whitney Barataria Pump Station	$18,501	12/15/1999	12/31/2004	Complete
J-25	Railroad Canal	$4,921	6/2/1999	5/2/2001	Complete
J-26	Woodmere & Sunnymeade Canals	$5,035	6/16/1999	7/31/2001	Complete
J-32	Brown Ave. Canal	$1,999	1/20/2000	9/27/2001	Complete
J-34	Suburban Canal @ W Esplanade	$4,550	1/20/2000	12/19/2002	Complete
J-31	Swift Canal & Canal A	$7,400	5/23/2000	12/18/2002	Complete
J-40	Keyhole Canal - Phase II	$1,883	5/19/2000	2/13/2001	Complete
J-28	Pipeline Canal & WBHPP Estell P.S. Fldwall	$2,008	6/30/2000	11/2/2001	Complete
J-9	Soniat Canal - W. Napoleon to Veterans	$12,000	7/25/2000	9/15/2005	Under Construction
J-18	Suburban Canal @ Veterans	$5,200	12/24/2000	6/30/2004	Complete
J-42	Elmwood Canal @ Vintage	$1,826	11/3/2000	12/6/2001	Complete

Table 4.6 Continues

Project Code	PROJECTS	Contract Amount ($1,000)	Award Date	Current Completion Date	Project Status
J-44	Cousins Pumping Station (Westerwego HPP)	$8,000	9/16/2002	3/30/2007	Under Construction (Hurricane Protection Project)
J-11	Two-Mile Canal - Phase 1	$11,400	10/22/2003	11/4/2005	Under Construction
J-6	Soniat Canal - W Napoleon to Lynette	$7,000	3/18/2005	12/29/2006	Design is complete
J-23	Gardere Canal - Phase 2	$10,000	5/20/2005	6/9/2007	Awaiting Funding
J-29	Justice & Oil Company Canals	$4,500	7/21/2005	2/1/2007	Awaiting Funding & Need Review
J-30	Elmwood Canal @ W. Esplanade	$2,000	2/18/2005	7/23/2006	Awaiting Funding
J-33	Elmwood Canal @ Kawanee	$500	2/18/2005	9/8/2005	Awaiting Funding
J-35	Grand Cross Canal @ Lapalco	$500	5/20/2005	7/14/2006	Awaiting Funding
J-36	Soniat Canal - Veterans to Canal No. 3	$4,000	2/18/2005	3/10/2006	Awaiting Funding
J-38	Soniat Canal - W Metairie to Lynette	$9,900	3/18/2005	7/20/2008	Awaiting Funding
J-39	Mayronne Canal	$1,750	7/21/2005	5/17/2006	Awaiting Funding & Need Review
J-41	Cousins Canal - Phase 2	$3,300	5/31/2005	9/13/2006	Awaiting Funding
J-43	Two Mile - Phase 2	$6,000	9/16/2005	10/6/2006	Awaiting Funding & Need to complete design
J-46	Westminster/Lincolnshire Pump Station Backup Generators	$2,500	11/19/2005	12/9/2006	Awaiting Funding

Table 4.6 Continues

Project Code	PROJECTS	Contract Amount ($1,000)	Award Date	Current Completion Date	Project Status
J-47	Westwego Pump Station New Diesel Engine	$200	3/18/2005	4/7/2005	Awaiting Funding
J-48	Westminster Water Well - Backup system	$200	3/18/2005	6/6/2005	Awaiting Funding, Need to complete design & review
J-49	Soniat Canal-Veterans Blvd. Crossings	N/A	8/14/2002	6/9/2004	Construction Completed by Jefferson Parish
J-37	Soniat Canal @ Lynnette	N/A	2/18/2003	3/2/2004	Construction Completed by Jefferson Parish
J-45	First Avenue Canal	N/A	6/7/2001	10/20/2002	Construction Completed by Jefferson Parish
N/A	Suburban Canal-W.Napoleon to I-10	N/A	N/A	12/20/2996	Construction Completed by Jefferson Parish

Source: South Eastern Louisiana Flood Control Project Report Number 5.www.mvn.usace.army.mil

4.4.1.2 Louisiana Community Development Authority Program (LCDA)

Louisiana Community Development Authority Program (LCDA) was created in order to improve drainage in residential areas that have consistently had high damage claims due to flooding. Throughout the Jefferson Parish, there are 24 drainage improvement projects that belong in LCDA. The program began in 1999 and all approved projects within the program were expected to be finished by the end of the year 2005. Today, because of Hurricane Katrina, the program is behind schedule. The cost of the program is estimated around $32 million, funded by local sources such as drainage and sewerage taxes and the Louisiana Community Development Authority Loan Program.

4.4.2 Non-Structural Mitigation Projects

Jefferson Parish has completed seventy one non-structural mitigation projects since December 2000. Sixty six properties have been elevated above the base flood level. Two properties were acquired and the lots are being kept as open space. Three properties were demolished and then were rebuilt above the base flood level. These three mitigation projects were completed under a FEMA pilot program in 2003-04. No dry or wet flood proofing was completed by parish to this date[16].

The parish officials are looking forward to get more funds from FEMA after Hurricane Katrina to continue their mitigation efforts.

[16] Jefferson Parish Emergency Management

CHAPTER 5 MITIGATION DECISION TOOL

5.1 Louisiana Repetitive Loss Portal

Louisiana Repetitive Loss Portal is DHS/FEMA-State-UNO project that was established to help Louisiana's repetitive flooding problem. The portal provides all available data on the properties with geographic information system (GIS). The portal has a website (http:/FloodHelp.uno.edu) that gives useful information to the public about repetitive loss properties as a part of an outreach program. On the other hand, approved local officials can access to the repetitive loss property data via same website by using a password.

The portal contains the following data items;

1. Insurance data:
    a. non-target group repetitive loss claims
    b. all NFIP policies currently in force
2. Property Address:
    a. locator number
    b. community NFIP number
    c. address
    d. photograph(s)
    e. current mitigation or flood protection level provided
3. Site Observations:
    a. inspector and date
    b. latitude/longitude
    c. elevation of top of lowest floor

    d. number of stories
    e. structure type and condition
    f. FIRM panel number
    g. foundation type and condition
4. Claims:
    a. date of loss
    b. building payment
    c. contents payment
5. GIS info:
    a. high resolution aerial photographs
    b. streets
    c. curb lines
    d. census data
    e. flood zones
    f. contour maps
    g. waterways
    h. soil types
6. Drainage data:
    a. drainage basin and subbasin
    b. storm sewers, ditches and canals
    c. pump stations, levees
    d. direction of flow
    e. rain gage location
    f. SELA projects
    g. Post SELA project flood elevations
    h. daily rain gage data (since 1995)
    i. topographic data

With the help of the additional data such as; future rain events, future flood claims, and future rain gage data this portal would be well capable of identifying the properties that are potentially mitigated by flood control projects.

In this study, the available data in the portal was used to create a decision tool that would prioritize the target group properties according to their severity.

5.2 Decision Tool

As previously discussed, there are more than 4.6 million NFIP insured properties in the United States as of December 2004. Out of 4.6 million, 50,644 of them are in a group called Repetitive Loss Properties. A subset of this group, the target group repetitive loss properties, contains 11,706 insured properties. These target group properties are the ones NFIP subjects to mitigate because their continuous claims have resulted in more than $1 billion payments to property owners. FEMA has several financial assistance programs to mitigate these properties and reduce their claims in order to keep the NFIP alive, but it does not have the financial power to mitigate all 11,706 of them. The situation is similar for the Jefferson Parish as well. There are 1,233 target group repetitive loss properties in the Parish. However, it is still impossible to mitigate all of the remaining non mitigated ones. Thus, it is very important to prioritize these properties and start non structural mitigation efforts with the ones that have the most burdens on the NFIP. As a result, there is a need for a decision tool which can prioritize the properties according to their severity, so the ones that will help the NFIP and the Jefferson Parish the most can be chosen for non-structural mitigation projects. In fact, Jefferson Parish does not have a way to identify which properties have been mitigated by SELA or other structural mitigation efforts. Therefore, SELA's impact on the target properties is included in to the decision tool.

In order to create a list that prioritizes these 1,233 properties, two different measures were used: flood history of the property and SELA projects' impact on the property. For each measure, the property was awarded risk points from 0 to 100 where "100" represents the highest

risk and “0” represents the lowest. Both of these measures have fifty percent impact on the main decision tool.

5.2.1. Measure I - Flood History of the Property (FHP)

Measure I has two factors in it: total number of claims and total payments.

5.2.1.1 Total number of claims (TNC)

Number of claims from each property can show how often the property has flooded. This is a very important measure while considering the possible mitigation actions for the property. According to the flood insurance records, provided by FEMA Region VI, the 1,233 properties in the target group have flooded a minimum of two times and a maximum of nine times from 1978 till January 2005. There are sixty three properties that have filed the maximum of nine claims while nineteen properties have filed the minimum of two claims. In accordance with these numbers, properties with nine claims are awarded with 100 points which represents the riskiest property. The properties with 2 claims are awarded zero points. Table 5.1 shows claims from two to nine and the awarded points. The rest of the properties are awarded their points according to the formula below;

$$TNC = [100/ (9 - 2)] * (PTNC – 2)$$

Where;

TNC : Total Number of Claim Points
PTNC : Property’s Total Number of Claims
9 : The maximum number of claims filed by a target property
2 : The minimum number of claims filed by a target property

Table 5.1 Number of claims and their points

TOTAL NUMBER OF CLAIMS (TNC)	NUMBER OF PROPERTIES IN THE GROUP	TOTAL NUMBER OF CLAIMS POINTS AWARDED
9	63	100.0
8	66	85.71
7	106	71.43
6	136	57.14
5	219	42.86
4	394	28.57
3	24	14.29
2	19	0

Total number of claims represents forty percent of the “Flood History of the Property” measure in the main decision tool.

5.2.1.2 Total Payments (TP)

The total payment received by the property is a crucial measure for the tool. From 1978 till January 2005, the maximum total amount of money that a single target group property (Alternative Property Number (APN) 1612-1) has received from NFIP is $502,219 while the minimum amount received by a target group property (APN 351-1) is as low as $5,470. Therefore, the property that has received the maximum amount of money is awarded 100 points while awarding zero points to the one that has received the minimum. The points for the remaining properties are distributed proportionately as shown below and also on table 5.2.

TP = [100 / ($502,219 - $5,470)] * (PTP - $5,470)

Where:

TP	: Total Payments Point
$502,219	: The maximum total amount received by a target group property
$5,470	: The minimum total amount received by a target group property
PTP	: Total Payments received by property

Table 5.2 A sample list that shows how points are distributed proportional to total payments

ALTERNATIVE PROPERTY NUMBER (APN)	TOTAL PAYMENTS	TOTAL PAYMENT POINTS AWARDED
1612-1	$502,219	100
152-1	$180,790	35.29
745-4	$56,290	10.23
351-1	$5,470	0

Total payments represent sixty percent of the Flood History of the Property (FHP), measure in the main decision tool.

5.2.2. Measure II - Southeast Louisiana Urban Flood Control Project' (SELA) impact on the property

There is an obvious need to include on going flood control projects' impact on the property to the decision tool. The most important flood control project that impacts the Jefferson Parish is SELA. Estimated SELA construction date is December 2009 while all Jefferson Parish

projects are expected to be finished by July 2008. These projects will have a big impact on target group properties.

In order to measure SELA projects' impact on 1,233 target group properties, a hydraulic analysis was done by US Army Corps of Engineers. The hydraulic analysis divides Jefferson Parish in to 286 blocks and gives 1, 2, 5, 10 25, 50, 100, 200, and 500-year flood elevations for each block was used. (Block numbers 2001, 2002, 2003, 2004, 2005 and 2006 have no SELA flood elevation because they were excluded from the hydraulic analysis by Army Corps of Engineers.) The analysis was performed by assuming all of the SELA projects were completed and working at full capacity. Another important assumption was that the local drainage systems could carry all runoff to the improved channels and pump stations. Then, SELA 100-year flood elevations are compared with lowest building floor elevations of the target group properties to determine how much protection will be provided for each property by SELA. Lowest floor elevations of the Target Group properties were provided from field surveys that were done by Brown Cunningham & Gannuch Engineers (BCG), under a contract with FEMA. 100-year flood elevations are used, because it is the national standard on which the floodplain management and insurance requirements of the NFIP are based on.

While comparing target group properties' lowest floor elevation with SELA 100-year flood elevations, 206 properties are excluded from the decision tool. Thirty five of these properties did not have lowest floor elevation in the database. The rest of the properties are located in one of the blocks which do not have SELA 100-year flood elevation. At the end, 1,027 target group properties are included in to the decision tool. After comparing SELA 100-year flood elevations with lowest floor elevations, 100 points are awarded to the property that has the

greatest negative difference (-7.18ft), in other terms, the property that would have the highest risk of flooding. Similarly, 0 points are awarded to the property that has the greatest positive difference (+6.49ft), in other terms, the property that would have the lowest risk of flooding in a 100-yr flood event.

Although, -7.18ft is the greatest negative difference, 100 points are also awarded to the property with the second greatest negative difference, which is -4.68ft below the SELA 100-yr flood elevation. With the purpose of getting more realistic results, -4.68ft is used as the greatest negative difference in these calculations. Then, the points for the remaining properties are distributed proportionately. The formula used to calculate SELA impact points is shown below;

SELA = {100/ [(-4.68) - (+6.49)]}* (LFE – SELA100yr)

Where;

SELA:	SELA's impact on the Property
LFE:	Lowest Floor Elevation
SELA100yr:	SELA 100-yr Flood Elevation
(-4.68) :	Greatest Negative Difference
(+6.49):	Greatest Positive Difference

Table 5.3 SELA's impact on property point distribution example

ALTERNATIVE PROPERTY NUMBER (APN)	LOWEST FLOOR ELEVATION	SELA 100-YR FLOOD ELEVATION	LOWEST FLOOR ELEV.- SELA100YR ELEV.	SELA POINTS AWARDED
242-2	-4.08	3.1	-7.18	100
261-1	-3.58	1.1	-4.68	100
171-1	-4.01	-3.1	-0.91	66.2
511-2	-4.32	-4.9	0.58	52.9
659-3	1.48	-1.63	3.11	30.3
242-31	9.59	3.1	6.49	0

5.2.2.1 Property SELA Status Adjustment Factor (PSAF)

After awarding each property with points according to their SELA 100-year flood elevation, there is a need to adjust these points in relation to SELA projects' construction status that would have impact on the property. This adjustment factor in the decision tool is called "Property SELA Status Adjustment Factor" (PSAF). All of the US Army Corps of Engineers' SELA blocks are assigned with a letter (A, B, C, D or E) that categorizes the construction status of the projects which impacts the specific block and the property. Category A represents the drainage improvement projects, which would have impact on the property, have been completed or under construction. Category A properties are given PSAF of "0.80" to reduce the overall risk points because all projects in this group are or will be completed very soon. Category B represents the drainage improvement projects, which would have impact on the property, have been designed or design and construction has been budgeted. Category B properties are given

PSAF of “1.00” because even though all the projects in this group are funded, it may take a certain amount time until they will be completed. Category C represents drainage improvement project studies have concluded that the project, which would have impact on the property, makes financial sense, but it is unsure if or when the project will be designed and built. Hence, category C properties are given PSAF of “1.20” to increase the overall risk points because there is a chance that these projects may not ever be built. Table 5.4 shows a sample list for Category A, B, and C properties and their PSAFs. Category D includes blocks that were excluded from the hydraulic analysis by Army Corps of Engineers because no drainage improvements are expected. Finally, Category E signifies that one or more of the required data to analyze property (SELA block number, SELA 100-yr flood elevation or lowest floor elevation) is not available at the moment. Category D and Category E properties are not included in the decision tool, because either SELA has no impact on those properties or SELA’s impact can not be determined with the available data.

Table 5.4 Property SELA Status Adjustment Factor

ALTERNATIVE PROPERTY NUMBER (APN)	SELA BLOCK NUMBER	PROPERTY SELA STATUS	PROPERTY SELA STATUS ADJUSTMENT FACTOR C 1.2/ B 1.0/ A 0.8
261-1	261.00	C	1.20
723-4	723.00	B	1.00
745-8	745	A	0.8

After the Hurricane Katrina, Federal Government recognized the importance of the flood control projects and increased the funds for SELA in 2006. Consequently it is expected that all of the SELA projects will be funded and constructed according to their schedule. As a result, it can

be said that Category B and Category C properties will eventually become Category A properties within the next a few years.

After calculating Flood History of the Property points (Total number of claim points and total payment points), SELA's impact on the property points, and Property SELA Adjustment Factor, total risk points is calculated for each property using the formula below;

$$RP = \underbrace{(0.4 * TNC + 0.6 * TP)}_{FHP} * 0.5 + (SELA * PSAF) * 0.5$$

Where;

RP: Risk Points
TNC: Total Number of Claims
TP: Total Payments
FHP: Flood History of the Property
SELA: SELA's impact on the Property
PSAF: Property SELA Adjustment Factor

CHAPTER 6 RESULTS AND CONCLUSIONS

6.1 Results

After all 1027 target repetitive loss properties were analyzed with the decision tool APN 362-1 came out to be the highest risk target group property with 85.27 points. The lowest risk target group property was APN 74-1 with 8.97 points. Table 6.1 shows top 20 high risk properties and table 6.2 shows all 1027 Target Group properties sort by their risk points. Table 6.3 contains the target properties that were no included into the tool.

TABLE 6.1 Top 20 high risk target group properties

NO	APN	TOTAL RISK POINTS	PSAF	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
				CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
1	362-1	**85.27**	1.20	9	100.00	$404,970	80.42	68.6	-1.17
2	362-2	**84.32**	1.20	9	100.00	$395,349	78.49	67.9	-1.1
3	571-1	**79.20**	1.20	9	100.00	$140,717	27.23	85.0	-3.01
4	242-1	**79.08**	1.20	8	85.71	$300,770	59.45	73.5	-1.72
5	242-2	**78.83**	1.20	7	71.43	$80,756	15.16	100.0	-7.18
6	242-3	**78.82**	1.20	7	71.43	$80,530	15.11	100.0	-7.18
7	571-2	**78.03**	1.20	9	100.00	$111,609	21.37	86.0	-3.12
8	242-4	**77.80**	1.20	7	71.43	$213,098	41.80	85.0	-3
9	242-5	**77.69**	1.20	7	71.43	$61,760	11.33	100.0	-7.18
10	261-1	**77.11**	1.20	6	57.14	$99,511	18.93	100.0	-4.68
11	242-6	**76.96**	1.20	6	57.14	$97,134	18.45	100.0	-7.18
12	581-1	**75.04**	1.20	9	100.00	$134,946	26.06	78.7	-2.3
13	371-1	**74.66**	1.20	9	100.00	$192,726	37.70	72.2	-1.58
14	730-1	**74.52**	1.00	9	100.00	$296,078	58.50	73.9	-1.77
15	571-3	**74.34**	1.20	8	85.71	$104,965	20.03	85.3	-3.04
16	571-4	**73.95**	1.20	9	100.00	$100,941	19.22	80.3	-2.48
17	571-5	**73.55**	1.20	8	85.71	$174,526	34.03	77.0	-2.11
18	371-2	**73.07**	1.20	9	100.00	$180,748	35.28	70.8	-1.42
19	812.5-1	**72.68**	1.20	9	100.00	$174,260	33.98	70.8	-1.42
20	371-3	**72.49**	1.20	8	85.71	$219,345	43.05	70.7	-1.41

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
1	362-1	**85.27**	1.20	-4.87	9	100.00	$404,970	80.42	68.6	-1.17
2	362-2	**84.32**	1.20	-4.80	9	100.00	$395,349	78.49	67.9	-1.1
3	571-1	**79.20**	1.20	-7.21	9	100.00	$140,717	27.23	85.0	-3.01
4	242-1	**79.08**	1.20	1.38	8	85.71	$300,770	59.45	73.5	-1.72
5	242-2	**78.83**	1.20	-4.08	7	71.43	$80,756	15.16	100.0	-7.18
6	242-3	**78.82**	1.20	-4.08	7	71.43	$80,530	15.11	100.0	-7.18
7	571-2	**78.03**	1.20	-7.32	9	100.00	$111,609	21.37	86.0	-3.12
8	242-4	**77.80**	1.20	0.10	7	71.43	$213,098	41.80	85.0	-3
9	242-5	**77.69**	1.20	-4.08	7	71.43	$61,760	11.33	100.0	-7.18
10	261-1	**77.11**	1.20	-3.58	6	57.14	$99,511	18.93	100.0	-4.68
11	242-6	**76.96**	1.20	-4.08	6	57.14	$97,134	18.45	100.0	-7.18
12	581-1	**75.04**	1.20	-6.10	9	100.00	$134,946	26.06	78.7	-2.3
13	371-1	**74.66**	1.20	-4.98	9	100.00	$192,726	37.70	72.2	-1.58
14	730-1	**74.52**	1.00	2.64	9	100.00	$296,078	58.50	73.9	-1.77
15	571-3	**74.34**	1.20	-7.24	8	85.71	$104,965	20.03	85.3	-3.04
16	571-4	**73.95**	1.20	-6.68	9	100.00	$100,941	19.22	80.3	-2.48
17	571-5	**73.55**	1.20	-6.31	8	85.71	$174,526	34.03	77.0	-2.11
18	371-2	**73.07**	1.20	-4.82	9	100.00	$180,748	35.28	70.8	-1.42
19	812.5-1	**72.68**	1.20	-4.14	9	100.00	$174,260	33.98	70.8	-1.42
20	371-3	**72.49**	1.20	-4.81	8	85.71	$219,345	43.05	70.7	-1.41
21	371-4	**72.42**	1.20	-4.70	8	85.71	$227,886	44.77	69.7	-1.3
22	582-1	**72.25**	1.20	-6.41	8	85.71	$117,498	22.55	80.6	-2.51
23	242-7	**72.19**	1.20	1.78	7	71.43	$269,652	53.18	69.9	-1.32
24	811.2-1	**72.14**	1.20	-3.94	9	100.00	$92,425	17.50	78.2	-2.24
25	807.1-1	**72.05**	1.20	-3.84	9	100.00	$127,336	24.53	74.5	-1.83
26	807.1-2	**71.73**	1.20	-3.72	9	100.00	$132,632	25.60	73.4	-1.71
27	371-5	**71.54**	1.20	-4.76	8	85.71	$207,996	40.77	70.3	-1.36

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
28	814-1	**71.24**	1.20	-4.08	9	100.00	$145,997	28.29	71.3	-1.47
29	807.1-3	**71.14**	1.20	-4.37	7	71.43	$159,708	31.05	79.2	-2.36
30	801.2-1	**70.58**	1.20	-4.32	8	85.71	$107,646	20.57	78.8	-2.31
31	807.1-4	**69.73**	1.20	-4.30	8	85.71	$95,344	18.09	78.6	-2.29
32	371-6	**69.47**	1.20	-4.55	7	71.43	$239,747	47.16	68.4	-1.15
33	371-7	**69.39**	1.20	-4.61	8	85.71	$185,679	36.28	68.9	-1.21
34	814-2	**68.92**	1.20	-4.08	9	100.00	$107,522	20.54	71.3	-1.47
35	571-6	**68.88**	1.20	-6.25	7	71.43	$149,831	29.06	76.5	-2.05
36	76-1	**68.83**	0.80	-5.38	9	100.00	$323,649	64.05	74.0	-1.78
37	814-3	**68.66**	1.20	-4.08	9	100.00	$103,210	19.68	71.3	-1.47
38	571-7	**68.54**	1.20	-7.01	7	71.43	$76,652	14.33	83.3	-2.81
39	371-8	**68.53**	1.20	-4.69	8	85.71	$164,410	32.00	69.7	-1.29
40	242-8	**68.39**	1.20	2.04	6	57.14	$277,142	54.69	67.6	-1.06
41	801.2-2	**68.35**	1.20	-3.72	7	71.43	$171,290	33.38	73.4	-1.71
42	811.2-2	**68.29**	1.20	-3.20	9	100.00	$94,449	17.91	71.5	-1.5
43	811.2-3	**68.25**	1.20	-3.25	8	85.71	$136,638	26.41	72.0	-1.55
44	801.2-3	**67.92**	1.20	-4.28	7	71.43	$114,484	21.95	78.4	-2.27
45	812.5-2	**67.83**	1.20	-3.93	8	85.71	$159,980	31.10	68.9	-1.21
46	807.1-5	**67.77**	1.20	-3.99	8	85.71	$90,479	17.11	75.8	-1.98
47	812.2-1	**67.77**	1.20	-3.54	9	100.00	$116,935	22.44	68.4	-1.15
48	381-1	**67.37**	1.20	-4.15	8	85.71	$95,405	18.10	74.7	-1.85
49	812.5-3	**67.37**	1.20	-3.76	7	71.43	$214,659	42.11	67.4	-1.04
50	814-4	**67.32**	1.20	-4.08	8	85.71	$128,332	24.73	71.3	-1.47
51	807.1-6	**67.08**	1.20	-4.39	7	71.43	$90,723	17.16	79.4	-2.38
52	243-1	**67.07**	1.20	0.98	6	57.14	$134,338	25.94	79.8	-2.42
53	807.1-7	**67.07**	1.20	-3.70	7	71.43	$151,900	29.48	73.2	-1.69
54	807.1-8	**66.97**	1.20	-3.76	7	71.43	$144,887	28.07	73.8	-1.75

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
55	814-5	**66.67**	1.20	-3.55	9	100.00	$117,397	22.53	66.5	-0.94
56	801.2-4	**66.67**	1.20	-3.85	7	71.43	$131,905	25.45	74.6	-1.84
57	814-6	**66.36**	1.20	-4.08	9	100.00	$65,201	12.02	71.3	-1.47
58	242-9	**66.32**	1.20	0.33	6	57.14	$90,797	17.18	82.9	-2.77
59	730-2	**66.26**	1.00	2.67	9	100.00	$161,412	31.39	73.7	-1.74
60	812.5-4	**66.25**	1.20	-3.98	9	100.00	$81,959	15.40	69.4	-1.26
61	242-10	**66.18**	1.20	1.26	7	71.43	$123,831	23.83	74.6	-1.84
62	817.3-1	**65.91**	1.20	-4.88	8	85.71	$86,348	16.28	73.1	-1.68
63	812.4-1	**65.90**	1.20	-4.32	8	85.71	$120,870	23.23	69.7	-1.29
64	801.2-5	**65.87**	1.20	-3.85	7	71.43	$118,776	22.81	74.6	-1.84
65	814-7	**65.83**	1.20	-4.08	9	100.00	$56,318	10.24	71.3	-1.47
66	807.1-9	**65.44**	1.20	-4.13	7	71.43	$86,662	16.34	77.1	-2.12
67	801.2-6	**65.22**	1.20	-3.61	7	71.43	$129,261	24.92	72.4	-1.6
68	811.2-4	**65.00**	1.20	-3.11	8	85.71	$95,283	18.08	70.7	-1.41
69	807.1-10	**65.00**	1.20	-3.66	7	71.43	$121,181	23.29	72.9	-1.65
70	242-11	**64.97**	1.20	2.20	9	100.00	$92,755	17.57	66.2	-0.9
71	817.3-2	**64.95**	1.20	-5.18	6	57.14	$138,353	26.75	75.8	-1.98
72	381-2	**64.93**	1.20	-3.80	7	71.43	$133,353	25.74	71.5	-1.5
73	814-8	**64.92**	1.20	-3.14	9	100.00	$124,939	24.05	62.8	-0.53
74	801.2-7	**64.89**	1.20	-3.88	7	71.43	$99,861	19.00	74.8	-1.87
75	381-3	**64.86**	1.20	-4.06	7	71.43	$109,159	20.87	73.9	-1.76
76	801.2-8	**64.79**	1.20	-3.89	7	71.43	$97,357	18.50	74.9	-1.88
77	571-8	**64.79**	1.20	-6.53	7	71.43	$57,230	10.42	79.0	-2.33
78	811.2-5	**64.60**	1.20	-3.24	8	85.71	$77,124	14.42	71.9	-1.54
79	814-9	**64.48**	1.20	-3.50	8	85.71	$132,900	25.65	66.1	-0.89
80	371-9	**64.36**	1.20	-4.68	6	57.14	$190,876	37.32	69.6	-1.28
81	371-10	**64.30**	1.20	-5.13	7	71.43	$102,520	19.54	73.6	-1.73

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
82	812.5-5	**64.17**	1.20	-4.01	8	85.71	$92,131	17.45	69.7	-1.29
83	571-9	**64.16**	1.20	-7.24	5	42.86	$78,361	14.67	85.3	-3.04
84	242-12	**64.10**	1.20	1.31	6	57.14	$141,159	27.32	74.1	-1.79
85	571-10	**63.90**	1.20	-5.85	8	85.71	$55,689	10.11	72.9	-1.65
86	73-1	**63.68**	0.80	-5.25	9	100.00	$246,104	48.44	72.9	-1.65
87	807.1-11	**63.60**	1.20	-3.61	7	71.43	$102,468	19.53	72.4	-1.6
88	812.4-2	**63.60**	1.20	-4.38	8	85.71	$77,349	14.47	70.2	-1.35
89	807.1-12	**63.59**	1.20	-3.55	7	71.43	$107,627	20.57	71.9	-1.54
90	814-10	**63.56**	1.20	-3.51	8	85.71	$116,725	22.40	66.2	-0.9
91	812.4-3	**63.44**	1.20	-3.85	8	85.71	$121,967	23.45	65.4	-0.82
92	814-11	**63.40**	1.20	-3.47	9	100.00	$70,358	13.06	65.8	-0.86
93	807.1-13	**63.38**	1.20	-3.72	7	71.43	$89,035	16.82	73.4	-1.71
94	811.2-6	**63.21**	1.20	-2.97	8	85.71	$78,048	14.61	69.5	-1.27
95	243-2	**63.20**	1.20	0.92	5	42.86	$112,174	21.48	80.3	-2.48
96	730-3	**63.09**	1.00	2.62	9	100.00	$105,330	20.10	74.1	-1.79
97	814-12	**62.91**	1.20	-3.56	8	85.71	$101,517	19.34	66.6	-0.95
98	242-13	**62.85**	1.20	1.13	5	42.86	$151,720	29.44	75.7	-1.97
99	571-11	**62.82**	1.20	-6.01	7	71.43	$70,868	13.17	74.3	-1.81
100	571-12	**62.77**	1.20	-7.40	5	42.86	$41,062	7.16	86.8	-3.2
101	808.4-1	**62.72**	1.20	-2.99	7	71.43	$64,847	11.95	74.8	-1.86
102	243-3	**62.69**	1.20	0.91	5	42.86	$102,868	19.61	80.4	-2.49
103	572-1	**62.59**	1.20	-5.95	7	71.43	$72,348	13.46	73.8	-1.75
104	242-14	**62.57**	1.20	0.87	5	42.86	$123,938	23.85	78.1	-2.23
105	807.1-14	**62.53**	1.20	-3.65	7	71.43	$81,232	15.25	72.8	-1.64
106	814-13	**62.39**	1.20	-4.12	7	71.43	$90,417	17.10	71.6	-1.51
107	571-13	**62.33**	1.20	-5.63	8	85.71	$49,328	8.83	70.9	-1.43
108	812.5-6	**62.32**	1.20	-3.52	8	85.71	$105,061	20.05	65.3	-0.8

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
109	812.2-2	**62.29**	1.20	-4.34	7	71.43	$49,595	8.88	75.6	-1.95
110	807.1-15	**62.27**	1.20	-3.84	6	57.14	$107,327	20.50	74.5	-1.83
111	807.1-16	**62.21**	1.20	-3.40	6	57.14	$145,391	28.17	70.5	-1.39
112	811.3-1	**62.13**	1.20	-5.03	6	57.14	$61,471	11.27	78.9	-2.32
113	814-14	**62.02**	1.20	-3.16	9	100.00	$75,036	14.00	63.0	-0.55
114	812.4-4	**61.93**	1.20	-4.43	7	71.43	$92,688	17.56	70.6	-1.4
115	814-15	**61.80**	1.20	-3.49	8	85.71	$89,443	16.90	66.0	-0.88
116	730-4	**61.76**	1.00	2.71	8	85.71	$137,177	26.51	73.3	-1.7
117	817.7-1	**61.73**	1.20	-4.92	7	71.43	$75,148	14.03	72.1	-1.56
118	730-5	**61.68**	1.00	3.15	9	100.00	$121,190	23.30	69.4	-1.26
119	807.1-17	**61.36**	1.20	-4.22	6	57.14	$58,488	10.67	77.9	-2.21
120	571-14	**61.35**	1.20	-6.18	6	57.14	$78,672	14.74	75.8	-1.98
121	812.2-3	**61.27**	1.20	-2.76	9	100.00	$78,734	14.75	61.4	-0.37
122	375-1	**61.26**	1.20	-4.56	7	71.43	$102,822	19.60	68.5	-1.16
123	814-16	**61.21**	1.20	-3.31	8	85.71	$95,660	18.16	64.4	-0.7
124	814-17	**61.20**	1.20	-3.50	8	85.71	$78,604	14.72	66.1	-0.89
125	812.5-7	**61.13**	1.20	-3.73	7	71.43	$114,080	21.86	67.1	-1.01
126	76-2	**61.08**	0.80	-5.34	9	100.00	$197,763	38.71	73.7	-1.74
127	730-6	**60.89**	1.00	2.90	9	100.00	$89,513	16.92	71.6	-1.51
128	811.2-7	**60.87**	1.20	-3.05	7	71.43	$79,540	14.91	70.2	-1.35
129	811.2-8	**60.75**	1.20	-3.05	7	71.43	$77,538	14.51	70.2	-1.35
130	812.5-8	**60.75**	1.20	-3.32	8	85.71	$96,906	18.41	63.5	-0.6
131	807.1-18	**60.56**	1.20	-3.50	6	57.14	$109,241	20.89	71.4	-1.49
132	812.5-9	**60.55**	1.20	-3.30	8	85.71	$95,463	18.12	63.3	-0.58
133	725-1	**60.51**	1.00	2.38	9	100.00	$172,946	33.71	60.8	-0.3
134	807.1-19	**60.48**	1.20	-3.33	6	57.14	$123,071	23.67	69.9	-1.32
135	814-18	**60.47**	1.20	-3.25	8	85.71	$88,771	16.77	63.8	-0.64

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
136	814-19	**60.20**	1.20	-3.26	8	85.71	$83,440	15.70	63.9	-0.65
137	812.5-10	**60.20**	1.20	-3.55	8	85.71	$67,413	12.47	65.5	-0.83
138	811.3-2	**60.13**	1.20	-4.30	7	71.43	$45,863	8.13	72.3	-1.59
139	571-15	**60.11**	1.20	-5.88	6	57.14	$84,824	15.97	73.1	-1.68
140	811.3-3	**60.07**	1.20	-4.69	6	57.14	$57,535	10.48	75.8	-1.98
141	801.2-9	**60.05**	1.20	-3.48	7	71.43	$55,327	10.04	71.3	-1.47
142	812.4-5	**59.88**	1.20	-4.18	7	71.43	$80,882	15.18	68.4	-1.15
143	814-20	**59.75**	1.20	-4.22	5	42.86	$132,482	25.57	72.5	-1.61
144	812.4-6	**59.73**	1.20	-3.79	7	71.43	$113,113	21.67	64.9	-0.76
145	801.2-10	**59.71**	1.20	-3.90	5	42.86	$106,936	20.43	75.0	-1.89
146	814-21	**59.68**	1.20	-3.34	8	85.71	$67,605	12.51	64.6	-0.73
147	381-4	**59.65**	1.20	-4.70	5	42.86	$60,503	11.08	79.6	-2.4
148	811.2-9	**59.56**	1.20	-3.30	7	71.43	$35,520	6.05	72.4	-1.6
149	243-4	**59.39**	1.20	0.97	4	28.57	$100,809	19.19	79.9	-2.43
150	801.2-11	**59.09**	1.20	-3.48	6	57.14	$86,754	16.36	71.3	-1.47
151	814-22	**59.09**	1.20	-4.08	7	71.43	$39,285	6.81	71.3	-1.47
152	801.2-12	**59.08**	1.20	-3.48	5	42.86	$133,831	25.84	71.3	-1.47
153	241-1	**58.97**	1.20	1.53	6	57.14	$102,524	19.54	69.5	-1.27
154	571-16	**58.90**	1.20	-6.07	6	57.14	$47,973	8.56	74.8	-1.87
155	76-3	**58.88**	0.80	-5.22	8	85.71	$215,715	42.32	72.6	-1.62
156	730-7	**58.87**	1.00	2.97	9	100.00	$61,280	11.24	71.0	-1.44
157	730-8	**58.68**	1.00	2.82	9	100.00	$47,131	8.39	72.3	-1.59
158	812.5-11	**58.66**	1.20	-3.56	7	71.43	$88,262	16.67	65.6	-0.84
159	730-9	**58.59**	1.00	3.09	9	100.00	$65,504	12.09	69.9	-1.32
160	801.2-13	**58.48**	1.20	-3.41	6	57.14	$82,791	15.57	70.6	-1.4
161	241-2	**58.45**	1.20	1.63	6	57.14	$102,729	19.58	68.6	-1.17
162	811.2-10	**58.38**	1.20	-3.06	7	71.43	$37,400	6.43	70.3	-1.36

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
163	571-17	**58.34**	1.20	-6.54	5	42.86	$44,240	7.80	79.1	-2.34
164	807.1-20	**58.30**	1.20	-3.40	5	42.86	$128,094	24.69	70.5	-1.39
165	814-23	**58.28**	1.20	-3.40	7	71.43	$86,510	16.31	65.2	-0.79
166	811.2-11	**58.16**	1.20	-2.60	8	85.71	$27,400	4.41	66.2	-0.9
167	371-11	**58.12**	1.20	-4.56	5	42.86	$145,410	28.17	68.5	-1.16
168	571-18	**58.10**	1.20	-5.56	6	57.14	$79,989	15.00	70.3	-1.36
169	242-15	**57.93**	1.20	1.82	4	28.57	$178,920	34.92	69.6	-1.28
170	814-24	**57.85**	1.20	-3.46	7	71.43	$73,923	13.78	65.7	-0.85
171	811.2-12	**57.82**	1.20	-3.19	6	57.14	$63,807	11.74	71.4	-1.49
172	812.5-12	**57.76**	1.20	-3.57	7	71.43	$72,422	13.48	65.7	-0.85
173	812.4-7	**57.64**	1.20	-3.94	7	71.43	$65,141	12.01	66.2	-0.91
174	76-4	**57.63**	0.80	-4.74	9	100.00	$176,179	34.37	68.3	-1.14
175	814-25	**57.55**	1.20	-3.35	7	71.43	$78,765	14.76	64.7	-0.74
176	817.3-3	**57.47**	1.20	-4.71	6	57.14	$56,368	10.25	71.6	-1.51
177	371-12	**57.38**	1.20	-4.62	5	42.86	$127,954	24.66	69.0	-1.22
178	381-5	**57.28**	1.20	-3.59	6	57.14	$72,702	13.53	69.7	-1.29
179	814-26	**57.10**	1.20	-3.90	6	57.14	$69,761	12.94	69.7	-1.29
180	381-6	**57.08**	1.20	-3.62	6	57.14	$66,809	12.35	69.9	-1.32
181	807.1-21	**57.06**	1.20	-3.93	5	42.86	$60,425	11.06	75.3	-1.92
182	571-19	**57.04**	1.20	-5.51	6	57.14	$66,913	12.37	69.8	-1.31
183	817.7-2	**56.98**	1.20	-4.94	5	42.86	$89,190	16.85	72.2	-1.58
184	811.2-13	**56.93**	1.20	-3.12	6	57.14	$55,338	10.04	70.8	-1.42
185	812.5-13	**56.89**	1.20	-3.40	7	71.43	$73,154	13.63	64.2	-0.68
186	811.2-14	**56.86**	1.20	-2.11	8	85.71	$49,479	8.86	61.8	-0.41
187	817.7-3	**56.77**	1.20	-4.84	6	57.14	$47,378	8.44	71.4	-1.48
188	372-1	**56.76**	1.20	-3.98	6	57.14	$127,170	24.50	63.3	-0.58
189	730-10	**56.75**	1.00	3.37	9	100.00	$55,899	10.15	67.4	-1.04

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
190	242-16	**56.65**	1.20	1.72	4	28.57	$148,838	28.86	70.5	-1.38
191	242-17	**56.53**	1.20	1.08	3	14.29	$137,254	26.53	76.2	-2.02
192	807.1-22	**56.52**	1.20	-3.30	5	42.86	$107,489	20.54	69.7	-1.29
193	811.2-15	**56.51**	1.20	-3.02	6	57.14	$57,358	10.45	69.9	-1.32
194	817.7-4	**56.51**	1.20	-4.84	5	42.86	$90,398	17.10	71.4	-1.48
195	807.1-23	**56.41**	1.20	-3.67	5	42.86	$72,657	13.53	73.0	-1.66
196	801.2-14	**56.31**	1.20	-3.10	6	57.14	$74,491	13.89	67.9	-1.09
197	812.5-14	**56.28**	1.20	-3.55	7	71.43	$49,740	8.91	65.5	-0.83
198	723-1	**56.23**	1.00	3.29	9	100.00	$105,095	20.06	60.4	-0.26
199	814-27	**56.19**	1.20	-3.12	7	71.43	$76,653	14.33	62.7	-0.51
200	173-1	**56.18**	1.00	-2.71	8	85.71	$192,395	37.63	55.5	0.29
201	807.1-24	**56.14**	1.20	-3.35	5	42.86	$96,768	18.38	70.1	-1.34
202	243-5	**56.10**	1.20	1.00	4	28.57	$49,128	8.79	79.6	-2.4
203	242-18	**56.10**	1.20	0.90	4	28.57	$66,912	12.37	77.8	-2.2
204	243-6	**56.02**	1.20	1.11	4	28.57	$57,584	10.49	78.6	-2.29
205	571-20	**56.02**	1.20	-6.16	5	42.86	$39,539	6.86	75.6	-1.96
206	723-2	**56.00**	1.00	3.80	9	100.00	$139,112	26.90	55.9	0.25
207	811.2-16	**56.00**	1.20	-0.59	9	100.00	$122,988	23.66	48.2	1.11
208	811.2-17	**55.98**	1.20	-3.45	5	42.86	$57,519	10.48	73.8	-1.75
209	811.2-18	**55.92**	1.20	-3.81	5	42.86	$24,501	3.83	77.0	-2.11
210	812.4-8	**55.88**	1.20	-3.97	7	71.43	$33,416	5.63	66.5	-0.94
211	822.1-1	**55.86**	1.20	-4.99	7	71.43	$58,856	10.75	63.9	-0.65
212	807.1-25	**55.83**	1.20	-4.08	4	28.57	$73,882	13.77	76.6	-2.07
213	158-1	**55.79**	1.00	-5.74	6	57.14	$78,115	14.62	79.9	-2.44
214	807.1-26	**55.77**	1.20	-3.55	5	42.86	$72,764	13.55	71.9	-1.54
215	807.1-27	**55.76**	1.20	-3.52	5	42.86	$75,285	14.05	71.6	-1.51
216	581-2	**55.73**	1.20	-5.36	5	42.86	$70,348	13.06	72.1	-1.56

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
217	814-28	**55.70**	1.20	-3.74	6	57.14	$60,832	11.14	68.2	-1.13
218	723-3	**55.62**	1.00	3.36	9	100.00	$100,122	19.05	59.8	-0.19
219	812.5-15	**55.61**	1.20	-3.46	6	57.14	$93,986	17.82	64.7	-0.74
220	807.1-28	**55.57**	1.20	-3.39	5	42.86	$83,670	15.74	70.5	-1.38
221	73-2	**55.56**	0.80	-5.16	8	85.71	$164,245	31.96	72.1	-1.56
222	807.1-29	**55.53**	1.20	-3.56	5	42.86	$67,925	12.57	72.0	-1.55
223	807.1-30	**55.39**	1.20	-3.61	4	28.57	$108,422	20.73	72.4	-1.6
224	811.2-19	**55.36**	1.20	-2.88	6	57.14	$50,769	9.12	68.7	-1.18
225	812.5-16	**55.35**	1.20	-3.32	6	57.14	$102,089	19.45	63.5	-0.6
226	801.2-15	**55.28**	1.20	-3.68	4	28.57	$100,465	19.12	73.1	-1.67
227	812.5-17	**55.20**	1.20	-3.19	7	71.43	$63,959	11.77	62.3	-0.47
228	381-7	**55.05**	1.20	-3.44	6	57.14	$49,101	8.78	68.3	-1.14
229	807.1-31	**54.94**	1.20	-3.60	5	42.86	$54,653	9.90	72.3	-1.59
230	571-21	**54.88**	1.20	-5.86	5	42.86	$47,313	8.42	73.0	-1.66
231	381-8	**54.84**	1.20	-3.06	6	57.14	$79,444	14.89	64.9	-0.76
232	812.4-9	**54.84**	1.20	-4.14	6	57.14	$48,255	8.61	68.0	-1.11
233	812.2-4	**54.74**	1.20	-3.40	6	57.14	$55,583	10.09	67.1	-1.01
234	801.2-16	**54.60**	1.20	-3.57	4	28.57	$98,977	18.82	72.1	-1.56
235	132-1	**54.59**	0.80	-5.60	9	100.00	$139,954	27.07	66.2	-0.9
236	811.2-20	**54.53**	1.20	-3.55	5	42.86	$24,642	3.86	74.7	-1.85
237	381-9	**54.32**	1.20	-3.15	5	42.86	$110,129	21.07	65.7	-0.85
238	811.2-21	**54.28**	1.20	-2.76	6	57.14	$43,415	7.64	67.6	-1.06
239	572-2	**54.25**	1.20	-5.53	6	57.14	$18,995	2.72	70.0	-1.33
240	807.1-32	**54.22**	1.20	-2.92	4	28.57	$150,406	29.18	66.2	-0.91
241	571-22	**54.22**	1.20	-5.72	5	42.86	$48,820	8.73	71.7	-1.52
242	572-3	**54.21**	1.20	-5.82	5	42.86	$39,891	6.93	72.6	-1.62
243	812.5-18	**54.19**	1.20	-3.58	6	57.14	$59,781	10.93	65.8	-0.86

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
244	801.2-17	**54.17**	1.20	-3.83	4	28.57	$68,700	12.73	74.4	-1.82
245	572-4	**54.13**	1.20	-5.56	5	42.86	$61,665	11.31	70.3	-1.36
246	812.5-19	**54.12**	1.20	-3.62	5	42.86	$102,360	19.50	66.2	-0.9
247	730-11	**54.10**	1.00	3.77	8	85.71	$88,960	16.81	63.8	-0.64
248	807.1-33	**54.09**	1.20	-3.55	4	28.57	$92,253	17.47	71.9	-1.54
249	76-5	**54.07**	0.80	-4.59	8	85.71	$173,450	33.82	67.0	-0.99
250	571-23	**54.07**	1.20	-5.46	5	42.86	$69,582	12.91	69.4	-1.26
251	807.1-34	**54.07**	1.20	-3.49	5	42.86	$49,978	8.96	71.4	-1.48
252	375-2	**54.00**	1.20	-4.67	5	42.86	$67,474	12.48	69.5	-1.27
253	801.2-18	**53.88**	1.20	-3.39	4	28.57	$102,993	19.63	70.5	-1.38
254	814-29	**53.77**	1.20	-3.21	7	71.43	$28,647	4.67	63.5	-0.6
255	801.2-19	**53.77**	1.20	-3.38	4	28.57	$102,087	19.45	70.4	-1.37
256	801.2-20	**53.77**	1.20	-3.63	4	28.57	$79,840	14.97	72.6	-1.62
257	801.2-21	**53.73**	1.20	-2.68	6	57.14	$69,000	12.79	64.1	-0.67
258	571-24	**53.70**	1.20	-5.74	5	42.86	$38,557	6.66	71.9	-1.54
259	142-1	**53.70**	1.20	-5.65	5	42.86	$64,313	11.85	69.3	-1.25
260	807.1-35	**53.59**	1.20	-3.10	5	42.86	$76,767	14.35	67.9	-1.09
261	812.5-20	**53.56**	1.20	-3.24	6	57.14	$79,633	14.93	62.8	-0.52
262	807.1-36	**53.54**	1.20	-3.73	4	28.57	$67,224	12.43	73.5	-1.72
263	807.1-37	**53.54**	1.20	-3.89	4	28.57	$52,932	9.55	74.9	-1.88
264	812.5-21	**53.54**	1.20	-3.35	6	57.14	$69,491	12.89	63.7	-0.63
265	812.5-22	**53.53**	1.20	-3.85	6	57.14	$24,835	3.90	68.2	-1.13
266	812.2-5	**53.50**	1.20	-3.88	5	42.86	$39,633	6.88	71.4	-1.49
267	814-30	**53.49**	1.20	-3.32	6	57.14	$61,533	11.29	64.5	-0.71
268	807.1-38	**53.46**	1.20	-3.50	4	28.57	$86,356	16.28	71.4	-1.49
269	571-25	**53.41**	1.20	-5.86	5	42.86	$22,991	3.53	73.0	-1.66
270	372-2	**53.39**	1.20	-5.04	4	28.57	$71,824	13.36	72.8	-1.64

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
271	723-4	**53.37**	1.00	3.28	8	85.71	$104,317	19.90	60.5	-0.27
272	812.2-6	**53.36**	1.20	-3.42	6	57.14	$30,971	5.13	67.3	-1.03
273	812.5-23	**53.36**	1.20	-3.50	6	57.14	$53,148	9.60	65.1	-0.78
274	812.5-24	**53.33**	1.20	-3.32	6	57.14	$68,705	12.73	63.5	-0.6
275	817.7-5	**53.33**	1.20	-4.31	5	42.86	$84,821	15.97	66.6	-0.95
276	801.2-22	**53.31**	1.20	-3.58	4	28.57	$76,629	14.32	72.2	-1.57
277	812.5-25	**53.26**	1.20	-3.45	6	57.14	$56,033	10.18	64.6	-0.73
278	807.1-39	**53.23**	1.20	-3.60	4	28.57	$73,562	13.71	72.3	-1.59
279	571-26	**53.16**	1.20	-5.63	5	42.86	$39,361	6.82	70.9	-1.43
280	801.2-23	**53.11**	1.20	-3.30	4	28.57	$98,286	18.68	69.7	-1.29
281	801.2-24	**53.04**	1.20	-3.10	4	28.57	$114,959	22.04	67.9	-1.09
282	801.2-25	**53.03**	1.20	-3.37	4	28.57	$90,777	17.17	70.3	-1.36
283	812.5-26	**52.97**	1.20	-3.70	6	57.14	$28,993	4.74	66.9	-0.98
284	814-31	**52.97**	1.20	-3.05	7	71.43	$29,642	4.87	62.0	-0.44
285	372-3	**52.95**	1.20	-4.79	4	28.57	$86,805	16.37	70.5	-1.39
286	801.2-26	**52.94**	1.20	-3.59	4	28.57	$69,653	12.92	72.2	-1.58
287	1612-1	**52.90**	0.80	-1.11	4	28.57	$502,219	100.00	43.0	1.69
288	571-27	**52.90**	1.20	-5.91	4	28.57	$57,448	10.46	73.4	-1.71
289	653-1	**52.78**	0.80	0.90	9	100.00	$232,726	45.75	47.6	1.17
290	807.1-40	**52.70**	1.20	-3.37	4	28.57	$85,282	16.07	70.3	-1.36
291	21-1	**52.70**	0.80	-6.12	9	100.00	$60,046	10.99	73.5	-1.72
292	807.1-41	**52.63**	1.20	-3.36	4	28.57	$85,045	16.02	70.2	-1.35
293	801.2-27	**52.56**	1.20	-3.31	4	28.57	$88,359	16.69	69.7	-1.3
294	801.2-28	**52.55**	1.20	-3.19	4	28.57	$98,838	18.80	68.7	-1.18
295	801.2-29	**52.53**	1.20	-3.60	4	28.57	$62,064	11.39	72.3	-1.59
296	814-32	**52.51**	1.20	-4.08	5	42.86	$25,096	3.95	71.3	-1.47
297	801.2-30	**52.48**	1.20	-3.58	4	28.57	$62,876	11.56	72.2	-1.57

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
298	801.2-31	**52.44**	1.20	-3.79	4	28.57	$43,664	7.69	74.0	-1.78
299	811.2-22	**52.42**	1.20	-3.36	4	28.57	$53,873	9.74	73.0	-1.66
300	811.2-23	**52.40**	1.20	-2.91	5	42.86	$46,391	8.24	68.9	-1.21
301	730-12	**52.36**	1.00	2.66	6	57.14	$72,443	13.48	73.8	-1.75
302	811.1-1	**52.35**	1.20	-4.33	6	57.14	$46,219	8.20	64.1	-0.67
303	801.2-32	**52.32**	1.20	-3.20	5	42.86	$46,777	8.32	68.8	-1.19
304	807.1-42	**52.26**	1.20	-3.40	4	28.57	$75,314	14.06	70.5	-1.39
305	242-19	**52.24**	1.20	1.76	4	28.57	$79,501	14.90	70.1	-1.34
306	807.1-43	**52.20**	1.20	-3.34	4	28.57	$79,664	14.94	70.0	-1.33
307	811.2-24	**52.18**	1.20	-3.25	4	28.57	$59,721	10.92	72.0	-1.55
308	801.2-33	**52.13**	1.20	-3.15	4	28.57	$95,342	18.09	68.3	-1.14
309	807.1-44	**52.05**	1.20	-3.53	4	28.57	$60,295	11.04	71.7	-1.52
310	814-33	**52.01**	1.20	-3.14	6	57.14	$53,095	9.59	62.8	-0.53
311	814-34	**52.01**	1.20	-3.62	5	42.86	$57,660	10.51	67.1	-1.01
312	534-1	**51.99**	0.80	-6.41	9	100.00	$72,672	13.53	69.8	-1.31
313	807.1-45	**51.91**	1.20	-2.80	4	28.57	$122,890	23.64	65.2	-0.79
314	801.2-34	**51.91**	1.20	-3.51	4	28.57	$59,681	10.91	71.5	-1.5
315	812.5-27	**51.89**	1.20	-3.49	5	42.86	$77,084	14.42	65.0	-0.77
316	811.2-25	**51.89**	1.20	-3.01	4	28.57	$76,362	14.27	69.8	-1.31
317	809.3-1	**51.89**	0.80	-0.18	9	100.00	$100,686	19.17	65.4	-0.81
318	801.2-35	**51.88**	1.20	-3.55	4	28.57	$55,607	10.09	71.9	-1.54
319	571-28	**51.85**	1.20	-5.54	4	28.57	$73,054	13.61	70.1	-1.34
320	807.1-46	**51.85**	1.20	-3.44	4	28.57	$65,024	11.99	70.9	-1.43
321	807.1-47	**51.85**	1.20	-2.74	6	57.14	$32,538	5.45	64.6	-0.73
322	807.1-48	**51.74**	1.20	-3.38	4	28.57	$68,513	12.69	70.4	-1.37
323	811.2-26	**51.71**	1.20	-2.84	5	42.86	$41,204	7.19	68.3	-1.14
324	801.2-36	**51.66**	1.20	-3.54	4	28.57	$52,954	9.56	71.8	-1.53

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
325	73-3	**51.64**	0.80	-5.11	8	85.71	$102,251	19.48	71.6	-1.51
326	801.2-37	**51.61**	1.20	-3.19	4	28.57	$83,153	15.64	68.7	-1.18
327	812.4-10	**51.58**	1.20	-5.02	4	28.57	$10,760	1.06	75.9	-1.99
328	812.4-11	**51.56**	1.20	-3.58	6	57.14	$43,792	7.71	63.0	-0.55
329	241-3	**51.56**	1.20	2.80	7	71.43	$45,372	8.03	58.1	0
330	811.2-27	**51.51**	1.20	-2.84	5	42.86	$37,762	6.50	68.3	-1.14
331	812.5-28	**51.50**	1.20	-3.60	5	42.86	$60,824	11.14	66.0	-0.88
332	807.1-49	**51.43**	1.20	-3.65	4	28.57	$39,270	6.80	72.8	-1.64
333	811.2-28	**51.38**	1.20	-3.60	4	28.57	$15,353	1.99	75.1	-1.9
334	814-35	**51.31**	1.20	-3.28	6	57.14	$29,067	4.75	64.1	-0.67
335	571-29	**51.29**	1.20	-5.53	4	28.57	$64,550	11.89	70.0	-1.33
336	243-7	**51.27**	1.20	2.19	4	28.57	$74,992	14.00	68.9	-1.21
337	822.1-2	**51.24**	1.20	-4.38	7	71.43	$36,572	6.26	58.5	-0.04
338	812.5-29	**51.22**	1.20	-3.57	5	42.86	$58,831	10.74	65.7	-0.85
339	807.1-50	**51.15**	1.20	-3.31	4	28.57	$64,948	11.97	69.7	-1.3
340	812.5-30	**51.14**	1.20	-3.64	5	42.86	$51,306	9.23	66.3	-0.92
341	809-1	**51.08**	0.80	-2.32	9	100.00	$128,117	24.69	59.2	-0.12
342	812.5-31	**51.05**	1.20	-3.73	5	42.86	$41,728	7.30	67.1	-1.01
343	15-1	**51.04**	0.80	-1.80	7	71.43	$128,384	24.74	73.3	-1.7
344	822.1-3	**51.03**	1.20	-4.90	5	42.86	$81,404	15.29	63.1	-0.56
345	812.5-32	**50.89**	1.20	-3.45	5	42.86	$63,946	11.77	64.6	-0.73
346	812.5-33	**50.81**	1.20	-3.50	5	42.86	$58,314	10.64	65.1	-0.78
347	817.7-6	**50.78**	1.20	-4.54	4	28.57	$69,462	12.88	68.7	-1.18
348	811.2-29	**50.76**	1.20	-2.84	5	42.86	$25,331	4.00	68.3	-1.14
349	801.2-38	**50.73**	1.20	-3.18	4	28.57	$69,598	12.91	68.6	-1.17
350	814-36	**50.71**	1.20	-3.11	6	57.14	$34,160	5.78	62.6	-0.5
351	812.2-7	**50.70**	1.20	-3.72	4	28.57	$54,790	9.93	70.0	-1.33

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
352	801.2-39	**50.69**	1.20	-3.15	4	28.57	$71,582	13.31	68.3	-1.14
353	801.2-40	**50.61**	1.20	-3.12	4	28.57	$72,888	13.57	68.0	-1.11
354	807.1-51	**50.59**	1.20	-3.25	4	28.57	$61,083	11.20	69.2	-1.24
355	801.2-41	**50.56**	1.20	-3.26	4	28.57	$59,590	10.89	69.3	-1.25
356	812.1-1	**50.53**	1.20	-4.99	4	28.57	$42,281	7.41	71.0	-1.44
357	807.1-52	**50.53**	1.20	-3.16	4	28.57	$68,012	12.59	68.4	-1.15
358	73-4	**50.52**	0.80	-4.75	7	71.43	$152,388	29.58	68.4	-1.15
359	153-1	**50.51**	1.20	-4.08	5	42.86	$71,007	13.19	63.3	-0.58
360	362-3	**50.47**	1.20	-4.62	5	42.86	$40,199	6.99	66.3	-0.92
361	801.2-42	**50.44**	1.20	-3.32	4	28.57	$52,313	9.43	69.8	-1.31
362	812.5-34	**50.44**	1.20	-3.37	5	42.86	$63,635	11.71	63.9	-0.65
363	801.2-43	**50.38**	1.20	-3.34	4	28.57	$49,446	8.85	70.0	-1.33
364	801.2-44	**50.30**	1.20	-3.35	4	28.57	$47,337	8.43	70.1	-1.34
365	801.2-45	**50.28**	1.20	-3.24	4	28.57	$56,706	10.31	69.1	-1.23
366	807.1-53	**50.28**	1.20	-3.26	4	28.57	$54,917	9.95	69.3	-1.25
367	812.5-35	**50.27**	1.20	-3.48	5	42.86	$51,021	9.17	64.9	-0.76
368	807.1-54	**50.25**	1.20	-3.24	4	28.57	$56,259	10.22	69.1	-1.23
369	814-37	**50.15**	1.20	-3.27	5	42.86	$58,078	10.59	64.0	-0.66
370	801.2-46	**50.12**	1.20	-3.17	4	28.57	$60,298	11.04	68.5	-1.16
371	807.1-55	**50.12**	1.20	-2.88	5	42.86	$38,746	6.70	65.9	-0.87
372	812.5-36	**50.07**	1.20	-3.62	5	42.86	$35,244	5.99	66.2	-0.9
373	801.2-47	**50.02**	1.20	-3.28	4	28.57	$48,876	8.74	69.5	-1.27
374	812.4-12	**49.97**	1.20	-3.67	5	42.86	$56,828	10.34	63.8	-0.64
375	372-4	**49.92**	1.20	-4.41	3	14.29	$117,616	22.58	67.1	-1.01
376	801.2-48	**49.91**	1.20	-3.26	4	28.57	$48,887	8.74	69.3	-1.25
377	242-20	**49.90**	1.20	1.63	3	14.29	$76,360	14.27	71.3	-1.47
378	812.5-37	**49.82**	1.20	-3.07	6	57.14	$32,825	5.51	61.2	-0.35

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
379	807.1-56	**49.81**	1.20	-3.16	4	28.57	$56,113	10.19	68.4	-1.15
380	811.2-30	**49.81**	1.20	-3.12	4	28.57	$32,094	5.36	70.8	-1.42
381	171-1	**49.78**	1.00	-4.01	5	42.86	$139,305	26.94	66.2	-0.91
382	723-5	**49.68**	1.00	3.45	7	71.43	$103,076	19.65	59.0	-0.1
383	807.1-57	**49.61**	1.20	-3.31	4	28.57	$39,517	6.85	69.7	-1.3
384	725-2	**49.58**	1.00	2.35	7	71.43	$84,373	15.88	61.1	-0.33
385	812.5-38	**49.56**	1.20	-3.27	5	42.86	$57,977	10.57	63.0	-0.55
386	812.5-39	**49.55**	1.20	-3.40	5	42.86	$46,351	8.23	64.2	-0.68
387	801.2-49	**49.55**	1.20	-3.17	4	28.57	$50,852	9.14	68.5	-1.16
388	812.5-40	**49.54**	1.20	-3.40	5	42.86	$46,109	8.18	64.2	-0.68
389	173-2	**49.52**	1.00	-5.23	5	42.86	$37,231	6.39	78.1	-2.23
390	807.1-58	**49.51**	1.20	-3.11	4	28.57	$55,591	10.09	67.9	-1.1
391	807.1-59	**49.47**	1.20	-3.20	4	28.57	$46,936	8.35	68.8	-1.19
392	730-13	**49.46**	1.00	3.11	6	57.14	$57,820	10.54	69.7	-1.3
393	817.7-7	**49.40**	1.20	-4.42	4	28.57	$57,373	10.45	67.6	-1.06
394	722-2	**49.39**	1.00	0.41	9	100.00	$68,927	12.77	51.1	0.78
395	801.2-50	**49.35**	1.20	-3.32	4	28.57	$34,173	5.78	69.8	-1.31
396	807.1-60	**49.34**	1.20	-2.90	4	28.57	$71,496	13.29	66.1	-0.89
397	807.1-61	**49.34**	1.20	-3.12	4	28.57	$51,867	9.34	68.0	-1.11
398	157-1	**49.25**	1.00	-4.04	5	42.86	$143,120	27.71	64.7	-0.74
399	581-3	**49.24**	1.20	-4.99	4	28.57	$43,110	7.58	68.8	-1.19
400	801.2-51	**49.24**	1.20	-3.30	4	28.57	$34,181	5.78	69.7	-1.29
401	817.7-8	**49.22**	1.20	-4.48	4	28.57	$48,990	8.76	68.1	-1.12
402	814-38	**49.20**	1.20	-3.52	4	28.57	$67,267	12.44	66.2	-0.91
403	142-2	**49.18**	1.20	-4.97	5	42.86	$49,886	8.94	63.2	-0.57
404	812.5-41	**49.15**	1.20	-3.32	5	42.86	$46,831	8.33	63.5	-0.6
405	372-5	**49.12**	1.20	-4.72	3	14.29	$76,904	14.38	69.9	-1.32

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
406	720-1	**49.10**	1.00	1.05	8	85.71	$66,246	12.23	56.6	0.17
407	801.2-52	**49.10**	1.20	-2.89	4	28.57	$68,296	12.65	66.0	-0.88
408	158-2	**49.08**	1.00	-4.42	5	42.86	$112,247	21.50	68.1	-1.12
409	172-1	**49.08**	1.00	-3.35	7	71.43	$89,488	16.91	59.4	-0.15
410	812.5-42	**49.00**	1.20	-3.35	5	42.86	$41,695	7.29	63.7	-0.63
411	812.2-8	**48.97**	1.20	-3.25	5	42.86	$20,678	3.06	65.8	-0.86
412	807.1-62	**48.96**	1.20	-3.06	4	28.57	$50,933	9.15	67.5	-1.05
413	581-4	**48.95**	1.20	-4.97	4	28.57	$40,096	6.97	68.6	-1.17
414	535-1	**48.90**	1.00	-5.80	6	57.14	$93,020	17.62	64.4	-0.7
415	812.5-43	**48.90**	1.20	-3.39	5	42.86	$36,359	6.22	64.1	-0.67
416	812.2-9	**48.89**	1.20	-3.02	5	42.86	$39,825	6.92	63.7	-0.63
417	375-3	**48.85**	1.20	-4.00	4	28.57	$89,074	16.83	63.5	-0.6
418	809.3-2	**48.81**	0.80	0.02	8	85.71	$108,843	20.81	63.6	-0.61
419	812.5-44	**48.80**	1.20	-3.73	4	28.57	$51,745	9.32	67.1	-1.01
420	814-39	**48.79**	1.20	-2.62	6	57.14	$45,957	8.15	58.2	-0.01
421	801.2-53	**48.75**	1.20	-3.18	4	28.57	$36,710	6.29	68.6	-1.17
422	809.3-3	**48.74**	0.80	0.10	8	85.71	$112,390	21.52	62.8	-0.53
423	822.1-4	**48.72**	1.20	-4.53	6	57.14	$28,837	4.70	59.8	-0.19
424	730-14	**48.72**	1.00	3.46	7	71.43	$24,145	3.76	66.6	-0.95
425	807.1-63	**48.67**	1.20	-2.87	4	28.57	$62,974	11.58	65.8	-0.86
426	801.2-54	**48.60**	1.20	-3.13	4	28.57	$38,676	6.68	68.1	-1.12
427	242-21	**48.53**	1.20	3.00	5	42.86	$81,018	15.21	59.0	-0.1
428	807.1-64	**48.53**	1.20	-2.23	5	42.86	$70,328	13.06	60.1	-0.22
429	811.2-31	**48.51**	1.20	-2.94	4	28.57	$26,492	4.23	69.2	-1.24
430	743-1	**48.37**	0.80	2.48	9	100.00	$44,661	7.89	65.0	-0.77
431	812.4-13	**48.34**	1.20	-3.57	5	42.86	$38,703	6.69	62.9	-0.54
432	812.4-14	**48.31**	1.20	-3.93	4	28.57	$53,502	9.67	66.2	-0.9

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
433	807.1-65	**48.29**	1.20	-2.97	4	28.57	$47,890	8.54	66.7	-0.96
434	381-10	**48.27**	1.20	-3.15	4	28.57	$57,283	10.43	65.7	-0.85
435	812.4-15	**48.24**	1.20	-3.65	5	42.86	$29,850	4.91	63.7	-0.62
436	822.1-5	**48.23**	1.20	-5.34	4	28.57	$43,310	7.62	67.1	-1
437	735-1	**48.23**	0.80	-0.03	9	100.00	$146,191	28.33	49.3	0.98
438	807.1-66	**48.19**	1.20	-3.11	4	28.57	$33,646	5.67	67.9	-1.1
439	723-6	**48.08**	1.00	3.35	7	71.43	$69,258	12.84	59.9	-0.2
440	807.1-67	**48.05**	1.20	-3.05	4	28.57	$36,808	6.31	67.4	-1.04
441	817.7-9	**48.02**	1.20	-4.06	4	28.57	$66,401	12.27	64.4	-0.7
442	822.1-6	**48.01**	1.20	-4.87	5	42.86	$34,106	5.76	62.8	-0.53
443	812.4-16	**48.00**	1.20	-3.53	5	42.86	$36,639	6.27	62.6	-0.5
444	807.1-68	**47.95**	1.20	-2.84	4	28.57	$53,751	9.72	65.5	-0.83
445	812.2-10	**47.94**	1.20	-2.91	5	42.86	$33,930	5.73	62.8	-0.52
446	801.2-55	**47.92**	1.20	-3.03	4	28.57	$36,305	6.21	67.2	-1.02
447	817.8-1	**47.88**	1.20	-3.11	5	42.86	$82,692	15.55	57.7	0.04
448	817.7-10	**47.82**	1.20	-4.34	4	28.57	$38,304	6.61	66.9	-0.98
449	812.2-11	**47.76**	1.20	-3.40	4	28.57	$34,598	5.86	67.1	-1.01
450	807.1-69	**47.74**	1.20	-2.81	4	28.57	$53,013	9.57	65.3	-0.8
451	152-1	**47.69**	0.80	-4.28	6	57.14	$180,790	35.29	64.2	-0.68
452	135-1	**47.66**	0.80	-4.32	9	100.00	$107,087	20.46	53.8	0.48
453	822.1-7	**47.65**	1.20	-5.52	4	28.57	$17,717	2.47	68.7	-1.18
454	821.2-2	**47.65**	1.20	-4.40	5	42.86	$94,000	17.82	56.2	0.21
455	801.2-56	**47.61**	1.20	-2.99	4	28.57	$34,835	5.91	66.9	-0.98
456	811.1-2	**47.56**	1.20	-3.78	5	42.86	$63,096	11.60	59.2	-0.12
457	809.3-4	**47.52**	0.80	-0.77	7	71.43	$87,948	16.60	70.6	-1.4
458	817.7-11	**47.52**	1.20	-4.42	4	28.57	$26,177	4.17	67.6	-1.06
459	807.1-70	**47.51**	1.20	-2.98	4	28.57	$34,048	5.75	66.8	-0.97

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
460	801.2-57	**47.47**	1.20	-2.77	4	28.57	$52,019	9.37	64.9	-0.76
461	812.5-45	**47.37**	1.20	-3.53	4	28.57	$45,998	8.16	65.4	-0.81
462	822.1-8	**47.35**	1.20	-4.54	4	28.57	$99,827	18.99	59.9	-0.2
463	807.1-71	**47.35**	1.20	-2.57	4	28.57	$67,791	12.55	63.1	-0.56
464	822.1-9	**47.33**	1.20	-4.21	6	57.14	$34,210	5.79	56.9	0.13
465	809-2	**47.25**	0.80	-2.30	8	85.71	$113,178	21.68	59.0	-0.1
466	807.1-72	**47.25**	1.20	-2.67	4	28.57	$57,223	10.42	64.0	-0.66
467	242-22	**47.23**	1.20	3.57	5	42.86	$110,153	21.07	53.9	0.47
468	15-2	**47.21**	0.80	-2.07	7	71.43	$48,988	8.76	75.7	-1.97
469	730-15	**47.21**	1.00	3.83	7	71.43	$26,561	4.25	63.3	-0.58
470	729-1	**47.20**	1.00	0.33	9	100.00	$66,022	12.19	47.1	1.23
471	811.2-32	**47.17**	1.20	-2.79	4	28.57	$17,638	2.45	67.9	-1.09
472	174-1	**47.13**	1.20	-4.34	4	28.57	$21,467	3.22	67.4	-1.04
473	807.1-73	**47.08**	1.20	-3.03	4	28.57	$22,438	3.42	67.2	-1.02
474	817.7-12	**47.05**	1.20	-4.37	4	28.57	$22,887	3.51	67.1	-1.01
475	801.2-58	**47.03**	1.20	-3.07	4	28.57	$18,077	2.54	67.6	-1.06
476	729-2	**46.98**	1.00	0.84	8	85.71	$147,533	28.60	42.5	1.74
477	812.5-46	**46.91**	1.20	-3.53	4	28.57	$38,340	6.62	65.4	-0.81
478	812.5-47	**46.88**	1.20	-3.56	4	28.57	$35,090	5.96	65.6	-0.84
479	809-3	**46.81**	0.80	-2.20	8	85.71	$111,935	21.43	58.1	0
480	812.5-48	**46.81**	1.20	-3.49	4	28.57	$40,142	6.98	65.0	-0.77
481	801.2-59	**46.78**	1.20	-2.63	4	28.57	$53,001	9.57	63.7	-0.62
482	807.1-74	**46.75**	1.20	-2.97	3	14.29	$69,682	12.93	66.7	-0.96
483	812.5-49	**46.75**	1.20	-3.32	4	28.57	$54,366	9.84	63.5	-0.6
484	817.7-13	**46.74**	1.20	-4.16	4	28.57	$36,431	6.23	65.3	-0.8
485	171-2	**46.64**	1.00	-3.72	5	42.86	$108,749	20.79	63.7	-0.62
486	801.2-60	**46.63**	1.20	-2.96	4	28.57	$21,293	3.19	66.6	-0.95

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
487	812.5-50	**46.56**	1.20	-3.13	5	42.86	$20,833	3.09	61.8	-0.41
488	812.5-51	**46.55**	1.20	-3.43	4	28.57	$41,274	7.21	64.5	-0.71
489	801.2-61	**46.53**	1.20	-2.89	4	28.57	$25,733	4.08	66.0	-0.88
490	812.5-52	**46.49**	1.20	-3.30	4	28.57	$51,827	9.33	63.3	-0.58
491	812.4-17	**46.46**	1.20	-3.64	4	28.57	$48,586	8.68	63.6	-0.61
492	812.4-18	**46.45**	1.20	-3.62	4	28.57	$50,323	9.03	63.4	-0.59
493	171-3	**46.43**	1.00	-3.87	5	42.86	$94,306	17.88	65.0	-0.77
494	725-3	**46.43**	1.00	2.58	6	57.14	$96,584	18.34	59.0	-0.1
495	812.5-53	**46.38**	1.20	-3.38	4	28.57	$42,962	7.55	64.0	-0.66
496	811.2-33	**46.34**	1.20	-2.70	4	28.57	$11,995	1.31	67.1	-1
497	729-3	**46.33**	1.00	0.79	9	100.00	$85,733	16.16	43.0	1.69
498	812.5-54	**46.33**	1.20	-3.45	4	28.57	$35,864	6.12	64.6	-0.73
499	812.4-19	**46.33**	1.20	-3.84	4	28.57	$28,705	4.68	65.4	-0.81
500	375-4	**46.32**	1.20	-3.21	5	42.86	$70,207	13.03	56.4	0.19
501	242-23	**46.32**	1.20	3.31	4	28.57	$119,283	22.91	56.2	0.21
502	812.5-55	**46.32**	1.20	-3.54	4	28.57	$27,670	4.47	65.4	-0.82
503	812.5-56	**46.32**	1.20	-3.33	4	28.57	$46,271	8.21	63.6	-0.61
504	812.2-12	**46.28**	1.20	-3.20	4	28.57	$27,953	4.53	65.4	-0.81
505	262-1	**46.20**	1.20	0.53	4	28.57	$39,028	6.76	64.1	-0.67
506	725-4	**46.18**	1.00	2.52	6	57.14	$88,009	16.62	59.5	-0.16
507	811.2-34	**46.16**	1.20	-2.51	4	28.57	$25,840	4.10	65.4	-0.81
508	73-5	**46.14**	0.80	-4.70	6	57.14	$130,111	25.09	67.9	-1.1
509	73-6	**46.12**	0.80	-4.35	5	42.86	$197,907	38.74	64.8	-0.75
510	145-1	**46.01**	0.80	-4.44	5	42.86	$232,334	45.67	59.4	-0.14
511	723-7	**45.98**	1.00	3.73	7	71.43	$62,657	11.51	56.5	0.18
512	173-3	**45.95**	1.00	-0.99	9	100.00	$103,065	19.65	40.1	2.01
513	809.3-5	**45.94**	0.80	-0.06	7	71.43	$103,946	19.82	64.3	-0.69

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
514	171-4	**45.91**	1.00	-3.58	5	42.86	$107,104	20.46	62.4	-0.48
515	812.5-57	**45.88**	1.20	-3.45	4	28.57	$28,420	4.62	64.6	-0.73
516	811.3-4	**45.87**	1.20	-3.49	4	28.57	$23,733	3.68	65.1	-0.78
517	812.5-58	**45.83**	1.20	-3.55	4	28.57	$18,689	2.66	65.5	-0.83
518	729-4	**45.81**	1.00	0.66	9	100.00	$67,377	12.46	44.1	1.56
519	723-8	**45.77**	1.00	3.80	7	71.43	$64,270	11.84	55.9	0.25
520	811.3-5	**45.72**	1.20	-3.39	4	28.57	$30,114	4.96	64.2	-0.68
521	814-40	**45.71**	1.20	-2.87	5	42.86	$20,068	2.94	60.4	-0.26
522	183-1	**45.70**	1.20	2.60	4	28.57	$72,525	13.50	59.9	-0.2
523	15-3	**45.69**	0.80	-1.90	6	57.14	$81,237	15.25	74.2	-1.8
524	812.5-59	**45.62**	1.20	-3.21	4	28.57	$45,366	8.03	62.5	-0.49
525	812.5-60	**45.57**	1.20	-3.41	4	28.57	$26,785	4.29	64.3	-0.69
526	723-9	**45.54**	1.00	3.57	6	57.14	$90,778	17.17	57.9	0.02
527	735-2	**45.53**	0.80	0.14	9	100.00	$111,526	21.35	47.8	1.15
528	812.5-61	**45.47**	1.20	-3.31	4	28.57	$34,032	5.75	63.4	-0.59
529	811.2-35	**45.47**	1.20	-2.37	4	28.57	$26,842	4.30	64.1	-0.67
530	812.5-62	**45.37**	1.20	-3.40	4	28.57	$24,320	3.79	64.2	-0.68
531	817.7-14	**45.20**	1.20	-4.12	4	28.57	$14,470	1.81	64.9	-0.76
532	730-16	**45.14**	1.00	2.48	4	28.57	$34,252	5.79	75.4	-1.93
533	812.2-13	**45.12**	1.20	-3.03	4	28.57	$23,874	3.70	63.8	-0.64
534	729-5	**45.11**	1.00	0.90	9	100.00	$73,590	13.71	42.0	1.8
535	143-1	**45.10**	1.00	-5.05	4	28.57	$121,064	23.27	64.8	-0.75
536	811.2-36	**45.08**	1.20	-2.90	3	14.29	$20,643	3.05	68.8	-1.2
537	697-1	**45.00**	1.00	1.94	7	71.43	$92,335	17.49	50.9	0.8
538	812.5-63	**45.00**	1.20	-3.33	4	28.57	$24,482	3.83	63.6	-0.61
539	812.5-64	**44.98**	1.20	-3.30	4	28.57	$26,735	4.28	63.3	-0.58
540	809.4-1	**44.90**	0.80	-2.23	5	42.86	$138,527	26.79	70.7	-1.41

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
541	73-7	**44.90**	0.80	-4.23	7	71.43	$90,129	17.04	63.7	-0.63
542	817.7-15	**44.82**	1.20	-4.00	4	28.57	$18,864	2.70	63.8	-0.64
543	73-8	**44.81**	0.80	-4.55	6	57.14	$116,995	22.45	66.6	-0.95
544	822.1-10	**44.63**	1.20	-3.80	6	57.14	$26,008	4.13	53.3	0.54
545	811.4-1	**44.60**	1.20	0.59	7	71.43	$105,359	20.11	40.5	1.97
546	822.1-11	**44.56**	1.20	-4.65	4	28.57	$43,890	7.73	60.9	-0.31
547	725-5	**44.56**	1.00	2.49	6	57.14	$58,950	10.77	59.8	-0.19
548	653-2	**44.56**	0.80	-0.74	6	57.14	$141,354	27.35	62.3	-0.47
549	242-24	**44.54**	1.20	4.37	4	28.57	$184,001	35.94	46.7	1.27
550	809.3-6	**44.50**	0.80	0.09	6	57.14	$136,296	26.34	62.9	-0.54
551	812.4-20	**44.49**	1.20	-3.65	4	28.57	$15,180	1.95	63.7	-0.62
552	157-2	**44.42**	1.00	-3.76	5	42.86	$83,892	15.79	62.2	-0.46
553	812.4-21	**44.37**	1.20	-3.50	4	28.57	$26,475	4.23	62.3	-0.47
554	812.4-22	**44.36**	1.20	-3.47	4	28.57	$29,011	4.74	62.0	-0.44
555	375-5	**44.33**	1.20	-2.91	5	42.86	$63,968	11.78	53.7	0.49
556	810-1	**44.29**	0.80	-2.61	6	57.14	$110,863	21.22	66.2	-0.91
557	157-3	**44.27**	1.00	-3.99	5	42.86	$64,457	11.87	64.3	-0.69
558	242-25	**44.16**	1.20	3.12	5	42.86	$19,226	2.77	57.9	0.02
559	73-9	**44.07**	0.80	-4.90	6	57.14	$83,986	15.81	69.7	-1.3
560	735-3	**44.04**	0.80	-0.09	9	100.00	$73,210	13.64	49.9	0.92
561	814-41	**43.98**	1.20	-2.96	4	28.57	$30,734	5.09	61.2	-0.35
562	812.5-65	**43.95**	1.20	-3.12	4	28.57	$25,850	4.10	61.7	-0.4
563	694-1	**43.94**	1.00	0.96	7	71.43	$68,130	12.61	51.7	0.71
564	158-3	**43.94**	1.00	-3.91	5	42.86	$64,817	11.95	63.6	-0.61
565	242-26	**43.87**	1.20	3.78	5	42.86	$73,234	13.64	52.0	0.68
566	697-2	**43.76**	1.00	2.02	7	71.43	$77,652	14.53	50.2	0.88
567	242-27	**43.69**	1.20	4.23	6	57.14	$62,922	11.57	48.0	1.13

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
568	372-6	**43.60**	1.20	-3.64	4	28.57	$34,267	5.80	60.3	-0.24
569	812.5-66	**43.53**	1.20	-3.20	4	28.57	$11,685	1.25	62.4	-0.48
570	653-3	**43.39**	0.80	0.03	8	85.71	$73,074	13.61	55.4	0.3
571	13-1	**43.39**	0.80	-2.77	9	100.00	$80,883	15.18	47.1	1.23
572	673-1	**43.38**	1.00	5.72	7	71.43	$44,738	7.91	53.4	0.52
573	697-3	**43.36**	1.00	2.02	7	71.43	$71,159	13.22	50.2	0.88
574	808.1-1	**43.35**	1.20	-1.12	6	57.14	$22,680	3.46	51.5	0.74
575	132-2	**43.29**	0.80	-5.36	6	57.14	$109,101	20.86	64.0	-0.66
576	812.4-23	**43.28**	1.20	-3.43	4	28.57	$14,719	1.86	61.7	-0.4
577	73-10	**43.28**	0.80	-4.75	6	57.14	$79,853	14.97	68.4	-1.15
578	171-5	**43.26**	1.00	-3.84	5	42.86	$43,965	7.75	64.7	-0.74
579	723-10	**43.15**	1.00	4.14	7	71.43	$46,139	8.19	52.8	0.59
580	729-6	**43.14**	1.00	1.12	7	71.43	$151,927	29.48	40.0	2.02
581	804.2-1	**43.13**	1.20	-2.58	4	28.57	$11,369	1.19	61.8	-0.41
582	241-4	**43.12**	1.20	2.15	2	0.00	$84,478	15.91	63.9	-0.65
583	812.5-67	**43.08**	1.20	-3.01	4	28.57	$21,135	3.15	60.7	-0.29
584	158-4	**43.07**	1.00	-4.15	5	42.86	$32,636	5.47	65.7	-0.85
585	812.4-24	**43.05**	1.20	-3.39	4	28.57	$14,441	1.81	61.3	-0.36
586	801.2-62	**43.04**	1.20	-1.90	4	28.57	$56,020	10.18	57.1	0.11
587	735-4	**42.81**	0.80	0.27	9	100.00	$74,245	13.85	46.6	1.28
588	535-2	**42.73**	1.00	-5.57	5	42.86	$55,279	10.03	62.3	-0.47
589	697-4	**42.72**	1.00	1.88	6	57.14	$97,394	18.51	51.5	0.74
590	242-28	**42.59**	1.20	3.70	5	42.86	$44,823	7.92	52.7	0.6
591	812.5-68	**42.56**	1.20	-2.92	4	28.57	$20,473	3.02	59.9	-0.2
592	812.2-14	**42.46**	1.20	-2.48	4	28.57	$28,622	4.66	58.9	-0.09
593	822.1-12	**42.45**	1.20	-3.98	5	42.86	$21,275	3.18	54.9	0.36
594	697-5	**42.35**	1.00	1.95	6	57.14	$96,453	18.32	50.9	0.81

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
595	242-29	**42.34**	1.20	3.52	5	42.86	$24,777	3.89	54.3	0.42
596	813-1	**42.25**	1.00	1.44	4	28.57	$404,361	80.30	24.9	3.71
597	730-17	**42.17**	1.00	3.68	5	42.86	$26,581	4.25	64.6	-0.73
598	697-6	**42.13**	1.00	2.13	7	71.43	$58,831	10.74	49.2	0.99
599	822.1-13	**42.04**	1.20	-3.90	5	42.86	$21,497	3.23	54.2	0.44
600	132-3	**41.91**	0.80	-5.32	5	42.86	$135,990	26.27	63.7	-0.62
601	183-2	**41.89**	1.20	3.98	5	42.86	$84,922	15.99	47.5	1.18
602	735-5	**41.81**	0.80	0.22	8	85.71	$101,996	19.43	47.1	1.23
603	813-2	**41.75**	1.00	-2.16	4	28.57	$129,325	24.93	57.1	0.11
604	375-6	**41.74**	1.20	-3.23	4	28.57	$39,813	6.91	56.6	0.17
605	376-1	**41.69**	1.20	-2.67	4	28.57	$71,117	13.22	53.4	0.53
606	15-4	**41.69**	0.80	-1.87	6	57.14	$16,739	2.27	73.9	-1.77
607	822.1-14	**41.62**	1.20	-3.82	5	42.86	$21,635	3.25	53.4	0.52
608	132-4	**41.61**	0.80	-5.64	6	57.14	$64,597	11.90	66.5	-0.94
609	813-3	**41.60**	1.00	-2.50	5	42.86	$54,264	9.82	60.2	-0.23
610	73-11	**41.57**	0.80	-4.40	6	57.14	$72,333	13.46	65.3	-0.8
611	76-6	**41.43**	0.80	-4.16	6	57.14	$84,205	15.85	63.1	-0.56
612	96-1	**41.31**	0.80	-5.38	6	57.14	$104,722	19.98	59.7	-0.18
613	73-12	**41.23**	0.80	-4.46	6	57.14	$63,040	11.59	65.8	-0.86
614	700-1	**41.15**	1.00	2.56	7	71.43	$35,926	6.13	50.0	0.9
615	72-1	**41.08**	0.80	-4.23	6	57.14	$68,276	12.64	64.6	-0.73
616	729-7	**41.06**	1.00	0.79	7	71.43	$92,989	17.62	43.0	1.69
617	374-1	**40.99**	1.20	-3.21	3	14.29	$76,558	14.31	56.4	0.19
618	135-2	**40.94**	0.80	-5.03	6	57.14	$95,658	18.16	60.2	-0.23
619	73-13	**40.90**	0.80	-4.50	5	42.86	$102,532	19.54	66.2	-0.9
620	73-14	**40.84**	0.80	-4.42	5	42.86	$106,355	20.31	65.4	-0.82
621	822.1-15	**40.80**	1.20	-4.15	4	28.57	$26,051	4.14	56.4	0.19

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
622	730-18	**40.77**	1.00	3.09	4	28.57	$7,102	0.33	69.9	-1.32
623	822.1-16	**40.69**	1.20	-4.08	4	28.57	$30,416	5.02	55.8	0.26
624	152-2	**40.67**	0.80	-4.44	5	42.86	$102,268	19.49	65.6	-0.84
625	572-5	**40.53**	1.20	-4.88	2	0.00	$38,935	6.74	64.2	-0.68
626	812.5-69	**40.51**	1.20	-2.59	4	28.57	$15,989	2.12	56.9	0.13
627	697-7	**40.50**	1.00	1.90	6	57.14	$62,117	11.40	51.3	0.76
628	73-15	**40.47**	0.80	-3.99	5	42.86	$125,681	24.20	61.6	-0.39
629	135-3	**40.41**	0.80	-5.18	5	42.86	$125,371	24.14	61.5	-0.38
630	73-16	**40.36**	0.80	-4.91	5	42.86	$69,295	12.85	69.8	-1.31
631	735-6	**40.08**	0.80	0.01	7	71.43	$108,302	20.70	49.0	1.02
632	729-8	**40.00**	1.00	1.10	7	71.43	$98,390	18.71	40.2	2
633	745-1	**39.99**	0.80	-0.53	8	85.71	$95,032	18.03	43.6	1.62
634	372-7	**39.86**	1.20	-3.94	2	0.00	$40,164	6.98	62.9	-0.54
635	722-1	**39.76**	1.00	1.56	5	42.86	$19,430	2.81	60.7	-0.29
636	720-2	**39.70**	1.00	1.22	5	42.86	$65,123	12.01	55.1	0.34
637	132-5	**39.64**	0.80	-5.13	5	42.86	$109,527	20.95	62.0	-0.43
638	132-6	**39.58**	0.80	-5.19	5	42.86	$105,009	20.04	62.5	-0.49
639	723-11	**39.58**	1.00	3.74	5	42.86	$51,918	9.35	56.4	0.19
640	730-19	**39.55**	1.00	3.54	4	28.57	$20,200	2.97	65.9	-0.87
641	135-4	**39.52**	0.80	-5.12	5	42.86	$114,168	21.88	61.0	-0.32
642	700-2	**39.50**	1.00	2.39	6	57.14	$43,304	7.62	51.6	0.73
643	729-9	**39.44**	1.00	1.06	7	71.43	$86,295	16.27	40.6	1.96
644	511-1	**39.41**	1.00	-5.36	4	28.57	$48,264	8.61	62.2	-0.46
645	132-7	**39.37**	0.80	-5.32	5	42.86	$93,889	17.80	63.7	-0.62
646	96-2	**39.32**	0.80	-5.46	6	57.14	$67,115	12.41	60.4	-0.26
647	132-8	**39.19**	0.80	-5.15	5	42.86	$100,933	19.22	62.1	-0.45
648	73-17	**39.18**	0.80	-4.37	5	42.86	$81,861	15.38	65.0	-0.77

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
649	735-7	**39.16**	0.80	0.20	8	85.71	$56,934	10.36	47.3	1.21
650	822.2-1	**38.92**	0.80	-4.27	5	42.86	$42,003	7.35	70.4	-1.37
651	183-3	**38.89**	1.20	3.22	4	28.57	$14,862	1.89	54.3	0.42
652	382-1	**38.71**	1.20	-0.28	5	42.86	$26,851	4.30	48.1	1.12
653	729-10	**38.60**	1.00	1.00	7	71.43	$67,806	12.55	41.1	1.9
654	809-4	**38.54**	0.80	-2.06	6	57.14	$77,822	14.57	56.8	0.14
655	14-1	**38.53**	0.80	-1.98	8	85.71	$100,519	19.13	39.1	2.12
656	741-1	**38.37**	0.80	3.24	5	42.86	$38,098	6.57	69.6	-1.28
657	729-11	**38.34**	1.00	1.08	7	71.43	$69,558	12.90	40.4	1.98
658	707-1	**38.14**	1.00	2.15	5	42.86	$44,419	7.84	54.4	0.41
659	157-4	**38.10**	1.00	-3.58	3	14.29	$87,217	16.46	60.6	-0.28
660	96-3	**38.02**	0.80	-5.41	5	42.86	$95,871	18.20	60.0	-0.21
661	809-5	**37.97**	0.80	-2.30	6	57.14	$54,264	9.82	59.0	-0.1
662	535-3	**37.91**	1.00	-5.26	4	28.57	$45,699	8.10	59.5	-0.16
663	381-11	**37.75**	1.20	-1.60	3	14.29	$68,253	12.64	51.8	0.7
664	16-1	**37.75**	0.80	1.58	8	85.71	$79,206	14.84	40.4	1.98
665	735-8	**37.68**	0.80	0.16	7	71.43	$77,309	14.46	47.6	1.17
666	664-1	**37.64**	1.00	0.10	5	42.86	$95,367	18.10	47.3	1.21
667	76-7	**37.57**	0.80	-3.28	6	57.14	$72,454	13.48	55.2	0.32
668	534-2	**37.56**	0.80	-5.66	5	42.86	$67,429	12.47	63.1	-0.56
669	135-5	**37.53**	0.80	-5.17	5	42.86	$78,171	14.64	61.4	-0.37
670	76-8	**37.50**	0.80	-4.02	5	42.86	$74,720	13.94	61.9	-0.42
671	804.1-1	**37.49**	1.20	-1.62	4	28.57	$11,360	1.19	52.4	0.64
672	745-2	**37.48**	0.80	-0.33	8	85.71	$65,321	12.05	41.8	1.82
673	183-4	**37.40**	1.20	3.47	4	28.57	$12,523	1.42	52.1	0.67
674	73-18	**37.39**	0.80	-4.64	4	28.57	$83,445	15.70	67.4	-1.04
675	132-9	**37.37**	0.80	-5.36	5	42.86	$58,425	10.66	64.0	-0.66

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
676	73-19	**37.35**	0.80	-4.39	4	28.57	$97,587	18.54	65.2	-0.79
677	729-12	**37.34**	1.00	1.09	7	71.43	$53,673	9.70	40.3	1.99
678	73-20	**37.34**	0.80	-4.39	5	42.86	$50,153	9.00	65.2	-0.79
679	501-1	**37.29**	0.80	-5.14	4	28.57	$12,440	1.40	77.9	-2.21
680	694-2	**37.25**	1.00	1.28	5	42.86	$75,654	14.13	48.9	1.03
681	810.2-1	**37.01**	0.80	0.66	5	42.86	$104,058	19.85	56.2	0.21
682	729-13	**37.00**	1.00	1.00	6	57.14	$88,712	16.76	41.1	1.9
683	73-21	**36.97**	0.80	-4.27	4	28.57	$98,470	18.72	64.1	-0.67
684	812.2-15	**36.97**	1.20	-2.66	2	0.00	$16,386	2.20	60.5	-0.27
685	73-22	**36.96**	0.80	-4.48	4	28.57	$85,911	16.19	66.0	-0.88
686	73-23	**36.94**	0.80	-4.76	4	28.57	$68,879	12.76	68.5	-1.16
687	729-14	**36.88**	1.00	0.94	6	57.14	$82,292	15.46	41.6	1.84
688	132-10	**36.78**	0.80	-5.10	5	42.86	$63,983	11.78	61.7	-0.4
689	73-24	**36.74**	0.80	-4.59	4	28.57	$75,739	14.15	67.0	-0.99
690	73-25	**36.74**	0.80	-4.14	5	42.86	$55,081	9.99	62.9	-0.54
691	809-6	**36.72**	0.80	-2.30	6	57.14	$33,420	5.63	59.0	-0.1
692	157-5	**36.63**	1.00	-2.33	5	42.86	$60,875	11.15	49.4	0.97
693	242-30	**36.62**	1.20	6.20	5	42.86	$168,313	32.78	30.3	3.1
694	735-9	**36.52**	0.80	0.32	7	71.43	$67,736	12.53	46.2	1.33
695	75-1	**36.48**	0.80	-3.66	5	42.86	$73,310	13.66	59.5	-0.16
696	672-1	**36.47**	1.00	5.45	4	28.57	$9,199	0.75	61.1	-0.33
697	729-15	**36.41**	1.00	0.97	6	57.14	$76,749	14.35	41.4	1.87
698	729-16	**36.39**	1.00	1.05	6	57.14	$82,326	15.47	40.6	1.95
699	697-8	**36.37**	1.00	2.12	5	42.86	$57,310	10.44	49.3	0.98
700	809.3-7	**36.24**	0.80	0.16	4	28.57	$98,253	18.68	62.3	-0.47
701	374-2	**36.14**	1.20	-3.20	2	0.00	$44,374	7.83	56.3	0.2
702	73-26	**36.12**	0.80	-4.46	4	28.57	$73,153	13.63	65.8	-0.86

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
703	821.2-1	**36.09**	1.20	-2.06	4	28.57	$37,075	6.36	47.4	1.19
704	132-11	**36.05**	0.80	-5.25	5	42.86	$43,072	7.57	63.0	-0.55
705	681-1	**35.95**	0.80	-0.14	8	85.71	$69,098	12.81	37.4	2.31
706	729-17	**35.90**	1.00	1.00	6	57.14	$70,488	13.09	41.1	1.9
707	729-18	**35.88**	1.00	1.13	6	57.14	$79,792	14.96	39.9	2.03
708	374-3	**35.86**	1.20	-3.03	2	0.00	$54,971	9.96	54.8	0.37
709	735-10	**35.75**	0.80	0.22	6	57.14	$96,345	18.29	47.1	1.23
710	535-4	**35.71**	1.00	-5.13	4	28.57	$18,904	2.70	58.4	-0.03
711	742-1	**35.67**	0.80	2.72	5	42.86	$56,339	10.24	60.1	-0.22
712	694-3	**35.51**	1.00	1.32	5	42.86	$49,882	8.94	48.5	1.07
713	85-1	**35.48**	0.80	-4.80	6	57.14	$42,652	7.49	54.5	0.4
714	725-6	**35.46**	1.00	2.81	4	28.57	$26,587	4.25	56.9	0.13
715	723-12	**35.45**	1.00	3.90	4	28.57	$42,785	7.51	55.0	0.35
716	729-19	**35.38**	1.00	0.97	6	57.14	$59,570	10.89	41.4	1.87
717	73-27	**35.37**	0.80	-4.35	4	28.57	$67,160	12.42	64.8	-0.75
718	697-9	**35.24**	1.00	2.04	5	42.86	$32,795	5.50	50.0	0.9
719	725-7	**35.20**	1.00	2.73	4	28.57	$16,317	2.18	57.7	0.05
720	735-11	**35.19**	0.80	-0.08	6	57.14	$69,170	12.82	49.8	0.93
721	822.1-17	**35.06**	1.20	-4.11	2	0.00	$29,273	4.79	56.0	0.23
722	135-6	**34.97**	0.80	-5.13	4	28.57	$85,440	16.10	61.1	-0.33
723	694-4	**34.90**	1.00	1.29	5	42.86	$37,498	6.45	48.8	1.04
724	132-12	**34.86**	0.80	-5.19	4	28.57	$74,268	13.85	62.5	-0.49
725	73-28	**34.75**	0.80	-4.51	4	28.57	$47,489	8.46	66.2	-0.91
726	669-1	**34.67**	1.00	1.79	6	57.14	$86,452	16.30	36.7	2.39
727	381-12	**34.65**	1.20	-0.90	4	28.57	$31,818	5.30	45.6	1.4
728	21-2	**34.64**	0.80	-4.69	5	42.86	$35,153	5.98	60.7	-0.29
729	681-2	**34.59**	0.80	0.56	8	85.71	$88,096	16.63	31.2	3.01

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
730	720-3	**34.53**	1.00	1.35	4	28.57	$36,374	6.22	53.9	0.47
731	16-2	**34.50**	0.80	1.58	8	85.71	$25,532	4.04	40.4	1.98
732	155-1	**34.43**	0.80	-3.98	4	28.57	$55,818	10.14	64.2	-0.68
733	729-20	**34.32**	1.00	1.12	5	42.86	$100,473	19.12	40.0	2.02
734	501-2	**34.28**	0.80	-3.22	4	28.57	$76,417	14.28	60.7	-0.29
735	729-21	**34.26**	1.00	1.31	6	57.14	$66,365	12.26	38.3	2.21
736	132-13	**34.26**	0.80	-4.53	5	42.86	$56,129	10.20	56.6	0.17
737	76-9	**34.20**	0.80	-4.11	4	28.57	$62,020	11.38	62.7	-0.51
738	534-3	**34.14**	0.80	-5.98	4	28.57	$39,211	6.79	66.0	-0.88
739	729-22	**34.13**	1.00	1.01	6	57.14	$41,840	7.32	41.0	1.91
740	581-5	**34.08**	1.20	-3.35	2	0.00	$32,581	5.46	54.1	0.45
741	158-5	**34.01**	1.00	-3.57	2	0.00	$67,525	12.49	60.5	-0.27
742	810.2-2	**33.97**	0.80	1.32	6	57.14	$45,548	8.07	50.3	0.87
743	735-12	**33.97**	0.80	-0.01	6	57.14	$53,249	9.62	49.1	1
744	511-2	**33.95**	1.00	-4.32	4	28.57	$34,964	5.94	52.9	0.58
745	744-1	**33.91**	0.80	-0.12	6	57.14	$37,399	6.43	51.4	0.75
746	534-4	**33.91**	0.80	-5.67	4	28.57	$53,688	9.71	63.2	-0.57
747	172-2	**33.83**	1.00	-2.74	4	28.57	$24,037	3.74	54.0	0.46
748	669-2	**33.82**	1.00	2.28	7	71.43	$61,300	11.24	32.3	2.88
749	809-7	**33.78**	0.80	-1.95	5	42.86	$52,837	9.54	55.9	0.25
750	809-8	**33.77**	0.80	-2.01	5	42.86	$49,109	8.78	56.4	0.19
751	735-13	**33.76**	0.80	0.17	6	57.14	$60,435	11.06	47.5	1.18
752	729-23	**33.72**	1.00	1.20	5	42.86	$96,511	18.33	39.3	2.1
753	664-2	**33.59**	1.00	0.64	5	42.86	$68,390	12.67	42.4	1.75
754	93-1	**33.54**	0.80	-4.76	5	42.86	$72,095	13.41	52.4	0.64
755	96-4	**33.53**	0.80	-5.36	4	28.57	$71,788	13.35	59.5	-0.16
756	135-7	**33.53**	0.80	-5.44	4	28.57	$43,323	7.62	63.8	-0.64

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
757	723-13	**33.53**	1.00	4.41	4	28.57	$48,732	8.71	50.4	0.86
758	729-24	**33.51**	1.00	1.07	5	42.86	$83,408	15.69	40.5	1.97
759	745-3	**33.40**	0.80	-0.17	6	57.14	$101,820	19.40	40.4	1.98
760	13-2	**33.33**	0.80	-1.69	7	71.43	$73,020	13.60	37.4	2.31
761	729-25	**33.24**	1.00	0.87	5	42.86	$64,125	11.81	42.3	1.77
762	809.3-8	**33.17**	0.80	-0.01	4	28.57	$37,339	6.42	63.8	-0.64
763	132-14	**33.16**	0.80	-5.10	4	28.57	$51,340	9.23	61.7	-0.4
764	17-1	**33.15**	0.80	1.14	7	71.43	$24,272	3.79	44.3	1.54
765	697-10	**33.06**	1.00	2.07	4	28.57	$46,229	8.21	49.8	0.93
766	39022.0	**33.06**	0.80	-3.90	5	42.86	$32,052	5.35	57.2	0.1
767	681-3	**33.06**	0.80	0.18	7	71.43	$87,447	16.50	34.6	2.63
768	729-26	**33.04**	1.00	0.71	5	42.86	$48,935	8.75	43.7	1.61
769	697-11	**33.00**	1.00	2.07	4	28.57	$45,229	8.00	49.8	0.93
770	723-14	**32.98**	1.00	4.33	4	28.57	$33,666	5.68	51.1	0.78
771	745-4	**32.97**	0.80	-0.02	7	71.43	$56,290	10.23	39.0	2.13
772	675-1	**32.92**	1.00	5.69	4	28.57	$20,126	2.95	52.6	0.61
773	697-12	**32.90**	1.00	2.25	4	28.57	$56,823	10.34	48.2	1.11
774	809-9	**32.86**	0.80	-1.76	5	42.86	$48,857	8.73	54.2	0.44
775	729-27	**32.81**	1.00	1.18	5	42.86	$79,877	14.98	39.5	2.08
776	760-1	**32.79**	0.80	0.46	7	71.43	$39,169	6.78	41.2	1.89
777	809-10	**32.70**	0.80	-2.99	4	28.57	$20,693	3.06	65.2	-0.79
778	707-2	**32.69**	1.00	2.33	4	28.57	$14,918	1.90	52.8	0.59
779	73-29	**32.68**	0.80	-4.39	4	28.57	$20,231	2.97	65.2	-0.79
780	23-1	**32.67**	0.80	-4.65	4	28.57	$52,222	9.41	60.3	-0.25
781	745-5	**32.62**	0.80	0.07	7	71.43	$55,941	10.16	38.2	2.22
782	73-30	**32.59**	0.80	-4.31	4	28.57	$23,574	3.64	64.5	-0.71
783	135-8	**32.55**	0.80	-4.99	4	28.57	$53,707	9.71	59.8	-0.19

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
784	729-28	**32.50**	1.00	1.35	5	42.86	$87,355	16.48	38.0	2.25
785	96-5	**32.48**	0.80	-4.95	4	28.57	$78,719	14.75	55.9	0.25
786	735-14	**32.46**	0.80	-0.26	5	42.86	$60,585	11.10	51.4	0.75
787	729-29	**32.43**	1.00	1.19	5	42.86	$74,349	13.87	39.4	2.09
788	808.2-1	**32.36**	0.80	-1.28	4	28.57	$27,492	4.43	63.3	-0.58
789	729-30	**32.32**	1.00	1.03	5	42.86	$60,746	11.13	40.8	1.93
790	92-1	**32.30**	0.80	-4.42	5	42.86	$71,622	13.32	49.3	0.98
791	96-6	**32.29**	0.80	-4.71	5	42.86	$42,356	7.43	53.7	0.49
792	172-3	**32.23**	1.00	-2.60	4	28.57	$8,024	0.51	52.7	0.6
793	679-1	**32.17**	0.80	-0.46	3	14.29	$168,861	32.89	48.6	1.06
794	694-5	**32.08**	1.00	1.94	5	42.86	$38,970	6.74	43.0	1.69
795	729-31	**32.08**	1.00	1.08	5	42.86	$60,456	11.07	40.4	1.98
796	729-32	**32.07**	1.00	1.17	5	42.86	$67,022	12.39	39.6	2.07
797	729-33	**32.04**	1.00	1.16	5	42.86	$65,724	12.13	39.7	2.06
798	745-6	**32.04**	0.80	-0.72	5	42.86	$93,978	17.82	45.3	1.43
799	132-15	**32.01**	0.80	-5.09	4	28.57	$32,989	5.54	61.6	-0.39
800	694-6	**32.00**	1.00	1.48	4	28.57	$50,798	9.12	47.1	1.23
801	735-15	**31.92**	0.80	-0.01	6	57.14	$19,320	2.79	49.1	1
802	694-7	**31.86**	1.00	1.53	4	28.57	$52,263	9.42	46.6	1.28
803	745-7	**31.84**	0.80	-0.40	6	57.14	$62,306	11.44	42.4	1.75
804	729-34	**31.82**	1.00	1.00	5	42.86	$50,279	9.02	41.1	1.9
805	729-35	**31.66**	1.00	1.17	5	42.86	$60,243	11.03	39.6	2.07
806	694-8	**31.58**	1.00	1.60	4	28.57	$52,816	9.53	46.0	1.35
807	720-4	**31.48**	1.00	1.89	4	28.57	$26,011	4.14	49.1	1.01
808	745-8	**31.48**	0.80	-0.48	6	57.14	$51,708	9.31	43.2	1.67
809	809-11	**31.44**	0.80	-2.30	4	28.57	$40,712	7.09	59.0	-0.1
810	694-9	**31.43**	1.00	1.55	4	28.57	$46,530	8.27	46.5	1.3

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
811	745-9	**31.39**	0.80	-0.33	6	57.14	$59,043	10.78	41.8	1.82
812	695-1	**31.37**	1.00	2.60	4	28.57	$24,790	3.89	49.0	1.02
813	679-2	**31.32**	0.80	-0.49	4	28.57	$105,636	20.16	48.9	1.03
814	729-36	**31.26**	1.00	1.19	5	42.86	$55,084	9.99	39.4	2.09
815	132-16	**31.22**	0.80	-5.13	4	28.57	$17,473	2.42	62.0	-0.43
816	697-13	**31.17**	1.00	2.46	4	28.57	$43,795	7.72	46.3	1.32
817	96-7	**31.13**	0.80	-5.13	4	28.57	$45,653	8.09	57.5	0.07
818	809.4-2	**31.11**	0.80	-1.02	4	28.57	$29,365	4.81	59.9	-0.2
819	805.1-1	**31.10**	1.20	0.21	4	28.57	$12,302	1.38	41.6	1.84
820	534-5	**30.92**	0.80	-5.32	4	28.57	$25,042	3.94	60.1	-0.22
821	745-10	**30.85**	0.80	-0.83	5	42.86	$67,756	12.54	46.3	1.32
822	96-8	**30.72**	0.80	-5.08	4	28.57	$41,864	7.33	57.0	0.12
823	745-11	**30.67**	0.80	-0.34	6	57.14	$46,616	8.28	41.9	1.81
824	745-12	**30.64**	0.80	-0.15	6	57.14	$57,276	10.43	40.2	2
825	735-16	**30.61**	0.80	-0.21	5	42.86	$33,072	5.56	50.9	0.8
826	73-31	**30.59**	0.80	-3.31	4	28.57	$49,768	8.92	55.5	0.29
827	694-10	**30.51**	1.00	1.66	4	28.57	$39,519	6.85	45.5	1.41
828	729-37	**30.48**	1.00	1.18	5	42.86	$41,439	7.24	39.5	2.08
829	694-11	**30.48**	1.00	1.55	4	28.57	$30,911	5.12	46.5	1.3
830	92-2	**30.34**	0.80	-4.78	4	28.57	$65,132	12.01	52.6	0.62
831	73-32	**30.32**	0.80	-4.25	3	14.29	$36,880	6.32	63.9	-0.65
832	85-2	**30.29**	0.80	-4.88	4	28.57	$46,509	8.26	55.2	0.32
833	743-2	**30.28**	0.80	3.14	4	28.57	$20,941	3.11	59.1	-0.11
834	694-12	**30.25**	1.00	1.59	4	28.57	$29,962	4.93	46.1	1.34
835	651-1	**30.09**	0.80	3.11	4	28.57	$72,217	13.44	50.9	0.81
836	672-2	**30.05**	1.00	6.88	4	28.57	$8,933	0.70	48.3	1.1
837	729-38	**30.05**	1.00	1.06	4	28.57	$72,652	13.52	40.6	1.96

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
841	669-3	**29.77**	1.00	1.85	5	42.86	$57,022	10.38	36.2	2.45
842	729-39	**29.75**	1.00	0.82	4	28.57	$49,930	8.95	42.7	1.72
843	534-6	**29.68**	0.80	-5.06	4	28.57	$19,847	2.89	57.7	0.04
844	809-13	**29.62**	0.80	-2.05	4	28.57	$25,341	4.00	56.8	0.15
845	729-40	**29.59**	1.00	1.28	4	28.57	$81,357	15.28	38.6	2.18
846	809-14	**29.59**	0.80	-1.34	5	42.86	$19,593	2.84	50.4	0.86
847	743-3	**29.49**	0.80	2.32	3	14.29	$6,544	0.22	66.4	-0.93
848	351-1	**29.44**	1.20	-3.49	2	0.00	$5,470	0.00	49.1	1.01
849	669-4	**29.43**	1.00	1.78	5	42.86	$46,228	8.21	36.8	2.38
850	745-15	**29.42**	0.80	-0.05	6	57.14	$43,116	7.58	39.3	2.1
851	722-3	**29.37**	1.00	1.37	4	28.57	$45,174	7.99	42.5	1.74
852	697-14	**29.36**	1.00	2.63	4	28.57	$26,429	4.22	44.8	1.49
853	653-4	**29.35**	0.80	0.25	4	28.57	$42,815	7.52	53.4	0.52
854	653-5	**29.32**	0.80	1.25	5	42.86	$54,342	9.84	44.5	1.52
855	729-41	**29.31**	1.00	1.11	4	28.57	$64,122	11.81	40.1	2.01
856	680-1	**29.30**	0.80	0.43	4	28.57	$40,902	7.13	53.6	0.5
857	729-42	**29.29**	1.00	1.04	4	28.57	$58,584	10.69	40.7	1.94
858	681-4	**29.28**	0.80	-0.85	5	42.86	$58,371	10.65	43.8	1.6
859	681-5	**29.22**	0.80	-0.33	5	42.86	$88,188	16.65	39.1	2.12
860	681-6	**29.20**	0.80	0.35	7	71.43	$33,618	5.67	33.0	2.8
861	92-3	**29.16**	0.80	-4.90	4	28.57	$38,478	6.64	53.6	0.5
862	669-5	**29.10**	1.00	1.89	5	42.86	$48,863	8.74	35.8	2.49
863	699-1	**29.07**	1.00	0.77	5	42.86	$91,436	17.31	30.6	3.07
864	22-1	**29.07**	0.80	-4.63	4	28.57	$23,300	3.59	55.7	0.27
865	21-3	**29.05**	0.80	-4.13	4	28.57	$23,095	3.55	55.7	0.27
866	729-43	**29.03**	1.00	1.24	4	28.57	$69,071	12.80	38.9	2.14
867	729-44	**28.92**	1.00	1.10	4	28.57	$56,845	10.34	40.2	2

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
871	729-45	**28.71**	1.00	1.13	4	28.57	$55,686	10.11	39.9	2.03
872	681-7	**28.67**	0.80	0.30	6	57.14	$69,137	12.82	33.5	2.75
873	24-1	**28.66**	0.80	-4.32	4	28.57	$23,138	3.56	54.7	0.38
874	75-2	**28.61**	0.80	-2.79	4	28.57	$41,916	7.34	51.7	0.71
875	183-5	**28.56**	1.20	4.31	2	0.00	$35,363	6.02	44.6	1.51
876	733-1	**28.52**	0.80	2.27	5	42.86	$13,141	1.54	48.7	1.05
877	679-3	**28.51**	0.80	0.10	5	42.86	$46,876	8.34	43.6	1.62
878	173-4	**28.37**	1.00	-0.60	5	42.86	$30,180	4.97	36.6	2.4
879	735-17	**28.26**	0.80	0.27	4	28.57	$69,874	12.97	46.6	1.28
880	134-1	**28.19**	0.80	-4.26	4	28.57	$54,520	9.87	48.8	1.04
881	809-15	**28.17**	0.80	-1.86	4	28.57	$12,713	1.46	55.1	0.34
882	690-1	**28.17**	1.00	2.92	4	28.57	$19,255	2.78	43.2	1.66
883	729-46	**28.17**	1.00	1.15	4	28.57	$48,152	8.59	39.7	2.05
884	745-16	**28.06**	0.80	-0.42	5	42.86	$46,001	8.16	42.6	1.73
885	729-47	**28.05**	1.00	1.28	4	28.57	$55,822	10.14	38.6	2.18
886	681-8	**28.00**	0.80	0.29	6	57.14	$57,585	10.49	33.6	2.74
887	680-2	**27.93**	0.80	1.12	4	28.57	$58,975	10.77	47.4	1.19
888	735-18	**27.90**	0.80	-0.17	4	28.57	$37,726	6.49	50.6	0.84
889	735-19	**27.89**	0.80	-0.02	4	28.57	$46,598	8.28	49.2	0.99
890	681-9	**27.83**	0.80	-0.08	5	42.86	$80,083	15.02	36.9	2.37
891	729-48	**27.74**	1.00	1.34	4	28.57	$55,207	10.01	38.0	2.24
892	669-7	**27.70**	1.00	2.08	5	42.86	$39,878	6.93	34.1	2.68
893	729-49	**27.69**	1.00	1.06	4	28.57	$33,643	5.67	40.6	1.96
894	809.4-3	**27.63**	0.80	0.04	4	28.57	$34,484	5.84	50.4	0.86
895	679-4	**27.61**	0.80	0.31	4	28.57	$91,631	17.34	41.7	1.83
896	729-50	**27.52**	1.00	1.15	4	28.57	$37,479	6.44	39.7	2.05
897	93-2	**27.51**	0.80	-4.84	3	14.29	$62,073	11.39	53.1	0.56

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
901	745-18	**27.11**	0.80	-0.24	5	42.86	$40,846	7.12	41.0	1.91
902	669-8	**27.07**	1.00	2.01	4	28.57	$71,446	13.28	34.7	2.61
903	679-6	**26.98**	0.80	-0.54	3	14.29	$78,175	14.64	49.3	0.98
904	687-1	**26.91**	1.00	4.30	4	28.57	$56,334	10.24	36.3	2.44
905	669-9	**26.91**	1.00	1.99	5	42.86	$20,123	2.95	34.9	2.59
906	745-19	**26.90**	0.80	-0.11	5	42.86	$45,159	7.99	39.8	2.04
907	729-52	**26.85**	1.00	1.55	4	28.57	$56,036	10.18	36.2	2.45
908	729-53	**26.83**	1.00	1.20	4	28.57	$29,792	4.90	39.3	2.1
909	729-54	**26.82**	1.00	1.18	4	28.57	$28,063	4.55	39.5	2.08
910	694-13	**26.75**	1.00	1.71	3	14.29	$28,340	4.60	45.0	1.46
911	735-20	**26.73**	0.80	0.28	4	28.57	$45,182	7.99	46.6	1.29
912	669-10	**26.73**	1.00	2.00	4	28.57	$65,173	12.02	34.8	2.6
913	699-2	**26.70**	1.00	0.80	5	42.86	$54,321	9.83	30.3	3.1
914	669-11	**26.65**	1.00	1.95	4	28.57	$60,039	10.99	35.3	2.55
915	745-20	**26.58**	0.80	-0.78	4	28.57	$47,413	8.44	45.8	1.37
916	745-21	**26.57**	0.80	-0.52	4	28.57	$62,660	11.51	43.5	1.63
917	679-7	**26.48**	0.80	0.53	4	28.57	$86,115	16.23	39.7	2.05
918	810.2-3	**26.46**	0.80	1.36	4	28.57	$18,039	2.53	50.0	0.91
919	737-1	**26.45**	1.00	4.74	6	57.14	$36,342	6.21	26.3	3.55
920	745-22	**26.42**	0.80	-0.53	4	28.57	$59,583	10.89	43.6	1.62
921	729-55	**26.38**	1.00	1.35	4	28.57	$33,328	5.61	38.0	2.25
922	681-10	**26.31**	0.80	-0.42	4	28.57	$82,123	15.43	39.9	2.03
923	745-23	**26.12**	0.80	-0.39	4	28.57	$62,811	11.54	42.3	1.76
924	745-24	**26.08**	0.80	-0.48	4	28.57	$56,810	10.34	43.2	1.67
925	669-12	**26.01**	1.00	2.10	4	28.57	$60,574	11.09	33.9	2.7
926	735-21	**25.95**	0.80	0.44	4	28.57	$41,693	7.29	45.1	1.45
927	173-5	**25.85**	1.00	-0.83	4	28.57	$18,670	2.66	38.7	2.17

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
928	669-13	**25.79**	1.00	1.93	4	28.57	$44,364	7.83	35.5	2.53
929	669-14	**25.78**	1.00	2.09	4	28.57	$56,141	10.20	34.0	2.69
930	681-11	**25.62**	0.80	0.33	5	42.86	$67,812	12.55	33.2	2.78
931	745-25	**25.56**	0.80	-0.29	4	28.57	$59,575	10.89	41.5	1.86
932	681-12	**25.47**	0.80	-0.20	5	42.86	$33,936	5.73	38.0	2.25
933	669-15	**25.43**	1.00	2.16	4	28.57	$55,516	10.07	33.4	2.76
934	681-13	**25.32**	0.80	-0.04	4	28.57	$88,139	16.64	36.5	2.41
935	679-8	**25.31**	0.80	0.51	4	28.57	$65,426	12.07	39.9	2.03
936	681-14	**25.31**	0.80	0.33	5	42.86	$62,575	11.50	33.2	2.78
937	679-9	**25.26**	0.80	0.23	4	28.57	$48,066	8.58	42.4	1.75
938	681-15	**25.12**	0.80	-0.33	4	28.57	$67,696	12.53	39.1	2.12
939	745-26	**25.03**	0.80	-0.42	4	28.57	$43,079	7.57	42.6	1.73
940	241-5	**24.97**	1.20	6.25	4	28.57	$53,947	9.76	27.2	3.45
941	173-6	**24.93**	1.00	-0.76	4	28.57	$8,617	0.63	38.0	2.24
942	745-27	**24.72**	0.80	-0.19	4	28.57	$51,519	9.27	40.6	1.96
943	679-10	**24.66**	0.80	1.67	6	57.14	$28,920	4.72	29.5	3.19
944	760-2	**24.56**	0.80	0.26	4	28.57	$32,921	5.53	43.0	1.69
945	745-28	**24.45**	0.80	-0.36	4	28.57	$36,971	6.34	42.1	1.79
946	701-1	**24.34**	1.00	1.74	3	14.29	$47,702	8.50	37.9	2.26
947	745-29	**24.30**	0.80	-0.40	4	28.57	$32,199	5.38	42.4	1.75
948	669-16	**24.19**	1.00	2.16	4	28.57	$34,993	5.94	33.4	2.76
949	134-2	**24.18**	0.80	-3.87	4	28.57	$11,113	1.14	45.3	1.43
950	680-3	**24.16**	0.80	1.67	4	28.57	$29,316	4.80	42.5	1.74
951	681-16	**24.16**	0.80	0.40	5	42.86	$47,737	8.51	32.6	2.85
952	699-3	**24.13**	1.00	0.63	4	28.57	$46,563	8.27	31.9	2.93
953	162-1	**24.13**	0.80	-1.70	4	28.57	$14,480	1.81	44.7	1.5
954	760-3	**24.10**	0.80	0.01	4	28.57	$10,546	1.02	45.2	1.44

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
955	760-4	**24.06**	0.80	0.09	4	28.57	$14,593	1.84	44.5	1.52
956	669-17	**23.98**	1.00	2.21	4	28.57	$35,175	5.98	32.9	2.81
957	745-30	**23.94**	0.80	-0.30	4	28.57	$32,057	5.35	41.5	1.85
958	242-31	**23.91**	1.20	9.59	8	85.71	$117,538	22.56	0.0	6.49
959	735-22	**23.88**	0.80	0.62	4	28.57	$18,122	2.55	43.5	1.63
960	659-1	**23.64**	0.80	1.74	6	57.14	$22,739	3.48	27.9	3.37
961	699-4	**23.59**	1.00	0.79	4	28.57	$49,519	8.87	30.4	3.09
962	745-31	**23.56**	0.80	-0.18	4	28.57	$32,899	5.52	40.5	1.97
963	745-32	**23.52**	0.80	-0.13	4	28.57	$35,188	5.98	40.0	2.02
964	653-6	**23.51**	0.80	2.73	5	42.86	$45,835	8.13	31.2	3
965	698-1	**23.41**	1.00	1.58	4	28.57	$55,291	10.03	29.4	3.21
966	745-33	**23.38**	0.80	1.70	6	57.14	$46,888	8.34	23.6	3.85
967	669-18	**23.32**	1.00	2.40	4	28.57	$38,339	6.62	31.2	3
968	735-23	**23.13**	0.80	0.84	4	28.57	$18,642	2.65	41.5	1.85
969	745-34	**23.10**	0.80	-0.09	4	28.57	$30,668	5.07	39.7	2.06
970	24-2	**22.89**	0.80	-1.90	4	28.57	$71,150	13.22	33.0	2.8
971	760-5	**22.79**	0.80	0.53	4	28.57	$19,613	2.85	40.6	1.96
972	745-35	**22.75**	0.80	-0.02	4	28.57	$29,095	4.76	39.0	2.13
973	745-36	**22.74**	0.80	0.15	4	28.57	$38,982	6.75	37.5	2.3
974	745-37	**22.72**	0.80	0.19	4	28.57	$41,019	7.16	37.2	2.34
975	681-17	**22.62**	0.80	0.70	5	42.86	$39,994	6.95	29.9	3.15
976	681-18	**22.51**	0.80	-0.08	4	28.57	$39,329	6.82	36.9	2.37
977	745-38	**22.48**	0.80	-0.17	4	28.57	$15,731	2.07	40.4	1.98
978	654-1	**22.32**	0.80	0.37	4	28.57	$11,745	1.26	40.6	1.96
979	681-19	**22.04**	0.80	0.39	4	28.57	$59,439	10.86	32.7	2.84
980	681-20	**22.02**	0.80	0.52	4	28.57	$66,702	12.33	31.5	2.97
981	681-21	**21.98**	0.80	-0.12	4	28.57	$28,161	4.57	37.2	2.33

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
982	681-22	**21.96**	0.80	0.38	4	28.57	$57,413	10.46	32.8	2.83
983	681-23	**21.94**	0.80	0.33	4	28.57	$54,220	9.81	33.2	2.78
984	660-1	**21.83**	1.00	4.50	4	28.57	$29,256	4.79	29.4	3.21
985	531-1	**21.79**	0.80	-3.04	4	28.57	$9,025	0.72	39.7	2.06
986	681-24	**21.55**	0.80	0.32	4	28.57	$47,172	8.39	33.3	2.77
987	681-25	**21.43**	0.80	0.24	4	28.57	$40,290	7.01	34.0	2.69
988	681-26	**21.21**	0.80	0.26	3	14.29	$85,291	16.07	33.8	2.71
989	681-27	**21.21**	0.80	0.50	4	28.57	$52,161	9.40	31.7	2.95
990	681-28	**21.13**	0.80	0.32	4	28.57	$40,117	6.97	33.3	2.77
991	681-29	**21.05**	0.80	0.42	4	28.57	$44,718	7.90	32.4	2.87
992	681-30	**21.01**	0.80	0.16	4	28.57	$28,714	4.68	34.7	2.61
993	344-1	**20.98**	0.80	-4.15	2	0.00	$24,386	3.81	49.6	0.95
994	681-31	**20.77**	0.80	0.28	4	28.57	$31,851	5.31	33.7	2.73
995	681-32	**20.50**	0.80	0.06	4	28.57	$14,225	1.76	35.6	2.51
996	183-6	**20.28**	1.20	5.66	2	0.00	$18,425	2.61	32.5	2.86
997	745-39	**20.25**	0.80	0.32	3	14.29	$55,017	9.97	36.0	2.47
998	748-1	**20.18**	0.80	1.35	5	42.86	$9,704	0.85	28.4	3.32
999	681-33	**20.00**	0.80	0.45	4	28.57	$29,085	4.75	32.1	2.9
1000	659-2	**19.82**	0.80	1.83	5	42.86	$12,041	1.32	27.1	3.46
1001	681-34	**19.70**	0.80	0.51	4	28.57	$27,817	4.50	31.6	2.96
1002	700-3	**19.06**	1.00	5.26	4	28.57	$12,210	1.36	25.9	3.6
1003	659-3	**19.06**	0.80	1.48	4	28.57	$25,989	4.13	30.3	3.11
1004	659-4	**18.86**	0.80	1.66	4	28.57	$33,448	5.63	28.6	3.29
1005	698-2	**18.37**	1.00	2.20	4	28.57	$17,834	2.49	23.8	3.83
1006	681-35	**18.20**	0.80	0.15	3	14.29	$28,926	4.72	34.8	2.6
1007	681-36	**18.19**	0.80	0.17	3	14.29	$29,920	4.92	34.6	2.62
1008	681-37	**18.13**	0.80	-0.34	2	0.00	$45,893	8.14	39.2	2.11

TABLE 6.2 RESULTS OF THE DECISION TOOL

TOTAL RISK RANKING	ALTERNATIVE PROPERTY NUMBER	TOTAL RISK POINTS	PROPERTY SELA STATUS ADJUSTMENT FACTOR (PSAF)	LOWEST FLOOR ELEV.	MEASURE I - FLOOD HISTORYOF THE PROPERTY				MEASURE II - SELA'S IMPACT ON THE PROPERTY	
					CLAIM COUNT	CLAIM RISK POINTS	TOTAL PAYMENTS	TOTAL PAYMENTS RISK POINTS	SELA IMPACT RISK POINTS	DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV.
1009	681-38	**18.03**	0.80	0.29	3	14.29	$34,323	5.81	33.6	2.74
1010	811.2-37	**17.91**	1.20	3.03	4	28.57	$50,789	9.12	15.8	4.73
1011	748-2	**17.54**	0.80	2.87	4	28.57	$103,464	19.73	14.8	4.84
1012	752-1	**17.42**	0.80	2.00	5	42.86	$19,840	2.89	20.0	4.26
1013	681-39	**17.34**	0.80	0.07	2	0.00	$57,241	10.42	35.5	2.52
1014	659-5	**17.33**	0.80	1.97	4	28.57	$26,488	4.23	25.9	3.6
1015	745-40	**17.13**	0.80	0.10	2	0.00	$37,704	6.49	38.0	2.25
1016	752-2	**17.11**	0.80	1.16	4	28.57	$12,096	1.33	27.5	3.42
1017	698-3	**16.84**	1.00	2.53	4	28.57	$16,912	2.30	20.9	4.16
1018	681-40	**16.60**	0.80	0.55	3	14.29	$26,131	4.16	31.2	3
1019	681-41	**16.31**	0.80	0.73	3	14.29	$31,914	5.32	29.6	3.18
1020	13-3	**16.21**	0.80	-0.73	3	14.29	$35,678	6.08	28.8	3.27
1021	17-2	**16.16**	0.80	4.31	5	42.86	$25,641	4.06	15.9	4.71
1022	681-42	**16.05**	0.80	0.09	2	0.00	$37,050	6.36	35.4	2.54
1023	745-41	**15.37**	0.80	0.39	2	0.00	$25,743	4.08	35.4	2.54
1024	681-43	**14.30**	0.80	0.36	2	0.00	$23,994	3.73	32.9	2.81
1025	681-44	**14.26**	0.80	2.47	4	28.57	$53,908	9.75	14.1	4.92
1026	242-32	**10.99**	1.20	8.92	4	28.57	$33,257	5.59	6.0	5.82
1027	74-1	**8.97**	0.80	2.62	4	28.57	$37,521	6.45	3.3	6.12

TABLE 6.3 TARGET GROUP PROPERTIES NOT INLCUDED IN DECISION TOOL

NUMBER	ALTERNATIVE PROPERTY NUMBER	SELA BLOCK NUMBER	PROPERTY SELA STATUS	SLAB ELEV	CLAIM COUNT	TOTAL PAYMENTS
1	21-1	21.0	E	N/A	5	$59,297
2	183-1	183.0	E	N/A	7	$265,000
3	241-1	241.0	E	N/A	7	$74,769
4	372-1	372.0	E	N/A	N/A	N/A
5	657-1	657.0	E	0.01	5	$34,475
6	657-2	657.0	E	0.42	7	$70,398
7	657-3	657.0	E	0.5	4	$32,998
8	657-4	657.0	E	0.53	7	$130,661
9	657-5	657.0	E	0.64	5	$46,620
10	657-6	657.0	E	0.78	8	$82,052
11	657-7	657.0	E	1.14	7	$59,317
12	657-8	657.0	E	1.26	8	$52,725
13	657-9	657.0	E	1.98	5	$15,828
14	803.1-1	803.1	E	-3.5	4	$59,853
15	803.1-2	803.1	E	-2.9	4	$9,909
16	803.1-3	803.1	E	-2.82	4	$28,966
17	807.2-1	807.2	E	-3.35	5	$50,965
18	807.2-2	807.2	E	-3.2	4	$26,029
19	807.2-3	807.2	E	-3.05	5	$64,046
20	807.2-4	807.2	E	-2.45	4	$72,735
21	809.3-1	809.3	E	N/A	8	$59,043
22	814-1	814.0	E	N/A	8	$49,363
23	817.3-1	817.3	E	N/A	7	$160,712
24	820-1	820.0	E	-1.18	4	$40,302
25	2001-1	2001.0	D	3.81	4	$37,816
26	2001-2	2001.0	D	4.08	4	$81,451
27	2001-3	2001.0	D	4.32	5	$49,260
28	2001-4	2001.0	D	5.08	4	$53,055
29	2001-5	2001.0	D	5.28	4	$34,254
30	2001-6	2001.0	D	6.82	5	$93,344
31	2001-7	2001.0	D	7.39	5	$8,206
32	2002-1	2002.0	D	6.32	6	$61,197
33	2002-2	2002.0	D	6.44	2	$101,294
34	2002-3	2002.0	D	7.17	5	$71,261
35	2002-4	2002.0	D	8.11	3	$61,525
36	2002-5	2002.0	D	9.38	5	$78,778
37	2002-6	2002.0	D	9.42	4	$106,147
38	2002-7	2002.0	D	9.52	4	$80,065
39	2002-8	2002.0	D	9.92	4	$62,427
40	2002-9	2002.0	D	11.06	5	$22,313
41	2003-1	2003.0	D	10.9	5	$68,776
42	2003-2	2003.0	D	10.92	4	$88,996
43	2003-3	2003.0	D	10.95	4	$67,986
44	2003-4	2003.0	D	10.98	5	$49,638

TABLE 6.3 TARGET GROUP PROPERTIES NOT INLCUDED IN DECISION TOOL

NUMBER	ALTERNATIVE PROPERTY NUMBER	SELA BLOCK NUMBER	PROPERTY SELA STATUS	SLAB ELEV	CLAIM COUNT	TOTAL PAYMENTS
45	2003-5	2003.0	D	11.46	5	$64,689
46	2003-6	2003.0	D	13.25	6	$55,875
47	2005-1	2005.0	D	7.89	4	$24,679
48	2005-2	2005.0	D	8.76	6	$35,991
49	2005-3	2005.0	D	8.76	5	$14,687
50	2005-4	2005.0	D	9.03	9	$153,883
51	2005-5	2005.0	D	9.25	5	$20,887
52	2005-6	2005.0	D	9.68	9	$130,452
53	2005-7	2005.0	D	10.07	6	$85,005
54	2006-1	2006.0	D	0.11	4	$34,333
55	2006-2	2006.0	D	0.62	5	$269,693
56	2006-3	2006.0	D	0.78	4	$24,851
57	2006-4	2006.0	D	1.52	9	$29,416
58	2006-5	2006.0	D	2	4	$56,131
59	2006-6	2006.0	D	2	5	$29,800
60	2006-7	2006.0	D	2.57	8	$218,767
61	2006-8	2006.0	D	3.18	4	$18,050
62	2006-9	2006.0	D	3.56	9	$46,184
63	2006-10	2006.0	D	4.02	4	$23,647
64	2007-1	2007.0	D	4.14	7	$66,534
65	2008-1	2008.0	D	-3.04	5	$249,933
66	2008-2	2008.0	D	-2.46	5	$358,259
67	2008-3	2008.0	D	-2.45	6	$427,738
68	2008-4	2008.0	D	-1.79	4	$18,032
69	2008-5	2008.0	D	-1.74	3	$208,949
70	2008-6	2008.0	D	-1.56	4	$25,170
71	2008-7	2008.0	D	-1.52	7	$54,599
72	2008-8	2008.0	D	-1.45	4	$51,179
73	2008-9	2008.0	D	-1.43	5	$64,268
74	2008-10	2008.0	D	-1.36	4	$27,127
75	2008-11	2008.0	D	-1.31	8	$68,879
76	2008-12	2008.0	D	-1.17	5	$65,097
77	2008-13	2008.0	D	-1.07	4	$47,173
78	2008-14	2008.0	D	-0.85	6	$86,978
79	2008-15	2008.0	D	-0.51	7	$67,427
80	2008-16	2008.0	D	-0.45	6	$72,021
81	2008-17	2008.0	D	-0.37	4	$29,372
82	2008-18	2008.0	D	-0.31	5	$68,540
83	2008-19	2008.0	D	-0.29	5	$84,068
84	2008-20	2008.0	D	-0.24	5	$91,715
85	2008-21	2008.0	D	-0.22	6	$18,213
86	2008-22	2008.0	D	-0.16	4	$40,503
87	2008-23	2008.0	D	-0.1	5	$37,368
88	2008-24	2008.0	D	-0.06	6	$52,067

TABLE 6.3 TARGET GROUP PROPERTIES NOT INLCUDED IN DECISION TOOL

NUMBER	ALTERNATIVE PROPERTY NUMBER	SELA BLOCK NUMBER	PROPERTY SELA STATUS	SLAB ELEV	CLAIM COUNT	TOTAL PAYMENTS
89	2008-25	2008.0	D	0.01	9	$104,280
90	2008-26	2008.0	D	0.04	5	$100,825
93	2008-29	2008.0	D	1.12	5	$104,400
94	2008-30	2008.0	D	1.14	5	$45,532
95	2008-31	2008.0	D	1.43	4	$84,286
96	2008-32	2008.0	D	1.6	4	$37,743
97	2008-33	2008.0	D	1.64	8	$72,760
98	2008-34	2008.0	D	1.67	6	$78,559
99	2008-35	2008.0	D	2.72	7	$55,806
100	2008-36	2008.0	D	2.81	4	$29,497
101	2008-37	2008.0	D	3.85	5	$78,588
102	2008-38	2008.0	D	4.33	5	$18,001
103	2008-39	2008.0	D	4.33	8	$73,072
104	001-1	N/A	E	-4.08	7	$95,443
105	001-2	N/A	E	-4.08	7	$84,079
106	001-3	N/A	E	-3.71	6	$33,527
107	001-4	N/A	E	-3.62	6	$41,155
108	001-5	N/A	E	-3.37	4	$22,400
109	001-6	N/A	E	-3.36	N/A	N/A
110	001-7	N/A	E	-2.94	9	$105,510
111	001-8	N/A	E	-2.84	4	$13,452
112	001-9	N/A	E	-2.72	5	$85,489
113	001-10	N/A	E	-2.71	5	$14,884
114	001-11	N/A	E	-2.64	4	$39,200
115	001-12	N/A	E	-2.6	6	$21,869
116	001-13	N/A	E	-2.54	6	$13,568
117	001-14	N/A	E	-2.44	4	$30,068
118	001-15	N/A	E	-2.44	4	$16,702
119	001-16	N/A	E	-2.4	4	$36,900
120	001-17	N/A	E	-2.39	5	$24,132
121	001-18	N/A	E	-2.37	5	$18,792
122	001-19	N/A	E	-2.29	4	$14,787
123	001-20	N/A	E	-2.22	6	$30,809
124	001-21	N/A	E	-2.21	5	$34,180
125	001-22	N/A	E	-2.12	4	$42,711
126	001-23	N/A	E	-2.11	6	$27,535
129	001-26	N/A	E	-1.72	7	$12,609
130	001-27	N/A	E	-1.62	4	$10,650
131	001-28	N/A	E	-1.03	7	$39,001
132	001-29	N/A	E	-0.1	5	$14,795
133	001-30	N/A	E	-0.08	5	$15,638
134	001-31	N/A	E	0	4	$36,426
135	001-32	N/A	E	0.2	4	$67,242
136	001-33	N/A	E	0.37	5	$12,096

TABLE 6.3 TARGET GROUP PROPERTIES NOT INLCUDED IN DECISION TOOL

NUMBER	ALTERNATIVE PROPERTY NUMBER	SELA BLOCK NUMBER	PROPERTY SELA STATUS	SLAB ELEV	CLAIM COUNT	TOTAL PAYMENTS
137	001-34	N/A	E	0.82	4	$73,760
138	001-35	N/A	E	1.13	6	$103,188
139	001-36	N/A	E	1.17	4	$23,105
140	001-37	N/A	E	1.22	4	$32,244
141	001-38	N/A	E	1.24	6	$121,124
142	001-39	N/A	E	1.25	4	$58,642
143	001-40	N/A	E	1.25	4	$48,650
144	001-41	N/A	E	1.3	5	$65,595
145	001-42	N/A	E	1.5	5	$68,305
146	001-43	N/A	E	1.52	5	$24,407
147	001-44	N/A	E	1.55	8	$83,666
148	001-45	N/A	E	1.64	2	$33,794
149	001-46	N/A	E	1.69	5	$45,390
150	001-47	N/A	E	1.79	4	$57,292
151	001-48	N/A	E	1.85	4	$40,742
152	001-49	N/A	E	1.88	4	$37,745
153	001-50	N/A	E	1.96	7	$67,342
154	001-51	N/A	E	1.99	4	$84,322
155	001-52	N/A	E	2	4	$43,402
156	001-53	N/A	E	2.19	2	$11,490
157	001-54	N/A	E	2.37	5	$13,176
158	001-55	N/A	E	2.6	6	$57,310
159	001-56	N/A	E	2.6	7	$76,970
160	001-57	N/A	E	2.63	5	$30,591
161	001-58	N/A	E	2.65	4	$11,287
162	001-59	N/A	E	2.69	6	$65,483
163	001-60	N/A	E	2.84	7	$67,630
164	001-61	N/A	E	3.08	8	$114,938
165	001-62	N/A	E	3.18	9	$57,675
166	001-63	N/A	E	3.22	6	$76,570
167	001-64	N/A	E	3.31	3	$7,827
168	001-65	N/A	E	3.42	4	$30,282
169	001-66	N/A	E	3.61	5	$49,166
170	001-67	N/A	E	3.74	4	$17,350
171	001-68	N/A	E	3.91	6	$42,443
172	001-69	N/A	E	4.37	9	$77,055
173	001-70	N/A	E	4.69	4	$23,140
174	001-71	N/A	E	4.89	9	$80,878
175	001-72	N/A	E	6	6	$47,908
176	001-73	N/A	E	7.11	5	$205,618
177	001-74	N/A	E	7.38	4	$29,647
178	001-75	N/A	E	7.52	7	$74,539
179	001-76	N/A	E	N/A	7	$198,582
180	001-77	N/A	E	N/A	5	$37,225

TABLE 6.3 TARGET GROUP PROPERTIES NOT INLCUDED IN DECISION TOOL

NUMBER	ALTERNATIVE PROPERTY NUMBER	SELA BLOCK NUMBER	PROPERTY SELA STATUS	SLAB ELEV	CLAIM COUNT	TOTAL PAYMENTS
183	001-80	N/A	E	N/A	7	$22,286
184	001-81	N/A	E	N/A	6	$55,510
185	001-82	N/A	E	N/A	7	$49,279
186	001-83	N/A	E	N/A	5	$18,495
187	001-84	N/A	E	N/A	6	$48,875
188	001-85	N/A	E	N/A	4	$10,019
189	001-86	N/A	E	N/A	5	$24,960
190	001-87	N/A	E	N/A	4	$31,768
191	001-88	N/A	E	N/A	8	$231,562
192	001-89	N/A	E	N/A	4	$51,200
193	001-90	N/A	E	N/A	4	$33,483
194	001-91	N/A	E	N/A	8	$49,623
195	001-92	N/A	E	N/A	9	$50,498
196	001-93	N/A	E	N/A	9	$67,301
197	001-94	N/A	E	N/A	3	$34,363
198	001-95	N/A	E	N/A	4	$30,341
199	001-96	N/A	E	N/A	4	$61,567
200	001-97	N/A	E	N/A	5	$33,707
201	001-98	N/A	E	N/A	4	$9,048
202	001-99	N/A	E	N/A	8	$125,938
203	001-100	N/A	E	N/A	4	$17,011
204	001-101	N/A	E	N/A	4	$88,109
205	001-102	N/A	E	N/A	4	$81,663
206	001-103	N/A	E	N/A	3	$28,072

6.2 Conclusions

After analyzing the results of the decision tool it is observed that five blocks have sixty properties in the top 100 list. Table 6.3 shows these blocks.

Table 6.3 Top 100 highest risk properties and their distribution to blocks

BLOCK NUMBER	TOTAL IN TOP 100 HIGHEST RISK PROPERTIES
76.0	1
242.0	**13**
261.0	1
362.0	2
371.0	**10**
381.0	3
571.0	**12**
581.0	1
582.0	1
730.0	3
801.2	8
807.1	**13**
811.2	6
812.2	1
812.5	5
814.0	**12**
73.0	1
243.0	2
812.4	3
817.3	2

Future studies can be done on these blocks in order to find the reasons of the high concentration of the repetitive loss properties. By this way structural mitigation projects, that would mitigate whole area, can be designed. Also homeowners in these neighborhoods can be

educated about repetitive flooding and non-structural mitigation methods to reduce flood damage in these areas.

The decision tool can be improved in the future. The adjustment factors and weights used for the tool were chosen by engineering judgment and previous experiences. These values can be adjusted in the future with the collection of new data. Also the hydraulic analysis that is used in this study was completed in June 2000 while most of the SELA projects were still under design. A new hydraulic analysis can be done by using improved software and the updated SELA project data in order to get more accurate results.

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APPENDICES

Appendix A. Number of Repetitive Loss Properties in FEMA's Target Group Special Direct Facility, By State (As of December 31, 2004)

State	Number of Properties Total	National percentage	Total Premium ($)
Alabama	208	1.78%	303,652
Alaska	2	0.02%	1,083
Arizona	6	0.05%	$3,871
Arkansas	24	0.21%	23,917
California	298	2.55%	255,664
Colorado	1	0.01%	1,047
Connecticut	156	1.33%	181,811
Delaware	39	0.33%	86,233
District Columbia	2	0.02%	7,113
Florida	921	7.87%	953,389
Georgia	79	0.67%	55,362
Hawaii	31	0.26%	43,371
Idaho	1	0.01%	435
Illinois	179	1.53%	136,327
Indiana	58	0.50%	37,635
Iowa	32	0.27%	29,543
Kansas	22	0.19%	35,901
Kentucky	204	1.74%	173,950
Louisiana	***3,208***	***27.40%***	***2,311,476***
Maine	12	0.10%	16,573
Maryland	43	0.37%	56,001
Massachusetts	359	3.07%	427,018
Michigan	15	0.13%	14,874
Minnesota	16	0.14%	14,176
Mississippi	336	2.87%	182,259
Missouri	400	3.42%	351,772
Montana	0	0.00%	0
Nebraska	15	0.13%	7,793
Nevada	2	0.02%	910
New Hampshire	4	0.03%	2,834
New Jersey	1,034	8.83%	1,039,831
New Mexico	1	0.01%	193
New York	554	4.73%	564,101
North Carolina	790	6.75%	747,259

Appendix A. Continues

State	Number of Properties Total	National percentage	Total Premium ($)
North Dakota	1	0.01%	624
Ohio	98	0.84%	88,021
Oklahoma	69	0.59%	39,939
Oregon	32	0.27%	28,987
Pennsylvania	214	1.83%	207,249
Puerto Rico	58	0.50%	69,933
Rhode Island	22	0.19%	60,105
South Carolina	111	0.95%	113,250
South Dakota	3	0.03%	3,375
Tennessee	78	0.67%	61,785
Texas	1,573	13.44%	1,177,550
Utah	0	0.00%	0
Vermont	5	0.04%	6,187
Virgin Islands	15	0.13%	42,960
Virginia	151	1.29%	157,155
Washington	65	0.56%	42,772
West Virginia	147	1.26%	100,031
Wisconsin	12	0.10%	7,902
Wyoming	0	0.00%	0
Total	11,706		$10,275,199

Source: Federal Emergency Management Agency

Appendix B. Nationwide Repetitive Loss Property Counts in the National Flood Insurance Program by State (As of September 30, 2004)

	Total Number of Repetitive Loss Properties		Total Number of Repetitive Loss Claims			
State Name	**Total**	**Insured**	**Total**	**Insured**	**Total $ Losses for RLPs**	**Total Losses for Insured RLPs**
Alabama	2,186	1,036	5,675	2,746	103,651,126	53,189,294
Alaska	19	9	45	22	468,843	250,401
Arizona	218	39	486	84	5,869,172	1,024,476
Arkansas	390	104	1,108	301	14,405,843	5,280,867
California	2,962	1,451	7,708	3,919	144,421,027	79,829,560
Colorado	47	18	113	39	1,464,184	336,926
Connecticut	1,153	574	3,277	1,707	46,722,545	27,100,888
Delaware	312	154	813	417	22,134,473	16,084,566
District of Columbia	10	2	25	8	585,392	262,095
Florida	9,678	5,987	23,921	15,026	455,851,366	292,261,012
Georgia	1,023	435	2,670	1,082	51,855,838	20,695,873
Guam	13	9	27	19	388,236	289,894
Hawaii	151	67	411	195	10,039,492	5,643,028
Idaho	18	5	48	19	608,821	269,659
Illinois	2,810	624	8,430	2,022	83,226,346	25,497,041
Indiana	762	271	2,016	777	22,342,873	9,342,981
Iowa	608	246	1,450	619	23,340,342	10,291,484
Kansas	353	92	945	258	17,999,122	7,419,311
Kentucky	1,318	585	4,037	1,893	66,200,762	35,373,382
Louisiana	**21,875**	**11,082**	**66,039**	**35,237**	**859,731,825**	**512,662,404**
Maine	161	68	417	186	8,178,156	4,082,065
Maryland	712	395	1,668	932	41,007,154	27,583,335
Massachusetts	2,396	1,545	6,575	4,398	101,567,233	64,450,369
Michigan	553	140	1,385	357	13,415,831	5,586,903
Minnesota	517	151	1,234	376	16,859,610	5,701,448
Mississippi	3,864	1,227	11,428	3,785	149,283,246	62,136,644
Missouri	4,851	886	15,454	3,159	229,297,164	66,068,956

Appendix B. Continues

State Name	Total Number of Repetitive Loss Properties		Total Number of Repetitive Loss Claims		Total $ Losses for RLPs	Total Losses for Insured RLPs
	Total	Insured	Total	Insured		
Montana	42	9	92	20	845,214	228,189
Nebraska	316	51	775	128	8,333,876	1,536,710
Nevada	35	12	85	28	2,465,832	827,427
New Hampshire	107	45	258	119	2,945,926	1,813,318
New Jersey	6,565	3,639	19,626	11,253	281,925,863	166,908,438
New Mexico	25	8	60	20	646,089	205,115
New York	7,141	2,758	18,714	7,475	200,576,210	104,003,561
North Carolina	6,871	4,622	18,024	12,357	334,416,748	216,283,723
North Dakota	211	28	470	62	10,555,394	1,497,568
Ohio	1,203	493	3,216	1,441	43,188,190	24,486,050
Oklahoma	829	225	2,395	717	36,008,920	13,115,020
Oregon	282	160	682	386	14,946,487	9,549,119
Pennsylvania	2,877	1,152	7,702	3,198	145,112,550	71,296,107
Puerto Rico	1,871	327	5,352	958	46,479,279	14,909,992
Rhode Island	169	75	488	235	9,930,123	4,980,642
South Carolina	1,396	650	3,389	1,669	78,687,781	34,262,502
South Dakota	80	23	170	53	2,460,619	989,248
Tennessee	702	318	1,965	876	25,984,223	14,890,963
Texas	17,129	5,894	49,263	17,611	1,155,911,731	509,918,097
Utah	23	3	58	7	1,087,641	150,394
Vermont	51	22	118	56	1,467,482	875,499
Virgin Islands	194	88	508	238	21,882,015	12,701,456
Virginia	2,076	1,248	5,262	3,134	114,998,842	66,915,302
Washington	796	370	2,129	1,000	43,494,636	21,396,822
West Virginia	2,158	1,001	5,463	2,613	85,591,219	44,698,828
Wisconsin	422	219	949	499	13,126,470	6,490,184
Wyoming	9	2	22	4	237,301	33,971
TOTAL	**112,540**	**50,644**	**314,640**	**145,740**	**$5,174,222,683**	**$2,686,779,107**

Source: Data provided by Federal Emergency Management Agency's Office of Legislative Affairs

Appendix C. National Flood Insurance Program Operating Results by Fiscal Year: 2000-2004 (Dollars in Thousands)

	2000	2001	2002	2003	2004
Number of Policies in Force	4,269,694	4,347,855	4,390,083	4,423,505	4,498,324
Amount of Insurance In Force	548,091,057	$587,005,003	$627,417,898	$661,691,405	$722,714,914
INCOME					
Earned Premium Revenue	1,374,740	1,501,159	1,456,518	1,652,745	1,772,776
Investment Revenue	0	0	0	1,368	5,977
Other Revenue	6,210	5,887	6,533	7,482	6,097
Federal Policy Fee	94,245	96,023	99,780	102,957	107,126
TOTAL INCOME	1,475,195	1,603,069	1,562,831	1,764,552	1,891,976
Transfer to National Flood Mitigation Fund	20,000	20,000	20,000	20,000	20,000
Transfer to Flood Map Modernization Fund	n/a	17,730	5,720	n/a	n/a
EXPENSES					
Commissions and Taxes	14,096	13,526	12,680	13,142	12,563
Operating Expenses	46,629	38,895	39,426	54,976	42,918
Community Rating System	3,417	3,545	3,696	3,460	3,306
WYO Expense Allowance	417,845	421,078	434,832	519,017	521,635
Total Underwriting Expenses	481,987	477,044	490,634	590,595	580,422
Loss and Loss Adjustment Expenses	302,473	1,519,088	191,078	601,416	1,484,868
Interest Expense	26,603	8,199	16,550	151	0
Total Insurance Expenses	811,063	2,004,331	723,982	1,212,162	2,065,290
Flood Studies and Surveys	46,121	47,831	49,090	49,161	48,842
Flood Hazard Reduction	7,204	7,232	7,185	8,261	9,282
Insurance Activities	5,818	6,220	6,376	6,842	7,780
Total Floodplain Management	53,325	55,063	56,275	57,422	58,124
Salaries and Expenses	22,820	24,481	26,157	27,372	29,949
Total Administrative Expenses	76,145	79,544	82,432	84,794	88,073
NET INCOME (LOSS)	$567,987	-$518,536	$730,697	$447,596	-$281,387

Source: Data provided by Federal Emergency Management Agency's Office of Legislative Affairs.

Appendix D. Nationwide Total Federal Flood Insurance Claims Ranked By Insured Repetitive Losses and By State

State	Policies	Premium	Payments	Net Payments ($)	Insured Repetitive Losses	Insured Losses for Top States
Louisiana	8,909,351	1,944,852,707	1,716,259,192	228,593,515	512,662,404	
Texas	9,303,971	1,998,838,643	2,677,702,917	-678,864,274	509,918,097	
Florida	35,493,732	7,267,542,382	1,564,300,440	5,703,241,942	292,261,012	
North Carolina	1,765,883	457,559,654	659,280,778	-201,721,124	216,283,723	Top 5
New Jersey	4,179,680	1,226,218,767	587,975,969	638,242,798	166,908,438	63%
New York	2,607,995	742,366,529	365,556,100	376,810,429	104,003,561	
California	6,655,640	1,756,762,158	363,930,283	1,392,831,875	79,829,560	
Pennsylvania	2,077,521	477,932,714	340,169,013	137,763,701	71,296,107	
Massachusetts	949,242	32,718,915	217,455,661	109,733,489	67,450,369	Top 10
Virginia	1,531,602	372,251,755	364,129,426	8,122,329	66,915,302	78%
Missouri	589,453	157,355,075	418,861,329	-261,506,254	66,068,956	
Mississippi	1,207,071	240,970,189	275,793,799	-34,823,610	62,136,644	
Alabama	778,760	187,257,548	254,997,487	-67,739,939	53,189,294	
West Virginia	545,336	126,277,645	209,321,008	-83,043,363	44,698,828	Top 15
Kentucky	586,543	131,108,656	178,721,442	-47,612,786	35,373,382	87%
South Carolina	2,367,397	628,098,142	419,158,240	208,939,902	34,262,502	
Maryland	1,051,284	209,037,377	207,890,599	1,146,778	27,583,335	
Connecticut	673,517	242,836,110	98,231,095	144,605,015	27,100,888	
Illinois	1,121,298	283,972,185	209,368,840	74,603,345	25,497,041	Top 20
Ohio	787,564	204,340,986	118,900,116	85,440,870	24,486,050	93%
Washington	613,453	153,244,926	100,714,028	52,530,898	21,396,822	
Georgia	1,141,033	321,376,452	123,823,882	197,552,570	20,695,873	
Delaware	315,708	86,729,575	41,056,875	45,672,700	16,084,566	
Puerto Rico	1,050,256	187,505,926	100,384,348	87,121,578	14,909,992	Top 25
Tennessee	323,857	87,541,026	55,695,254	31,845,772	14,890,963	96%

Appendix D. Continues

State	Policies	Premium	Payments	Net Payments ($)	Insured Repetitive Losses	Insured Losses for Top States
Oklahoma	397,932	$90,125,058	98,974,449	-8,849,391	13,115,020	
U.S. Virgin Islands	74,597	$19,590,319	36,700,582	-17,110,263	12,701,456	
Iowa	257,219	$65,286,028	60,414,867	4,871,161	10,291,484	
Oregon	418,132	$120,638,379	52,034,870	68,603,509	9,549,119	
Indiana	582,731	$157,842,408	65,606,120	92,236,288	9,342,981	
Kansas	280,361	$64,828,018	51,454,791	13,373,227	7,419,311	
Wisconsin	284,887	$72,363,862	28,630,785	43,733,077	6,490,184	
Minnesota	246,693	$54,640,273	99,511,587	-44,871,314	5,701,448	
Hawaii	785,192	$178,112,909	58,039,997	120,072,912	5,643,028	
Michigan	608,935	$156,775,432	37,463,815	119,311,617	5,586,903	
Arkansas	311,556	$70,466,272	34,102,958	36,363,314	5,380,867	
Rhode Island	280,843	$105,327,844	19,373,716	85,954,128	4,980,642	
Maine	190,272	$53,120,522	26,534,038	26,586,484	4,082,065	
New Hampshire	116,443	$34,299,548	9,616,591	24,682,957	1,813,318	
Nebraska	327,819	$71,334,470	20,386,027	50,948,443	1,536,710	
North Dakota	226,515	$42,151,810	132,130,633	-89,978,823	1,497,568	
Arizona	773,929	$162,147,589	22,987,493	139,160,096	1,024,476	
South Dakota	64,288	$16,300,808	13,659,006	2,641,802	989,248	
Vermont	77,212	$21,410,049	6,495,785	17,914,264	875,499	
Nevada	293,780	$71,887,752	25,935,984	45,951,768	827,427	
Colorado	366,004	$99,708,448	7,658,574	92,049,874	336,926	
Guam	3,600	$1,519,837	1,497,638	22,199	289,894	
Idaho	113,216	$26,896,321	4,172,694	22,723,627	269,659	
District of Columbia	9,867	$1,539,969	924,117	615,852	262,095	
Alaska	85,407	$17,654,708	2,586,086	15,068,622	250,401	

Appendix D. Continues

State	Policies	Premium	Payments	Net Payments ($)	Insured Repetitive Losses	Insured Losses for Top States
Montana	99,692	$19,426,154	5,277,094	14,149,060	228,189	
New Mexico	244,464	$57,693,471	2,206,825	55,486,646	205,115	
Utah	76,613	$15,733,166	4,792,367	10,940,799	150,394	Top 54
Wyoming	51,979	$12,801,490	1,342,100	11,459,390	33,971	100%
TOTAL	**$94,277,325**	**$21,700,789,191**	**$12,600,189,704**	**$9,100,599,487**	**$2,686,779,107**	

Source: Data provided by Federal Emergency Management Agency's Office of Legislative Affairs.

Appendix E. SELA Block Numbers and SELA Flood Elevations

SELA Block Number	1 YEAR FLOOD	2 YEAR FLOOD	5 YEAR FLOOD	10 YEAR FLOOD	25 YEAR FLOOD	50 YEAR FLOOD	100 YEAR FLOOD	200 YEAR FLOOD	500 YEAR FLOOD
11.0	-6.30	-6.10	-5.20	-4.60	-4.30	-4.20	-4.00	-3.90	-3.80
12.0	-6.30	-6.10	-5.20	-4.60	-4.30	-4.20	-4.10	-4.00	-3.90
13.0	-6.10	-5.90	-4.90	-4.40	-4.20	-4.10	-4.00	-3.90	-3.80
14.0	-6.30	-6.10	-5.20	-4.60	-4.30	-4.20	-4.10	-3.90	-3.80
15.0	-2.40	-2.40	-2.10	-1.10	-0.50	-0.30	-0.10	0.10	0.30
16.0	-2.40	-2.40	-2.40	-1.40	-1.10	-0.70	-0.40	-0.20	-0.10
17.0	-2.40	-2.40	-2.40	-1.60	-1.20	-0.80	-0.40	-0.30	-0.10
21.0	-6.40	-6.40	-6.30	-5.40	-5.10	-4.80	-4.40	-4.20	-4.10
22.0	-6.40	-6.40	-6.40	-6.40	-6.40	-5.70	-4.90	-4.50	-4.20
23.0	-6.40	-6.40	-6.30	-5.40	-5.10	-4.80	-4.40	-4.10	-3.90
24.0	-6.40	-6.40	-6.40	-6.40	-6.40	-5.60	-4.70	-4.40	-4.00
71.0	-6.40	-6.40	-6.30	-4.90	-4.20	-3.90	-3.50	-3.30	-3.10
72.0	-6.40	-6.40	-6.30	-5.10	-4.30	-3.90	-3.50	-3.30	-3.10
73.0	-6.40	-6.40	-6.40	-5.30	-4.50	-4.10	-3.60	-3.40	-3.20
74.0	-6.40	-6.40	-6.30	-5.00	-4.20	-3.90	-3.50	-3.30	-3.10
75.0	-6.40	-6.40	-6.30	-5.10	-4.30	-3.90	-3.50	-3.30	-3.10
76.0	-6.40	-6.40	-6.40	-5.50	-4.40	-4.00	-3.60	-3.40	-3.20
81.0	-6.40	-6.40	-6.40	-5.30	-4.90	-4.60	-4.20	-4.10	-3.90
82.0	-6.40	-6.40	-6.40	-5.30	-4.90	-4.60	-4.30	-4.10	-4.00
83.0	-6.40	-6.40	-6.40	-6.40	-5.90	-5.10	-4.40	-4.30	-4.10
84.0	-6.40	-6.40	-6.40	-5.40	-5.10	-4.90	-4.60	-4.40	-4.20
85.0	-6.40	-6.40	-6.40	-5.40	-5.00	-4.60	-5.20	-4.10	-3.90
86.0	-6.40	-6.40	-6.40	-6.40	-5.90	-5.20	-4.50	-4.20	-3.90
91.0	-6.40	-6.40	-6.40	-6.40	-6.40	-6.40	-6.30	-5.80	-5.20
92.0	-6.40	-6.40	-6.40	-6.40	-6.40	-5.90	-5.40	-4.90	-4.40
93.0	-6.40	-6.40	-6.40	-6.40	-6.40	-5.90	-5.40	-4.90	-4.50
94.0	-6.40	-6.40	-6.40	-6.40	-6.40	-6.40	-6.30	-5.50	-4.70
95.0	-6.40	-6.40	-6.40	-6.40	-6.40	-5.90	-5.40	-4.90	-4.40
96.0	-6.40	-6.40	-6.40	-6.40	-6.40	-5.80	-5.20	-4.70	-4.30
131.0	-6.40	-6.40	-6.40	-6.40	-6.40	-5.80	-5.20	-4.80	-4.50
132.0	-6.40	-6.40	-6.40	-6.40	-5.90	-5.30	-4.70	-4.50	-4.30
133.0	-6.40	-6.40	-6.40	-6.10	-5.20	-4.90	-4.60	-4.40	-4.20
134.0	-6.40	-6.40	-6.40	-6.40	-6.40	-5.90	-5.30	-4.90	-4.40
135.0	-6.40	-6.40	-6.40	-6.40	-5.80	-5.30	-4.80	-4.60	-4.30
136.0	-6.40	-6.40	-6.40	-6.10	-5.20	-4.80	-4.50	-4.30	-4.20
141.0	-6.40	-6.40	-6.40	-6.40	-6.10	-5.60	-5.00	-4.70	-4.30
142.0	-6.40	-6.40	-6.40	-6.30	-5.30	-4.80	-4.40	-4.20	-4.00
143.0	-6.40	-6.40	-6.40	-5.50	-5.00	-4.70	-4.30	-4.20	-4.00

Appendix E. continues.

SELA Block Number	1 YEAR FLOOD	2 YEAR FLOOD	5 YEAR FLOOD	10 YEAR FLOOD	25 YEAR FLOOD	50 YEAR FLOOD	100 YEAR FLOOD	200 YEAR FLOOD	500 YEAR FLOOD
144.0	-6.40	-6.40	-6.40	-6.40	-6.10	-5.60	-5.00	-4.70	-4.30
145.0	-6.40	-6.40	-6.40	-6.30	-5.30	-4.80	-4.30	-4.10	-4.00
146.0	-6.40	-6.40	-6.40	-5.70	-5.00	-4.60	-4.20	-4.10	-3.90
151.0	-6.40	-6.40	-6.40	-6.40	-5.90	-5.30	-4.80	-4.40	-4.00
152.0	-6.40	-6.40	-6.40	-5.70	-4.80	-4.20	-3.60	-3.30	-3.10
153.0	-6.40	-6.40	-6.00	-4.80	-4.20	-3.80	-3.50	-3.20	-3.00
154.0	-6.40	-6.40	-6.00	-4.70	-4.10	-3.80	-3.40	-3.20	-2.90
155.0	-5.40	-5.40	-5.40	-5.40	-5.40	-4.40	-3.30	-3.00	-2.80
156.0	-5.40	-5.40	-5.40	-4.40	-4.20	-3.70	-3.30	-3.10	-2.90
157.0	-5.40	-5.40	-5.40	-4.40	-4.00	-3.60	-3.30	-3.10	-2.90
158.0	-6.40	-6.40	-6.00	-4.70	-4.00	-3.70	-3.30	-3.10	-2.80
161.0	-5.40	-5.40	-5.40	-4.10	-3.40	-3.00	-2.60	-2.40	-2.20
162.0	-5.40	-5.40	-5.40	-4.80	-4.00	-3.60	-3.20	-3.00	-2.80
163.0	-2.90	-2.90	-2.90	-2.90	-2.90	-2.70	-2.50	-2.10	-1.80
171.0	-5.40	-5.40	-4.90	-3.90	-3.40	-3.30	-3.10	-2.90	-2.70
172.0	-5.40	-5.40	-5.30	-4.00	-3.80	-3.50	-3.20	-3.00	-2.80
173.0	-3.90	-3.90	-3.90	-3.70	-3.50	-3.20	-3.00	-2.80	-2.60
174.0	-4.40	-4.40	-4.40	-4.20	-3.80	-3.50	-3.30	-3.00	-2.70
181.0	1.10	1.10	1.10	1.50	2.20	2.60	3.00	3.30	3.60
182.0	-0.40	-0.40	0.00	1.20	1.80	2.30	2.70	3.00	3.30
183.0	1.10	1.10	1.10	1.40	2.20	2.50	2.80	3.10	3.40
191.0	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10
201.0	0.10	0.10	0.10	0.10	0.20	0.60	1.10	1.30	1.60
211.0	2.10	2.10	2.10	2.10	2.10	2.20	2.40	2.80	3.10
212.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
231.0	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10
232.0	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.30	2.50
241.0	-0.10	-0.10	-0.10	0.90	1.70	2.30	2.80	3.10	3.30
242.0	-1.00	-1.00	1.10	2.60	2.80	2.90	3.10	3.30	3.50
243.0	1.10	1.10	1.60	2.50	2.80	3.10	3.40	3.60	3.90
261.0	-1.00	-1.00	-1.00	-0.90	-0.10	0.50	1.10	1.30	1.60
262.0	0.10	0.10	0.10	0.10	0.30	0.70	1.20	1.40	1.70
301.0	-6.40	-6.40	-6.40	-5.40	-4.70	-4.30	-4.00	-3.80	-3.60
302.0	-6.40	-6.40	-6.40	-5.30	-4.70	-4.30	-3.90	-3.70	-3.60
341.0	-6.40	-6.40	-6.40	-6.40	-5.90	-5.50	-5.20	-5.10	-5.00
342.0	-6.40	-6.40	-6.40	-6.40	-6.30	-5.80	-5.40	-5.20	-5.00
343.0	-6.40	-6.40	-6.40	-6.40	-5.90	-5.50	-5.20	-4.80	-4.40
344.0	-6.40	-6.40	-6.40	-6.40	-6.30	-5.70	-5.10	-4.80	-4.40

Appendix E. continues.

SELA Block Number	1 YEAR FLOOD	2 YEAR FLOOD	5 YEAR FLOOD	10 YEAR FLOOD	25 YEAR FLOOD	50 YEAR FLOOD	100 YEAR FLOOD	200 YEAR FLOOD	500 YEAR FLOOD
351.0	-6.40	-6.40	-6.40	-5.90	-5.10	-4.80	-4.50	-4.40	-4.30
352.0	-6.40	-6.40	-6.40	-5.90	-5.10	-5.00	-4.80	-4.50	-4.30
353.0	-6.40	-6.40	-6.40	-5.90	-4.90	-4.50	-4.20	-4.00	-3.80
354.0	-6.40	-6.40	-6.40	-5.90	-5.10	-4.90	-4.70	-4.20	-3.80
361.0	-6.40	-6.40	-6.30	-5.00	-4.40	-4.10	-3.80	-3.50	-3.30
362.0	-7.40	-7.40	-6.40	-5.00	-4.30	-4.00	-3.70	-3.30	-3.00
371.0	-7.40	-7.40	-6.10	-4.80	-4.10	-3.70	-3.40	-3.10	-2.80
372.0	-7.40	-7.40	-6.10	-4.70	-4.10	-3.70	-3.40	-3.00	-2.70
373.0	-7.40	-7.40	-6.00	-4.60	-3.90	-3.50	-3.20	-2.90	-2.70
374.0	-7.40	-7.40	-6.10	-4.80	-4.10	-3.70	-3.40	-3.10	-2.80
375.0	-7.40	-7.40	-6.10	-4.70	-4.10	-3.70	-3.40	-3.10	-2.80
376.0	-7.40	-7.40	-6.00	-4.60	-3.90	-3.50	-3.20	-2.80	-2.50
381.0	-3.90	-3.90	-3.90	-3.80	-2.90	-2.60	-2.30	-2.00	-1.80
382.0	-2.90	-2.90	-2.90	-2.80	-2.10	-1.70	-1.40	-1.10	-0.70
391.0	2.10	2.10	2.10	2.10	2.10	2.60	3.10	3.40	3.80
491.0	-7.40	-7.40	-7.40	-7.40	-7.40	-7.30	-7.10	-6.70	-6.30
492.0	-7.40	-7.40	-7.40	-7.40	-7.40	-7.30	-7.10	-6.70	-6.30
501.0	-3.54	-3.41	-3.27	-3.14	-3.06	-2.97	-2.94	-2.90	-2.85
501.0	-7.40	-7.40	-7.40	-6.40	-5.90	-5.60	-5.20	-5.00	-4.70
502.0	-7.40	-7.40	-7.40	-6.70	-6.10	-5.70	-5.20	-5.00	-4.70
511.0	-7.40	-7.40	-7.30	-6.20	-5.40	-5.20	-4.90	-4.70	-4.40
531.0	-7.40	-7.40	-7.30	-6.20	-5.80	-5.40	-5.10	-4.80	-4.50
532.0	-7.40	-7.40	-7.30	-6.20	-5.80	-5.40	-5.10	-4.80	-4.50
533.0	-7.40	-7.40	-7.30	-6.20	-5.80	-5.40	-5.10	-4.80	-4.50
534.0	-8.00	-8.00	-7.50	-6.20	-5.80	-5.40	-5.10	-4.70	-4.40
535.0	-7.40	-7.40	-7.30	-6.50	-5.90	-5.50	-5.10	-4.70	-4.30
536.0	-7.40	-7.40	-7.30	-6.50	-5.90	-5.50	-5.10	-4.80	-4.50
541.0	-7.40	-7.40	-6.60	-5.30	-4.80	-4.40	-4.00	-3.70	-3.30
561.0	-7.90	-7.90	-6.30	-5.20	-4.60	-4.30	-3.90	-3.60	-3.40
571.0	-8.00	-8.00	-7.00	-5.40	-4.90	-4.60	-4.20	-3.90	-3.70
572.0	-7.40	-7.40	-6.80	-5.40	-4.90	-4.60	-4.20	-4.00	-3.70
581.0	-7.40	-7.40	-5.90	-4.90	-4.30	-4.00	-3.80	-3.50	-3.20
582.0	-6.40	-6.40	-6.00	-5.10	-4.40	-4.10	-3.90	-3.60	-3.30
591.0	-2.90	-2.90	-2.90	-2.30	-1.60	-1.00	-0.50	-0.30	-0.10
592.0	-0.90	-0.90	-0.90	-0.90	-0.90	-0.40	0.10	0.20	0.30
593.0	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
611.0	-6.40	-6.40	-5.50	-4.20	-3.60	-3.40	-3.10	-2.90	-2.70
621.0	-7.40	-7.30	-5.60	-4.20	-3.80	-3.60	-3.40	-3.10	-2.90

Appendix E. continues.

SELA Block Number	1 YEAR FLOOD	2 YEAR FLOOD	5 YEAR FLOOD	10 YEAR FLOOD	25 YEAR FLOOD	50 YEAR FLOOD	100 YEAR FLOOD	200 YEAR FLOOD	500 YEAR FLOOD
631.0	-7.40	-7.40	-7.10	-6.10	-4.80	-4.30	-3.80	-3.50	-3.20
651.0	0.95	1.25	1.67	2.04	2.09	2.19	2.30	2.40	2.53
652.0	1.10	1.17	1.28	1.39	1.45	1.56	1.65	1.77	1.89
653.0	-1.76	-1.57	-1.31	-0.98	-0.83	-0.51	-0.27	0.01	0.05
654.0	-1.91	-1.87	-1.82	-1.75	-1.71	-1.64	-1.59	-1.48	-1.41
656.0	0.58	1.14	2.03	2.23	2.35	2.55	2.72	2.95	3.11
658.0	2.02	2.05	2.09	2.15	2.17	2.23	2.28	2.34	2.40
659.0	-2.80	-2.66	-2.49	-2.26	-2.14	-1.85	-1.63	-1.35	-1.16
660.0	0.15	0.36	0.69	1.01	1.07	1.20	1.30	1.42	1.52
661.0	-1.71	-1.62	-1.45	-1.31	-1.22	-1.10	-1.02	-0.93	-0.87
662.0	0.67	1.00	1.07	1.16	1.19	1.26	1.32	1.39	1.45
663.0	-3.37	-3.12	-2.97	-2.90	-2.85	-2.77	-2.69	-2.59	-2.47
664.0	-2.65	-2.49	-2.16	-1.84	-1.66	-1.36	-1.11	-0.91	-0.75
666.0	4.15	4.20	4.27	4.36	4.40	4.48	4.54	4.62	4.68
667.0	-0.53	-0.33	-0.07	0.33	0.51	0.95	1.46	2.11	2.44
668.0	3.08	3.14	3.28	3.45	3.53	3.65	3.76	3.90	4.01
669.0	-1.84	-1.70	-1.53	-1.24	-1.12	-0.83	-0.60	-0.28	-0.10
670.0	0.50	0.72	1.01	1.37	1.52	1.93	2.02	2.08	2.14
671.0	5.19	5.27	5.42	5.57	5.67	5.84	5.97	6.13	6.23
672.0	4.79	5.06	5.22	5.36	5.47	5.64	5.78	5.97	6.07
673.0	3.71	4.15	4.71	5.05	5.07	5.12	5.20	5.28	5.42
674.0	0.08	0.55	1.02	1.34	1.52	1.93	2.26	2.77	3.03
675.0	2.96	3.28	3.67	4.32	4.61	5.03	5.08	5.15	5.21
676.0	-0.34	0.09	0.61	1.15	1.31	1.69	2.02	2.43	2.79
677.0	0.51	0.61	0.74	0.90	0.97	1.12	1.23	1.37	1.44
678.0	-0.61	-0.14	0.08	0.16	0.21	0.35	0.48	0.64	0.78
679.0	-2.69	-2.29	-1.96	-1.85	-1.78	-1.63	-1.52	-1.28	-1.00
680.0	-2.07	-1.82	-1.47	-1.01	-0.96	-0.47	-0.07	0.06	0.18
681.0	-3.28	-2.99	-2.91	-2.78	-2.73	-2.59	-2.45	-1.94	-1.40
682.0	4.33	4.79	5.13	3.28	5.59	5.91	3.62	4.19	6.28
683.0	3.01	3.09	3.17	3.28	3.34	3.49	3.62	3.83	3.99
684.0	2.20	2.72	3.08	3.13	3.23	3.37	3.45	3.59	3.74
685.0	1.28	1.40	1.56	1.75	1.84	2.05	2.21	2.34	2.56
686.0	-0.98	-0.65	-0.30	0.02	0.09	0.12	0.21	0.31	0.44
687.0	0.27	0.48	0.66	0.98	1.16	1.55	1.86	2.30	2.58
688.0	2.13	3.02	3.10	3.18	3.28	3.38	3.53	3.59	3.71
689.0	1.17	1.41	1.70	2.13	2.34	2.70	2.96	3.09	3.14
690.0	-0.84	-0.55	-0.19	0.28	0.51	1.04	1.26	1.55	1.79

Appendix E. continues.

SELA Block Number	1 YEAR FLOOD	2 YEAR FLOOD	5 YEAR FLOOD	10 YEAR FLOOD	25 YEAR FLOOD	50 YEAR FLOOD	100 YEAR FLOOD	200 YEAR FLOOD	500 YEAR FLOOD
691.0	3.04	3.06	3.14	3.25	3.34	3.46	3.55	3.61	3.67
692.0	-0.75	-0.60	-0.46	-0.25	-0.17	0.02	0.16	0.33	0.47
693.0	-0.97	-0.88	-0.76	-0.62	-0.55	-0.42	-0.31	-0.20	-0.09
694.0	-0.69	-0.58	-0.41	-0.21	-0.10	0.09	0.25	0.44	0.59
695.0	-0.20	0.11	0.54	1.08	1.18	1.39	1.58	1.84	2.03
696.0	0.15	0.50	0.86	1.09	1.18	1.40	1.57	1.81	1.97
697.0	-0.24	0.03	0.34	0.77	0.97	1.07	1.14	1.22	1.28
698.0	-3.11	-2.88	-2.65	-2.35	-2.20	-1.87	-1.63	-1.23	-0.99
699.0	-2.88	-2.82	-2.72	-2.61	-2.54	-2.34	-2.30	-1.88	-1.52
700.0	0.73	1.03	1.13	1.27	1.36	1.55	1.66	1.82	1.93
701.0	-2.41	-2.02	-1.51	-0.95	-0.87	-0.69	-0.52	-0.33	-0.16
702.0	2.70	3.00	3.06	3.06	3.08	3.05	3.08	3.09	3.11
704.0	-3.50	-3.26	-3.00	-2.79	-2.68	-2.46	-2.28	-2.11	-1.84
705.0	-0.35	-0.10	0.12	0.38	0.52	0.77	0.97	1.03	1.10
706.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
707.0	1.14	1.22	1.33	1.44	1.52	1.64	1.74	1.89	2.01
708.0	2.02	2.35	2.81	3.07	3.13	3.25	3.32	3.42	3.56
709.0	2.18	2.54	2.94	3.24	3.36	3.63	3.84	4.12	4.30
711.0	4.07	4.36	4.59	4.81	4.90	5.02	5.06	5.11	5.16
712.0	3.49	3.65	3.94	4.22	4.43	4.59	4.71	4.87	5.01
713.0	0.08	0.19	0.46	0.78	0.90	1.10	1.24	1.38	1.51
715.0	0.38	0.62	0.92	1.27	1.43	1.79	2.03	2.31	2.51
716.0	0.66	1.08	1.34	1.66	1.84	2.23	2.55	2.88	3.03
717.0	-0.86	-0.73	-0.51	-0.31	-0.19	0.05	0.31	0.67	0.94
719.0	-1.84	-1.67	-1.49	-1.24	-1.13	-0.90	-0.67	-0.30	-0.11
720.0	-0.80	-0.51	0.00	0.44	0.58	0.76	0.88	1.00	1.03
721.0	-2.24	-1.98	-1.69	-1.30	-1.10	-0.73	-0.37	-0.30	0.18
722.0	1.04	1.12	1.24	1.43	1.54	1.70	1.85	1.99	2.13
723.0	2.55	3.01	3.10	3.23	3.30	3.43	3.55	3.69	3.80
724.0	2.19	2.62	3.01	3.09	3.15	3.22	3.30	3.42	3.52
725.0	0.84	1.13	1.41	1.78	1.97	2.36	2.68	3.02	3.09
726.0	5.04	5.07	5.12	5.17	5.20	5.25	5.29	5.34	5.37
727.0	2.71	3.04	3.22	3.47	3.64	3.86	3.99	4.15	4.31
728.0	-1.55	-1.01	-0.66	-0.20	0.05	0.54	0.83	1.06	1.17
729.0	-2.73	-2.53	-2.27	-1.82	-1.59	-1.10	-0.90	-0.71	-0.48
730.0	3.67	3.76	3.91	4.07	4.15	4.30	4.41	4.52	4.63
731.0	-1.36	-1.04	-0.74	-0.32	-0.08	2.45	3.45	2.20	2.83
732.0	-2.72	-2.50	-1.83	-0.86	-0.42	0.81	1.09	1.05	1.13

Appendix E. continues.

SELA Block Number	1 YEAR FLOOD	2 YEAR FLOOD	5 YEAR FLOOD	10 YEAR FLOOD	25 YEAR FLOOD	50 YEAR FLOOD	100 YEAR FLOOD	200 YEAR FLOOD	500 YEAR FLOOD
733.0	-2.38	-2.11	-1.64	-0.87	-0.44	0.60	1.22	1.15	1.21
734.0	-2.51	-2.30	-2.07	-1.75	-1.55	-0.99	-0.69	-0.47	-0.27
735.0	-2.44	-2.20	-1.96	-1.67	-1.52	-1.25	-1.01	-0.94	-0.89
736.0	-3.20	-2.96	-2.72	-2.38	-2.23	-1.85	-1.47	-1.19	-0.97
737.0	-0.99	-0.63	-0.17	0.43	0.71	1.07	1.20	1.35	1.46
738.0	-2.96	-2.85	-2.68	-2.50	-2.41	-2.24	-2.11	-1.96	-1.84
739.0	0.19	0.51	1.01	1.13	1.21	1.31	1.43	1.51	1.56
740.0	-3.45	-3.22	-2.87	-2.51	-2.32	-2.00	-1.92	-1.81	-1.67
741.0	3.29	3.53	3.72	3.98	4.09	4.32	4.52	4.82	4.99
742.0	0.83	1.11	1.32	1.73	1.95	2.51	2.94	3.09	3.15
743.0	2.09	2.40	2.76	3.04	3.08	3.17	3.25	3.34	3.38
744.0	-2.27	-2.02	-1.74	-1.33	-1.16	-0.95	-0.87	-0.74	-0.64
745.0	-2.97	-2.87	-2.74	-2.57	-2.47	-2.29	-2.15	-1.97	-1.84
747.0	-2.72	-2.55	-2.37	-2.12	-2.01	-1.78	-1.60	-1.33	-1.19
748.0	-2.80	-2.69	-2.54	-2.37	-2.28	-2.11	-1.97	-1.78	-1.66
749.0	-1.99	-1.69	-1.39	-1.05	-0.95	-0.76	-0.59	-0.40	-0.19
750.0	-2.86	-2.77	-2.65	-2.51	-2.43	-2.30	-2.18	-2.03	-1.91
751.0	-2.97	-2.92	-2.82	-2.72	-2.66	-2.56	-2.48	-2.37	-2.27
752.0	-3.11	-2.95	-2.81	-2.62	-2.54	-2.38	-2.26	-2.11	-2.01
753.0	-2.33	-2.03	-1.72	-1.35	-1.19	-0.96	-0.89	-0.78	-0.70
754.0	-2.57	-2.28	-1.97	-1.59	-1.41	-1.05	-0.95	-0.86	-0.81
755.0	-2.44	-2.22	-1.99	-1.66	-1.52	-1.21	-0.99	-0.94	-0.88
756.0	-2.51	-2.29	-2.06	-1.77	-1.63	-1.34	-1.10	-0.96	-0.87
757.0	-0.91	-0.85	-0.75	-0.66	-0.60	-0.55	-0.50	-0.44	-0.38
758.0	-2.21	-1.91	-1.59	-1.18	-0.99	-0.91	-0.85	-0.73	-0.66
759.0	-2.99	-2.93	-2.83	-2.73	-2.66	-2.52	-2.44	-2.31	-2.14
760.0	-2.83	-2.48	-2.05	-1.86	-1.76	-1.58	-1.43	-1.26	-1.06
801.1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
801.2	-4.19	-3.83	-3.33	-2.90	-2.71	-2.70	-2.01	-1.71	-1.52
802.1	-3.78	-3.44	-3.16	-3.00	-2.94	-2.78	-2.77	-2.69	-2.63
803.1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
804.1	-5.16	-4.67	-4.08	-3.43	-3.01	-2.61	-2.26	-1.86	-1.69
804.2	-5.45	-4.78	-3.72	-3.16	-2.91	-2.43	-2.17	-1.85	-1.70
805.1	-1.90	-1.88	-1.83	-1.77	-1.74	-1.64	-1.63	-1.45	-1.34
805.2	-1.70	-1.64	-1.57	-1.48	-1.45	-1.33	-1.33	-1.26	-1.14
806.1	-3.99	-3.84	-3.16	-2.73	-2.50	-1.98	-1.82	-1.57	-1.40
806.2	-3.95	-3.44	-2.80	-2.32	-2.03	-1.69	-1.58	-1.31	-1.15
807.1	-4.19	-3.83	-3.33	-2.90	-2.71	-2.70	-2.01	-1.71	-1.52

Appendix E. continues.

SELA Block Number	1 YEAR FLOOD	2 YEAR FLOOD	5 YEAR FLOOD	10 YEAR FLOOD	25 YEAR FLOOD	50 YEAR FLOOD	100 YEAR FLOOD	200 YEAR FLOOD	500 YEAR FLOOD
807.2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
808.1	-3.39	-3.28	-3.11	-2.85	-2.55	-1.91	-1.86	-1.64	-1.47
808.2	-1.87	-1.70	-1.44	-1.19	-1.02	-0.72	-0.70	-0.49	-0.34
808.3	-3.92	-3.66	-2.86	-2.17	-1.93	-1.64	-1.54	-1.28	-1.16
808.4	-3.85	-3.20	-2.38	-1.94	-1.71	-1.23	-1.13	-0.89	-0.77
809.0	-4.01	-3.79	-3.48	-3.03	-2.77	-2.24	-2.20	-1.96	-1.76
809.2	0.82	0.86	0.97	1.05	1.10	1.23	1.24	1.31	1.40
809.3	-0.90	-0.82	-0.69	-0.49	-0.11	0.59	0.63	1.05	1.23
809.4	-3.28	-2.37	-1.99	-1.57	-1.36	-0.85	-0.82	-0.58	-0.42
810.0	-2.84	-2.69	-2.46	-2.23	-2.04	-1.72	-1.70	-1.49	-1.36
810.2	-3.03	-2.58	-1.67	-0.76	-0.35	0.40	0.45	0.91	1.10
811.1	-5.39	-5.06	-4.73	-4.30	-4.26	-3.82	-3.66	-3.13	-2.79
811.2	-3.80	-2.99	-2.76	-2.50	-2.18	-1.75	-1.70	-1.35	-1.10
811.3	-3.84	-3.73	-3.53	-3.19	-3.19	-2.81	-2.71	-2.19	-1.87
811.4	-2.74	-2.65	-2.51	-2.21	-1.90	-1.44	-1.38	-0.99	-0.82
812.1	-5.70	-5.59	-5.29	-4.74	-4.36	-3.65	-3.55	-3.10	-2.81
812.2	-3.25	-3.01	-2.88	-2.76	-2.68	-2.42	-2.39	-2.16	-1.94
812.3	-3.25	-3.19	-3.09	-3.03	-2.98	-2.91	-2.90	-2.86	-2.62
812.4	-4.98	-4.73	-4.32	-3.94	-3.77	-3.12	-3.03	-2.74	-2.48
812.5	-3.92	-3.77	-3.53	-3.28	-3.10	-2.76	-2.72	-2.46	-2.19
812.6	-2.14	-2.00	-1.80	-1.64	-1.53	-1.27	-1.24	-1.05	-0.92
813.0	-2.96	-2.86	-2.70	-2.52	-2.49	-2.29	-2.27	-2.09	-1.86
814.0	-5.76	-5.12	-4.34	-3.60	-3.36	-2.67	-2.61	-2.27	-2.07
815.0	-5.02	-4.84	-4.56	-4.26	-4.11	-3.74	-3.68	-3.42	-3.15
816.0	-5.86	-5.65	-5.32	-4.98	-4.90	-4.62	-4.60	-4.32	-3.86
817.1	-6.53	-6.36	-5.97	-5.62	-5.41	-4.95	-4.92	-4.29	-3.81
817.2	-3.83	-3.78	-3.68	-3.56	-3.46	-3.18	-3.16	-2.99	-2.96
817.3	-4.09	-3.95	-3.78	-3.62	-3.50	-3.22	-3.20	-3.00	-2.94
817.4	-4.53	-4.35	-4.06	-3.92	-3.85	-3.65	-3.64	-3.47	-3.28
817.5	-4.03	-3.94	-3.80	-3.65	-3.54	-3.24	-3.21	-3.01	-2.96
817.6	-4.29	-4.12	-3.94	-3.80	-3.71	-3.46	-3.44	-3.29	-3.21
817.7	-4.52	-4.30	-3.99	-3.83	-3.73	-3.41	-3.36	-3.03	-2.81
817.8	-3.94	-3.88	-3.74	-3.58	-3.46	-3.17	-3.15	-2.98	-2.93
817.9	-4.23	-4.01	-3.87	-3.72	-3.62	-3.39	-3.37	-3.19	-2.98
818.1	-4.50	-4.37	-4.19	-4.03	-3.98	-3.79	-3.73	-3.34	-2.99
818.2	-4.28	-4.11	-3.95	-3.85	-3.79	-3.63	-3.62	-3.22	-2.89
819.1	-4.39	-4.20	-3.97	-3.84	-3.77	-3.55	-3.53	-3.40	-3.34
819.2	-5.40	-5.18	-4.92	-4.70	-4.58	-4.22	-4.20	-4.04	-3.64

Appendix E. continues.

SELA Block Number	1 YEAR FLOOD	2 YEAR FLOOD	5 YEAR FLOOD	10 YEAR FLOOD	25 YEAR FLOOD	50 YEAR FLOOD	100 YEAR FLOOD	200 YEAR FLOOD	500 YEAR FLOOD
819.3	-4.93	-4.77	-4.52	-4.31	-4.19	-3.97	-3.96	-3.91	-3.84
820.1	-4.06	-3.96	-3.90	-3.84	-3.80	-3.59	-3.51	-3.27	-3.05
820.2	-5.20	-4.98	-4.78	-4.40	-4.16	-3.65	-3.48	-3.08	-2.87
821.1	-6.03	-6.03	-5.96	-5.77	-5.57	-4.91	-4.61	-3.88	-3.40
821.2	-4.89	-4.74	-4.57	-4.37	-4.07	-3.57	-3.25	-2.89	-2.72
822.1	-6.03	-6.03	-5.78	-5.35	-5.11	-4.78	-4.34	-3.74	-3.25
822.2	-4.14	-3.92	-3.74	-3.48	-3.36	-2.96	-2.90	-2.86	-2.73
823.0	-4.31	-4.18	-4.00	-3.90	-3.83	-3.65	-3.52	-3.20	-3.00
857.0	-2.34	-2.26	-2.06	-1.86	-1.74	-1.05	-1.30	-1.08	-0.89
1611.0	-2.11	-1.82	-1.53	-1.20	-1.01	-0.90	-0.80	-0.73	-0.58
1612.0	-3.68	-3.42	-3.10	-2.96	-2.92	-2.85	-2.80	-2.75	-2.70
2001.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2007.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2008.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2009.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: US Army Corps of Engineers

Appendix F. Significant Flood Events in United States 1978 to Present(As of December 31, 2005)

Event	Year	Number of Paid Losses	Amount Pd ($)	Avg Pd Loss
LOUISIANA FLOOD	May-78	7,284	$43,288,709	$5,943
LOUISIANA FLOOD	April-80	12,316	$84,159,449	$6,833
LOUISIANA FLOOD	April-82	3,179	$20,774,613	$6,535
LOUISIANA FLOOD	December-82	1,636	$12,917,415	$7,896
LOUISIANA FLOOD	April-83	11,507	$104,415,193	$9,074
TROPICAL STORM JUAN	October-85	5,942	$89,331,260	$15,034
LOUISIANA FLOOD	April-88	2,904	$16,757,671	$5,771
LOUISIANA FLOOD	November-89	4,424	$48,654,115	$11,003
LOUISIANA FLOOD	June-91	1,895	$15,616,286	$8,241
HURRICANE ANDREW	August-92	5,425	$168,047,523	$30,977
LOUISIANA FLOOD	May-95	31,264	$584,140,014	$18,684
HURRICANE OPAL	October-95	9,913	$399,674,203	$40,318
TROPICAL STORM JOSEPHINE	October-96	6,384	$101,453,956	$15,892
UPPER MIDWEST FLOOD	April-97	7,272	$158,401,726	$21,782
CALIFORNIA FLOOD - NORTHERN	January-98	2,072	$33,010,739	$15,932
CALIFORNIA FLOOD - SOUTHERN	January-98	1,523	$18,539,717	$12,173
NOR'EASTER	February-98	2,672	$24,597,668	$9,206
HURRICANE BONNIE	August-98	2,492	$22,125,055	$8,878
TEXAS FLOOD	September-98	4,678	$76,257,393	$16,301
LOUISIANA FLOOD	September-98	5,080	$50,057,663	$9,854
HURRICANE GEORGES	September-98	8,832	$149,384,694	$16,914
TROPICAL STORM ALLISON	June-06	30,295	$1,095,814,329	$36,170
TROPICAL STORM ISADORE	September-06	8,240	$109,476,740	$13,286
HURRICANE LILI	October-06	2,543	$35,559,143	$13,983
HURRICANE ISABEL	September-06	19,600	$464,942,560	$23,722
HURRICANE IVAN	September-06	28,150	$1,457,907,804	$51,791
HURRICANE DENNIS	July-06	3,183	$81,572,285	$25,627
HURRICANE KATRINA	August-06	141,786	$13,344,707,591	$94,119
HURRICANE RITA	September-06	7,649	$362,722,046	$47,421

Source: Federal Emergency Management Agency

VITA

Cemil Emre Ergen graduated from Yildiz Technical University in Istanbul, Turkey in June 2002 with a Bachelor of Science in Civil Engineering. In 2003 he moved to New Orleans to pursue a Masters degree in Civil Engineering.

Cemil Emre Ergen had worked as a research assistant at Center for Hazards Assessment Response and Technology (CHART) from January 2005 till January 2006. He spent the next six months with US Army Corps of Engineers where he was a Quality Assurance Inspector in Buras Louisiana. Currently he is working as a research assistant at CHART.