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

A Thesis

Submitted to the Graduate Faculty of the  
University of New Orleans  
in partial fulfillment of the  
requirements for the degree of

Master of Science  
in  
Engineering  
Civil Engineering

by

Cemil Emre Ergen

BS Yildiz – Technical University, Istanbul, 2002

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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<sup>1</sup>. 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<sup>2</sup>.

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.

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<sup>1</sup> 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](http://www.findarticles.com/p/articles/mi_m0999/is_7270_321/ai_68361377). Accessed February 22, 2005.

<sup>2</sup> 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

| <b>Year</b>  | <b>Louisiana</b> | <b>United States</b> |
|--------------|------------------|----------------------|
| 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                   |
| <b>Total</b> | <b>809</b>       | <b>2036</b>          |

\*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<sup>3</sup> inch annual rain average, flooding continues to be a huge problem for the parish.

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<sup>3</sup> Swanson, Bob. *Ask the expert*. USA Today. Database online. Available from [http://blogs.usatoday.com/weather/rain/index.html-usa today](http://blogs.usatoday.com/weather/rain/index.html-usa%20today). 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<sup>4</sup> 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<sup>5</sup>.

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.

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<sup>4</sup> “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

<sup>5</sup> 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<sup>6</sup>, 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

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<sup>6</sup> "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<sup>7</sup>. 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 |
|----------------|---------------|---------------|---------------|----------------|
| 1 year         | 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%            |

<sup>7</sup> “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](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<sup>8</sup>.

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<sup>9</sup>. 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

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<sup>8</sup> "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

<sup>9</sup> "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](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.

| <b>STATE</b>   | <b>TOTAL CLAIMS</b> | <b>%</b>     | <b>TOTAL PAYMENTS</b> | <b>%</b>     |
|----------------|---------------------|--------------|-----------------------|--------------|
| 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%         |
| <b>TOTAL</b>   | <b>665,113</b>      | <b>52.7%</b> | <b>7,941,925,989</b>  | <b>57.9%</b> |

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)

| <b>Fiscal Year</b> | <b>Amount Borrowed</b> | <b>Amount Repaid</b>   | <b>Cumulative Debt</b> |
|--------------------|------------------------|------------------------|------------------------|
| 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            |
| <b>Total</b>       | <b>\$4,259,535,534</b> | <b>\$4,059,535,534</b> | <b>\$200,000,000</b>   |

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<sup>10</sup>.

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

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<sup>10</sup> 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<sup>11</sup>. Figure 2.1 reviews NFIP, Repetitive Loss, and Target Group Repetitive Loss properties.

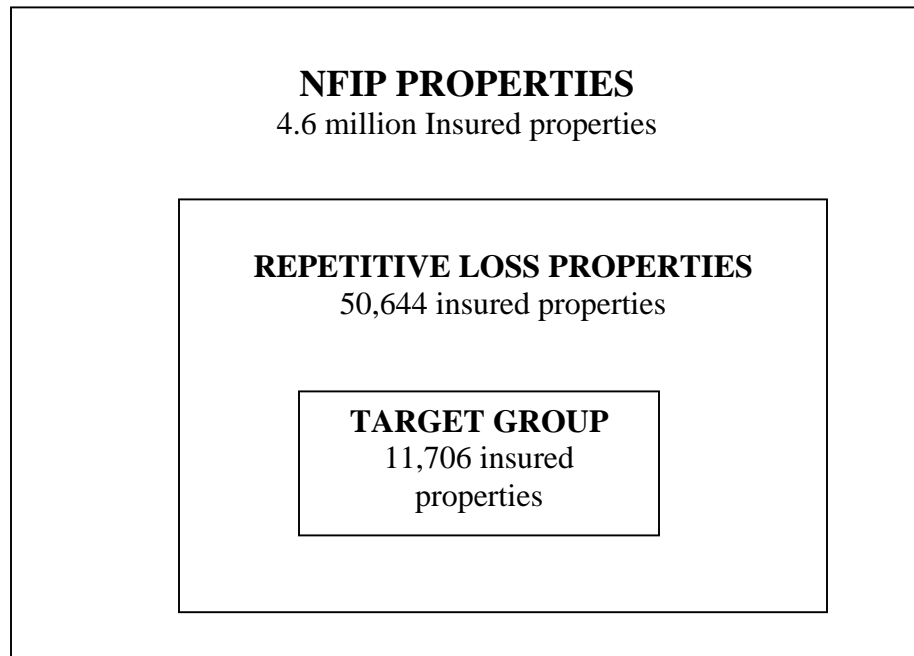


Figure 2.1 The review of NFIP, Repetitive Loss and its subset Target Group properties

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.

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<sup>11</sup> 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<sup>12</sup>.” 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 than \$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<sup>13</sup>.

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.

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<sup>12</sup> “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.

<sup>13</sup> 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 since 1995 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

| <b>Disaster event</b>    | <b>Date</b> | <b>DR Number</b> | <b>Parishes Effected</b> | <b>Total Federal Assistance (\$ million)</b> |
|--------------------------|-------------|------------------|--------------------------|--|
| 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 2<sup>nd</sup> in flood claims (182,804 claims) and 3<sup>rd</sup> 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<sup>14</sup>. Table 4.2 shows NFIP claim

<sup>14</sup> “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<br>Number<br>of Claims | %      | Total<br>Payments<br>(\$Million) | %       | Number<br>of<br>Policies<br>in Force | %      | Insurance<br>in Force<br>(\$Million) |
|-------------------------|------------------------------|--------|----------------------------------|---------|--------------------------------------|--------|--------------------------------------|
| <b>Nation</b>           | 1,262,813                    | 100.0% | 13,725                           | 100.00% | 4,558,696                            | 100.0% | \$745,791                            |
| <b>Louisiana</b>        | 182,804                      | 14.5%  | 1,727                            | 12.60%  | 380,192                              | 8.3%   | \$53,905                             |
| <b>Jefferson Parish</b> | 44,471                       | 3.5%   | 472                              | 3.40%   | 88,075                               | 1.9%   | \$13,368                             |
| <b>Orleans Parish</b>   | 47,646                       | 3.8%   | 344                              | 2.50%   | 83,990                               | 1.8%   | \$11,981                             |

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

Table 4.3 NFIP Claim & Policy Post Katrina

|                         | Total<br>Number of<br>Claims | %    | Total<br>Payments<br>(\$Million) | %    | Number<br>of<br>Policies<br>in Force | %    | Insurance<br>in Force<br>(\$Million) |
|-------------------------|------------------------------|------|----------------------------------|------|--------------------------------------|------|--------------------------------------|
| <b>Nation</b>           | 1,538,094                    | 100% | 30,624                           | 100% | 4,896,812                            | 100% | 871,330                              |
| <b>Louisiana</b>        | 369,455                      | 24%  | 14,309                           | 47%  | 389,779                              | 8%   | 61,926                               |
| <b>Jefferson Parish</b> | 95,444                       | 6%   | 2,400                            | 8%   | 89,677                               | 2%   | 15,017                               |
| <b>Orleans Parish</b>   | 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](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**

| <b>Event</b>             | <b>Year</b> | <b>Number of Paid Losses</b> | <b>Amount Paid by FEMA (\$)</b> | <b>Average Paid Loss (\$)</b> |
|--------------------------|-------------|------------------------------|---------------------------------|-------------------------------|
| 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<sup>15</sup>.

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

| <b>PROJECT COSTS</b>   | <b>Jefferson</b> | <b>Orleans</b> | <b>St. Tammany</b> | <b>Total Project</b> |
|------------------------|------------------|----------------|--------------------|----------------------|
| 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](http://www.selaprojects.com)

<sup>15</sup> 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

| <b>Project Code</b> | <b>PROJECTS</b>                                    | <b>Contract Amount (\$1,000)</b> | <b>Award Date</b> | <b>Current Completion Date</b> | <b>Project Status</b>           |
|---------------------|--|----------------------------------|-------------------|--------------------------------|---------------------------------|
| 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

| <b>Project Code</b> | <b>PROJECTS</b>                            | <b>Contract Amount (\$1,000)</b> | <b>Award Date</b> | <b>Current Completion Date</b> | <b>Project Status</b> |
|---------------------|--|----------------------------------|-------------------|--------------------------------|-----------------------|
| 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 & Sunnymede 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

| <b>Project Code</b> | <b>PROJECTS</b>   | <b>Contract Amount (\$1,000)</b> | <b>Award Date</b> | <b>Current Completion Date</b> | <b>Project Status</b>                             |
|---------------------|---|----------------------------------|-------------------|--------------------------------|---|
| 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

| <b>Project Code</b> | <b>PROJECTS</b>                            | <b>Contract Amount (\$1,000)</b> | <b>Award Date</b> | <b>Current Completion Date</b> | <b>Project Status</b>                              |
|---------------------|--|----------------------------------|-------------------|--------------------------------|--|
| J-47                | Westwego Pump Station<br>New Diesel Engine | \$200                            | 3/18/2005         | 4/7/2005                       | Awaiting Funding                                   |
| J-48                | Westminster Water Well -<br>Backup system  | \$200                            | 3/18/2005         | 6/6/2005                       | Awaiting Funding, Need to complete design & review |
| J-49                | Soniat Canal-Veterans Blvd.<br>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<br>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](http://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<sup>16</sup>.

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

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<sup>16</sup> 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

| <b>TOTAL<br/>NUMBER OF<br/>CLAIMS (TNC)</b> | <b>NUMBER OF<br/>PROPERTIES<br/>IN THE<br/>GROUP</b> | <b>TOTAL<br/>NUMBER OF<br/>CLAIMS<br/>POINTS<br/>AWARDED</b> |
|---|--|--|
| 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

| <b>ALTERNATIVE<br/>PROPERTY<br/>NUMBER (APN)</b> | <b>TOTAL<br/>PAYMENTS</b> | <b>TOTAL<br/>PAYMENT<br/>POINTS<br/>AWARDED</b> |
|--|---------------------------|---|
| 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

| <b>ALTERNATIVE<br/>PROPERTY<br/>NUMBER<br/>(APN)</b> | <b>LOWEST<br/>FLOOR<br/>ELEVATION</b> | <b>SELA 100-YR<br/>FLOOD<br/>ELEVATION</b> | <b>LOWEST<br/>FLOOR<br/>ELEV.-<br/>SELA100YR<br/>ELEV.</b> | <b>SELA<br/>POINTS<br/>AWARDED</b> |
|--|---------------------------------------|--|--|------------------------------------|
| 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

| <b>ALTERNATIVE<br/>PROPERTY<br/>NUMBER<br/>(APN)</b> | <b>SELA BLOCK<br/>NUMBER</b> | <b>PROPERTY<br/>SELA<br/>STATUS</b> | <b>PROPERTY<br/>SELA STATUS<br/>ADJUSTMENT<br/>FACTOR C 1.2/<br/>B 1.0/ A 0.8</b> |
|--|------------------------------|-------------------------------------|---|
| 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 HISTORY OF 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   | <b>85.27</b>      | 1.20 | 9   | 100.00            | \$404,970      | 80.42                      | 68.6                                       | -1.17  |
| 2  | 362-2   | <b>84.32</b>      | 1.20 | 9   | 100.00            | \$395,349      | 78.49                      | 67.9                                       | -1.1   |
| 3  | 571-1   | <b>79.20</b>      | 1.20 | 9   | 100.00            | \$140,717      | 27.23                      | 85.0                                       | -3.01  |
| 4  | 242-1   | <b>79.08</b>      | 1.20 | 8   | 85.71             | \$300,770      | 59.45                      | 73.5                                       | -1.72  |
| 5  | 242-2   | <b>78.83</b>      | 1.20 | 7   | 71.43             | \$80,756       | 15.16                      | 100.0                                      | -7.18  |
| 6  | 242-3   | <b>78.82</b>      | 1.20 | 7   | 71.43             | \$80,530       | 15.11                      | 100.0                                      | -7.18  |
| 7  | 571-2   | <b>78.03</b>      | 1.20 | 9   | 100.00            | \$111,609      | 21.37                      | 86.0                                       | -3.12  |
| 8  | 242-4   | <b>77.80</b>      | 1.20 | 7   | 71.43             | \$213,098      | 41.80                      | 85.0                                       | -3   |
| 9  | 242-5   | <b>77.69</b>      | 1.20 | 7   | 71.43             | \$61,760       | 11.33                      | 100.0                                      | -7.18  |
| 10 | 261-1   | <b>77.11</b>      | 1.20 | 6   | 57.14             | \$99,511       | 18.93                      | 100.0                                      | -4.68  |
| 11 | 242-6   | <b>76.96</b>      | 1.20 | 6   | 57.14             | \$97,134       | 18.45                      | 100.0                                      | -7.18  |
| 12 | 581-1   | <b>75.04</b>      | 1.20 | 9   | 100.00            | \$134,946      | 26.06                      | 78.7                                       | -2.3   |
| 13 | 371-1   | <b>74.66</b>      | 1.20 | 9   | 100.00            | \$192,726      | 37.70                      | 72.2                                       | -1.58  |
| 14 | 730-1   | <b>74.52</b>      | 1.00 | 9   | 100.00            | \$296,078      | 58.50                      | 73.9                                       | -1.77  |
| 15 | 571-3   | <b>74.34</b>      | 1.20 | 8   | 85.71             | \$104,965      | 20.03                      | 85.3                                       | -3.04  |
| 16 | 571-4   | <b>73.95</b>      | 1.20 | 9   | 100.00            | \$100,941      | 19.22                      | 80.3                                       | -2.48  |
| 17 | 571-5   | <b>73.55</b>      | 1.20 | 8   | 85.71             | \$174,526      | 34.03                      | 77.0                                       | -2.11  |
| 18 | 371-2   | <b>73.07</b>      | 1.20 | 9   | 100.00            | \$180,748      | 35.28                      | 70.8                                       | -1.42  |
| 19 | 812.5-1 | <b>72.68</b>      | 1.20 | 9   | 100.00            | \$174,260      | 33.98                      | 70.8                                       | -1.42  |
| 20 | 371-3   | <b>72.49</b>      | 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 HISTORY OF 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 HISTORY OF 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                       | <b>71.24</b>      | 1.20  | -4.08              | 9   | 100.00            | \$145,997      | 28.29                      | 71.3                                       | -1.47  |
| 29                 | 807.1-3                     | <b>71.14</b>      | 1.20  | -4.37              | 7   | 71.43             | \$159,708      | 31.05                      | 79.2                                       | -2.36  |
| 30                 | 801.2-1                     | <b>70.58</b>      | 1.20  | -4.32              | 8   | 85.71             | \$107,646      | 20.57                      | 78.8                                       | -2.31  |
| 31                 | 807.1-4                     | <b>69.73</b>      | 1.20  | -4.30              | 8   | 85.71             | \$95,344       | 18.09                      | 78.6                                       | -2.29  |
| 32                 | 371-6                       | <b>69.47</b>      | 1.20  | -4.55              | 7   | 71.43             | \$239,747      | 47.16                      | 68.4                                       | -1.15  |
| 33                 | 371-7                       | <b>69.39</b>      | 1.20  | -4.61              | 8   | 85.71             | \$185,679      | 36.28                      | 68.9                                       | -1.21  |
| 34                 | 814-2                       | <b>68.92</b>      | 1.20  | -4.08              | 9   | 100.00            | \$107,522      | 20.54                      | 71.3                                       | -1.47  |
| 35                 | 571-6                       | <b>68.88</b>      | 1.20  | -6.25              | 7   | 71.43             | \$149,831      | 29.06                      | 76.5                                       | -2.05  |
| 36                 | 76-1                        | <b>68.83</b>      | 0.80  | -5.38              | 9   | 100.00            | \$323,649      | 64.05                      | 74.0                                       | -1.78  |
| 37                 | 814-3                       | <b>68.66</b>      | 1.20  | -4.08              | 9   | 100.00            | \$103,210      | 19.68                      | 71.3                                       | -1.47  |
| 38                 | 571-7                       | <b>68.54</b>      | 1.20  | -7.01              | 7   | 71.43             | \$76,652       | 14.33                      | 83.3                                       | -2.81  |
| 39                 | 371-8                       | <b>68.53</b>      | 1.20  | -4.69              | 8   | 85.71             | \$164,410      | 32.00                      | 69.7                                       | -1.29  |
| 40                 | 242-8                       | <b>68.39</b>      | 1.20  | 2.04               | 6   | 57.14             | \$277,142      | 54.69                      | 67.6                                       | -1.06  |
| 41                 | 801.2-2                     | <b>68.35</b>      | 1.20  | -3.72              | 7   | 71.43             | \$171,290      | 33.38                      | 73.4                                       | -1.71  |
| 42                 | 811.2-2                     | <b>68.29</b>      | 1.20  | -3.20              | 9   | 100.00            | \$94,449       | 17.91                      | 71.5                                       | -1.5   |
| 43                 | 811.2-3                     | <b>68.25</b>      | 1.20  | -3.25              | 8   | 85.71             | \$136,638      | 26.41                      | 72.0                                       | -1.55  |
| 44                 | 801.2-3                     | <b>67.92</b>      | 1.20  | -4.28              | 7   | 71.43             | \$114,484      | 21.95                      | 78.4                                       | -2.27  |
| 45                 | 812.5-2                     | <b>67.83</b>      | 1.20  | -3.93              | 8   | 85.71             | \$159,980      | 31.10                      | 68.9                                       | -1.21  |
| 46                 | 807.1-5                     | <b>67.77</b>      | 1.20  | -3.99              | 8   | 85.71             | \$90,479       | 17.11                      | 75.8                                       | -1.98  |
| 47                 | 812.2-1                     | <b>67.77</b>      | 1.20  | -3.54              | 9   | 100.00            | \$116,935      | 22.44                      | 68.4                                       | -1.15  |
| 48                 | 381-1                       | <b>67.37</b>      | 1.20  | -4.15              | 8   | 85.71             | \$95,405       | 18.10                      | 74.7                                       | -1.85  |
| 49                 | 812.5-3                     | <b>67.37</b>      | 1.20  | -3.76              | 7   | 71.43             | \$214,659      | 42.11                      | 67.4                                       | -1.04  |
| 50                 | 814-4                       | <b>67.32</b>      | 1.20  | -4.08              | 8   | 85.71             | \$128,332      | 24.73                      | 71.3                                       | -1.47  |
| 51                 | 807.1-6                     | <b>67.08</b>      | 1.20  | -4.39              | 7   | 71.43             | \$90,723       | 17.16                      | 79.4                                       | -2.38  |
| 52                 | 243-1                       | <b>67.07</b>      | 1.20  | 0.98               | 6   | 57.14             | \$134,338      | 25.94                      | 79.8                                       | -2.42  |
| 53                 | 807.1-7                     | <b>67.07</b>      | 1.20  | -3.70              | 7   | 71.43             | \$151,900      | 29.48                      | 73.2                                       | -1.69  |
| 54                 | 807.1-8                     | <b>66.97</b>      | 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 HISTORY OF 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                       | <b>66.67</b>      | 1.20  | -3.55              | 9   | 100.00            | \$117,397      | 22.53                      | 66.5                                       | -0.94  |
| 56                 | 801.2-4                     | <b>66.67</b>      | 1.20  | -3.85              | 7   | 71.43             | \$131,905      | 25.45                      | 74.6                                       | -1.84  |
| 57                 | 814-6                       | <b>66.36</b>      | 1.20  | -4.08              | 9   | 100.00            | \$65,201       | 12.02                      | 71.3                                       | -1.47  |
| 58                 | 242-9                       | <b>66.32</b>      | 1.20  | 0.33               | 6   | 57.14             | \$90,797       | 17.18                      | 82.9                                       | -2.77  |
| 59                 | 730-2                       | <b>66.26</b>      | 1.00  | 2.67               | 9   | 100.00            | \$161,412      | 31.39                      | 73.7                                       | -1.74  |
| 60                 | 812.5-4                     | <b>66.25</b>      | 1.20  | -3.98              | 9   | 100.00            | \$81,959       | 15.40                      | 69.4                                       | -1.26  |
| 61                 | 242-10                      | <b>66.18</b>      | 1.20  | 1.26               | 7   | 71.43             | \$123,831      | 23.83                      | 74.6                                       | -1.84  |
| 62                 | 817.3-1                     | <b>65.91</b>      | 1.20  | -4.88              | 8   | 85.71             | \$86,348       | 16.28                      | 73.1                                       | -1.68  |
| 63                 | 812.4-1                     | <b>65.90</b>      | 1.20  | -4.32              | 8   | 85.71             | \$120,870      | 23.23                      | 69.7                                       | -1.29  |
| 64                 | 801.2-5                     | <b>65.87</b>      | 1.20  | -3.85              | 7   | 71.43             | \$118,776      | 22.81                      | 74.6                                       | -1.84  |
| 65                 | 814-7                       | <b>65.83</b>      | 1.20  | -4.08              | 9   | 100.00            | \$56,318       | 10.24                      | 71.3                                       | -1.47  |
| 66                 | 807.1-9                     | <b>65.44</b>      | 1.20  | -4.13              | 7   | 71.43             | \$86,662       | 16.34                      | 77.1                                       | -2.12  |
| 67                 | 801.2-6                     | <b>65.22</b>      | 1.20  | -3.61              | 7   | 71.43             | \$129,261      | 24.92                      | 72.4                                       | -1.6   |
| 68                 | 811.2-4                     | <b>65.00</b>      | 1.20  | -3.11              | 8   | 85.71             | \$95,283       | 18.08                      | 70.7                                       | -1.41  |
| 69                 | 807.1-10                    | <b>65.00</b>      | 1.20  | -3.66              | 7   | 71.43             | \$121,181      | 23.29                      | 72.9                                       | -1.65  |
| 70                 | 242-11                      | <b>64.97</b>      | 1.20  | 2.20               | 9   | 100.00            | \$92,755       | 17.57                      | 66.2                                       | -0.9   |
| 71                 | 817.3-2                     | <b>64.95</b>      | 1.20  | -5.18              | 6   | 57.14             | \$138,353      | 26.75                      | 75.8                                       | -1.98  |
| 72                 | 381-2                       | <b>64.93</b>      | 1.20  | -3.80              | 7   | 71.43             | \$133,353      | 25.74                      | 71.5                                       | -1.5   |
| 73                 | 814-8                       | <b>64.92</b>      | 1.20  | -3.14              | 9   | 100.00            | \$124,939      | 24.05                      | 62.8                                       | -0.53  |
| 74                 | 801.2-7                     | <b>64.89</b>      | 1.20  | -3.88              | 7   | 71.43             | \$99,861       | 19.00                      | 74.8                                       | -1.87  |
| 75                 | 381-3                       | <b>64.86</b>      | 1.20  | -4.06              | 7   | 71.43             | \$109,159      | 20.87                      | 73.9                                       | -1.76  |
| 76                 | 801.2-8                     | <b>64.79</b>      | 1.20  | -3.89              | 7   | 71.43             | \$97,357       | 18.50                      | 74.9                                       | -1.88  |
| 77                 | 571-8                       | <b>64.79</b>      | 1.20  | -6.53              | 7   | 71.43             | \$57,230       | 10.42                      | 79.0                                       | -2.33  |
| 78                 | 811.2-5                     | <b>64.60</b>      | 1.20  | -3.24              | 8   | 85.71             | \$77,124       | 14.42                      | 71.9                                       | -1.54  |
| 79                 | 814-9                       | <b>64.48</b>      | 1.20  | -3.50              | 8   | 85.71             | \$132,900      | 25.65                      | 66.1                                       | -0.89  |
| 80                 | 371-9                       | <b>64.36</b>      | 1.20  | -4.68              | 6   | 57.14             | \$190,876      | 37.32                      | 69.6                                       | -1.28  |
| 81                 | 371-10                      | <b>64.30</b>      | 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 HISTORY OF 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                     | <b>64.17</b>      | 1.20  | -4.01              | 8   | 85.71             | \$92,131       | 17.45                      | 69.7                                       | -1.29  |
| 83                 | 571-9                       | <b>64.16</b>      | 1.20  | -7.24              | 5   | 42.86             | \$78,361       | 14.67                      | 85.3                                       | -3.04  |
| 84                 | 242-12                      | <b>64.10</b>      | 1.20  | 1.31               | 6   | 57.14             | \$141,159      | 27.32                      | 74.1                                       | -1.79  |
| 85                 | 571-10                      | <b>63.90</b>      | 1.20  | -5.85              | 8   | 85.71             | \$55,689       | 10.11                      | 72.9                                       | -1.65  |
| 86                 | 73-1                        | <b>63.68</b>      | 0.80  | -5.25              | 9   | 100.00            | \$246,104      | 48.44                      | 72.9                                       | -1.65  |
| 87                 | 807.1-11                    | <b>63.60</b>      | 1.20  | -3.61              | 7   | 71.43             | \$102,468      | 19.53                      | 72.4                                       | -1.6   |
| 88                 | 812.4-2                     | <b>63.60</b>      | 1.20  | -4.38              | 8   | 85.71             | \$77,349       | 14.47                      | 70.2                                       | -1.35  |
| 89                 | 807.1-12                    | <b>63.59</b>      | 1.20  | -3.55              | 7   | 71.43             | \$107,627      | 20.57                      | 71.9                                       | -1.54  |
| 90                 | 814-10                      | <b>63.56</b>      | 1.20  | -3.51              | 8   | 85.71             | \$116,725      | 22.40                      | 66.2                                       | -0.9   |
| 91                 | 812.4-3                     | <b>63.44</b>      | 1.20  | -3.85              | 8   | 85.71             | \$121,967      | 23.45                      | 65.4                                       | -0.82  |
| 92                 | 814-11                      | <b>63.40</b>      | 1.20  | -3.47              | 9   | 100.00            | \$70,358       | 13.06                      | 65.8                                       | -0.86  |
| 93                 | 807.1-13                    | <b>63.38</b>      | 1.20  | -3.72              | 7   | 71.43             | \$89,035       | 16.82                      | 73.4                                       | -1.71  |
| 94                 | 811.2-6                     | <b>63.21</b>      | 1.20  | -2.97              | 8   | 85.71             | \$78,048       | 14.61                      | 69.5                                       | -1.27  |
| 95                 | 243-2                       | <b>63.20</b>      | 1.20  | 0.92               | 5   | 42.86             | \$112,174      | 21.48                      | 80.3                                       | -2.48  |
| 96                 | 730-3                       | <b>63.09</b>      | 1.00  | 2.62               | 9   | 100.00            | \$105,330      | 20.10                      | 74.1                                       | -1.79  |
| 97                 | 814-12                      | <b>62.91</b>      | 1.20  | -3.56              | 8   | 85.71             | \$101,517      | 19.34                      | 66.6                                       | -0.95  |
| 98                 | 242-13                      | <b>62.85</b>      | 1.20  | 1.13               | 5   | 42.86             | \$151,720      | 29.44                      | 75.7                                       | -1.97  |
| 99                 | 571-11                      | <b>62.82</b>      | 1.20  | -6.01              | 7   | 71.43             | \$70,868       | 13.17                      | 74.3                                       | -1.81  |
| 100                | 571-12                      | <b>62.77</b>      | 1.20  | -7.40              | 5   | 42.86             | \$41,062       | 7.16                       | 86.8                                       | -3.2   |
| 101                | 808.4-1                     | <b>62.72</b>      | 1.20  | -2.99              | 7   | 71.43             | \$64,847       | 11.95                      | 74.8                                       | -1.86  |
| 102                | 243-3                       | <b>62.69</b>      | 1.20  | 0.91               | 5   | 42.86             | \$102,868      | 19.61                      | 80.4                                       | -2.49  |
| 103                | 572-1                       | <b>62.59</b>      | 1.20  | -5.95              | 7   | 71.43             | \$72,348       | 13.46                      | 73.8                                       | -1.75  |
| 104                | 242-14                      | <b>62.57</b>      | 1.20  | 0.87               | 5   | 42.86             | \$123,938      | 23.85                      | 78.1                                       | -2.23  |
| 105                | 807.1-14                    | <b>62.53</b>      | 1.20  | -3.65              | 7   | 71.43             | \$81,232       | 15.25                      | 72.8                                       | -1.64  |
| 106                | 814-13                      | <b>62.39</b>      | 1.20  | -4.12              | 7   | 71.43             | \$90,417       | 17.10                      | 71.6                                       | -1.51  |
| 107                | 571-13                      | <b>62.33</b>      | 1.20  | -5.63              | 8   | 85.71             | \$49,328       | 8.83                       | 70.9                                       | -1.43  |
| 108                | 812.5-6                     | <b>62.32</b>      | 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 HISTORY OF 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                     | <b>62.29</b>      | 1.20  | -4.34              | 7   | 71.43             | \$49,595       | 8.88                       | 75.6                                       | -1.95  |
| 110                | 807.1-15                    | <b>62.27</b>      | 1.20  | -3.84              | 6   | 57.14             | \$107,327      | 20.50                      | 74.5                                       | -1.83  |
| 111                | 807.1-16                    | <b>62.21</b>      | 1.20  | -3.40              | 6   | 57.14             | \$145,391      | 28.17                      | 70.5                                       | -1.39  |
| 112                | 811.3-1                     | <b>62.13</b>      | 1.20  | -5.03              | 6   | 57.14             | \$61,471       | 11.27                      | 78.9                                       | -2.32  |
| 113                | 814-14                      | <b>62.02</b>      | 1.20  | -3.16              | 9   | 100.00            | \$75,036       | 14.00                      | 63.0                                       | -0.55  |
| 114                | 812.4-4                     | <b>61.93</b>      | 1.20  | -4.43              | 7   | 71.43             | \$92,688       | 17.56                      | 70.6                                       | -1.4   |
| 115                | 814-15                      | <b>61.80</b>      | 1.20  | -3.49              | 8   | 85.71             | \$89,443       | 16.90                      | 66.0                                       | -0.88  |
| 116                | 730-4                       | <b>61.76</b>      | 1.00  | 2.71               | 8   | 85.71             | \$137,177      | 26.51                      | 73.3                                       | -1.7   |
| 117                | 817.7-1                     | <b>61.73</b>      | 1.20  | -4.92              | 7   | 71.43             | \$75,148       | 14.03                      | 72.1                                       | -1.56  |
| 118                | 730-5                       | <b>61.68</b>      | 1.00  | 3.15               | 9   | 100.00            | \$121,190      | 23.30                      | 69.4                                       | -1.26  |
| 119                | 807.1-17                    | <b>61.36</b>      | 1.20  | -4.22              | 6   | 57.14             | \$58,488       | 10.67                      | 77.9                                       | -2.21  |
| 120                | 571-14                      | <b>61.35</b>      | 1.20  | -6.18              | 6   | 57.14             | \$78,672       | 14.74                      | 75.8                                       | -1.98  |
| 121                | 812.2-3                     | <b>61.27</b>      | 1.20  | -2.76              | 9   | 100.00            | \$78,734       | 14.75                      | 61.4                                       | -0.37  |
| 122                | 375-1                       | <b>61.26</b>      | 1.20  | -4.56              | 7   | 71.43             | \$102,822      | 19.60                      | 68.5                                       | -1.16  |
| 123                | 814-16                      | <b>61.21</b>      | 1.20  | -3.31              | 8   | 85.71             | \$95,660       | 18.16                      | 64.4                                       | -0.7   |
| 124                | 814-17                      | <b>61.20</b>      | 1.20  | -3.50              | 8   | 85.71             | \$78,604       | 14.72                      | 66.1                                       | -0.89  |
| 125                | 812.5-7                     | <b>61.13</b>      | 1.20  | -3.73              | 7   | 71.43             | \$114,080      | 21.86                      | 67.1                                       | -1.01  |
| 126                | 76-2                        | <b>61.08</b>      | 0.80  | -5.34              | 9   | 100.00            | \$197,763      | 38.71                      | 73.7                                       | -1.74  |
| 127                | 730-6                       | <b>60.89</b>      | 1.00  | 2.90               | 9   | 100.00            | \$89,513       | 16.92                      | 71.6                                       | -1.51  |
| 128                | 811.2-7                     | <b>60.87</b>      | 1.20  | -3.05              | 7   | 71.43             | \$79,540       | 14.91                      | 70.2                                       | -1.35  |
| 129                | 811.2-8                     | <b>60.75</b>      | 1.20  | -3.05              | 7   | 71.43             | \$77,538       | 14.51                      | 70.2                                       | -1.35  |
| 130                | 812.5-8                     | <b>60.75</b>      | 1.20  | -3.32              | 8   | 85.71             | \$96,906       | 18.41                      | 63.5                                       | -0.6   |
| 131                | 807.1-18                    | <b>60.56</b>      | 1.20  | -3.50              | 6   | 57.14             | \$109,241      | 20.89                      | 71.4                                       | -1.49  |
| 132                | 812.5-9                     | <b>60.55</b>      | 1.20  | -3.30              | 8   | 85.71             | \$95,463       | 18.12                      | 63.3                                       | -0.58  |
| 133                | 725-1                       | <b>60.51</b>      | 1.00  | 2.38               | 9   | 100.00            | \$172,946      | 33.71                      | 60.8                                       | -0.3   |
| 134                | 807.1-19                    | <b>60.48</b>      | 1.20  | -3.33              | 6   | 57.14             | \$123,071      | 23.67                      | 69.9                                       | -1.32  |
| 135                | 814-18                      | <b>60.47</b>      | 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 HISTORY OF THE PROPERTY |                   |                |                   | MEASURE II - SELA'S IMPACT ON THE PROPERTY |  |
|--------------------|-----------------------------|-------------------|---|--------------------|---|-------------------|----------------|-------------------|--|--|
|                    |                             |                   |   |                    | CLAIM COUNT                               | CLAIM RISK POINTS | TOTAL PAYMENTS | TOTAL RISK POINTS | SELA IMPACT RISK POINTS                    | DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV. |
| 136                | 814-19                      | <b>60.20</b>      | 1.20  | -3.26              | 8   | 85.71             | \$83,440       | 15.70             | 63.9                                       | -0.65  |
| 137                | 812.5-10                    | <b>60.20</b>      | 1.20  | -3.55              | 8   | 85.71             | \$67,413       | 12.47             | 65.5                                       | -0.83  |
| 138                | 811.3-2                     | <b>60.13</b>      | 1.20  | -4.30              | 7   | 71.43             | \$45,863       | 8.13              | 72.3                                       | -1.59  |
| 139                | 571-15                      | <b>60.11</b>      | 1.20  | -5.88              | 6   | 57.14             | \$84,824       | 15.97             | 73.1                                       | -1.68  |
| 140                | 811.3-3                     | <b>60.07</b>      | 1.20  | -4.69              | 6   | 57.14             | \$57,535       | 10.48             | 75.8                                       | -1.98  |
| 141                | 801.2-9                     | <b>60.05</b>      | 1.20  | -3.48              | 7   | 71.43             | \$55,327       | 10.04             | 71.3                                       | -1.47  |
| 142                | 812.4-5                     | <b>59.88</b>      | 1.20  | -4.18              | 7   | 71.43             | \$80,882       | 15.18             | 68.4                                       | -1.15  |
| 143                | 814-20                      | <b>59.75</b>      | 1.20  | -4.22              | 5   | 42.86             | \$132,482      | 25.57             | 72.5                                       | -1.61  |
| 144                | 812.4-6                     | <b>59.73</b>      | 1.20  | -3.79              | 7   | 71.43             | \$113,113      | 21.67             | 64.9                                       | -0.76  |
| 145                | 801.2-10                    | <b>59.71</b>      | 1.20  | -3.90              | 5   | 42.86             | \$106,936      | 20.43             | 75.0                                       | -1.89  |
| 146                | 814-21                      | <b>59.68</b>      | 1.20  | -3.34              | 8   | 85.71             | \$67,605       | 12.51             | 64.6                                       | -0.73  |
| 147                | 381-4                       | <b>59.65</b>      | 1.20  | -4.70              | 5   | 42.86             | \$60,503       | 11.08             | 79.6                                       | -2.4   |
| 148                | 811.2-9                     | <b>59.56</b>      | 1.20  | -3.30              | 7   | 71.43             | \$35,520       | 6.05              | 72.4                                       | -1.6   |
| 149                | 243-4                       | <b>59.39</b>      | 1.20  | 0.97               | 4   | 28.57             | \$100,809      | 19.19             | 79.9                                       | -2.43  |
| 150                | 801.2-11                    | <b>59.09</b>      | 1.20  | -3.48              | 6   | 57.14             | \$86,754       | 16.36             | 71.3                                       | -1.47  |
| 151                | 814-22                      | <b>59.09</b>      | 1.20  | -4.08              | 7   | 71.43             | \$39,285       | 6.81              | 71.3                                       | -1.47  |
| 152                | 801.2-12                    | <b>59.08</b>      | 1.20  | -3.48              | 5   | 42.86             | \$133,831      | 25.84             | 71.3                                       | -1.47  |
| 153                | 241-1                       | <b>58.97</b>      | 1.20  | 1.53               | 6   | 57.14             | \$102,524      | 19.54             | 69.5                                       | -1.27  |
| 154                | 571-16                      | <b>58.90</b>      | 1.20  | -6.07              | 6   | 57.14             | \$47,973       | 8.56              | 74.8                                       | -1.87  |
| 155                | 76-3                        | <b>58.88</b>      | 0.80  | -5.22              | 8   | 85.71             | \$215,715      | 42.32             | 72.6                                       | -1.62  |
| 156                | 730-7                       | <b>58.87</b>      | 1.00  | 2.97               | 9   | 100.00            | \$61,280       | 11.24             | 71.0                                       | -1.44  |
| 157                | 730-8                       | <b>58.68</b>      | 1.00  | 2.82               | 9   | 100.00            | \$47,131       | 8.39              | 72.3                                       | -1.59  |
| 158                | 812.5-11                    | <b>58.66</b>      | 1.20  | -3.56              | 7   | 71.43             | \$88,262       | 16.67             | 65.6                                       | -0.84  |
| 159                | 730-9                       | <b>58.59</b>      | 1.00  | 3.09               | 9   | 100.00            | \$65,504       | 12.09             | 69.9                                       | -1.32  |
| 160                | 801.2-13                    | <b>58.48</b>      | 1.20  | -3.41              | 6   | 57.14             | \$82,791       | 15.57             | 70.6                                       | -1.4   |
| 161                | 241-2                       | <b>58.45</b>      | 1.20  | 1.63               | 6   | 57.14             | \$102,729      | 19.58             | 68.6                                       | -1.17  |
| 162                | 811.2-10                    | <b>58.38</b>      | 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 HISTORY OF 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                      | <b>58.34</b>      | 1.20  | -6.54              | 5   | 42.86             | \$44,240       | 7.80                       | 79.1                                       | -2.34  |
| 164                | 807.1-20                    | <b>58.30</b>      | 1.20  | -3.40              | 5   | 42.86             | \$128,094      | 24.69                      | 70.5                                       | -1.39  |
| 165                | 814-23                      | <b>58.28</b>      | 1.20  | -3.40              | 7   | 71.43             | \$86,510       | 16.31                      | 65.2                                       | -0.79  |
| 166                | 811.2-11                    | <b>58.16</b>      | 1.20  | -2.60              | 8   | 85.71             | \$27,400       | 4.41                       | 66.2                                       | -0.9   |
| 167                | 371-11                      | <b>58.12</b>      | 1.20  | -4.56              | 5   | 42.86             | \$145,410      | 28.17                      | 68.5                                       | -1.16  |
| 168                | 571-18                      | <b>58.10</b>      | 1.20  | -5.56              | 6   | 57.14             | \$79,989       | 15.00                      | 70.3                                       | -1.36  |
| 169                | 242-15                      | <b>57.93</b>      | 1.20  | 1.82               | 4   | 28.57             | \$178,920      | 34.92                      | 69.6                                       | -1.28  |
| 170                | 814-24                      | <b>57.85</b>      | 1.20  | -3.46              | 7   | 71.43             | \$73,923       | 13.78                      | 65.7                                       | -0.85  |
| 171                | 811.2-12                    | <b>57.82</b>      | 1.20  | -3.19              | 6   | 57.14             | \$63,807       | 11.74                      | 71.4                                       | -1.49  |
| 172                | 812.5-12                    | <b>57.76</b>      | 1.20  | -3.57              | 7   | 71.43             | \$72,422       | 13.48                      | 65.7                                       | -0.85  |
| 173                | 812.4-7                     | <b>57.64</b>      | 1.20  | -3.94              | 7   | 71.43             | \$65,141       | 12.01                      | 66.2                                       | -0.91  |
| 174                | 76-4                        | <b>57.63</b>      | 0.80  | -4.74              | 9   | 100.00            | \$176,179      | 34.37                      | 68.3                                       | -1.14  |
| 175                | 814-25                      | <b>57.55</b>      | 1.20  | -3.35              | 7   | 71.43             | \$78,765       | 14.76                      | 64.7                                       | -0.74  |
| 176                | 817.3-3                     | <b>57.47</b>      | 1.20  | -4.71              | 6   | 57.14             | \$56,368       | 10.25                      | 71.6                                       | -1.51  |
| 177                | 371-12                      | <b>57.38</b>      | 1.20  | -4.62              | 5   | 42.86             | \$127,954      | 24.66                      | 69.0                                       | -1.22  |
| 178                | 381-5                       | <b>57.28</b>      | 1.20  | -3.59              | 6   | 57.14             | \$72,702       | 13.53                      | 69.7                                       | -1.29  |
| 179                | 814-26                      | <b>57.10</b>      | 1.20  | -3.90              | 6   | 57.14             | \$69,761       | 12.94                      | 69.7                                       | -1.29  |
| 180                | 381-6                       | <b>57.08</b>      | 1.20  | -3.62              | 6   | 57.14             | \$66,809       | 12.35                      | 69.9                                       | -1.32  |
| 181                | 807.1-21                    | <b>57.06</b>      | 1.20  | -3.93              | 5   | 42.86             | \$60,425       | 11.06                      | 75.3                                       | -1.92  |
| 182                | 571-19                      | <b>57.04</b>      | 1.20  | -5.51              | 6   | 57.14             | \$66,913       | 12.37                      | 69.8                                       | -1.31  |
| 183                | 817.7-2                     | <b>56.98</b>      | 1.20  | -4.94              | 5   | 42.86             | \$89,190       | 16.85                      | 72.2                                       | -1.58  |
| 184                | 811.2-13                    | <b>56.93</b>      | 1.20  | -3.12              | 6   | 57.14             | \$55,338       | 10.04                      | 70.8                                       | -1.42  |
| 185                | 812.5-13                    | <b>56.89</b>      | 1.20  | -3.40              | 7   | 71.43             | \$73,154       | 13.63                      | 64.2                                       | -0.68  |
| 186                | 811.2-14                    | <b>56.86</b>      | 1.20  | -2.11              | 8   | 85.71             | \$49,479       | 8.86                       | 61.8                                       | -0.41  |
| 187                | 817.7-3                     | <b>56.77</b>      | 1.20  | -4.84              | 6   | 57.14             | \$47,378       | 8.44                       | 71.4                                       | -1.48  |
| 188                | 372-1                       | <b>56.76</b>      | 1.20  | -3.98              | 6   | 57.14             | \$127,170      | 24.50                      | 63.3                                       | -0.58  |
| 189                | 730-10                      | <b>56.75</b>      | 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 HISTORY OF 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                      | <b>56.65</b>      | 1.20  | 1.72               | 4   | 28.57             | \$148,838      | 28.86                      | 70.5                                       | -1.38  |
| 191                | 242-17                      | <b>56.53</b>      | 1.20  | 1.08               | 3   | 14.29             | \$137,254      | 26.53                      | 76.2                                       | -2.02  |
| 192                | 807.1-22                    | <b>56.52</b>      | 1.20  | -3.30              | 5   | 42.86             | \$107,489      | 20.54                      | 69.7                                       | -1.29  |
| 193                | 811.2-15                    | <b>56.51</b>      | 1.20  | -3.02              | 6   | 57.14             | \$57,358       | 10.45                      | 69.9                                       | -1.32  |
| 194                | 817.7-4                     | <b>56.51</b>      | 1.20  | -4.84              | 5   | 42.86             | \$90,398       | 17.10                      | 71.4                                       | -1.48  |
| 195                | 807.1-23                    | <b>56.41</b>      | 1.20  | -3.67              | 5   | 42.86             | \$72,657       | 13.53                      | 73.0                                       | -1.66  |
| 196                | 801.2-14                    | <b>56.31</b>      | 1.20  | -3.10              | 6   | 57.14             | \$74,491       | 13.89                      | 67.9                                       | -1.09  |
| 197                | 812.5-14                    | <b>56.28</b>      | 1.20  | -3.55              | 7   | 71.43             | \$49,740       | 8.91                       | 65.5                                       | -0.83  |
| 198                | 723-1                       | <b>56.23</b>      | 1.00  | 3.29               | 9   | 100.00            | \$105,095      | 20.06                      | 60.4                                       | -0.26  |
| 199                | 814-27                      | <b>56.19</b>      | 1.20  | -3.12              | 7   | 71.43             | \$76,653       | 14.33                      | 62.7                                       | -0.51  |
| 200                | 173-1                       | <b>56.18</b>      | 1.00  | -2.71              | 8   | 85.71             | \$192,395      | 37.63                      | 55.5                                       | 0.29   |
| 201                | 807.1-24                    | <b>56.14</b>      | 1.20  | -3.35              | 5   | 42.86             | \$96,768       | 18.38                      | 70.1                                       | -1.34  |
| 202                | 243-5                       | <b>56.10</b>      | 1.20  | 1.00               | 4   | 28.57             | \$49,128       | 8.79                       | 79.6                                       | -2.4   |
| 203                | 242-18                      | <b>56.10</b>      | 1.20  | 0.90               | 4   | 28.57             | \$66,912       | 12.37                      | 77.8                                       | -2.2   |
| 204                | 243-6                       | <b>56.02</b>      | 1.20  | 1.11               | 4   | 28.57             | \$57,584       | 10.49                      | 78.6                                       | -2.29  |
| 205                | 571-20                      | <b>56.02</b>      | 1.20  | -6.16              | 5   | 42.86             | \$39,539       | 6.86                       | 75.6                                       | -1.96  |
| 206                | 723-2                       | <b>56.00</b>      | 1.00  | 3.80               | 9   | 100.00            | \$139,112      | 26.90                      | 55.9                                       | 0.25   |
| 207                | 811.2-16                    | <b>56.00</b>      | 1.20  | -0.59              | 9   | 100.00            | \$122,988      | 23.66                      | 48.2                                       | 1.11   |
| 208                | 811.2-17                    | <b>55.98</b>      | 1.20  | -3.45              | 5   | 42.86             | \$57,519       | 10.48                      | 73.8                                       | -1.75  |
| 209                | 811.2-18                    | <b>55.92</b>      | 1.20  | -3.81              | 5   | 42.86             | \$24,501       | 3.83                       | 77.0                                       | -2.11  |
| 210                | 812.4-8                     | <b>55.88</b>      | 1.20  | -3.97              | 7   | 71.43             | \$33,416       | 5.63                       | 66.5                                       | -0.94  |
| 211                | 822.1-1                     | <b>55.86</b>      | 1.20  | -4.99              | 7   | 71.43             | \$58,856       | 10.75                      | 63.9                                       | -0.65  |
| 212                | 807.1-25                    | <b>55.83</b>      | 1.20  | -4.08              | 4   | 28.57             | \$73,882       | 13.77                      | 76.6                                       | -2.07  |
| 213                | 158-1                       | <b>55.79</b>      | 1.00  | -5.74              | 6   | 57.14             | \$78,115       | 14.62                      | 79.9                                       | -2.44  |
| 214                | 807.1-26                    | <b>55.77</b>      | 1.20  | -3.55              | 5   | 42.86             | \$72,764       | 13.55                      | 71.9                                       | -1.54  |
| 215                | 807.1-27                    | <b>55.76</b>      | 1.20  | -3.52              | 5   | 42.86             | \$75,285       | 14.05                      | 71.6                                       | -1.51  |
| 216                | 581-2                       | <b>55.73</b>      | 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 HISTORY OF 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                      | <b>55.70</b>      | 1.20  | -3.74              | 6   | 57.14             | \$60,832       | 11.14                      | 68.2                                       | -1.13  |
| 218                | 723-3                       | <b>55.62</b>      | 1.00  | 3.36               | 9   | 100.00            | \$100,122      | 19.05                      | 59.8                                       | -0.19  |
| 219                | 812.5-15                    | <b>55.61</b>      | 1.20  | -3.46              | 6   | 57.14             | \$93,986       | 17.82                      | 64.7                                       | -0.74  |
| 220                | 807.1-28                    | <b>55.57</b>      | 1.20  | -3.39              | 5   | 42.86             | \$83,670       | 15.74                      | 70.5                                       | -1.38  |
| 221                | 73-2                        | <b>55.56</b>      | 0.80  | -5.16              | 8   | 85.71             | \$164,245      | 31.96                      | 72.1                                       | -1.56  |
| 222                | 807.1-29                    | <b>55.53</b>      | 1.20  | -3.56              | 5   | 42.86             | \$67,925       | 12.57                      | 72.0                                       | -1.55  |
| 223                | 807.1-30                    | <b>55.39</b>      | 1.20  | -3.61              | 4   | 28.57             | \$108,422      | 20.73                      | 72.4                                       | -1.6   |
| 224                | 811.2-19                    | <b>55.36</b>      | 1.20  | -2.88              | 6   | 57.14             | \$50,769       | 9.12                       | 68.7                                       | -1.18  |
| 225                | 812.5-16                    | <b>55.35</b>      | 1.20  | -3.32              | 6   | 57.14             | \$102,089      | 19.45                      | 63.5                                       | -0.6   |
| 226                | 801.2-15                    | <b>55.28</b>      | 1.20  | -3.68              | 4   | 28.57             | \$100,465      | 19.12                      | 73.1                                       | -1.67  |
| 227                | 812.5-17                    | <b>55.20</b>      | 1.20  | -3.19              | 7   | 71.43             | \$63,959       | 11.77                      | 62.3                                       | -0.47  |
| 228                | 381-7                       | <b>55.05</b>      | 1.20  | -3.44              | 6   | 57.14             | \$49,101       | 8.78                       | 68.3                                       | -1.14  |
| 229                | 807.1-31                    | <b>54.94</b>      | 1.20  | -3.60              | 5   | 42.86             | \$54,653       | 9.90                       | 72.3                                       | -1.59  |
| 230                | 571-21                      | <b>54.88</b>      | 1.20  | -5.86              | 5   | 42.86             | \$47,313       | 8.42                       | 73.0                                       | -1.66  |
| 231                | 381-8                       | <b>54.84</b>      | 1.20  | -3.06              | 6   | 57.14             | \$79,444       | 14.89                      | 64.9                                       | -0.76  |
| 232                | 812.4-9                     | <b>54.84</b>      | 1.20  | -4.14              | 6   | 57.14             | \$48,255       | 8.61                       | 68.0                                       | -1.11  |
| 233                | 812.2-4                     | <b>54.74</b>      | 1.20  | -3.40              | 6   | 57.14             | \$55,583       | 10.09                      | 67.1                                       | -1.01  |
| 234                | 801.2-16                    | <b>54.60</b>      | 1.20  | -3.57              | 4   | 28.57             | \$98,977       | 18.82                      | 72.1                                       | -1.56  |
| 235                | 132-1                       | <b>54.59</b>      | 0.80  | -5.60              | 9   | 100.00            | \$139,954      | 27.07                      | 66.2                                       | -0.9   |
| 236                | 811.2-20                    | <b>54.53</b>      | 1.20  | -3.55              | 5   | 42.86             | \$24,642       | 3.86                       | 74.7                                       | -1.85  |
| 237                | 381-9                       | <b>54.32</b>      | 1.20  | -3.15              | 5   | 42.86             | \$110,129      | 21.07                      | 65.7                                       | -0.85  |
| 238                | 811.2-21                    | <b>54.28</b>      | 1.20  | -2.76              | 6   | 57.14             | \$43,415       | 7.64                       | 67.6                                       | -1.06  |
| 239                | 572-2                       | <b>54.25</b>      | 1.20  | -5.53              | 6   | 57.14             | \$18,995       | 2.72                       | 70.0                                       | -1.33  |
| 240                | 807.1-32                    | <b>54.22</b>      | 1.20  | -2.92              | 4   | 28.57             | \$150,406      | 29.18                      | 66.2                                       | -0.91  |
| 241                | 571-22                      | <b>54.22</b>      | 1.20  | -5.72              | 5   | 42.86             | \$48,820       | 8.73                       | 71.7                                       | -1.52  |
| 242                | 572-3                       | <b>54.21</b>      | 1.20  | -5.82              | 5   | 42.86             | \$39,891       | 6.93                       | 72.6                                       | -1.62  |
| 243                | 812.5-18                    | <b>54.19</b>      | 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 HISTORY OF 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                    | <b>54.17</b>      | 1.20  | -3.83              | 4   | 28.57             | \$68,700       | 12.73                      | 74.4                                       | -1.82  |
| 245                | 572-4                       | <b>54.13</b>      | 1.20  | -5.56              | 5   | 42.86             | \$61,665       | 11.31                      | 70.3                                       | -1.36  |
| 246                | 812.5-19                    | <b>54.12</b>      | 1.20  | -3.62              | 5   | 42.86             | \$102,360      | 19.50                      | 66.2                                       | -0.9   |
| 247                | 730-11                      | <b>54.10</b>      | 1.00  | 3.77               | 8   | 85.71             | \$88,960       | 16.81                      | 63.8                                       | -0.64  |
| 248                | 807.1-33                    | <b>54.09</b>      | 1.20  | -3.55              | 4   | 28.57             | \$92,253       | 17.47                      | 71.9                                       | -1.54  |
| 249                | 76-5                        | <b>54.07</b>      | 0.80  | -4.59              | 8   | 85.71             | \$173,450      | 33.82                      | 67.0                                       | -0.99  |
| 250                | 571-23                      | <b>54.07</b>      | 1.20  | -5.46              | 5   | 42.86             | \$69,582       | 12.91                      | 69.4                                       | -1.26  |
| 251                | 807.1-34                    | <b>54.07</b>      | 1.20  | -3.49              | 5   | 42.86             | \$49,978       | 8.96                       | 71.4                                       | -1.48  |
| 252                | 375-2                       | <b>54.00</b>      | 1.20  | -4.67              | 5   | 42.86             | \$67,474       | 12.48                      | 69.5                                       | -1.27  |
| 253                | 801.2-18                    | <b>53.88</b>      | 1.20  | -3.39              | 4   | 28.57             | \$102,993      | 19.63                      | 70.5                                       | -1.38  |
| 254                | 814-29                      | <b>53.77</b>      | 1.20  | -3.21              | 7   | 71.43             | \$28,647       | 4.67                       | 63.5                                       | -0.6   |
| 255                | 801.2-19                    | <b>53.77</b>      | 1.20  | -3.38              | 4   | 28.57             | \$102,087      | 19.45                      | 70.4                                       | -1.37  |
| 256                | 801.2-20                    | <b>53.77</b>      | 1.20  | -3.63              | 4   | 28.57             | \$79,840       | 14.97                      | 72.6                                       | -1.62  |
| 257                | 801.2-21                    | <b>53.73</b>      | 1.20  | -2.68              | 6   | 57.14             | \$69,000       | 12.79                      | 64.1                                       | -0.67  |
| 258                | 571-24                      | <b>53.70</b>      | 1.20  | -5.74              | 5   | 42.86             | \$38,557       | 6.66                       | 71.9                                       | -1.54  |
| 259                | 142-1                       | <b>53.70</b>      | 1.20  | -5.65              | 5   | 42.86             | \$64,313       | 11.85                      | 69.3                                       | -1.25  |
| 260                | 807.1-35                    | <b>53.59</b>      | 1.20  | -3.10              | 5   | 42.86             | \$76,767       | 14.35                      | 67.9                                       | -1.09  |
| 261                | 812.5-20                    | <b>53.56</b>      | 1.20  | -3.24              | 6   | 57.14             | \$79,633       | 14.93                      | 62.8                                       | -0.52  |
| 262                | 807.1-36                    | <b>53.54</b>      | 1.20  | -3.73              | 4   | 28.57             | \$67,224       | 12.43                      | 73.5                                       | -1.72  |
| 263                | 807.1-37                    | <b>53.54</b>      | 1.20  | -3.89              | 4   | 28.57             | \$52,932       | 9.55                       | 74.9                                       | -1.88  |
| 264                | 812.5-21                    | <b>53.54</b>      | 1.20  | -3.35              | 6   | 57.14             | \$69,491       | 12.89                      | 63.7                                       | -0.63  |
| 265                | 812.5-22                    | <b>53.53</b>      | 1.20  | -3.85              | 6   | 57.14             | \$24,835       | 3.90                       | 68.2                                       | -1.13  |
| 266                | 812.2-5                     | <b>53.50</b>      | 1.20  | -3.88              | 5   | 42.86             | \$39,633       | 6.88                       | 71.4                                       | -1.49  |
| 267                | 814-30                      | <b>53.49</b>      | 1.20  | -3.32              | 6   | 57.14             | \$61,533       | 11.29                      | 64.5                                       | -0.71  |
| 268                | 807.1-38                    | <b>53.46</b>      | 1.20  | -3.50              | 4   | 28.57             | \$86,356       | 16.28                      | 71.4                                       | -1.49  |
| 269                | 571-25                      | <b>53.41</b>      | 1.20  | -5.86              | 5   | 42.86             | \$22,991       | 3.53                       | 73.0                                       | -1.66  |
| 270                | 372-2                       | <b>53.39</b>      | 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 HISTORY OF 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                       | <b>53.37</b>      | 1.00  | 3.28               | 8   | 85.71             | \$104,317      | 19.90                      | 60.5                                       | -0.27  |
| 272                | 812.2-6                     | <b>53.36</b>      | 1.20  | -3.42              | 6   | 57.14             | \$30,971       | 5.13                       | 67.3                                       | -1.03  |
| 273                | 812.5-23                    | <b>53.36</b>      | 1.20  | -3.50              | 6   | 57.14             | \$53,148       | 9.60                       | 65.1                                       | -0.78  |
| 274                | 812.5-24                    | <b>53.33</b>      | 1.20  | -3.32              | 6   | 57.14             | \$68,705       | 12.73                      | 63.5                                       | -0.6   |
| 275                | 817.7-5                     | <b>53.33</b>      | 1.20  | -4.31              | 5   | 42.86             | \$84,821       | 15.97                      | 66.6                                       | -0.95  |
| 276                | 801.2-22                    | <b>53.31</b>      | 1.20  | -3.58              | 4   | 28.57             | \$76,629       | 14.32                      | 72.2                                       | -1.57  |
| 277                | 812.5-25                    | <b>53.26</b>      | 1.20  | -3.45              | 6   | 57.14             | \$56,033       | 10.18                      | 64.6                                       | -0.73  |
| 278                | 807.1-39                    | <b>53.23</b>      | 1.20  | -3.60              | 4   | 28.57             | \$73,562       | 13.71                      | 72.3                                       | -1.59  |
| 279                | 571-26                      | <b>53.16</b>      | 1.20  | -5.63              | 5   | 42.86             | \$39,361       | 6.82                       | 70.9                                       | -1.43  |
| 280                | 801.2-23                    | <b>53.11</b>      | 1.20  | -3.30              | 4   | 28.57             | \$98,286       | 18.68                      | 69.7                                       | -1.29  |
| 281                | 801.2-24                    | <b>53.04</b>      | 1.20  | -3.10              | 4   | 28.57             | \$114,959      | 22.04                      | 67.9                                       | -1.09  |
| 282                | 801.2-25                    | <b>53.03</b>      | 1.20  | -3.37              | 4   | 28.57             | \$90,777       | 17.17                      | 70.3                                       | -1.36  |
| 283                | 812.5-26                    | <b>52.97</b>      | 1.20  | -3.70              | 6   | 57.14             | \$28,993       | 4.74                       | 66.9                                       | -0.98  |
| 284                | 814-31                      | <b>52.97</b>      | 1.20  | -3.05              | 7   | 71.43             | \$29,642       | 4.87                       | 62.0                                       | -0.44  |
| 285                | 372-3                       | <b>52.95</b>      | 1.20  | -4.79              | 4   | 28.57             | \$86,805       | 16.37                      | 70.5                                       | -1.39  |
| 286                | 801.2-26                    | <b>52.94</b>      | 1.20  | -3.59              | 4   | 28.57             | \$69,653       | 12.92                      | 72.2                                       | -1.58  |
| 287                | 1612-1                      | <b>52.90</b>      | 0.80  | -1.11              | 4   | 28.57             | \$502,219      | 100.00                     | 43.0                                       | 1.69   |
| 288                | 571-27                      | <b>52.90</b>      | 1.20  | -5.91              | 4   | 28.57             | \$57,448       | 10.46                      | 73.4                                       | -1.71  |
| 289                | 653-1                       | <b>52.78</b>      | 0.80  | 0.90               | 9   | 100.00            | \$232,726      | 45.75                      | 47.6                                       | 1.17   |
| 290                | 807.1-40                    | <b>52.70</b>      | 1.20  | -3.37              | 4   | 28.57             | \$85,282       | 16.07                      | 70.3                                       | -1.36  |
| 291                | 21-1                        | <b>52.70</b>      | 0.80  | -6.12              | 9   | 100.00            | \$60,046       | 10.99                      | 73.5                                       | -1.72  |
| 292                | 807.1-41                    | <b>52.63</b>      | 1.20  | -3.36              | 4   | 28.57             | \$85,045       | 16.02                      | 70.2                                       | -1.35  |
| 293                | 801.2-27                    | <b>52.56</b>      | 1.20  | -3.31              | 4   | 28.57             | \$88,359       | 16.69                      | 69.7                                       | -1.3   |
| 294                | 801.2-28                    | <b>52.55</b>      | 1.20  | -3.19              | 4   | 28.57             | \$98,838       | 18.80                      | 68.7                                       | -1.18  |
| 295                | 801.2-29                    | <b>52.53</b>      | 1.20  | -3.60              | 4   | 28.57             | \$62,064       | 11.39                      | 72.3                                       | -1.59  |
| 296                | 814-32                      | <b>52.51</b>      | 1.20  | -4.08              | 5   | 42.86             | \$25,096       | 3.95                       | 71.3                                       | -1.47  |
| 297                | 801.2-30                    | <b>52.48</b>      | 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 HISTORY OF 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                    | <b>52.44</b>      | 1.20  | -3.79              | 4   | 28.57             | \$43,664       | 7.69                       | 74.0                                       | -1.78  |
| 299                | 811.2-22                    | <b>52.42</b>      | 1.20  | -3.36              | 4   | 28.57             | \$53,873       | 9.74                       | 73.0                                       | -1.66  |
| 300                | 811.2-23                    | <b>52.40</b>      | 1.20  | -2.91              | 5   | 42.86             | \$46,391       | 8.24                       | 68.9                                       | -1.21  |
| 301                | 730-12                      | <b>52.36</b>      | 1.00  | 2.66               | 6   | 57.14             | \$72,443       | 13.48                      | 73.8                                       | -1.75  |
| 302                | 811.1-1                     | <b>52.35</b>      | 1.20  | -4.33              | 6   | 57.14             | \$46,219       | 8.20                       | 64.1                                       | -0.67  |
| 303                | 801.2-32                    | <b>52.32</b>      | 1.20  | -3.20              | 5   | 42.86             | \$46,777       | 8.32                       | 68.8                                       | -1.19  |
| 304                | 807.1-42                    | <b>52.26</b>      | 1.20  | -3.40              | 4   | 28.57             | \$75,314       | 14.06                      | 70.5                                       | -1.39  |
| 305                | 242-19                      | <b>52.24</b>      | 1.20  | 1.76               | 4   | 28.57             | \$79,501       | 14.90                      | 70.1                                       | -1.34  |
| 306                | 807.1-43                    | <b>52.20</b>      | 1.20  | -3.34              | 4   | 28.57             | \$79,664       | 14.94                      | 70.0                                       | -1.33  |
| 307                | 811.2-24                    | <b>52.18</b>      | 1.20  | -3.25              | 4   | 28.57             | \$59,721       | 10.92                      | 72.0                                       | -1.55  |
| 308                | 801.2-33                    | <b>52.13</b>      | 1.20  | -3.15              | 4   | 28.57             | \$95,342       | 18.09                      | 68.3                                       | -1.14  |
| 309                | 807.1-44                    | <b>52.05</b>      | 1.20  | -3.53              | 4   | 28.57             | \$60,295       | 11.04                      | 71.7                                       | -1.52  |
| 310                | 814-33                      | <b>52.01</b>      | 1.20  | -3.14              | 6   | 57.14             | \$53,095       | 9.59                       | 62.8                                       | -0.53  |
| 311                | 814-34                      | <b>52.01</b>      | 1.20  | -3.62              | 5   | 42.86             | \$57,660       | 10.51                      | 67.1                                       | -1.01  |
| 312                | 534-1                       | <b>51.99</b>      | 0.80  | -6.41              | 9   | 100.00            | \$72,672       | 13.53                      | 69.8                                       | -1.31  |
| 313                | 807.1-45                    | <b>51.91</b>      | 1.20  | -2.80              | 4   | 28.57             | \$122,890      | 23.64                      | 65.2                                       | -0.79  |
| 314                | 801.2-34                    | <b>51.91</b>      | 1.20  | -3.51              | 4   | 28.57             | \$59,681       | 10.91                      | 71.5                                       | -1.5   |
| 315                | 812.5-27                    | <b>51.89</b>      | 1.20  | -3.49              | 5   | 42.86             | \$77,084       | 14.42                      | 65.0                                       | -0.77  |
| 316                | 811.2-25                    | <b>51.89</b>      | 1.20  | -3.01              | 4   | 28.57             | \$76,362       | 14.27                      | 69.8                                       | -1.31  |
| 317                | 809.3-1                     | <b>51.89</b>      | 0.80  | -0.18              | 9   | 100.00            | \$100,686      | 19.17                      | 65.4                                       | -0.81  |
| 318                | 801.2-35                    | <b>51.88</b>      | 1.20  | -3.55              | 4   | 28.57             | \$55,607       | 10.09                      | 71.9                                       | -1.54  |
| 319                | 571-28                      | <b>51.85</b>      | 1.20  | -5.54              | 4   | 28.57             | \$73,054       | 13.61                      | 70.1                                       | -1.34  |
| 320                | 807.1-46                    | <b>51.85</b>      | 1.20  | -3.44              | 4   | 28.57             | \$65,024       | 11.99                      | 70.9                                       | -1.43  |
| 321                | 807.1-47                    | <b>51.85</b>      | 1.20  | -2.74              | 6   | 57.14             | \$32,538       | 5.45                       | 64.6                                       | -0.73  |
| 322                | 807.1-48                    | <b>51.74</b>      | 1.20  | -3.38              | 4   | 28.57             | \$68,513       | 12.69                      | 70.4                                       | -1.37  |
| 323                | 811.2-26                    | <b>51.71</b>      | 1.20  | -2.84              | 5   | 42.86             | \$41,204       | 7.19                       | 68.3                                       | -1.14  |
| 324                | 801.2-36                    | <b>51.66</b>      | 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 HISTORY OF 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                        | <b>51.64</b>      | 0.80  | -5.11              | 8   | 85.71             | \$102,251      | 19.48                      | 71.6                                       | -1.51  |
| 326                | 801.2-37                    | <b>51.61</b>      | 1.20  | -3.19              | 4   | 28.57             | \$83,153       | 15.64                      | 68.7                                       | -1.18  |
| 327                | 812.4-10                    | <b>51.58</b>      | 1.20  | -5.02              | 4   | 28.57             | \$10,760       | 1.06                       | 75.9                                       | -1.99  |
| 328                | 812.4-11                    | <b>51.56</b>      | 1.20  | -3.58              | 6   | 57.14             | \$43,792       | 7.71                       | 63.0                                       | -0.55  |
| 329                | 241-3                       | <b>51.56</b>      | 1.20  | 2.80               | 7   | 71.43             | \$45,372       | 8.03                       | 58.1                                       | 0  |
| 330                | 811.2-27                    | <b>51.51</b>      | 1.20  | -2.84              | 5   | 42.86             | \$37,762       | 6.50                       | 68.3                                       | -1.14  |
| 331                | 812.5-28                    | <b>51.50</b>      | 1.20  | -3.60              | 5   | 42.86             | \$60,824       | 11.14                      | 66.0                                       | -0.88  |
| 332                | 807.1-49                    | <b>51.43</b>      | 1.20  | -3.65              | 4   | 28.57             | \$39,270       | 6.80                       | 72.8                                       | -1.64  |
| 333                | 811.2-28                    | <b>51.38</b>      | 1.20  | -3.60              | 4   | 28.57             | \$15,353       | 1.99                       | 75.1                                       | -1.9   |
| 334                | 814-35                      | <b>51.31</b>      | 1.20  | -3.28              | 6   | 57.14             | \$29,067       | 4.75                       | 64.1                                       | -0.67  |
| 335                | 571-29                      | <b>51.29</b>      | 1.20  | -5.53              | 4   | 28.57             | \$64,550       | 11.89                      | 70.0                                       | -1.33  |
| 336                | 243-7                       | <b>51.27</b>      | 1.20  | 2.19               | 4   | 28.57             | \$74,992       | 14.00                      | 68.9                                       | -1.21  |
| 337                | 822.1-2                     | <b>51.24</b>      | 1.20  | -4.38              | 7   | 71.43             | \$36,572       | 6.26                       | 58.5                                       | -0.04  |
| 338                | 812.5-29                    | <b>51.22</b>      | 1.20  | -3.57              | 5   | 42.86             | \$58,831       | 10.74                      | 65.7                                       | -0.85  |
| 339                | 807.1-50                    | <b>51.15</b>      | 1.20  | -3.31              | 4   | 28.57             | \$64,948       | 11.97                      | 69.7                                       | -1.3   |
| 340                | 812.5-30                    | <b>51.14</b>      | 1.20  | -3.64              | 5   | 42.86             | \$51,306       | 9.23                       | 66.3                                       | -0.92  |
| 341                | 809-1                       | <b>51.08</b>      | 0.80  | -2.32              | 9   | 100.00            | \$128,117      | 24.69                      | 59.2                                       | -0.12  |
| 342                | 812.5-31                    | <b>51.05</b>      | 1.20  | -3.73              | 5   | 42.86             | \$41,728       | 7.30                       | 67.1                                       | -1.01  |
| 343                | 15-1                        | <b>51.04</b>      | 0.80  | -1.80              | 7   | 71.43             | \$128,384      | 24.74                      | 73.3                                       | -1.7   |
| 344                | 822.1-3                     | <b>51.03</b>      | 1.20  | -4.90              | 5   | 42.86             | \$81,404       | 15.29                      | 63.1                                       | -0.56  |
| 345                | 812.5-32                    | <b>50.89</b>      | 1.20  | -3.45              | 5   | 42.86             | \$63,946       | 11.77                      | 64.6                                       | -0.73  |
| 346                | 812.5-33                    | <b>50.81</b>      | 1.20  | -3.50              | 5   | 42.86             | \$58,314       | 10.64                      | 65.1                                       | -0.78  |
| 347                | 817.7-6                     | <b>50.78</b>      | 1.20  | -4.54              | 4   | 28.57             | \$69,462       | 12.88                      | 68.7                                       | -1.18  |
| 348                | 811.2-29                    | <b>50.76</b>      | 1.20  | -2.84              | 5   | 42.86             | \$25,331       | 4.00                       | 68.3                                       | -1.14  |
| 349                | 801.2-38                    | <b>50.73</b>      | 1.20  | -3.18              | 4   | 28.57             | \$69,598       | 12.91                      | 68.6                                       | -1.17  |
| 350                | 814-36                      | <b>50.71</b>      | 1.20  | -3.11              | 6   | 57.14             | \$34,160       | 5.78                       | 62.6                                       | -0.5   |
| 351                | 812.2-7                     | <b>50.70</b>      | 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 HISTORY OF 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                    | <b>50.69</b>      | 1.20  | -3.15              | 4   | 28.57             | \$71,582       | 13.31                      | 68.3                                       | -1.14  |
| 353                | 801.2-40                    | <b>50.61</b>      | 1.20  | -3.12              | 4   | 28.57             | \$72,888       | 13.57                      | 68.0                                       | -1.11  |
| 354                | 807.1-51                    | <b>50.59</b>      | 1.20  | -3.25              | 4   | 28.57             | \$61,083       | 11.20                      | 69.2                                       | -1.24  |
| 355                | 801.2-41                    | <b>50.56</b>      | 1.20  | -3.26              | 4   | 28.57             | \$59,590       | 10.89                      | 69.3                                       | -1.25  |
| 356                | 812.1-1                     | <b>50.53</b>      | 1.20  | -4.99              | 4   | 28.57             | \$42,281       | 7.41                       | 71.0                                       | -1.44  |
| 357                | 807.1-52                    | <b>50.53</b>      | 1.20  | -3.16              | 4   | 28.57             | \$68,012       | 12.59                      | 68.4                                       | -1.15  |
| 358                | 73-4                        | <b>50.52</b>      | 0.80  | -4.75              | 7   | 71.43             | \$152,388      | 29.58                      | 68.4                                       | -1.15  |
| 359                | 153-1                       | <b>50.51</b>      | 1.20  | -4.08              | 5   | 42.86             | \$71,007       | 13.19                      | 63.3                                       | -0.58  |
| 360                | 362-3                       | <b>50.47</b>      | 1.20  | -4.62              | 5   | 42.86             | \$40,199       | 6.99                       | 66.3                                       | -0.92  |
| 361                | 801.2-42                    | <b>50.44</b>      | 1.20  | -3.32              | 4   | 28.57             | \$52,313       | 9.43                       | 69.8                                       | -1.31  |
| 362                | 812.5-34                    | <b>50.44</b>      | 1.20  | -3.37              | 5   | 42.86             | \$63,635       | 11.71                      | 63.9                                       | -0.65  |
| 363                | 801.2-43                    | <b>50.38</b>      | 1.20  | -3.34              | 4   | 28.57             | \$49,446       | 8.85                       | 70.0                                       | -1.33  |
| 364                | 801.2-44                    | <b>50.30</b>      | 1.20  | -3.35              | 4   | 28.57             | \$47,337       | 8.43                       | 70.1                                       | -1.34  |
| 365                | 801.2-45                    | <b>50.28</b>      | 1.20  | -3.24              | 4   | 28.57             | \$56,706       | 10.31                      | 69.1                                       | -1.23  |
| 366                | 807.1-53                    | <b>50.28</b>      | 1.20  | -3.26              | 4   | 28.57             | \$54,917       | 9.95                       | 69.3                                       | -1.25  |
| 367                | 812.5-35                    | <b>50.27</b>      | 1.20  | -3.48              | 5   | 42.86             | \$51,021       | 9.17                       | 64.9                                       | -0.76  |
| 368                | 807.1-54                    | <b>50.25</b>      | 1.20  | -3.24              | 4   | 28.57             | \$56,259       | 10.22                      | 69.1                                       | -1.23  |
| 369                | 814-37                      | <b>50.15</b>      | 1.20  | -3.27              | 5   | 42.86             | \$58,078       | 10.59                      | 64.0                                       | -0.66  |
| 370                | 801.2-46                    | <b>50.12</b>      | 1.20  | -3.17              | 4   | 28.57             | \$60,298       | 11.04                      | 68.5                                       | -1.16  |
| 371                | 807.1-55                    | <b>50.12</b>      | 1.20  | -2.88              | 5   | 42.86             | \$38,746       | 6.70                       | 65.9                                       | -0.87  |
| 372                | 812.5-36                    | <b>50.07</b>      | 1.20  | -3.62              | 5   | 42.86             | \$35,244       | 5.99                       | 66.2                                       | -0.9   |
| 373                | 801.2-47                    | <b>50.02</b>      | 1.20  | -3.28              | 4   | 28.57             | \$48,876       | 8.74                       | 69.5                                       | -1.27  |
| 374                | 812.4-12                    | <b>49.97</b>      | 1.20  | -3.67              | 5   | 42.86             | \$56,828       | 10.34                      | 63.8                                       | -0.64  |
| 375                | 372-4                       | <b>49.92</b>      | 1.20  | -4.41              | 3   | 14.29             | \$117,616      | 22.58                      | 67.1                                       | -1.01  |
| 376                | 801.2-48                    | <b>49.91</b>      | 1.20  | -3.26              | 4   | 28.57             | \$48,887       | 8.74                       | 69.3                                       | -1.25  |
| 377                | 242-20                      | <b>49.90</b>      | 1.20  | 1.63               | 3   | 14.29             | \$76,360       | 14.27                      | 71.3                                       | -1.47  |
| 378                | 812.5-37                    | <b>49.82</b>      | 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 HISTORY OF 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                    | <b>49.81</b>      | 1.20  | -3.16              | 4   | 28.57             | \$56,113       | 10.19                      | 68.4                                       | -1.15  |
| 380                | 811.2-30                    | <b>49.81</b>      | 1.20  | -3.12              | 4   | 28.57             | \$32,094       | 5.36                       | 70.8                                       | -1.42  |
| 381                | 171-1                       | <b>49.78</b>      | 1.00  | -4.01              | 5   | 42.86             | \$139,305      | 26.94                      | 66.2                                       | -0.91  |
| 382                | 723-5                       | <b>49.68</b>      | 1.00  | 3.45               | 7   | 71.43             | \$103,076      | 19.65                      | 59.0                                       | -0.1   |
| 383                | 807.1-57                    | <b>49.61</b>      | 1.20  | -3.31              | 4   | 28.57             | \$39,517       | 6.85                       | 69.7                                       | -1.3   |
| 384                | 725-2                       | <b>49.58</b>      | 1.00  | 2.35               | 7   | 71.43             | \$84,373       | 15.88                      | 61.1                                       | -0.33  |
| 385                | 812.5-38                    | <b>49.56</b>      | 1.20  | -3.27              | 5   | 42.86             | \$57,977       | 10.57                      | 63.0                                       | -0.55  |
| 386                | 812.5-39                    | <b>49.55</b>      | 1.20  | -3.40              | 5   | 42.86             | \$46,351       | 8.23                       | 64.2                                       | -0.68  |
| 387                | 801.2-49                    | <b>49.55</b>      | 1.20  | -3.17              | 4   | 28.57             | \$50,852       | 9.14                       | 68.5                                       | -1.16  |
| 388                | 812.5-40                    | <b>49.54</b>      | 1.20  | -3.40              | 5   | 42.86             | \$46,109       | 8.18                       | 64.2                                       | -0.68  |
| 389                | 173-2                       | <b>49.52</b>      | 1.00  | -5.23              | 5   | 42.86             | \$37,231       | 6.39                       | 78.1                                       | -2.23  |
| 390                | 807.1-58                    | <b>49.51</b>      | 1.20  | -3.11              | 4   | 28.57             | \$55,591       | 10.09                      | 67.9                                       | -1.1   |
| 391                | 807.1-59                    | <b>49.47</b>      | 1.20  | -3.20              | 4   | 28.57             | \$46,936       | 8.35                       | 68.8                                       | -1.19  |
| 392                | 730-13                      | <b>49.46</b>      | 1.00  | 3.11               | 6   | 57.14             | \$57,820       | 10.54                      | 69.7                                       | -1.3   |
| 393                | 817.7-7                     | <b>49.40</b>      | 1.20  | -4.42              | 4   | 28.57             | \$57,373       | 10.45                      | 67.6                                       | -1.06  |
| 394                | 722-2                       | <b>49.39</b>      | 1.00  | 0.41               | 9   | 100.00            | \$68,927       | 12.77                      | 51.1                                       | 0.78   |
| 395                | 801.2-50                    | <b>49.35</b>      | 1.20  | -3.32              | 4   | 28.57             | \$34,173       | 5.78                       | 69.8                                       | -1.31  |
| 396                | 807.1-60                    | <b>49.34</b>      | 1.20  | -2.90              | 4   | 28.57             | \$71,496       | 13.29                      | 66.1                                       | -0.89  |
| 397                | 807.1-61                    | <b>49.34</b>      | 1.20  | -3.12              | 4   | 28.57             | \$51,867       | 9.34                       | 68.0                                       | -1.11  |
| 398                | 157-1                       | <b>49.25</b>      | 1.00  | -4.04              | 5   | 42.86             | \$143,120      | 27.71                      | 64.7                                       | -0.74  |
| 399                | 581-3                       | <b>49.24</b>      | 1.20  | -4.99              | 4   | 28.57             | \$43,110       | 7.58                       | 68.8                                       | -1.19  |
| 400                | 801.2-51                    | <b>49.24</b>      | 1.20  | -3.30              | 4   | 28.57             | \$34,181       | 5.78                       | 69.7                                       | -1.29  |
| 401                | 817.7-8                     | <b>49.22</b>      | 1.20  | -4.48              | 4   | 28.57             | \$48,990       | 8.76                       | 68.1                                       | -1.12  |
| 402                | 814-38                      | <b>49.20</b>      | 1.20  | -3.52              | 4   | 28.57             | \$67,267       | 12.44                      | 66.2                                       | -0.91  |
| 403                | 142-2                       | <b>49.18</b>      | 1.20  | -4.97              | 5   | 42.86             | \$49,886       | 8.94                       | 63.2                                       | -0.57  |
| 404                | 812.5-41                    | <b>49.15</b>      | 1.20  | -3.32              | 5   | 42.86             | \$46,831       | 8.33                       | 63.5                                       | -0.6   |
| 405                | 372-5                       | <b>49.12</b>      | 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 HISTORY OF 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                       | <b>49.10</b>      | 1.00  | 1.05               | 8   | 85.71             | \$66,246       | 12.23                      | 56.6                                       | 0.17   |
| 407                | 801.2-52                    | <b>49.10</b>      | 1.20  | -2.89              | 4   | 28.57             | \$68,296       | 12.65                      | 66.0                                       | -0.88  |
| 408                | 158-2                       | <b>49.08</b>      | 1.00  | -4.42              | 5   | 42.86             | \$112,247      | 21.50                      | 68.1                                       | -1.12  |
| 409                | 172-1                       | <b>49.08</b>      | 1.00  | -3.35              | 7   | 71.43             | \$89,488       | 16.91                      | 59.4                                       | -0.15  |
| 410                | 812.5-42                    | <b>49.00</b>      | 1.20  | -3.35              | 5   | 42.86             | \$41,695       | 7.29                       | 63.7                                       | -0.63  |
| 411                | 812.2-8                     | <b>48.97</b>      | 1.20  | -3.25              | 5   | 42.86             | \$20,678       | 3.06                       | 65.8                                       | -0.86  |
| 412                | 807.1-62                    | <b>48.96</b>      | 1.20  | -3.06              | 4   | 28.57             | \$50,933       | 9.15                       | 67.5                                       | -1.05  |
| 413                | 581-4                       | <b>48.95</b>      | 1.20  | -4.97              | 4   | 28.57             | \$40,096       | 6.97                       | 68.6                                       | -1.17  |
| 414                | 535-1                       | <b>48.90</b>      | 1.00  | -5.80              | 6   | 57.14             | \$93,020       | 17.62                      | 64.4                                       | -0.7   |
| 415                | 812.5-43                    | <b>48.90</b>      | 1.20  | -3.39              | 5   | 42.86             | \$36,359       | 6.22                       | 64.1                                       | -0.67  |
| 416                | 812.2-9                     | <b>48.89</b>      | 1.20  | -3.02              | 5   | 42.86             | \$39,825       | 6.92                       | 63.7                                       | -0.63  |
| 417                | 375-3                       | <b>48.85</b>      | 1.20  | -4.00              | 4   | 28.57             | \$89,074       | 16.83                      | 63.5                                       | -0.6   |
| 418                | 809.3-2                     | <b>48.81</b>      | 0.80  | 0.02               | 8   | 85.71             | \$108,843      | 20.81                      | 63.6                                       | -0.61  |
| 419                | 812.5-44                    | <b>48.80</b>      | 1.20  | -3.73              | 4   | 28.57             | \$51,745       | 9.32                       | 67.1                                       | -1.01  |
| 420                | 814-39                      | <b>48.79</b>      | 1.20  | -2.62              | 6   | 57.14             | \$45,957       | 8.15                       | 58.2                                       | -0.01  |
| 421                | 801.2-53                    | <b>48.75</b>      | 1.20  | -3.18              | 4   | 28.57             | \$36,710       | 6.29                       | 68.6                                       | -1.17  |
| 422                | 809.3-3                     | <b>48.74</b>      | 0.80  | 0.10               | 8   | 85.71             | \$112,390      | 21.52                      | 62.8                                       | -0.53  |
| 423                | 822.1-4                     | <b>48.72</b>      | 1.20  | -4.53              | 6   | 57.14             | \$28,837       | 4.70                       | 59.8                                       | -0.19  |
| 424                | 730-14                      | <b>48.72</b>      | 1.00  | 3.46               | 7   | 71.43             | \$24,145       | 3.76                       | 66.6                                       | -0.95  |
| 425                | 807.1-63                    | <b>48.67</b>      | 1.20  | -2.87              | 4   | 28.57             | \$62,974       | 11.58                      | 65.8                                       | -0.86  |
| 426                | 801.2-54                    | <b>48.60</b>      | 1.20  | -3.13              | 4   | 28.57             | \$38,676       | 6.68                       | 68.1                                       | -1.12  |
| 427                | 242-21                      | <b>48.53</b>      | 1.20  | 3.00               | 5   | 42.86             | \$81,018       | 15.21                      | 59.0                                       | -0.1   |
| 428                | 807.1-64                    | <b>48.53</b>      | 1.20  | -2.23              | 5   | 42.86             | \$70,328       | 13.06                      | 60.1                                       | -0.22  |
| 429                | 811.2-31                    | <b>48.51</b>      | 1.20  | -2.94              | 4   | 28.57             | \$26,492       | 4.23                       | 69.2                                       | -1.24  |
| 430                | 743-1                       | <b>48.37</b>      | 0.80  | 2.48               | 9   | 100.00            | \$44,661       | 7.89                       | 65.0                                       | -0.77  |
| 431                | 812.4-13                    | <b>48.34</b>      | 1.20  | -3.57              | 5   | 42.86             | \$38,703       | 6.69                       | 62.9                                       | -0.54  |
| 432                | 812.4-14                    | <b>48.31</b>      | 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 HISTORY OF 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                    | <b>48.29</b>      | 1.20  | -2.97              | 4   | 28.57             | \$47,890       | 8.54                       | 66.7                                       | -0.96  |
| 434                | 381-10                      | <b>48.27</b>      | 1.20  | -3.15              | 4   | 28.57             | \$57,283       | 10.43                      | 65.7                                       | -0.85  |
| 435                | 812.4-15                    | <b>48.24</b>      | 1.20  | -3.65              | 5   | 42.86             | \$29,850       | 4.91                       | 63.7                                       | -0.62  |
| 436                | 822.1-5                     | <b>48.23</b>      | 1.20  | -5.34              | 4   | 28.57             | \$43,310       | 7.62                       | 67.1                                       | -1   |
| 437                | 735-1                       | <b>48.23</b>      | 0.80  | -0.03              | 9   | 100.00            | \$146,191      | 28.33                      | 49.3                                       | 0.98   |
| 438                | 807.1-66                    | <b>48.19</b>      | 1.20  | -3.11              | 4   | 28.57             | \$33,646       | 5.67                       | 67.9                                       | -1.1   |
| 439                | 723-6                       | <b>48.08</b>      | 1.00  | 3.35               | 7   | 71.43             | \$69,258       | 12.84                      | 59.9                                       | -0.2   |
| 440                | 807.1-67                    | <b>48.05</b>      | 1.20  | -3.05              | 4   | 28.57             | \$36,808       | 6.31                       | 67.4                                       | -1.04  |
| 441                | 817.7-9                     | <b>48.02</b>      | 1.20  | -4.06              | 4   | 28.57             | \$66,401       | 12.27                      | 64.4                                       | -0.7   |
| 442                | 822.1-6                     | <b>48.01</b>      | 1.20  | -4.87              | 5   | 42.86             | \$34,106       | 5.76                       | 62.8                                       | -0.53  |
| 443                | 812.4-16                    | <b>48.00</b>      | 1.20  | -3.53              | 5   | 42.86             | \$36,639       | 6.27                       | 62.6                                       | -0.5   |
| 444                | 807.1-68                    | <b>47.95</b>      | 1.20  | -2.84              | 4   | 28.57             | \$53,751       | 9.72                       | 65.5                                       | -0.83  |
| 445                | 812.2-10                    | <b>47.94</b>      | 1.20  | -2.91              | 5   | 42.86             | \$33,930       | 5.73                       | 62.8                                       | -0.52  |
| 446                | 801.2-55                    | <b>47.92</b>      | 1.20  | -3.03              | 4   | 28.57             | \$36,305       | 6.21                       | 67.2                                       | -1.02  |
| 447                | 817.8-1                     | <b>47.88</b>      | 1.20  | -3.11              | 5   | 42.86             | \$82,692       | 15.55                      | 57.7                                       | 0.04   |
| 448                | 817.7-10                    | <b>47.82</b>      | 1.20  | -4.34              | 4   | 28.57             | \$38,304       | 6.61                       | 66.9                                       | -0.98  |
| 449                | 812.2-11                    | <b>47.76</b>      | 1.20  | -3.40              | 4   | 28.57             | \$34,598       | 5.86                       | 67.1                                       | -1.01  |
| 450                | 807.1-69                    | <b>47.74</b>      | 1.20  | -2.81              | 4   | 28.57             | \$53,013       | 9.57                       | 65.3                                       | -0.8   |
| 451                | 152-1                       | <b>47.69</b>      | 0.80  | -4.28              | 6   | 57.14             | \$180,790      | 35.29                      | 64.2                                       | -0.68  |
| 452                | 135-1                       | <b>47.66</b>      | 0.80  | -4.32              | 9   | 100.00            | \$107,087      | 20.46                      | 53.8                                       | 0.48   |
| 453                | 822.1-7                     | <b>47.65</b>      | 1.20  | -5.52              | 4   | 28.57             | \$17,717       | 2.47                       | 68.7                                       | -1.18  |
| 454                | 821.2-2                     | <b>47.65</b>      | 1.20  | -4.40              | 5   | 42.86             | \$94,000       | 17.82                      | 56.2                                       | 0.21   |
| 455                | 801.2-56                    | <b>47.61</b>      | 1.20  | -2.99              | 4   | 28.57             | \$34,835       | 5.91                       | 66.9                                       | -0.98  |
| 456                | 811.1-2                     | <b>47.56</b>      | 1.20  | -3.78              | 5   | 42.86             | \$63,096       | 11.60                      | 59.2                                       | -0.12  |
| 457                | 809.3-4                     | <b>47.52</b>      | 0.80  | -0.77              | 7   | 71.43             | \$87,948       | 16.60                      | 70.6                                       | -1.4   |
| 458                | 817.7-11                    | <b>47.52</b>      | 1.20  | -4.42              | 4   | 28.57             | \$26,177       | 4.17                       | 67.6                                       | -1.06  |
| 459                | 807.1-70                    | <b>47.51</b>      | 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 HISTORY OF 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                    | <b>47.47</b>      | 1.20  | -2.77              | 4   | 28.57             | \$52,019       | 9.37                       | 64.9                                       | -0.76  |
| 461                | 812.5-45                    | <b>47.37</b>      | 1.20  | -3.53              | 4   | 28.57             | \$45,998       | 8.16                       | 65.4                                       | -0.81  |
| 462                | 822.1-8                     | <b>47.35</b>      | 1.20  | -4.54              | 4   | 28.57             | \$99,827       | 18.99                      | 59.9                                       | -0.2   |
| 463                | 807.1-71                    | <b>47.35</b>      | 1.20  | -2.57              | 4   | 28.57             | \$67,791       | 12.55                      | 63.1                                       | -0.56  |
| 464                | 822.1-9                     | <b>47.33</b>      | 1.20  | -4.21              | 6   | 57.14             | \$34,210       | 5.79                       | 56.9                                       | 0.13   |
| 465                | 809-2                       | <b>47.25</b>      | 0.80  | -2.30              | 8   | 85.71             | \$113,178      | 21.68                      | 59.0                                       | -0.1   |
| 466                | 807.1-72                    | <b>47.25</b>      | 1.20  | -2.67              | 4   | 28.57             | \$57,223       | 10.42                      | 64.0                                       | -0.66  |
| 467                | 242-22                      | <b>47.23</b>      | 1.20  | 3.57               | 5   | 42.86             | \$110,153      | 21.07                      | 53.9                                       | 0.47   |
| 468                | 15-2                        | <b>47.21</b>      | 0.80  | -2.07              | 7   | 71.43             | \$48,988       | 8.76                       | 75.7                                       | -1.97  |
| 469                | 730-15                      | <b>47.21</b>      | 1.00  | 3.83               | 7   | 71.43             | \$26,561       | 4.25                       | 63.3                                       | -0.58  |
| 470                | 729-1                       | <b>47.20</b>      | 1.00  | 0.33               | 9   | 100.00            | \$66,022       | 12.19                      | 47.1                                       | 1.23   |
| 471                | 811.2-32                    | <b>47.17</b>      | 1.20  | -2.79              | 4   | 28.57             | \$17,638       | 2.45                       | 67.9                                       | -1.09  |
| 472                | 174-1                       | <b>47.13</b>      | 1.20  | -4.34              | 4   | 28.57             | \$21,467       | 3.22                       | 67.4                                       | -1.04  |
| 473                | 807.1-73                    | <b>47.08</b>      | 1.20  | -3.03              | 4   | 28.57             | \$22,438       | 3.42                       | 67.2                                       | -1.02  |
| 474                | 817.7-12                    | <b>47.05</b>      | 1.20  | -4.37              | 4   | 28.57             | \$22,887       | 3.51                       | 67.1                                       | -1.01  |
| 475                | 801.2-58                    | <b>47.03</b>      | 1.20  | -3.07              | 4   | 28.57             | \$18,077       | 2.54                       | 67.6                                       | -1.06  |
| 476                | 729-2                       | <b>46.98</b>      | 1.00  | 0.84               | 8   | 85.71             | \$147,533      | 28.60                      | 42.5                                       | 1.74   |
| 477                | 812.5-46                    | <b>46.91</b>      | 1.20  | -3.53              | 4   | 28.57             | \$38,340       | 6.62                       | 65.4                                       | -0.81  |
| 478                | 812.5-47                    | <b>46.88</b>      | 1.20  | -3.56              | 4   | 28.57             | \$35,090       | 5.96                       | 65.6                                       | -0.84  |
| 479                | 809-3                       | <b>46.81</b>      | 0.80  | -2.20              | 8   | 85.71             | \$111,935      | 21.43                      | 58.1                                       | 0  |
| 480                | 812.5-48                    | <b>46.81</b>      | 1.20  | -3.49              | 4   | 28.57             | \$40,142       | 6.98                       | 65.0                                       | -0.77  |
| 481                | 801.2-59                    | <b>46.78</b>      | 1.20  | -2.63              | 4   | 28.57             | \$53,001       | 9.57                       | 63.7                                       | -0.62  |
| 482                | 807.1-74                    | <b>46.75</b>      | 1.20  | -2.97              | 3   | 14.29             | \$69,682       | 12.93                      | 66.7                                       | -0.96  |
| 483                | 812.5-49                    | <b>46.75</b>      | 1.20  | -3.32              | 4   | 28.57             | \$54,366       | 9.84                       | 63.5                                       | -0.6   |
| 484                | 817.7-13                    | <b>46.74</b>      | 1.20  | -4.16              | 4   | 28.57             | \$36,431       | 6.23                       | 65.3                                       | -0.8   |
| 485                | 171-2                       | <b>46.64</b>      | 1.00  | -3.72              | 5   | 42.86             | \$108,749      | 20.79                      | 63.7                                       | -0.62  |
| 486                | 801.2-60                    | <b>46.63</b>      | 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 HISTORY OF 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                    | <b>46.56</b>      | 1.20  | -3.13              | 5   | 42.86             | \$20,833       | 3.09                       | 61.8                                       | -0.41  |
| 488                | 812.5-51                    | <b>46.55</b>      | 1.20  | -3.43              | 4   | 28.57             | \$41,274       | 7.21                       | 64.5                                       | -0.71  |
| 489                | 801.2-61                    | <b>46.53</b>      | 1.20  | -2.89              | 4   | 28.57             | \$25,733       | 4.08                       | 66.0                                       | -0.88  |
| 490                | 812.5-52                    | <b>46.49</b>      | 1.20  | -3.30              | 4   | 28.57             | \$51,827       | 9.33                       | 63.3                                       | -0.58  |
| 491                | 812.4-17                    | <b>46.46</b>      | 1.20  | -3.64              | 4   | 28.57             | \$48,586       | 8.68                       | 63.6                                       | -0.61  |
| 492                | 812.4-18                    | <b>46.45</b>      | 1.20  | -3.62              | 4   | 28.57             | \$50,323       | 9.03                       | 63.4                                       | -0.59  |
| 493                | 171-3                       | <b>46.43</b>      | 1.00  | -3.87              | 5   | 42.86             | \$94,306       | 17.88                      | 65.0                                       | -0.77  |
| 494                | 725-3                       | <b>46.43</b>      | 1.00  | 2.58               | 6   | 57.14             | \$96,584       | 18.34                      | 59.0                                       | -0.1   |
| 495                | 812.5-53                    | <b>46.38</b>      | 1.20  | -3.38              | 4   | 28.57             | \$42,962       | 7.55                       | 64.0                                       | -0.66  |
| 496                | 811.2-33                    | <b>46.34</b>      | 1.20  | -2.70              | 4   | 28.57             | \$11,995       | 1.31                       | 67.1                                       | -1   |
| 497                | 729-3                       | <b>46.33</b>      | 1.00  | 0.79               | 9   | 100.00            | \$85,733       | 16.16                      | 43.0                                       | 1.69   |
| 498                | 812.5-54                    | <b>46.33</b>      | 1.20  | -3.45              | 4   | 28.57             | \$35,864       | 6.12                       | 64.6                                       | -0.73  |
| 499                | 812.4-19                    | <b>46.33</b>      | 1.20  | -3.84              | 4   | 28.57             | \$28,705       | 4.68                       | 65.4                                       | -0.81  |
| 500                | 375-4                       | <b>46.32</b>      | 1.20  | -3.21              | 5   | 42.86             | \$70,207       | 13.03                      | 56.4                                       | 0.19   |
| 501                | 242-23                      | <b>46.32</b>      | 1.20  | 3.31               | 4   | 28.57             | \$119,283      | 22.91                      | 56.2                                       | 0.21   |
| 502                | 812.5-55                    | <b>46.32</b>      | 1.20  | -3.54              | 4   | 28.57             | \$27,670       | 4.47                       | 65.4                                       | -0.82  |
| 503                | 812.5-56                    | <b>46.32</b>      | 1.20  | -3.33              | 4   | 28.57             | \$46,271       | 8.21                       | 63.6                                       | -0.61  |
| 504                | 812.2-12                    | <b>46.28</b>      | 1.20  | -3.20              | 4   | 28.57             | \$27,953       | 4.53                       | 65.4                                       | -0.81  |
| 505                | 262-1                       | <b>46.20</b>      | 1.20  | 0.53               | 4   | 28.57             | \$39,028       | 6.76                       | 64.1                                       | -0.67  |
| 506                | 725-4                       | <b>46.18</b>      | 1.00  | 2.52               | 6   | 57.14             | \$88,009       | 16.62                      | 59.5                                       | -0.16  |
| 507                | 811.2-34                    | <b>46.16</b>      | 1.20  | -2.51              | 4   | 28.57             | \$25,840       | 4.10                       | 65.4                                       | -0.81  |
| 508                | 73-5                        | <b>46.14</b>      | 0.80  | -4.70              | 6   | 57.14             | \$130,111      | 25.09                      | 67.9                                       | -1.1   |
| 509                | 73-6                        | <b>46.12</b>      | 0.80  | -4.35              | 5   | 42.86             | \$197,907      | 38.74                      | 64.8                                       | -0.75  |
| 510                | 145-1                       | <b>46.01</b>      | 0.80  | -4.44              | 5   | 42.86             | \$232,334      | 45.67                      | 59.4                                       | -0.14  |
| 511                | 723-7                       | <b>45.98</b>      | 1.00  | 3.73               | 7   | 71.43             | \$62,657       | 11.51                      | 56.5                                       | 0.18   |
| 512                | 173-3                       | <b>45.95</b>      | 1.00  | -0.99              | 9   | 100.00            | \$103,065      | 19.65                      | 40.1                                       | 2.01   |
| 513                | 809.3-5                     | <b>45.94</b>      | 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 HISTORY OF 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 HISTORY OF 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                        | <b>44.90</b>      | 0.80  | -4.23              | 7   | 71.43             | \$90,129       | 17.04                      | 63.7                                       | -0.63  |
| 542                | 817.7-15                    | <b>44.82</b>      | 1.20  | -4.00              | 4   | 28.57             | \$18,864       | 2.70                       | 63.8                                       | -0.64  |
| 543                | 73-8                        | <b>44.81</b>      | 0.80  | -4.55              | 6   | 57.14             | \$116,995      | 22.45                      | 66.6                                       | -0.95  |
| 544                | 822.1-10                    | <b>44.63</b>      | 1.20  | -3.80              | 6   | 57.14             | \$26,008       | 4.13                       | 53.3                                       | 0.54   |
| 545                | 811.4-1                     | <b>44.60</b>      | 1.20  | 0.59               | 7   | 71.43             | \$105,359      | 20.11                      | 40.5                                       | 1.97   |
| 546                | 822.1-11                    | <b>44.56</b>      | 1.20  | -4.65              | 4   | 28.57             | \$43,890       | 7.73                       | 60.9                                       | -0.31  |
| 547                | 725-5                       | <b>44.56</b>      | 1.00  | 2.49               | 6   | 57.14             | \$58,950       | 10.77                      | 59.8                                       | -0.19  |
| 548                | 653-2                       | <b>44.56</b>      | 0.80  | -0.74              | 6   | 57.14             | \$141,354      | 27.35                      | 62.3                                       | -0.47  |
| 549                | 242-24                      | <b>44.54</b>      | 1.20  | 4.37               | 4   | 28.57             | \$184,001      | 35.94                      | 46.7                                       | 1.27   |
| 550                | 809.3-6                     | <b>44.50</b>      | 0.80  | 0.09               | 6   | 57.14             | \$136,296      | 26.34                      | 62.9                                       | -0.54  |
| 551                | 812.4-20                    | <b>44.49</b>      | 1.20  | -3.65              | 4   | 28.57             | \$15,180       | 1.95                       | 63.7                                       | -0.62  |
| 552                | 157-2                       | <b>44.42</b>      | 1.00  | -3.76              | 5   | 42.86             | \$83,892       | 15.79                      | 62.2                                       | -0.46  |
| 553                | 812.4-21                    | <b>44.37</b>      | 1.20  | -3.50              | 4   | 28.57             | \$26,475       | 4.23                       | 62.3                                       | -0.47  |
| 554                | 812.4-22                    | <b>44.36</b>      | 1.20  | -3.47              | 4   | 28.57             | \$29,011       | 4.74                       | 62.0                                       | -0.44  |
| 555                | 375-5                       | <b>44.33</b>      | 1.20  | -2.91              | 5   | 42.86             | \$63,968       | 11.78                      | 53.7                                       | 0.49   |
| 556                | 810-1                       | <b>44.29</b>      | 0.80  | -2.61              | 6   | 57.14             | \$110,863      | 21.22                      | 66.2                                       | -0.91  |
| 557                | 157-3                       | <b>44.27</b>      | 1.00  | -3.99              | 5   | 42.86             | \$64,457       | 11.87                      | 64.3                                       | -0.69  |
| 558                | 242-25                      | <b>44.16</b>      | 1.20  | 3.12               | 5   | 42.86             | \$19,226       | 2.77                       | 57.9                                       | 0.02   |
| 559                | 73-9                        | <b>44.07</b>      | 0.80  | -4.90              | 6   | 57.14             | \$83,986       | 15.81                      | 69.7                                       | -1.3   |
| 560                | 735-3                       | <b>44.04</b>      | 0.80  | -0.09              | 9   | 100.00            | \$73,210       | 13.64                      | 49.9                                       | 0.92   |
| 561                | 814-41                      | <b>43.98</b>      | 1.20  | -2.96              | 4   | 28.57             | \$30,734       | 5.09                       | 61.2                                       | -0.35  |
| 562                | 812.5-65                    | <b>43.95</b>      | 1.20  | -3.12              | 4   | 28.57             | \$25,850       | 4.10                       | 61.7                                       | -0.4   |
| 563                | 694-1                       | <b>43.94</b>      | 1.00  | 0.96               | 7   | 71.43             | \$68,130       | 12.61                      | 51.7                                       | 0.71   |
| 564                | 158-3                       | <b>43.94</b>      | 1.00  | -3.91              | 5   | 42.86             | \$64,817       | 11.95                      | 63.6                                       | -0.61  |
| 565                | 242-26                      | <b>43.87</b>      | 1.20  | 3.78               | 5   | 42.86             | \$73,234       | 13.64                      | 52.0                                       | 0.68   |
| 566                | 697-2                       | <b>43.76</b>      | 1.00  | 2.02               | 7   | 71.43             | \$77,652       | 14.53                      | 50.2                                       | 0.88   |
| 567                | 242-27                      | <b>43.69</b>      | 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 HISTORY OF 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                       | <b>43.60</b>      | 1.20  | -3.64              | 4   | 28.57             | \$34,267       | 5.80                       | 60.3                                       | -0.24  |
| 569                | 812.5-66                    | <b>43.53</b>      | 1.20  | -3.20              | 4   | 28.57             | \$11,685       | 1.25                       | 62.4                                       | -0.48  |
| 570                | 653-3                       | <b>43.39</b>      | 0.80  | 0.03               | 8   | 85.71             | \$73,074       | 13.61                      | 55.4                                       | 0.3  |
| 571                | 13-1                        | <b>43.39</b>      | 0.80  | -2.77              | 9   | 100.00            | \$80,883       | 15.18                      | 47.1                                       | 1.23   |
| 572                | 673-1                       | <b>43.38</b>      | 1.00  | 5.72               | 7   | 71.43             | \$44,738       | 7.91                       | 53.4                                       | 0.52   |
| 573                | 697-3                       | <b>43.36</b>      | 1.00  | 2.02               | 7   | 71.43             | \$71,159       | 13.22                      | 50.2                                       | 0.88   |
| 574                | 808.1-1                     | <b>43.35</b>      | 1.20  | -1.12              | 6   | 57.14             | \$22,680       | 3.46                       | 51.5                                       | 0.74   |
| 575                | 132-2                       | <b>43.29</b>      | 0.80  | -5.36              | 6   | 57.14             | \$109,101      | 20.86                      | 64.0                                       | -0.66  |
| 576                | 812.4-23                    | <b>43.28</b>      | 1.20  | -3.43              | 4   | 28.57             | \$14,719       | 1.86                       | 61.7                                       | -0.4   |
| 577                | 73-10                       | <b>43.28</b>      | 0.80  | -4.75              | 6   | 57.14             | \$79,853       | 14.97                      | 68.4                                       | -1.15  |
| 578                | 171-5                       | <b>43.26</b>      | 1.00  | -3.84              | 5   | 42.86             | \$43,965       | 7.75                       | 64.7                                       | -0.74  |
| 579                | 723-10                      | <b>43.15</b>      | 1.00  | 4.14               | 7   | 71.43             | \$46,139       | 8.19                       | 52.8                                       | 0.59   |
| 580                | 729-6                       | <b>43.14</b>      | 1.00  | 1.12               | 7   | 71.43             | \$151,927      | 29.48                      | 40.0                                       | 2.02   |
| 581                | 804.2-1                     | <b>43.13</b>      | 1.20  | -2.58              | 4   | 28.57             | \$11,369       | 1.19                       | 61.8                                       | -0.41  |
| 582                | 241-4                       | <b>43.12</b>      | 1.20  | 2.15               | 2   | 0.00              | \$84,478       | 15.91                      | 63.9                                       | -0.65  |
| 583                | 812.5-67                    | <b>43.08</b>      | 1.20  | -3.01              | 4   | 28.57             | \$21,135       | 3.15                       | 60.7                                       | -0.29  |
| 584                | 158-4                       | <b>43.07</b>      | 1.00  | -4.15              | 5   | 42.86             | \$32,636       | 5.47                       | 65.7                                       | -0.85  |
| 585                | 812.4-24                    | <b>43.05</b>      | 1.20  | -3.39              | 4   | 28.57             | \$14,441       | 1.81                       | 61.3                                       | -0.36  |
| 586                | 801.2-62                    | <b>43.04</b>      | 1.20  | -1.90              | 4   | 28.57             | \$56,020       | 10.18                      | 57.1                                       | 0.11   |
| 587                | 735-4                       | <b>42.81</b>      | 0.80  | 0.27               | 9   | 100.00            | \$74,245       | 13.85                      | 46.6                                       | 1.28   |
| 588                | 535-2                       | <b>42.73</b>      | 1.00  | -5.57              | 5   | 42.86             | \$55,279       | 10.03                      | 62.3                                       | -0.47  |
| 589                | 697-4                       | <b>42.72</b>      | 1.00  | 1.88               | 6   | 57.14             | \$97,394       | 18.51                      | 51.5                                       | 0.74   |
| 590                | 242-28                      | <b>42.59</b>      | 1.20  | 3.70               | 5   | 42.86             | \$44,823       | 7.92                       | 52.7                                       | 0.6  |
| 591                | 812.5-68                    | <b>42.56</b>      | 1.20  | -2.92              | 4   | 28.57             | \$20,473       | 3.02                       | 59.9                                       | -0.2   |
| 592                | 812.2-14                    | <b>42.46</b>      | 1.20  | -2.48              | 4   | 28.57             | \$28,622       | 4.66                       | 58.9                                       | -0.09  |
| 593                | 822.1-12                    | <b>42.45</b>      | 1.20  | -3.98              | 5   | 42.86             | \$21,275       | 3.18                       | 54.9                                       | 0.36   |
| 594                | 697-5                       | <b>42.35</b>      | 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 HISTORY OF 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                      | <b>42.34</b>      | 1.20  | 3.52               | 5   | 42.86             | \$24,777       | 3.89                       | 54.3                                       | 0.42   |
| 596                | 813-1                       | <b>42.25</b>      | 1.00  | 1.44               | 4   | 28.57             | \$404,361      | 80.30                      | 24.9                                       | 3.71   |
| 597                | 730-17                      | <b>42.17</b>      | 1.00  | 3.68               | 5   | 42.86             | \$26,581       | 4.25                       | 64.6                                       | -0.73  |
| 598                | 697-6                       | <b>42.13</b>      | 1.00  | 2.13               | 7   | 71.43             | \$58,831       | 10.74                      | 49.2                                       | 0.99   |
| 599                | 822.1-13                    | <b>42.04</b>      | 1.20  | -3.90              | 5   | 42.86             | \$21,497       | 3.23                       | 54.2                                       | 0.44   |
| 600                | 132-3                       | <b>41.91</b>      | 0.80  | -5.32              | 5   | 42.86             | \$135,990      | 26.27                      | 63.7                                       | -0.62  |
| 601                | 183-2                       | <b>41.89</b>      | 1.20  | 3.98               | 5   | 42.86             | \$84,922       | 15.99                      | 47.5                                       | 1.18   |
| 602                | 735-5                       | <b>41.81</b>      | 0.80  | 0.22               | 8   | 85.71             | \$101,996      | 19.43                      | 47.1                                       | 1.23   |
| 603                | 813-2                       | <b>41.75</b>      | 1.00  | -2.16              | 4   | 28.57             | \$129,325      | 24.93                      | 57.1                                       | 0.11   |
| 604                | 375-6                       | <b>41.74</b>      | 1.20  | -3.23              | 4   | 28.57             | \$39,813       | 6.91                       | 56.6                                       | 0.17   |
| 605                | 376-1                       | <b>41.69</b>      | 1.20  | -2.67              | 4   | 28.57             | \$71,117       | 13.22                      | 53.4                                       | 0.53   |
| 606                | 15-4                        | <b>41.69</b>      | 0.80  | -1.87              | 6   | 57.14             | \$16,739       | 2.27                       | 73.9                                       | -1.77  |
| 607                | 822.1-14                    | <b>41.62</b>      | 1.20  | -3.82              | 5   | 42.86             | \$21,635       | 3.25                       | 53.4                                       | 0.52   |
| 608                | 132-4                       | <b>41.61</b>      | 0.80  | -5.64              | 6   | 57.14             | \$64,597       | 11.90                      | 66.5                                       | -0.94  |
| 609                | 813-3                       | <b>41.60</b>      | 1.00  | -2.50              | 5   | 42.86             | \$54,264       | 9.82                       | 60.2                                       | -0.23  |
| 610                | 73-11                       | <b>41.57</b>      | 0.80  | -4.40              | 6   | 57.14             | \$72,333       | 13.46                      | 65.3                                       | -0.8   |
| 611                | 76-6                        | <b>41.43</b>      | 0.80  | -4.16              | 6   | 57.14             | \$84,205       | 15.85                      | 63.1                                       | -0.56  |
| 612                | 96-1                        | <b>41.31</b>      | 0.80  | -5.38              | 6   | 57.14             | \$104,722      | 19.98                      | 59.7                                       | -0.18  |
| 613                | 73-12                       | <b>41.23</b>      | 0.80  | -4.46              | 6   | 57.14             | \$63,040       | 11.59                      | 65.8                                       | -0.86  |
| 614                | 700-1                       | <b>41.15</b>      | 1.00  | 2.56               | 7   | 71.43             | \$35,926       | 6.13                       | 50.0                                       | 0.9  |
| 615                | 72-1                        | <b>41.08</b>      | 0.80  | -4.23              | 6   | 57.14             | \$68,276       | 12.64                      | 64.6                                       | -0.73  |
| 616                | 729-7                       | <b>41.06</b>      | 1.00  | 0.79               | 7   | 71.43             | \$92,989       | 17.62                      | 43.0                                       | 1.69   |
| 617                | 374-1                       | <b>40.99</b>      | 1.20  | -3.21              | 3   | 14.29             | \$76,558       | 14.31                      | 56.4                                       | 0.19   |
| 618                | 135-2                       | <b>40.94</b>      | 0.80  | -5.03              | 6   | 57.14             | \$95,658       | 18.16                      | 60.2                                       | -0.23  |
| 619                | 73-13                       | <b>40.90</b>      | 0.80  | -4.50              | 5   | 42.86             | \$102,532      | 19.54                      | 66.2                                       | -0.9   |
| 620                | 73-14                       | <b>40.84</b>      | 0.80  | -4.42              | 5   | 42.86             | \$106,355      | 20.31                      | 65.4                                       | -0.82  |
| 621                | 822.1-15                    | <b>40.80</b>      | 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 HISTORY OF THE PROPERTY |                   |                |                   | MEASURE II - SELA'S IMPACT ON THE PROPERTY |  |
|--------------------|-----------------------------|-------------------|---|--------------------|---|-------------------|----------------|-------------------|--|--|
|                    |                             |                   |   |                    | CLAIM COUNT                               | CLAIM RISK POINTS | TOTAL PAYMENTS | TOTAL RISK POINTS | SELA IMPACT RISK POINTS                    | DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV. |
| 622                | 730-18                      | <b>40.77</b>      | 1.00  | 3.09               | 4   | 28.57             | \$7,102        | 0.33              | 69.9                                       | -1.32  |
| 623                | 822.1-16                    | <b>40.69</b>      | 1.20  | -4.08              | 4   | 28.57             | \$30,416       | 5.02              | 55.8                                       | 0.26   |
| 624                | 152-2                       | <b>40.67</b>      | 0.80  | -4.44              | 5   | 42.86             | \$102,268      | 19.49             | 65.6                                       | -0.84  |
| 625                | 572-5                       | <b>40.53</b>      | 1.20  | -4.88              | 2   | 0.00              | \$38,935       | 6.74              | 64.2                                       | -0.68  |
| 626                | 812.5-69                    | <b>40.51</b>      | 1.20  | -2.59              | 4   | 28.57             | \$15,989       | 2.12              | 56.9                                       | 0.13   |
| 627                | 697-7                       | <b>40.50</b>      | 1.00  | 1.90               | 6   | 57.14             | \$62,117       | 11.40             | 51.3                                       | 0.76   |
| 628                | 73-15                       | <b>40.47</b>      | 0.80  | -3.99              | 5   | 42.86             | \$125,681      | 24.20             | 61.6                                       | -0.39  |
| 629                | 135-3                       | <b>40.41</b>      | 0.80  | -5.18              | 5   | 42.86             | \$125,371      | 24.14             | 61.5                                       | -0.38  |
| 630                | 73-16                       | <b>40.36</b>      | 0.80  | -4.91              | 5   | 42.86             | \$69,295       | 12.85             | 69.8                                       | -1.31  |
| 631                | 735-6                       | <b>40.08</b>      | 0.80  | 0.01               | 7   | 71.43             | \$108,302      | 20.70             | 49.0                                       | 1.02   |
| 632                | 729-8                       | <b>40.00</b>      | 1.00  | 1.10               | 7   | 71.43             | \$98,390       | 18.71             | 40.2                                       | 2  |
| 633                | 745-1                       | <b>39.99</b>      | 0.80  | -0.53              | 8   | 85.71             | \$95,032       | 18.03             | 43.6                                       | 1.62   |
| 634                | 372-7                       | <b>39.86</b>      | 1.20  | -3.94              | 2   | 0.00              | \$40,164       | 6.98              | 62.9                                       | -0.54  |
| 635                | 722-1                       | <b>39.76</b>      | 1.00  | 1.56               | 5   | 42.86             | \$19,430       | 2.81              | 60.7                                       | -0.29  |
| 636                | 720-2                       | <b>39.70</b>      | 1.00  | 1.22               | 5   | 42.86             | \$65,123       | 12.01             | 55.1                                       | 0.34   |
| 637                | 132-5                       | <b>39.64</b>      | 0.80  | -5.13              | 5   | 42.86             | \$109,527      | 20.95             | 62.0                                       | -0.43  |
| 638                | 132-6                       | <b>39.58</b>      | 0.80  | -5.19              | 5   | 42.86             | \$105,009      | 20.04             | 62.5                                       | -0.49  |
| 639                | 723-11                      | <b>39.58</b>      | 1.00  | 3.74               | 5   | 42.86             | \$51,918       | 9.35              | 56.4                                       | 0.19   |
| 640                | 730-19                      | <b>39.55</b>      | 1.00  | 3.54               | 4   | 28.57             | \$20,200       | 2.97              | 65.9                                       | -0.87  |
| 641                | 135-4                       | <b>39.52</b>      | 0.80  | -5.12              | 5   | 42.86             | \$114,168      | 21.88             | 61.0                                       | -0.32  |
| 642                | 700-2                       | <b>39.50</b>      | 1.00  | 2.39               | 6   | 57.14             | \$43,304       | 7.62              | 51.6                                       | 0.73   |
| 643                | 729-9                       | <b>39.44</b>      | 1.00  | 1.06               | 7   | 71.43             | \$86,295       | 16.27             | 40.6                                       | 1.96   |
| 644                | 511-1                       | <b>39.41</b>      | 1.00  | -5.36              | 4   | 28.57             | \$48,264       | 8.61              | 62.2                                       | -0.46  |
| 645                | 132-7                       | <b>39.37</b>      | 0.80  | -5.32              | 5   | 42.86             | \$93,889       | 17.80             | 63.7                                       | -0.62  |
| 646                | 96-2                        | <b>39.32</b>      | 0.80  | -5.46              | 6   | 57.14             | \$67,115       | 12.41             | 60.4                                       | -0.26  |
| 647                | 132-8                       | <b>39.19</b>      | 0.80  | -5.15              | 5   | 42.86             | \$100,933      | 19.22             | 62.1                                       | -0.45  |
| 648                | 73-17                       | <b>39.18</b>      | 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 HISTORY OF THE PROPERTY |                   |                |                   | MEASURE II - SELA'S IMPACT ON THE PROPERTY |  |
|--------------------|-----------------------------|-------------------|---|--------------------|---|-------------------|----------------|-------------------|--|--|
|                    |                             |                   |   |                    | CLAIM COUNT                               | CLAIM RISK POINTS | TOTAL PAYMENTS | TOTAL RISK POINTS | SELA IMPACT RISK POINTS                    | DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV. |
| 649                | 735-7                       | <b>39.16</b>      | 0.80  | 0.20               | 8   | 85.71             | \$56,934       | 10.36             | 47.3                                       | 1.21   |
| 650                | 822.2-1                     | <b>38.92</b>      | 0.80  | -4.27              | 5   | 42.86             | \$42,003       | 7.35              | 70.4                                       | -1.37  |
| 651                | 183-3                       | <b>38.89</b>      | 1.20  | 3.22               | 4   | 28.57             | \$14,862       | 1.89              | 54.3                                       | 0.42   |
| 652                | 382-1                       | <b>38.71</b>      | 1.20  | -0.28              | 5   | 42.86             | \$26,851       | 4.30              | 48.1                                       | 1.12   |
| 653                | 729-10                      | <b>38.60</b>      | 1.00  | 1.00               | 7   | 71.43             | \$67,806       | 12.55             | 41.1                                       | 1.9  |
| 654                | 809-4                       | <b>38.54</b>      | 0.80  | -2.06              | 6   | 57.14             | \$77,822       | 14.57             | 56.8                                       | 0.14   |
| 655                | 14-1                        | <b>38.53</b>      | 0.80  | -1.98              | 8   | 85.71             | \$100,519      | 19.13             | 39.1                                       | 2.12   |
| 656                | 741-1                       | <b>38.37</b>      | 0.80  | 3.24               | 5   | 42.86             | \$38,098       | 6.57              | 69.6                                       | -1.28  |
| 657                | 729-11                      | <b>38.34</b>      | 1.00  | 1.08               | 7   | 71.43             | \$69,558       | 12.90             | 40.4                                       | 1.98   |
| 658                | 707-1                       | <b>38.14</b>      | 1.00  | 2.15               | 5   | 42.86             | \$44,419       | 7.84              | 54.4                                       | 0.41   |
| 659                | 157-4                       | <b>38.10</b>      | 1.00  | -3.58              | 3   | 14.29             | \$87,217       | 16.46             | 60.6                                       | -0.28  |
| 660                | 96-3                        | <b>38.02</b>      | 0.80  | -5.41              | 5   | 42.86             | \$95,871       | 18.20             | 60.0                                       | -0.21  |
| 661                | 809-5                       | <b>37.97</b>      | 0.80  | -2.30              | 6   | 57.14             | \$54,264       | 9.82              | 59.0                                       | -0.1   |
| 662                | 535-3                       | <b>37.91</b>      | 1.00  | -5.26              | 4   | 28.57             | \$45,699       | 8.10              | 59.5                                       | -0.16  |
| 663                | 381-11                      | <b>37.75</b>      | 1.20  | -1.60              | 3   | 14.29             | \$68,253       | 12.64             | 51.8                                       | 0.7  |
| 664                | 16-1                        | <b>37.75</b>      | 0.80  | 1.58               | 8   | 85.71             | \$79,206       | 14.84             | 40.4                                       | 1.98   |
| 665                | 735-8                       | <b>37.68</b>      | 0.80  | 0.16               | 7   | 71.43             | \$77,309       | 14.46             | 47.6                                       | 1.17   |
| 666                | 664-1                       | <b>37.64</b>      | 1.00  | 0.10               | 5   | 42.86             | \$95,367       | 18.10             | 47.3                                       | 1.21   |
| 667                | 76-7                        | <b>37.57</b>      | 0.80  | -3.28              | 6   | 57.14             | \$72,454       | 13.48             | 55.2                                       | 0.32   |
| 668                | 534-2                       | <b>37.56</b>      | 0.80  | -5.66              | 5   | 42.86             | \$67,429       | 12.47             | 63.1                                       | -0.56  |
| 669                | 135-5                       | <b>37.53</b>      | 0.80  | -5.17              | 5   | 42.86             | \$78,171       | 14.64             | 61.4                                       | -0.37  |
| 670                | 76-8                        | <b>37.50</b>      | 0.80  | -4.02              | 5   | 42.86             | \$74,720       | 13.94             | 61.9                                       | -0.42  |
| 671                | 804.1-1                     | <b>37.49</b>      | 1.20  | -1.62              | 4   | 28.57             | \$11,360       | 1.19              | 52.4                                       | 0.64   |
| 672                | 745-2                       | <b>37.48</b>      | 0.80  | -0.33              | 8   | 85.71             | \$65,321       | 12.05             | 41.8                                       | 1.82   |
| 673                | 183-4                       | <b>37.40</b>      | 1.20  | 3.47               | 4   | 28.57             | \$12,523       | 1.42              | 52.1                                       | 0.67   |
| 674                | 73-18                       | <b>37.39</b>      | 0.80  | -4.64              | 4   | 28.57             | \$83,445       | 15.70             | 67.4                                       | -1.04  |
| 675                | 132-9                       | <b>37.37</b>      | 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 HISTORY OF THE PROPERTY |                   |                |                   | MEASURE II - SELA'S IMPACT ON THE PROPERTY |  |
|--------------------|-----------------------------|-------------------|---|--------------------|---|-------------------|----------------|-------------------|--|--|
|                    |                             |                   |   |                    | CLAIM COUNT                               | CLAIM RISK POINTS | TOTAL PAYMENTS | TOTAL RISK POINTS | SELA IMPACT RISK POINTS                    | DIFFERENCE BETWEEN LOWEST FLOOR ELEV AND SELA100YR ELEV. |
| 676                | 73-19                       | <b>37.35</b>      | 0.80  | -4.39              | 4   | 28.57             | \$97,587       | 18.54             | 65.2                                       | -0.79  |
| 677                | 729-12                      | <b>37.34</b>      | 1.00  | 1.09               | 7   | 71.43             | \$53,673       | 9.70              | 40.3                                       | 1.99   |
| 678                | 73-20                       | <b>37.34</b>      | 0.80  | -4.39              | 5   | 42.86             | \$50,153       | 9.00              | 65.2                                       | -0.79  |
| 679                | 501-1                       | <b>37.29</b>      | 0.80  | -5.14              | 4   | 28.57             | \$12,440       | 1.40              | 77.9                                       | -2.21  |
| 680                | 694-2                       | <b>37.25</b>      | 1.00  | 1.28               | 5   | 42.86             | \$75,654       | 14.13             | 48.9                                       | 1.03   |
| 681                | 810.2-1                     | <b>37.01</b>      | 0.80  | 0.66               | 5   | 42.86             | \$104,058      | 19.85             | 56.2                                       | 0.21   |
| 682                | 729-13                      | <b>37.00</b>      | 1.00  | 1.00               | 6   | 57.14             | \$88,712       | 16.76             | 41.1                                       | 1.9  |
| 683                | 73-21                       | <b>36.97</b>      | 0.80  | -4.27              | 4   | 28.57             | \$98,470       | 18.72             | 64.1                                       | -0.67  |
| 684                | 812.2-15                    | <b>36.97</b>      | 1.20  | -2.66              | 2   | 0.00              | \$16,386       | 2.20              | 60.5                                       | -0.27  |
| 685                | 73-22                       | <b>36.96</b>      | 0.80  | -4.48              | 4   | 28.57             | \$85,911       | 16.19             | 66.0                                       | -0.88  |
| 686                | 73-23                       | <b>36.94</b>      | 0.80  | -4.76              | 4   | 28.57             | \$68,879       | 12.76             | 68.5                                       | -1.16  |
| 687                | 729-14                      | <b>36.88</b>      | 1.00  | 0.94               | 6   | 57.14             | \$82,292       | 15.46             | 41.6                                       | 1.84   |
| 688                | 132-10                      | <b>36.78</b>      | 0.80  | -5.10              | 5   | 42.86             | \$63,983       | 11.78             | 61.7                                       | -0.4   |
| 689                | 73-24                       | <b>36.74</b>      | 0.80  | -4.59              | 4   | 28.57             | \$75,739       | 14.15             | 67.0                                       | -0.99  |
| 690                | 73-25                       | <b>36.74</b>      | 0.80  | -4.14              | 5   | 42.86             | \$55,081       | 9.99              | 62.9                                       | -0.54  |
| 691                | 809-6                       | <b>36.72</b>      | 0.80  | -2.30              | 6   | 57.14             | \$33,420       | 5.63              | 59.0                                       | -0.1   |
| 692                | 157-5                       | <b>36.63</b>      | 1.00  | -2.33              | 5   | 42.86             | \$60,875       | 11.15             | 49.4                                       | 0.97   |
| 693                | 242-30                      | <b>36.62</b>      | 1.20  | 6.20               | 5   | 42.86             | \$168,313      | 32.78             | 30.3                                       | 3.1  |
| 694                | 735-9                       | <b>36.52</b>      | 0.80  | 0.32               | 7   | 71.43             | \$67,736       | 12.53             | 46.2                                       | 1.33   |
| 695                | 75-1                        | <b>36.48</b>      | 0.80  | -3.66              | 5   | 42.86             | \$73,310       | 13.66             | 59.5                                       | -0.16  |
| 696                | 672-1                       | <b>36.47</b>      | 1.00  | 5.45               | 4   | 28.57             | \$9,199        | 0.75              | 61.1                                       | -0.33  |
| 697                | 729-15                      | <b>36.41</b>      | 1.00  | 0.97               | 6   | 57.14             | \$76,749       | 14.35             | 41.4                                       | 1.87   |
| 698                | 729-16                      | <b>36.39</b>      | 1.00  | 1.05               | 6   | 57.14             | \$82,326       | 15.47             | 40.6                                       | 1.95   |
| 699                | 697-8                       | <b>36.37</b>      | 1.00  | 2.12               | 5   | 42.86             | \$57,310       | 10.44             | 49.3                                       | 0.98   |
| 700                | 809.3-7                     | <b>36.24</b>      | 0.80  | 0.16               | 4   | 28.57             | \$98,253       | 18.68             | 62.3                                       | -0.47  |
| 701                | 374-2                       | <b>36.14</b>      | 1.20  | -3.20              | 2   | 0.00              | \$44,374       | 7.83              | 56.3                                       | 0.2  |
| 702                | 73-26                       | <b>36.12</b>      | 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 HISTORY OF 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 HISTORY OF 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                       | <b>34.53</b>      | 1.00  | 1.35               | 4   | 28.57             | \$36,374       | 6.22                       | 53.9                                       | 0.47   |
| 731                | 16-2                        | <b>34.50</b>      | 0.80  | 1.58               | 8   | 85.71             | \$25,532       | 4.04                       | 40.4                                       | 1.98   |
| 732                | 155-1                       | <b>34.43</b>      | 0.80  | -3.98              | 4   | 28.57             | \$55,818       | 10.14                      | 64.2                                       | -0.68  |
| 733                | 729-20                      | <b>34.32</b>      | 1.00  | 1.12               | 5   | 42.86             | \$100,473      | 19.12                      | 40.0                                       | 2.02   |
| 734                | 501-2                       | <b>34.28</b>      | 0.80  | -3.22              | 4   | 28.57             | \$76,417       | 14.28                      | 60.7                                       | -0.29  |
| 735                | 729-21                      | <b>34.26</b>      | 1.00  | 1.31               | 6   | 57.14             | \$66,365       | 12.26                      | 38.3                                       | 2.21   |
| 736                | 132-13                      | <b>34.26</b>      | 0.80  | -4.53              | 5   | 42.86             | \$56,129       | 10.20                      | 56.6                                       | 0.17   |
| 737                | 76-9                        | <b>34.20</b>      | 0.80  | -4.11              | 4   | 28.57             | \$62,020       | 11.38                      | 62.7                                       | -0.51  |
| 738                | 534-3                       | <b>34.14</b>      | 0.80  | -5.98              | 4   | 28.57             | \$39,211       | 6.79                       | 66.0                                       | -0.88  |
| 739                | 729-22                      | <b>34.13</b>      | 1.00  | 1.01               | 6   | 57.14             | \$41,840       | 7.32                       | 41.0                                       | 1.91   |
| 740                | 581-5                       | <b>34.08</b>      | 1.20  | -3.35              | 2   | 0.00              | \$32,581       | 5.46                       | 54.1                                       | 0.45   |
| 741                | 158-5                       | <b>34.01</b>      | 1.00  | -3.57              | 2   | 0.00              | \$67,525       | 12.49                      | 60.5                                       | -0.27  |
| 742                | 810.2-2                     | <b>33.97</b>      | 0.80  | 1.32               | 6   | 57.14             | \$45,548       | 8.07                       | 50.3                                       | 0.87   |
| 743                | 735-12                      | <b>33.97</b>      | 0.80  | -0.01              | 6   | 57.14             | \$53,249       | 9.62                       | 49.1                                       | 1  |
| 744                | 511-2                       | <b>33.95</b>      | 1.00  | -4.32              | 4   | 28.57             | \$34,964       | 5.94                       | 52.9                                       | 0.58   |
| 745                | 744-1                       | <b>33.91</b>      | 0.80  | -0.12              | 6   | 57.14             | \$37,399       | 6.43                       | 51.4                                       | 0.75   |
| 746                | 534-4                       | <b>33.91</b>      | 0.80  | -5.67              | 4   | 28.57             | \$53,688       | 9.71                       | 63.2                                       | -0.57  |
| 747                | 172-2                       | <b>33.83</b>      | 1.00  | -2.74              | 4   | 28.57             | \$24,037       | 3.74                       | 54.0                                       | 0.46   |
| 748                | 669-2                       | <b>33.82</b>      | 1.00  | 2.28               | 7   | 71.43             | \$61,300       | 11.24                      | 32.3                                       | 2.88   |
| 749                | 809-7                       | <b>33.78</b>      | 0.80  | -1.95              | 5   | 42.86             | \$52,837       | 9.54                       | 55.9                                       | 0.25   |
| 750                | 809-8                       | <b>33.77</b>      | 0.80  | -2.01              | 5   | 42.86             | \$49,109       | 8.78                       | 56.4                                       | 0.19   |
| 751                | 735-13                      | <b>33.76</b>      | 0.80  | 0.17               | 6   | 57.14             | \$60,435       | 11.06                      | 47.5                                       | 1.18   |
| 752                | 729-23                      | <b>33.72</b>      | 1.00  | 1.20               | 5   | 42.86             | \$96,511       | 18.33                      | 39.3                                       | 2.1  |
| 753                | 664-2                       | <b>33.59</b>      | 1.00  | 0.64               | 5   | 42.86             | \$68,390       | 12.67                      | 42.4                                       | 1.75   |
| 754                | 93-1                        | <b>33.54</b>      | 0.80  | -4.76              | 5   | 42.86             | \$72,095       | 13.41                      | 52.4                                       | 0.64   |
| 755                | 96-4                        | <b>33.53</b>      | 0.80  | -5.36              | 4   | 28.57             | \$71,788       | 13.35                      | 59.5                                       | -0.16  |
| 756                | 135-7                       | <b>33.53</b>      | 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 HISTORY OF 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 HISTORY OF 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                      | <b>32.50</b>      | 1.00  | 1.35               | 5   | 42.86             | \$87,355       | 16.48                      | 38.0                                       | 2.25   |
| 785                | 96-5                        | <b>32.48</b>      | 0.80  | -4.95              | 4   | 28.57             | \$78,719       | 14.75                      | 55.9                                       | 0.25   |
| 786                | 735-14                      | <b>32.46</b>      | 0.80  | -0.26              | 5   | 42.86             | \$60,585       | 11.10                      | 51.4                                       | 0.75   |
| 787                | 729-29                      | <b>32.43</b>      | 1.00  | 1.19               | 5   | 42.86             | \$74,349       | 13.87                      | 39.4                                       | 2.09   |
| 788                | 808.2-1                     | <b>32.36</b>      | 0.80  | -1.28              | 4   | 28.57             | \$27,492       | 4.43                       | 63.3                                       | -0.58  |
| 789                | 729-30                      | <b>32.32</b>      | 1.00  | 1.03               | 5   | 42.86             | \$60,746       | 11.13                      | 40.8                                       | 1.93   |
| 790                | 92-1                        | <b>32.30</b>      | 0.80  | -4.42              | 5   | 42.86             | \$71,622       | 13.32                      | 49.3                                       | 0.98   |
| 791                | 96-6                        | <b>32.29</b>      | 0.80  | -4.71              | 5   | 42.86             | \$42,356       | 7.43                       | 53.7                                       | 0.49   |
| 792                | 172-3                       | <b>32.23</b>      | 1.00  | -2.60              | 4   | 28.57             | \$8,024        | 0.51                       | 52.7                                       | 0.6  |
| 793                | 679-1                       | <b>32.17</b>      | 0.80  | -0.46              | 3   | 14.29             | \$168,861      | 32.89                      | 48.6                                       | 1.06   |
| 794                | 694-5                       | <b>32.08</b>      | 1.00  | 1.94               | 5   | 42.86             | \$38,970       | 6.74                       | 43.0                                       | 1.69   |
| 795                | 729-31                      | <b>32.08</b>      | 1.00  | 1.08               | 5   | 42.86             | \$60,456       | 11.07                      | 40.4                                       | 1.98   |
| 796                | 729-32                      | <b>32.07</b>      | 1.00  | 1.17               | 5   | 42.86             | \$67,022       | 12.39                      | 39.6                                       | 2.07   |
| 797                | 729-33                      | <b>32.04</b>      | 1.00  | 1.16               | 5   | 42.86             | \$65,724       | 12.13                      | 39.7                                       | 2.06   |
| 798                | 745-6                       | <b>32.04</b>      | 0.80  | -0.72              | 5   | 42.86             | \$93,978       | 17.82                      | 45.3                                       | 1.43   |
| 799                | 132-15                      | <b>32.01</b>      | 0.80  | -5.09              | 4   | 28.57             | \$32,989       | 5.54                       | 61.6                                       | -0.39  |
| 800                | 694-6                       | <b>32.00</b>      | 1.00  | 1.48               | 4   | 28.57             | \$50,798       | 9.12                       | 47.1                                       | 1.23   |
| 801                | 735-15                      | <b>31.92</b>      | 0.80  | -0.01              | 6   | 57.14             | \$19,320       | 2.79                       | 49.1                                       | 1  |
| 802                | 694-7                       | <b>31.86</b>      | 1.00  | 1.53               | 4   | 28.57             | \$52,263       | 9.42                       | 46.6                                       | 1.28   |
| 803                | 745-7                       | <b>31.84</b>      | 0.80  | -0.40              | 6   | 57.14             | \$62,306       | 11.44                      | 42.4                                       | 1.75   |
| 804                | 729-34                      | <b>31.82</b>      | 1.00  | 1.00               | 5   | 42.86             | \$50,279       | 9.02                       | 41.1                                       | 1.9  |
| 805                | 729-35                      | <b>31.66</b>      | 1.00  | 1.17               | 5   | 42.86             | \$60,243       | 11.03                      | 39.6                                       | 2.07   |
| 806                | 694-8                       | <b>31.58</b>      | 1.00  | 1.60               | 4   | 28.57             | \$52,816       | 9.53                       | 46.0                                       | 1.35   |
| 807                | 720-4                       | <b>31.48</b>      | 1.00  | 1.89               | 4   | 28.57             | \$26,011       | 4.14                       | 49.1                                       | 1.01   |
| 808                | 745-8                       | <b>31.48</b>      | 0.80  | -0.48              | 6   | 57.14             | \$51,708       | 9.31                       | 43.2                                       | 1.67   |
| 809                | 809-11                      | <b>31.44</b>      | 0.80  | -2.30              | 4   | 28.57             | \$40,712       | 7.09                       | 59.0                                       | -0.1   |
| 810                | 694-9                       | <b>31.43</b>      | 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 HISTORY OF 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                       | <b>31.39</b>      | 0.80  | -0.33              | 6   | 57.14             | \$59,043       | 10.78                      | 41.8                                       | 1.82   |
| 812                | 695-1                       | <b>31.37</b>      | 1.00  | 2.60               | 4   | 28.57             | \$24,790       | 3.89                       | 49.0                                       | 1.02   |
| 813                | 679-2                       | <b>31.32</b>      | 0.80  | -0.49              | 4   | 28.57             | \$105,636      | 20.16                      | 48.9                                       | 1.03   |
| 814                | 729-36                      | <b>31.26</b>      | 1.00  | 1.19               | 5   | 42.86             | \$55,084       | 9.99                       | 39.4                                       | 2.09   |
| 815                | 132-16                      | <b>31.22</b>      | 0.80  | -5.13              | 4   | 28.57             | \$17,473       | 2.42                       | 62.0                                       | -0.43  |
| 816                | 697-13                      | <b>31.17</b>      | 1.00  | 2.46               | 4   | 28.57             | \$43,795       | 7.72                       | 46.3                                       | 1.32   |
| 817                | 96-7                        | <b>31.13</b>      | 0.80  | -5.13              | 4   | 28.57             | \$45,653       | 8.09                       | 57.5                                       | 0.07   |
| 818                | 809.4-2                     | <b>31.11</b>      | 0.80  | -1.02              | 4   | 28.57             | \$29,365       | 4.81                       | 59.9                                       | -0.2   |
| 819                | 805.1-1                     | <b>31.10</b>      | 1.20  | 0.21               | 4   | 28.57             | \$12,302       | 1.38                       | 41.6                                       | 1.84   |
| 820                | 534-5                       | <b>30.92</b>      | 0.80  | -5.32              | 4   | 28.57             | \$25,042       | 3.94                       | 60.1                                       | -0.22  |
| 821                | 745-10                      | <b>30.85</b>      | 0.80  | -0.83              | 5   | 42.86             | \$67,756       | 12.54                      | 46.3                                       | 1.32   |
| 822                | 96-8                        | <b>30.72</b>      | 0.80  | -5.08              | 4   | 28.57             | \$41,864       | 7.33                       | 57.0                                       | 0.12   |
| 823                | 745-11                      | <b>30.67</b>      | 0.80  | -0.34              | 6   | 57.14             | \$46,616       | 8.28                       | 41.9                                       | 1.81   |
| 824                | 745-12                      | <b>30.64</b>      | 0.80  | -0.15              | 6   | 57.14             | \$57,276       | 10.43                      | 40.2                                       | 2  |
| 825                | 735-16                      | <b>30.61</b>      | 0.80  | -0.21              | 5   | 42.86             | \$33,072       | 5.56                       | 50.9                                       | 0.8  |
| 826                | 73-31                       | <b>30.59</b>      | 0.80  | -3.31              | 4   | 28.57             | \$49,768       | 8.92                       | 55.5                                       | 0.29   |
| 827                | 694-10                      | <b>30.51</b>      | 1.00  | 1.66               | 4   | 28.57             | \$39,519       | 6.85                       | 45.5                                       | 1.41   |
| 828                | 729-37                      | <b>30.48</b>      | 1.00  | 1.18               | 5   | 42.86             | \$41,439       | 7.24                       | 39.5                                       | 2.08   |
| 829                | 694-11                      | <b>30.48</b>      | 1.00  | 1.55               | 4   | 28.57             | \$30,911       | 5.12                       | 46.5                                       | 1.3  |
| 830                | 92-2                        | <b>30.34</b>      | 0.80  | -4.78              | 4   | 28.57             | \$65,132       | 12.01                      | 52.6                                       | 0.62   |
| 831                | 73-32                       | <b>30.32</b>      | 0.80  | -4.25              | 3   | 14.29             | \$36,880       | 6.32                       | 63.9                                       | -0.65  |
| 832                | 85-2                        | <b>30.29</b>      | 0.80  | -4.88              | 4   | 28.57             | \$46,509       | 8.26                       | 55.2                                       | 0.32   |
| 833                | 743-2                       | <b>30.28</b>      | 0.80  | 3.14               | 4   | 28.57             | \$20,941       | 3.11                       | 59.1                                       | -0.11  |
| 834                | 694-12                      | <b>30.25</b>      | 1.00  | 1.59               | 4   | 28.57             | \$29,962       | 4.93                       | 46.1                                       | 1.34   |
| 835                | 651-1                       | <b>30.09</b>      | 0.80  | 3.11               | 4   | 28.57             | \$72,217       | 13.44                      | 50.9                                       | 0.81   |
| 836                | 672-2                       | <b>30.05</b>      | 1.00  | 6.88               | 4   | 28.57             | \$8,933        | 0.70                       | 48.3                                       | 1.1  |
| 837                | 729-38                      | <b>30.05</b>      | 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 HISTORY OF 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                       | <b>29.77</b>      | 1.00  | 1.85               | 5   | 42.86             | \$57,022       | 10.38                      | 36.2                                       | 2.45   |
| 842                | 729-39                      | <b>29.75</b>      | 1.00  | 0.82               | 4   | 28.57             | \$49,930       | 8.95                       | 42.7                                       | 1.72   |
| 843                | 534-6                       | <b>29.68</b>      | 0.80  | -5.06              | 4   | 28.57             | \$19,847       | 2.89                       | 57.7                                       | 0.04   |
| 844                | 809-13                      | <b>29.62</b>      | 0.80  | -2.05              | 4   | 28.57             | \$25,341       | 4.00                       | 56.8                                       | 0.15   |
| 845                | 729-40                      | <b>29.59</b>      | 1.00  | 1.28               | 4   | 28.57             | \$81,357       | 15.28                      | 38.6                                       | 2.18   |
| 846                | 809-14                      | <b>29.59</b>      | 0.80  | -1.34              | 5   | 42.86             | \$19,593       | 2.84                       | 50.4                                       | 0.86   |
| 847                | 743-3                       | <b>29.49</b>      | 0.80  | 2.32               | 3   | 14.29             | \$6,544        | 0.22                       | 66.4                                       | -0.93  |
| 848                | 351-1                       | <b>29.44</b>      | 1.20  | -3.49              | 2   | 0.00              | \$5,470        | 0.00                       | 49.1                                       | 1.01   |
| 849                | 669-4                       | <b>29.43</b>      | 1.00  | 1.78               | 5   | 42.86             | \$46,228       | 8.21                       | 36.8                                       | 2.38   |
| 850                | 745-15                      | <b>29.42</b>      | 0.80  | -0.05              | 6   | 57.14             | \$43,116       | 7.58                       | 39.3                                       | 2.1  |
| 851                | 722-3                       | <b>29.37</b>      | 1.00  | 1.37               | 4   | 28.57             | \$45,174       | 7.99                       | 42.5                                       | 1.74   |
| 852                | 697-14                      | <b>29.36</b>      | 1.00  | 2.63               | 4   | 28.57             | \$26,429       | 4.22                       | 44.8                                       | 1.49   |
| 853                | 653-4                       | <b>29.35</b>      | 0.80  | 0.25               | 4   | 28.57             | \$42,815       | 7.52                       | 53.4                                       | 0.52   |
| 854                | 653-5                       | <b>29.32</b>      | 0.80  | 1.25               | 5   | 42.86             | \$54,342       | 9.84                       | 44.5                                       | 1.52   |
| 855                | 729-41                      | <b>29.31</b>      | 1.00  | 1.11               | 4   | 28.57             | \$64,122       | 11.81                      | 40.1                                       | 2.01   |
| 856                | 680-1                       | <b>29.30</b>      | 0.80  | 0.43               | 4   | 28.57             | \$40,902       | 7.13                       | 53.6                                       | 0.5  |
| 857                | 729-42                      | <b>29.29</b>      | 1.00  | 1.04               | 4   | 28.57             | \$58,584       | 10.69                      | 40.7                                       | 1.94   |
| 858                | 681-4                       | <b>29.28</b>      | 0.80  | -0.85              | 5   | 42.86             | \$58,371       | 10.65                      | 43.8                                       | 1.6  |
| 859                | 681-5                       | <b>29.22</b>      | 0.80  | -0.33              | 5   | 42.86             | \$88,188       | 16.65                      | 39.1                                       | 2.12   |
| 860                | 681-6                       | <b>29.20</b>      | 0.80  | 0.35               | 7   | 71.43             | \$33,618       | 5.67                       | 33.0                                       | 2.8  |
| 861                | 92-3                        | <b>29.16</b>      | 0.80  | -4.90              | 4   | 28.57             | \$38,478       | 6.64                       | 53.6                                       | 0.5  |
| 862                | 669-5                       | <b>29.10</b>      | 1.00  | 1.89               | 5   | 42.86             | \$48,863       | 8.74                       | 35.8                                       | 2.49   |
| 863                | 699-1                       | <b>29.07</b>      | 1.00  | 0.77               | 5   | 42.86             | \$91,436       | 17.31                      | 30.6                                       | 3.07   |
| 864                | 22-1                        | <b>29.07</b>      | 0.80  | -4.63              | 4   | 28.57             | \$23,300       | 3.59                       | 55.7                                       | 0.27   |
| 865                | 21-3                        | <b>29.05</b>      | 0.80  | -4.13              | 4   | 28.57             | \$23,095       | 3.55                       | 55.7                                       | 0.27   |
| 866                | 729-43                      | <b>29.03</b>      | 1.00  | 1.24               | 4   | 28.57             | \$69,071       | 12.80                      | 38.9                                       | 2.14   |
| 867                | 729-44                      | <b>28.92</b>      | 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 HISTORY OF 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                      | <b>28.71</b>      | 1.00  | 1.13               | 4   | 28.57             | \$55,686       | 10.11                      | 39.9                                       | 2.03   |
| 872                | 681-7                       | <b>28.67</b>      | 0.80  | 0.30               | 6   | 57.14             | \$69,137       | 12.82                      | 33.5                                       | 2.75   |
| 873                | 24-1                        | <b>28.66</b>      | 0.80  | -4.32              | 4   | 28.57             | \$23,138       | 3.56                       | 54.7                                       | 0.38   |
| 874                | 75-2                        | <b>28.61</b>      | 0.80  | -2.79              | 4   | 28.57             | \$41,916       | 7.34                       | 51.7                                       | 0.71   |
| 875                | 183-5                       | <b>28.56</b>      | 1.20  | 4.31               | 2   | 0.00              | \$35,363       | 6.02                       | 44.6                                       | 1.51   |
| 876                | 733-1                       | <b>28.52</b>      | 0.80  | 2.27               | 5   | 42.86             | \$13,141       | 1.54                       | 48.7                                       | 1.05   |
| 877                | 679-3                       | <b>28.51</b>      | 0.80  | 0.10               | 5   | 42.86             | \$46,876       | 8.34                       | 43.6                                       | 1.62   |
| 878                | 173-4                       | <b>28.37</b>      | 1.00  | -0.60              | 5   | 42.86             | \$30,180       | 4.97                       | 36.6                                       | 2.4  |
| 879                | 735-17                      | <b>28.26</b>      | 0.80  | 0.27               | 4   | 28.57             | \$69,874       | 12.97                      | 46.6                                       | 1.28   |
| 880                | 134-1                       | <b>28.19</b>      | 0.80  | -4.26              | 4   | 28.57             | \$54,520       | 9.87                       | 48.8                                       | 1.04   |
| 881                | 809-15                      | <b>28.17</b>      | 0.80  | -1.86              | 4   | 28.57             | \$12,713       | 1.46                       | 55.1                                       | 0.34   |
| 882                | 690-1                       | <b>28.17</b>      | 1.00  | 2.92               | 4   | 28.57             | \$19,255       | 2.78                       | 43.2                                       | 1.66   |
| 883                | 729-46                      | <b>28.17</b>      | 1.00  | 1.15               | 4   | 28.57             | \$48,152       | 8.59                       | 39.7                                       | 2.05   |
| 884                | 745-16                      | <b>28.06</b>      | 0.80  | -0.42              | 5   | 42.86             | \$46,001       | 8.16                       | 42.6                                       | 1.73   |
| 885                | 729-47                      | <b>28.05</b>      | 1.00  | 1.28               | 4   | 28.57             | \$55,822       | 10.14                      | 38.6                                       | 2.18   |
| 886                | 681-8                       | <b>28.00</b>      | 0.80  | 0.29               | 6   | 57.14             | \$57,585       | 10.49                      | 33.6                                       | 2.74   |
| 887                | 680-2                       | <b>27.93</b>      | 0.80  | 1.12               | 4   | 28.57             | \$58,975       | 10.77                      | 47.4                                       | 1.19   |
| 888                | 735-18                      | <b>27.90</b>      | 0.80  | -0.17              | 4   | 28.57             | \$37,726       | 6.49                       | 50.6                                       | 0.84   |
| 889                | 735-19                      | <b>27.89</b>      | 0.80  | -0.02              | 4   | 28.57             | \$46,598       | 8.28                       | 49.2                                       | 0.99   |
| 890                | 681-9                       | <b>27.83</b>      | 0.80  | -0.08              | 5   | 42.86             | \$80,083       | 15.02                      | 36.9                                       | 2.37   |
| 891                | 729-48                      | <b>27.74</b>      | 1.00  | 1.34               | 4   | 28.57             | \$55,207       | 10.01                      | 38.0                                       | 2.24   |
| 892                | 669-7                       | <b>27.70</b>      | 1.00  | 2.08               | 5   | 42.86             | \$39,878       | 6.93                       | 34.1                                       | 2.68   |
| 893                | 729-49                      | <b>27.69</b>      | 1.00  | 1.06               | 4   | 28.57             | \$33,643       | 5.67                       | 40.6                                       | 1.96   |
| 894                | 809.4-3                     | <b>27.63</b>      | 0.80  | 0.04               | 4   | 28.57             | \$34,484       | 5.84                       | 50.4                                       | 0.86   |
| 895                | 679-4                       | <b>27.61</b>      | 0.80  | 0.31               | 4   | 28.57             | \$91,631       | 17.34                      | 41.7                                       | 1.83   |
| 896                | 729-50                      | <b>27.52</b>      | 1.00  | 1.15               | 4   | 28.57             | \$37,479       | 6.44                       | 39.7                                       | 2.05   |
| 897                | 93-2                        | <b>27.51</b>      | 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 HISTORY OF 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                      | <b>27.11</b>      | 0.80  | -0.24              | 5   | 42.86             | \$40,846       | 7.12                       | 41.0                                       | 1.91   |
| 902                | 669-8                       | <b>27.07</b>      | 1.00  | 2.01               | 4   | 28.57             | \$71,446       | 13.28                      | 34.7                                       | 2.61   |
| 903                | 679-6                       | <b>26.98</b>      | 0.80  | -0.54              | 3   | 14.29             | \$78,175       | 14.64                      | 49.3                                       | 0.98   |
| 904                | 687-1                       | <b>26.91</b>      | 1.00  | 4.30               | 4   | 28.57             | \$56,334       | 10.24                      | 36.3                                       | 2.44   |
| 905                | 669-9                       | <b>26.91</b>      | 1.00  | 1.99               | 5   | 42.86             | \$20,123       | 2.95                       | 34.9                                       | 2.59   |
| 906                | 745-19                      | <b>26.90</b>      | 0.80  | -0.11              | 5   | 42.86             | \$45,159       | 7.99                       | 39.8                                       | 2.04   |
| 907                | 729-52                      | <b>26.85</b>      | 1.00  | 1.55               | 4   | 28.57             | \$56,036       | 10.18                      | 36.2                                       | 2.45   |
| 908                | 729-53                      | <b>26.83</b>      | 1.00  | 1.20               | 4   | 28.57             | \$29,792       | 4.90                       | 39.3                                       | 2.1  |
| 909                | 729-54                      | <b>26.82</b>      | 1.00  | 1.18               | 4   | 28.57             | \$28,063       | 4.55                       | 39.5                                       | 2.08   |
| 910                | 694-13                      | <b>26.75</b>      | 1.00  | 1.71               | 3   | 14.29             | \$28,340       | 4.60                       | 45.0                                       | 1.46   |
| 911                | 735-20                      | <b>26.73</b>      | 0.80  | 0.28               | 4   | 28.57             | \$45,182       | 7.99                       | 46.6                                       | 1.29   |
| 912                | 669-10                      | <b>26.73</b>      | 1.00  | 2.00               | 4   | 28.57             | \$65,173       | 12.02                      | 34.8                                       | 2.6  |
| 913                | 699-2                       | <b>26.70</b>      | 1.00  | 0.80               | 5   | 42.86             | \$54,321       | 9.83                       | 30.3                                       | 3.1  |
| 914                | 669-11                      | <b>26.65</b>      | 1.00  | 1.95               | 4   | 28.57             | \$60,039       | 10.99                      | 35.3                                       | 2.55   |
| 915                | 745-20                      | <b>26.58</b>      | 0.80  | -0.78              | 4   | 28.57             | \$47,413       | 8.44                       | 45.8                                       | 1.37   |
| 916                | 745-21                      | <b>26.57</b>      | 0.80  | -0.52              | 4   | 28.57             | \$62,660       | 11.51                      | 43.5                                       | 1.63   |
| 917                | 679-7                       | <b>26.48</b>      | 0.80  | 0.53               | 4   | 28.57             | \$86,115       | 16.23                      | 39.7                                       | 2.05   |
| 918                | 810.2-3                     | <b>26.46</b>      | 0.80  | 1.36               | 4   | 28.57             | \$18,039       | 2.53                       | 50.0                                       | 0.91   |
| 919                | 737-1                       | <b>26.45</b>      | 1.00  | 4.74               | 6   | 57.14             | \$36,342       | 6.21                       | 26.3                                       | 3.55   |
| 920                | 745-22                      | <b>26.42</b>      | 0.80  | -0.53              | 4   | 28.57             | \$59,583       | 10.89                      | 43.6                                       | 1.62   |
| 921                | 729-55                      | <b>26.38</b>      | 1.00  | 1.35               | 4   | 28.57             | \$33,328       | 5.61                       | 38.0                                       | 2.25   |
| 922                | 681-10                      | <b>26.31</b>      | 0.80  | -0.42              | 4   | 28.57             | \$82,123       | 15.43                      | 39.9                                       | 2.03   |
| 923                | 745-23                      | <b>26.12</b>      | 0.80  | -0.39              | 4   | 28.57             | \$62,811       | 11.54                      | 42.3                                       | 1.76   |
| 924                | 745-24                      | <b>26.08</b>      | 0.80  | -0.48              | 4   | 28.57             | \$56,810       | 10.34                      | 43.2                                       | 1.67   |
| 925                | 669-12                      | <b>26.01</b>      | 1.00  | 2.10               | 4   | 28.57             | \$60,574       | 11.09                      | 33.9                                       | 2.7  |
| 926                | 735-21                      | <b>25.95</b>      | 0.80  | 0.44               | 4   | 28.57             | \$41,693       | 7.29                       | 45.1                                       | 1.45   |
| 927                | 173-5                       | <b>25.85</b>      | 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 HISTORY OF 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                      | <b>25.79</b>      | 1.00  | 1.93               | 4   | 28.57             | \$44,364       | 7.83                       | 35.5                                       | 2.53   |
| 929                | 669-14                      | <b>25.78</b>      | 1.00  | 2.09               | 4   | 28.57             | \$56,141       | 10.20                      | 34.0                                       | 2.69   |
| 930                | 681-11                      | <b>25.62</b>      | 0.80  | 0.33               | 5   | 42.86             | \$67,812       | 12.55                      | 33.2                                       | 2.78   |
| 931                | 745-25                      | <b>25.56</b>      | 0.80  | -0.29              | 4   | 28.57             | \$59,575       | 10.89                      | 41.5                                       | 1.86   |
| 932                | 681-12                      | <b>25.47</b>      | 0.80  | -0.20              | 5   | 42.86             | \$33,936       | 5.73                       | 38.0                                       | 2.25   |
| 933                | 669-15                      | <b>25.43</b>      | 1.00  | 2.16               | 4   | 28.57             | \$55,516       | 10.07                      | 33.4                                       | 2.76   |
| 934                | 681-13                      | <b>25.32</b>      | 0.80  | -0.04              | 4   | 28.57             | \$88,139       | 16.64                      | 36.5                                       | 2.41   |
| 935                | 679-8                       | <b>25.31</b>      | 0.80  | 0.51               | 4   | 28.57             | \$65,426       | 12.07                      | 39.9                                       | 2.03   |
| 936                | 681-14                      | <b>25.31</b>      | 0.80  | 0.33               | 5   | 42.86             | \$62,575       | 11.50                      | 33.2                                       | 2.78   |
| 937                | 679-9                       | <b>25.26</b>      | 0.80  | 0.23               | 4   | 28.57             | \$48,066       | 8.58                       | 42.4                                       | 1.75   |
| 938                | 681-15                      | <b>25.12</b>      | 0.80  | -0.33              | 4   | 28.57             | \$67,696       | 12.53                      | 39.1                                       | 2.12   |
| 939                | 745-26                      | <b>25.03</b>      | 0.80  | -0.42              | 4   | 28.57             | \$43,079       | 7.57                       | 42.6                                       | 1.73   |
| 940                | 241-5                       | <b>24.97</b>      | 1.20  | 6.25               | 4   | 28.57             | \$53,947       | 9.76                       | 27.2                                       | 3.45   |
| 941                | 173-6                       | <b>24.93</b>      | 1.00  | -0.76              | 4   | 28.57             | \$8,617        | 0.63                       | 38.0                                       | 2.24   |
| 942                | 745-27                      | <b>24.72</b>      | 0.80  | -0.19              | 4   | 28.57             | \$51,519       | 9.27                       | 40.6                                       | 1.96   |
| 943                | 679-10                      | <b>24.66</b>      | 0.80  | 1.67               | 6   | 57.14             | \$28,920       | 4.72                       | 29.5                                       | 3.19   |
| 944                | 760-2                       | <b>24.56</b>      | 0.80  | 0.26               | 4   | 28.57             | \$32,921       | 5.53                       | 43.0                                       | 1.69   |
| 945                | 745-28                      | <b>24.45</b>      | 0.80  | -0.36              | 4   | 28.57             | \$36,971       | 6.34                       | 42.1                                       | 1.79   |
| 946                | 701-1                       | <b>24.34</b>      | 1.00  | 1.74               | 3   | 14.29             | \$47,702       | 8.50                       | 37.9                                       | 2.26   |
| 947                | 745-29                      | <b>24.30</b>      | 0.80  | -0.40              | 4   | 28.57             | \$32,199       | 5.38                       | 42.4                                       | 1.75   |
| 948                | 669-16                      | <b>24.19</b>      | 1.00  | 2.16               | 4   | 28.57             | \$34,993       | 5.94                       | 33.4                                       | 2.76   |
| 949                | 134-2                       | <b>24.18</b>      | 0.80  | -3.87              | 4   | 28.57             | \$11,113       | 1.14                       | 45.3                                       | 1.43   |
| 950                | 680-3                       | <b>24.16</b>      | 0.80  | 1.67               | 4   | 28.57             | \$29,316       | 4.80                       | 42.5                                       | 1.74   |
| 951                | 681-16                      | <b>24.16</b>      | 0.80  | 0.40               | 5   | 42.86             | \$47,737       | 8.51                       | 32.6                                       | 2.85   |
| 952                | 699-3                       | <b>24.13</b>      | 1.00  | 0.63               | 4   | 28.57             | \$46,563       | 8.27                       | 31.9                                       | 2.93   |
| 953                | 162-1                       | <b>24.13</b>      | 0.80  | -1.70              | 4   | 28.57             | \$14,480       | 1.81                       | 44.7                                       | 1.5  |
| 954                | 760-3                       | <b>24.10</b>      | 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 HISTORY OF 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                       | <b>24.06</b>      | 0.80  | 0.09               | 4   | 28.57             | \$14,593       | 1.84                       | 44.5                                       | 1.52   |
| 956                | 669-17                      | <b>23.98</b>      | 1.00  | 2.21               | 4   | 28.57             | \$35,175       | 5.98                       | 32.9                                       | 2.81   |
| 957                | 745-30                      | <b>23.94</b>      | 0.80  | -0.30              | 4   | 28.57             | \$32,057       | 5.35                       | 41.5                                       | 1.85   |
| 958                | 242-31                      | <b>23.91</b>      | 1.20  | 9.59               | 8   | 85.71             | \$117,538      | 22.56                      | 0.0  | 6.49   |
| 959                | 735-22                      | <b>23.88</b>      | 0.80  | 0.62               | 4   | 28.57             | \$18,122       | 2.55                       | 43.5                                       | 1.63   |
| 960                | 659-1                       | <b>23.64</b>      | 0.80  | 1.74               | 6   | 57.14             | \$22,739       | 3.48                       | 27.9                                       | 3.37   |
| 961                | 699-4                       | <b>23.59</b>      | 1.00  | 0.79               | 4   | 28.57             | \$49,519       | 8.87                       | 30.4                                       | 3.09   |
| 962                | 745-31                      | <b>23.56</b>      | 0.80  | -0.18              | 4   | 28.57             | \$32,899       | 5.52                       | 40.5                                       | 1.97   |
| 963                | 745-32                      | <b>23.52</b>      | 0.80  | -0.13              | 4   | 28.57             | \$35,188       | 5.98                       | 40.0                                       | 2.02   |
| 964                | 653-6                       | <b>23.51</b>      | 0.80  | 2.73               | 5   | 42.86             | \$45,835       | 8.13                       | 31.2                                       | 3  |
| 965                | 698-1                       | <b>23.41</b>      | 1.00  | 1.58               | 4   | 28.57             | \$55,291       | 10.03                      | 29.4                                       | 3.21   |
| 966                | 745-33                      | <b>23.38</b>      | 0.80  | 1.70               | 6   | 57.14             | \$46,888       | 8.34                       | 23.6                                       | 3.85   |
| 967                | 669-18                      | <b>23.32</b>      | 1.00  | 2.40               | 4   | 28.57             | \$38,339       | 6.62                       | 31.2                                       | 3  |
| 968                | 735-23                      | <b>23.13</b>      | 0.80  | 0.84               | 4   | 28.57             | \$18,642       | 2.65                       | 41.5                                       | 1.85   |
| 969                | 745-34                      | <b>23.10</b>      | 0.80  | -0.09              | 4   | 28.57             | \$30,668       | 5.07                       | 39.7                                       | 2.06   |
| 970                | 24-2                        | <b>22.89</b>      | 0.80  | -1.90              | 4   | 28.57             | \$71,150       | 13.22                      | 33.0                                       | 2.8  |
| 971                | 760-5                       | <b>22.79</b>      | 0.80  | 0.53               | 4   | 28.57             | \$19,613       | 2.85                       | 40.6                                       | 1.96   |
| 972                | 745-35                      | <b>22.75</b>      | 0.80  | -0.02              | 4   | 28.57             | \$29,095       | 4.76                       | 39.0                                       | 2.13   |
| 973                | 745-36                      | <b>22.74</b>      | 0.80  | 0.15               | 4   | 28.57             | \$38,982       | 6.75                       | 37.5                                       | 2.3  |
| 974                | 745-37                      | <b>22.72</b>      | 0.80  | 0.19               | 4   | 28.57             | \$41,019       | 7.16                       | 37.2                                       | 2.34   |
| 975                | 681-17                      | <b>22.62</b>      | 0.80  | 0.70               | 5   | 42.86             | \$39,994       | 6.95                       | 29.9                                       | 3.15   |
| 976                | 681-18                      | <b>22.51</b>      | 0.80  | -0.08              | 4   | 28.57             | \$39,329       | 6.82                       | 36.9                                       | 2.37   |
| 977                | 745-38                      | <b>22.48</b>      | 0.80  | -0.17              | 4   | 28.57             | \$15,731       | 2.07                       | 40.4                                       | 1.98   |
| 978                | 654-1                       | <b>22.32</b>      | 0.80  | 0.37               | 4   | 28.57             | \$11,745       | 1.26                       | 40.6                                       | 1.96   |
| 979                | 681-19                      | <b>22.04</b>      | 0.80  | 0.39               | 4   | 28.57             | \$59,439       | 10.86                      | 32.7                                       | 2.84   |
| 980                | 681-20                      | <b>22.02</b>      | 0.80  | 0.52               | 4   | 28.57             | \$66,702       | 12.33                      | 31.5                                       | 2.97   |
| 981                | 681-21                      | <b>21.98</b>      | 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 HISTORY OF 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                      | <b>21.96</b>      | 0.80  | 0.38               | 4   | 28.57             | \$57,413       | 10.46                      | 32.8                                       | 2.83   |
| 983                | 681-23                      | <b>21.94</b>      | 0.80  | 0.33               | 4   | 28.57             | \$54,220       | 9.81                       | 33.2                                       | 2.78   |
| 984                | 660-1                       | <b>21.83</b>      | 1.00  | 4.50               | 4   | 28.57             | \$29,256       | 4.79                       | 29.4                                       | 3.21   |
| 985                | 531-1                       | <b>21.79</b>      | 0.80  | -3.04              | 4   | 28.57             | \$9,025        | 0.72                       | 39.7                                       | 2.06   |
| 986                | 681-24                      | <b>21.55</b>      | 0.80  | 0.32               | 4   | 28.57             | \$47,172       | 8.39                       | 33.3                                       | 2.77   |
| 987                | 681-25                      | <b>21.43</b>      | 0.80  | 0.24               | 4   | 28.57             | \$40,290       | 7.01                       | 34.0                                       | 2.69   |
| 988                | 681-26                      | <b>21.21</b>      | 0.80  | 0.26               | 3   | 14.29             | \$85,291       | 16.07                      | 33.8                                       | 2.71   |
| 989                | 681-27                      | <b>21.21</b>      | 0.80  | 0.50               | 4   | 28.57             | \$52,161       | 9.40                       | 31.7                                       | 2.95   |
| 990                | 681-28                      | <b>21.13</b>      | 0.80  | 0.32               | 4   | 28.57             | \$40,117       | 6.97                       | 33.3                                       | 2.77   |
| 991                | 681-29                      | <b>21.05</b>      | 0.80  | 0.42               | 4   | 28.57             | \$44,718       | 7.90                       | 32.4                                       | 2.87   |
| 992                | 681-30                      | <b>21.01</b>      | 0.80  | 0.16               | 4   | 28.57             | \$28,714       | 4.68                       | 34.7                                       | 2.61   |
| 993                | 344-1                       | <b>20.98</b>      | 0.80  | -4.15              | 2   | 0.00              | \$24,386       | 3.81                       | 49.6                                       | 0.95   |
| 994                | 681-31                      | <b>20.77</b>      | 0.80  | 0.28               | 4   | 28.57             | \$31,851       | 5.31                       | 33.7                                       | 2.73   |
| 995                | 681-32                      | <b>20.50</b>      | 0.80  | 0.06               | 4   | 28.57             | \$14,225       | 1.76                       | 35.6                                       | 2.51   |
| 996                | 183-6                       | <b>20.28</b>      | 1.20  | 5.66               | 2   | 0.00              | \$18,425       | 2.61                       | 32.5                                       | 2.86   |
| 997                | 745-39                      | <b>20.25</b>      | 0.80  | 0.32               | 3   | 14.29             | \$55,017       | 9.97                       | 36.0                                       | 2.47   |
| 998                | 748-1                       | <b>20.18</b>      | 0.80  | 1.35               | 5   | 42.86             | \$9,704        | 0.85                       | 28.4                                       | 3.32   |
| 999                | 681-33                      | <b>20.00</b>      | 0.80  | 0.45               | 4   | 28.57             | \$29,085       | 4.75                       | 32.1                                       | 2.9  |
| 1000               | 659-2                       | <b>19.82</b>      | 0.80  | 1.83               | 5   | 42.86             | \$12,041       | 1.32                       | 27.1                                       | 3.46   |
| 1001               | 681-34                      | <b>19.70</b>      | 0.80  | 0.51               | 4   | 28.57             | \$27,817       | 4.50                       | 31.6                                       | 2.96   |
| 1002               | 700-3                       | <b>19.06</b>      | 1.00  | 5.26               | 4   | 28.57             | \$12,210       | 1.36                       | 25.9                                       | 3.6  |
| 1003               | 659-3                       | <b>19.06</b>      | 0.80  | 1.48               | 4   | 28.57             | \$25,989       | 4.13                       | 30.3                                       | 3.11   |
| 1004               | 659-4                       | <b>18.86</b>      | 0.80  | 1.66               | 4   | 28.57             | \$33,448       | 5.63                       | 28.6                                       | 3.29   |
| 1005               | 698-2                       | <b>18.37</b>      | 1.00  | 2.20               | 4   | 28.57             | \$17,834       | 2.49                       | 23.8                                       | 3.83   |
| 1006               | 681-35                      | <b>18.20</b>      | 0.80  | 0.15               | 3   | 14.29             | \$28,926       | 4.72                       | 34.8                                       | 2.6  |
| 1007               | 681-36                      | <b>18.19</b>      | 0.80  | 0.17               | 3   | 14.29             | \$29,920       | 4.92                       | 34.6                                       | 2.62   |
| 1008               | 681-37                      | <b>18.13</b>      | 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 HISTORY OF 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                      | <b>18.03</b>      | 0.80  | 0.29               | 3   | 14.29             | \$34,323       | 5.81                       | 33.6                                       | 2.74   |
| 1010               | 811.2-37                    | <b>17.91</b>      | 1.20  | 3.03               | 4   | 28.57             | \$50,789       | 9.12                       | 15.8                                       | 4.73   |
| 1011               | 748-2                       | <b>17.54</b>      | 0.80  | 2.87               | 4   | 28.57             | \$103,464      | 19.73                      | 14.8                                       | 4.84   |
| 1012               | 752-1                       | <b>17.42</b>      | 0.80  | 2.00               | 5   | 42.86             | \$19,840       | 2.89                       | 20.0                                       | 4.26   |
| 1013               | 681-39                      | <b>17.34</b>      | 0.80  | 0.07               | 2   | 0.00              | \$57,241       | 10.42                      | 35.5                                       | 2.52   |
| 1014               | 659-5                       | <b>17.33</b>      | 0.80  | 1.97               | 4   | 28.57             | \$26,488       | 4.23                       | 25.9                                       | 3.6  |
| 1015               | 745-40                      | <b>17.13</b>      | 0.80  | 0.10               | 2   | 0.00              | \$37,704       | 6.49                       | 38.0                                       | 2.25   |
| 1016               | 752-2                       | <b>17.11</b>      | 0.80  | 1.16               | 4   | 28.57             | \$12,096       | 1.33                       | 27.5                                       | 3.42   |
| 1017               | 698-3                       | <b>16.84</b>      | 1.00  | 2.53               | 4   | 28.57             | \$16,912       | 2.30                       | 20.9                                       | 4.16   |
| 1018               | 681-40                      | <b>16.60</b>      | 0.80  | 0.55               | 3   | 14.29             | \$26,131       | 4.16                       | 31.2                                       | 3  |
| 1019               | 681-41                      | <b>16.31</b>      | 0.80  | 0.73               | 3   | 14.29             | \$31,914       | 5.32                       | 29.6                                       | 3.18   |
| 1020               | 13-3                        | <b>16.21</b>      | 0.80  | -0.73              | 3   | 14.29             | \$35,678       | 6.08                       | 28.8                                       | 3.27   |
| 1021               | 17-2                        | <b>16.16</b>      | 0.80  | 4.31               | 5   | 42.86             | \$25,641       | 4.06                       | 15.9                                       | 4.71   |
| 1022               | 681-42                      | <b>16.05</b>      | 0.80  | 0.09               | 2   | 0.00              | \$37,050       | 6.36                       | 35.4                                       | 2.54   |
| 1023               | 745-41                      | <b>15.37</b>      | 0.80  | 0.39               | 2   | 0.00              | \$25,743       | 4.08                       | 35.4                                       | 2.54   |
| 1024               | 681-43                      | <b>14.30</b>      | 0.80  | 0.36               | 2   | 0.00              | \$23,994       | 3.73                       | 32.9                                       | 2.81   |
| 1025               | 681-44                      | <b>14.26</b>      | 0.80  | 2.47               | 4   | 28.57             | \$53,908       | 9.75                       | 14.1                                       | 4.92   |
| 1026               | 242-32                      | <b>10.99</b>      | 1.20  | 8.92               | 4   | 28.57             | \$33,257       | 5.59                       | 6.0  | 5.82   |
| 1027               | 74-1                        | <b>8.97</b>       | 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<br>PROPERTY<br>NUMBER | SELA<br>BLOCK<br>NUMBER | PROPERTY<br>SELA<br>STATUS | SLAB<br>ELEV | CLAIM<br>COUNT | TOTAL<br>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<br>PROPERTY<br>NUMBER | SELA<br>BLOCK<br>NUMBER | PROPERTY<br>SELA<br>STATUS | SLAB<br>ELEV | CLAIM<br>COUNT | TOTAL<br>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<br>PROPERTY<br>NUMBER | SELA<br>BLOCK<br>NUMBER | PROPERTY<br>SELA<br>STATUS | SLAB<br>ELEV | CLAIM<br>COUNT | TOTAL<br>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<br>PROPERTY<br>NUMBER | SELA<br>BLOCK<br>NUMBER | PROPERTY<br>SELA<br>STATUS | SLAB<br>ELEV | CLAIM<br>COUNT | TOTAL<br>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<br>PROPERTY<br>NUMBER | SELA<br>BLOCK<br>NUMBER | PROPERTY<br>SELA<br>STATUS | SLAB<br>ELEV | CLAIM<br>COUNT | TOTAL<br>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

| <b>BLOCK NUMBER</b> | <b>TOTAL IN TOP 100<br/>HIGHEST RISK<br/>PROPERTIES</b> |
|---------------------|---|
| 76.0                | 1   |
| <b>242.0</b>        | <b>13</b>   |
| 261.0               | 1   |
| 362.0               | 2   |
| <b>371.0</b>        | <b>10</b>   |
| 381.0               | 3   |
| <b>571.0</b>        | <b>12</b>   |
| 581.0               | 1   |
| 582.0               | 1   |
| 730.0               | 3   |
| 801.2               | 8   |
| <b>807.1</b>        | <b>13</b>   |
| 811.2               | 6   |
| 812.2               | 1   |
| 812.5               | 5   |
| <b>814.0</b>        | <b>12</b>   |
| 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<br>Properties Total | National<br>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            |
| <b>Louisiana</b>  | <b>3,208</b>                  | <b>27.40%</b>          | <b>2,311,476</b>   |
| 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<br>Total | National<br>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)

| 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       |                          |                               |
| 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                    |
| <b>Louisiana</b>     | <b>21,875</b>                              | <b>11,082</b> | <b>66,039</b>                          | <b>35,237</b> | <b>859,731,825</b>       | <b>512,662,404</b>            |
| 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<br>Loss Properties |               | Total Number of Repetitive<br>Loss Claims |                | Total \$ Losses<br>for RLPs | Total Losses for<br>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                           |
| <b>TOTAL</b>   | <b>112,540</b>                                | <b>50,644</b> | <b>314,640</b>                            | <b>145,740</b> | <b>\$5,174,222,683</b>      | <b>\$2,686,779,107</b>           |

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 |
| <b>INCOME</b>                              |             |               |               |               |               |
| 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       |
| <b>TOTAL INCOME</b>                        | 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           |
| <b>EXPENSES</b>                            |             |               |               |               |               |
| 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        |
| <b>NET INCOME (LOSS)</b>                   | \$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<br>(\$) | Insured<br>Repetitive<br>Losses | Insured<br>Losses for<br>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

| <b>State</b> | <b>Policies</b>     | <b>Premium</b>          | <b>Payments</b>         | <b>Net Payments<br/>(\$)</b> | <b>Insured<br/>Repetitive<br/>Losses</b> | <b>Insured<br/>Losses for<br/>Top States</b> |
|--------------|---------------------|-------------------------|-------------------------|------------------------------|--|--|
| 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%   |
| <b>TOTAL</b> | <b>\$94,277,325</b> | <b>\$21,700,789,191</b> | <b>\$12,600,189,704</b> | <b>\$9,100,599,487</b>       | <b>\$2,686,779,107</b>                   |  |

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



Appendix E. SELA Block Numbers and SELA Flood Elevations

| <b>SELA<br/>Block<br/>Number</b> | <b>1<br/>YEAR<br/>FLOOD</b> | <b>2<br/>YEAR<br/>FLOOD</b> | <b>5<br/>YEAR<br/>FLOOD</b> | <b>10<br/>YEAR<br/>FLOOD</b> | <b>25<br/>YEAR<br/>FLOOD</b> | <b>50<br/>YEAR<br/>FLOOD</b> | <b>100<br/>YEAR<br/>FLOOD</b> | <b>200<br/>YEAR<br/>FLOOD</b> | <b>500<br/>YEAR<br/>FLOOD</b> |
|----------------------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|
| 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.

| <b>SELA<br/>Block<br/>Number</b> | <b>1<br/>YEAR<br/>FLOOD</b> | <b>2<br/>YEAR<br/>FLOOD</b> | <b>5<br/>YEAR<br/>FLOOD</b> | <b>10<br/>YEAR<br/>FLOOD</b> | <b>25<br/>YEAR<br/>FLOOD</b> | <b>50<br/>YEAR<br/>FLOOD</b> | <b>100<br/>YEAR<br/>FLOOD</b> | <b>200<br/>YEAR<br/>FLOOD</b> | <b>500<br/>YEAR<br/>FLOOD</b> |
|----------------------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|
| 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.

| <b>SELA<br/>Block<br/>Number</b> | <b>1<br/>YEAR<br/>FLOOD</b> | <b>2<br/>YEAR<br/>FLOOD</b> | <b>5<br/>YEAR<br/>FLOOD</b> | <b>10<br/>YEAR<br/>FLOOD</b> | <b>25<br/>YEAR<br/>FLOOD</b> | <b>50<br/>YEAR<br/>FLOOD</b> | <b>100<br/>YEAR<br/>FLOOD</b> | <b>200<br/>YEAR<br/>FLOOD</b> | <b>500<br/>YEAR<br/>FLOOD</b> |
|----------------------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|
| 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.

| <b>SELA<br/>Block<br/>Number</b> | <b>1<br/>YEAR<br/>FLOOD</b> | <b>2<br/>YEAR<br/>FLOOD</b> | <b>5<br/>YEAR<br/>FLOOD</b> | <b>10<br/>YEAR<br/>FLOOD</b> | <b>25<br/>YEAR<br/>FLOOD</b> | <b>50<br/>YEAR<br/>FLOOD</b> | <b>100<br/>YEAR<br/>FLOOD</b> | <b>200<br/>YEAR<br/>FLOOD</b> | <b>500<br/>YEAR<br/>FLOOD</b> |
|----------------------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|
| 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.

| <b>SELA<br/>Block<br/>Number</b> | <b>1<br/>YEAR<br/>FLOOD</b> | <b>2<br/>YEAR<br/>FLOOD</b> | <b>5<br/>YEAR<br/>FLOOD</b> | <b>10<br/>YEAR<br/>FLOOD</b> | <b>25<br/>YEAR<br/>FLOOD</b> | <b>50<br/>YEAR<br/>FLOOD</b> | <b>100<br/>YEAR<br/>FLOOD</b> | <b>200<br/>YEAR<br/>FLOOD</b> | <b>500<br/>YEAR<br/>FLOOD</b> |
|----------------------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|
| 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.

| <b>SELA<br/>Block<br/>Number</b> | <b>1<br/>YEAR<br/>FLOOD</b> | <b>2<br/>YEAR<br/>FLOOD</b> | <b>5<br/>YEAR<br/>FLOOD</b> | <b>10<br/>YEAR<br/>FLOOD</b> | <b>25<br/>YEAR<br/>FLOOD</b> | <b>50<br/>YEAR<br/>FLOOD</b> | <b>100<br/>YEAR<br/>FLOOD</b> | <b>200<br/>YEAR<br/>FLOOD</b> | <b>500<br/>YEAR<br/>FLOOD</b> |
|----------------------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|
| 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.

| <b>SELA<br/>Block<br/>Number</b> | <b>1<br/>YEAR<br/>FLOOD</b> | <b>2<br/>YEAR<br/>FLOOD</b> | <b>5<br/>YEAR<br/>FLOOD</b> | <b>10<br/>YEAR<br/>FLOOD</b> | <b>25<br/>YEAR<br/>FLOOD</b> | <b>50<br/>YEAR<br/>FLOOD</b> | <b>100<br/>YEAR<br/>FLOOD</b> | <b>200<br/>YEAR<br/>FLOOD</b> | <b>500<br/>YEAR<br/>FLOOD</b> |
|----------------------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|
| 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.

| <b>SELA<br/>Block<br/>Number</b> | <b>1<br/>YEAR<br/>FLOOD</b> | <b>2<br/>YEAR<br/>FLOOD</b> | <b>5<br/>YEAR<br/>FLOOD</b> | <b>10<br/>YEAR<br/>FLOOD</b> | <b>25<br/>YEAR<br/>FLOOD</b> | <b>50<br/>YEAR<br/>FLOOD</b> | <b>100<br/>YEAR<br/>FLOOD</b> | <b>200<br/>YEAR<br/>FLOOD</b> | <b>500<br/>YEAR<br/>FLOOD</b> |
|----------------------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|
| 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.