



CRS Activity 520

Acquisition and Relocation



Background on Activity 520

Maximum total credit available: 2,250 points

Objective (from CRS Manual)

“Encourage communities to acquire, relocate, or otherwise clear existing buildings out of the flood hazard area”



Quality of life improvement examples from Birmingham, AL. Pictured on left, Saint James Baptist Christian Center before and after acquisition and relocation. Pictured on right, buyout program participant moves from a "shotgun style" home to a split level home.



Overview of Elements

- **522.a: Buildings Acquired or Relocated (bAR)**
- **522.b: Buildings on the Repetitive Loss List (bRL)**
- **522.c: Severe Repetitive Loss Properties (bSRL)**
- **522.d: Critical Facilities (bCF)**
- **522.e: Buildings Located in the V-Zone or Coastal A-Zone (bVZ)**

NO IMPACT ADJUSTMENTS!



Requirements

- **Building must have been *insurable*.** No credit for removing accessory structures.
- **It must have been acquired/relocated after initial FIRM.** No credit for actions taken before joining the NFIP.
- **Building site must be preserved as Open Space.** Documented the same way as 422.a.
- **A building can only count toward one of five elements.**



Element-Specific Criteria

Element 522.a: Buildings Acquired or Relocated (bAR)

- **Buildings must be in regulatory floodplain.**
Special Flood Hazard Area + areas subject to community floodplain management regulations

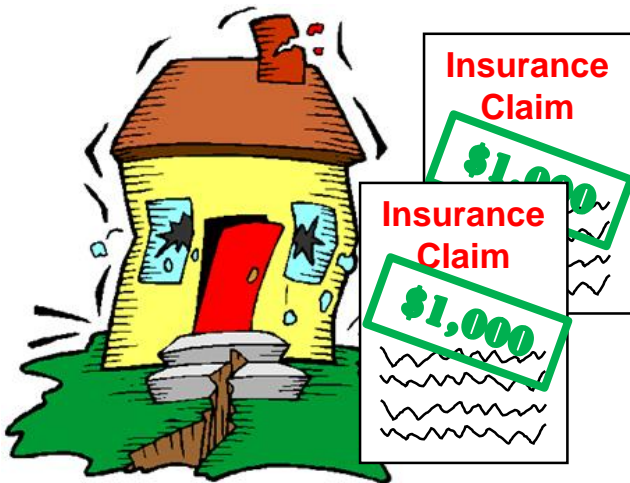




Element-Specific Criteria

Element 522.b: Buildings on the Repetitive Loss List (bRL)

- Must be on FEMA's Repetitive Loss List:
- May be located outside of the regulatory floodplain
- RL properties are worth 2x credit



Repetitive Loss Structure:

An NFIP-insured structure that has had at least 2 paid flood losses of more than \$1,000 each in any 10-year period since 1978.



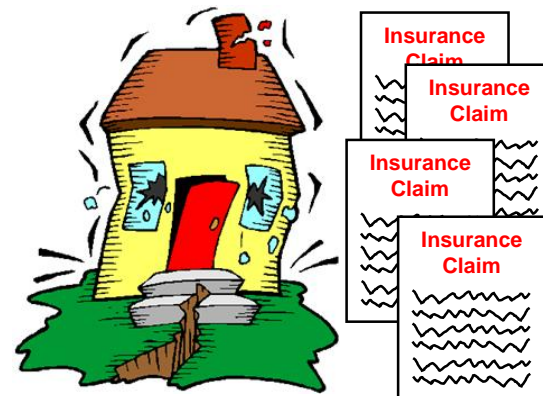
Element-Specific Criteria

Element 522.c: Severe Repetitive Loss Properties (bSRL)

- Must be a Severe Repetitive Loss Structure
- May be located outside of the regulatory floodplain
- SRL properties are worth 3x credit

SRL Structure:

An NFIP-insured structure that has had either:
4+ separate payments over \$5,000 each and \$20,000 total
OR
2 claims that exceed total market value

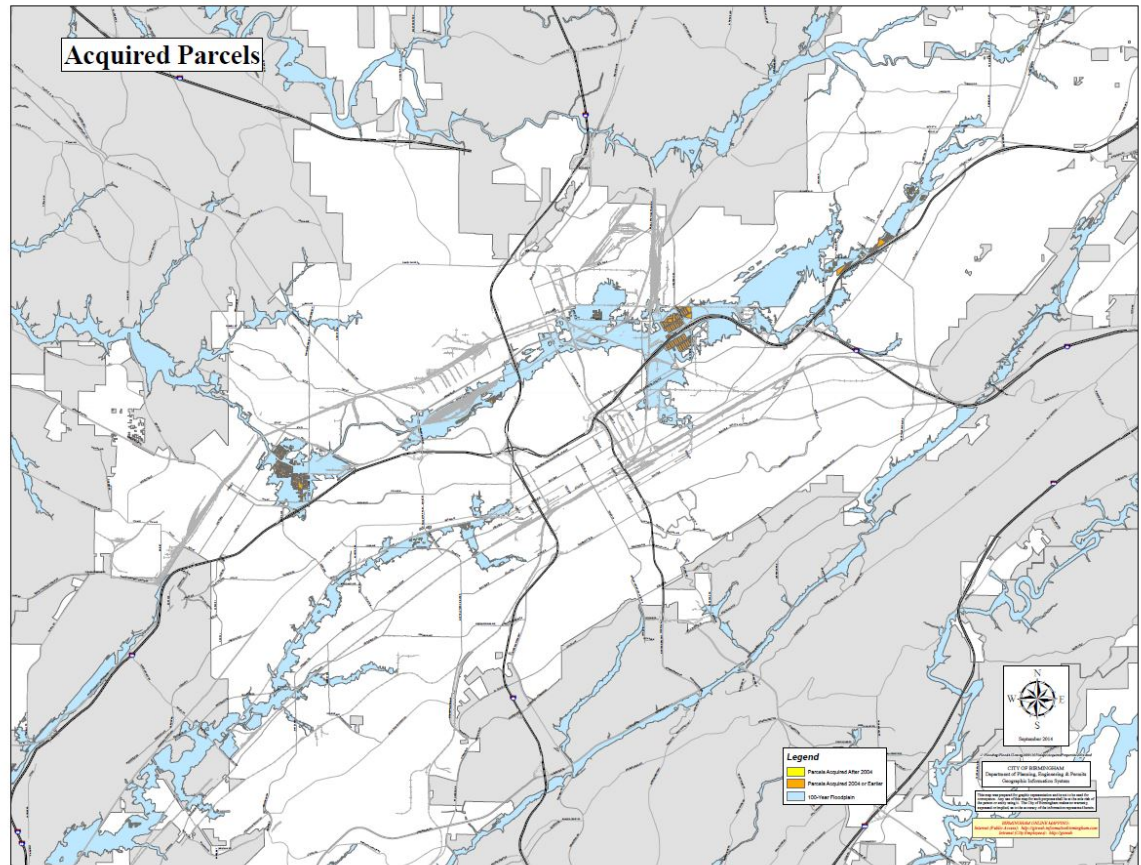




Activity 520: Documentation Difficulty

HIGH DEGREE OF DIFFICULTY

- **Communities must complete and maintain large amounts of paperwork**
- **Map location of buildings that have been removed/relocated**





Activity 520: Implementation Difficulty

HIGH DEGREE OF DIFFICULTY

- Lots of staff time required
- Recruiting individuals to voluntarily sell their homes is difficult
- Funding required to make this happen



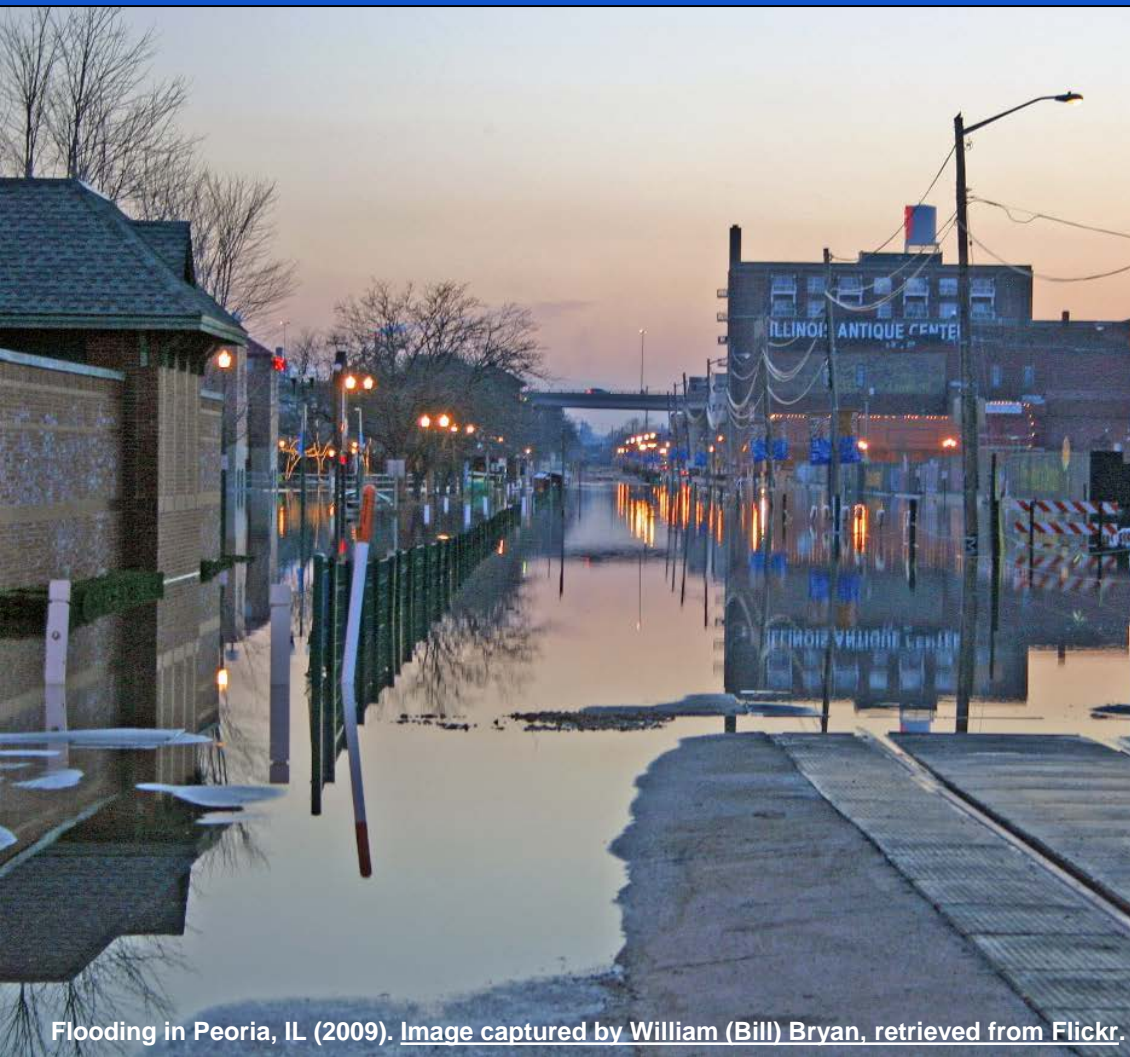


Activity 520: Tips for Success

1. **Have a plan.** A comprehensive acquisition, relocation and property relocation strategy (or plan) for every step of the process will make your work easier!
2. **Be open.** Give property owners frequent updates and empathize with them. The program can take a long time to orchestrate; quality communication and outreach is key to success.
3. **Accurate record-keeping is essential.**



Peoria County, Illinois



Flooding in Peoria, IL (2009). Image captured by William (Bill) Bryan, retrieved from Flickr.



Historic flooding of the Illinois River (1973). Image by Arthur Greenberg, USEPA, retrieved via the Wikimedia Commons.



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Questions?

