

# KENTUCKY REPETITIVE LOSS ASSESSMENT

This Risk Assessment will be used to understand Kentucky's repetitive loss properties and to help identify potential mitigation actions that may be implemented to reduce the risk to these flood prone structures.

*2018 Update*



# 2018 Kentucky Hazard Mitigation Plan Update – Repetitive Loss Assessment

## Contents

Repetitive Loss Assessment.....	2
Overview .....	2
Objective .....	2
NFIP Repetitive Loss Definition.....	3
NFIP Severe Repetitive Loss Definition .....	3
Repetitive Loss Initiative .....	3
Repetitive Loss Analysis .....	4
Severe Repetitive Loss Overview.....	6
Mitigation Overview .....	9
Appendix RL.1: SRL Maps Categorized by Area Development District (ADD).....	10

*Table 1. Kentucky Repetitive Loss as of March 31, 2018.* \_\_\_\_\_ 4

*Table 2. Kentucky’s NFIP Flood Insurance Policy and Claims Report.*

*Table 3. Overview of Kentucky’s Repetitive Loss.*

*Table 4. Top 11 communities with Repetitive Loss in Kentucky.*

*Table 5. NFIP Communities in Kentucky with SRL.*

*Table 6. SRL in Kentucky by Building Type.*

*Figure 1. Locations of Kentucky’s SRL Properties.* \_\_\_\_\_ 8



## 2018 Kentucky Hazard Mitigation Plan Update – Repetitive Loss Assessment

### Repetitive Loss Assessment

#### Overview

The National Flood Insurance Program (NFIP) maintains a repetitive loss (RL) database that lists properties with flood insurance claims. NFIP Community Identification Number (CID), a property locator number, and Special Direct Facility (SDF) designations categorize the database. RL and Severe Repetitive Loss (SRL) indicate a larger trend for flood losses in particular areas within communities.

The goal of risk reduction or mitigation is to reduce the risk to life and property, which includes existing structures and future construction in the pre and post-disaster environments. This is achieved through planning, local ordinances, land use management, and building practices and/or mitigation projects that reduce or eliminate long-term risk from hazards and their effects. Mitigation creates safer communities by reducing loss of life and property damage and lessens the financial impact on individuals, communities, and society. As a result, mitigation allows individuals to minimize post-flood disaster disruptions, recover more rapidly, and thus become more resilient. Structures built to NFIP standards generally incur less damage from floods.

RL and SRL properties are a mitigation priority for the Commonwealth and FEMA. The RL and SRL data used in this initiative is current as of March 30 2018. The Commonwealth will use information derived from the initiative for the following purposes:

- NFIP Coordination
- Risk MAP Planning and Implementation
- Hazard Mitigation Planning
- Community Rating System (CRS)

#### Objective

The objective of assessing Repetitive Loss (RL) and Severe Repetitive Loss (SRL) structures is to produce an overall strategy of programs, projects, and measures that can reduce adverse impacts of flooding within communities and address properties that pose the most significant drain on the National Flood Insurance Fund (NFIF). Kentucky Division of Water (KDOW) floodplain management and Risk MAP efforts realize the importance of developing a comprehensive strategy to address areas of repetitive flooding. KDOW conducted initiatives in 2006 and 2014 to identify Commonwealth's highest-risk flood prone areas. These efforts provide a long-term view of the repetitive loss trends in the Commonwealth of Kentucky.

For this assessment and strategy, KDOW obtained NFIP RL and SRL datasets through September 30, 2017. However, two federally declared disasters occurred in early 2018, so additional data available through March 30, 2018 has been incorporated. All data tables and Appendices in this section are based on the March 30, 2018 date.



## 2018 Kentucky Hazard Mitigation Plan Update – Repetitive Loss Assessment

### NFIP Repetitive Loss Definition

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.

### NFIP Severe Repetitive Loss Definition

**Severe Repetitive Loss Building.** Any building that:

- Is covered under a Standard Flood Insurance Policy and has incurred flood damage for which:
  - a. Four or more separate claim payments have been made under a Standard Flood Insurance Policy, with the amount of each such claim exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000; or
  - b. At least 2 separate claims payments have been made under a Standard Flood Insurance Policy, with the cumulative amount of such claim payments exceed the fair market value of the insured building on the day before each loss.

**Severe Repetitive Loss Property.** Either a severe repetitive loss building or the contents within a severe repetitive loss building, or both.

**Special Direct Facility (SDF).** SRL properties with policy effective dates of January 1, 2007 and later will be afforded coverage (new business or renewal) only through the NFIP Servicing Agent's SDF so that they can be considered for possible mitigation activities. The close supervision the SDF provides the group of policies, and the attention the group of properties receives when mitigation decisions are made, contribute to attaining the strategy's primary objective.

### Repetitive Loss Initiative

The Repetitive Loss (RL) and Severe Repetitive Loss (SRL) databases provide information to help identify and prioritize at-risk properties. The database is categorized by NFIP community and lists all flood insurance claims. The foundation of the RL analysis conducted herein is based on the NFIP datasets provided by FEMA. RL and SRL data are protected by the Privacy Act, so measures were taken to de-identify and aggregate the data, where possible

Repetitive loss data provides a myriad of benefits, such as:

- Identifying at-risk areas
- Indicating areas of historical flooding
- Identifying the source of repetitive flooding
- Resulting in a planning tool for communities to make informed decisions
- Providing data for communities entering or participating in FEMA's Community Rating System (CRS)



## 2018 Kentucky Hazard Mitigation Plan Update – Repetitive Loss Assessment

Repetitive loss structure locations may be a trigger to communities that adjacent properties may also be at risk and can provide the community an opportunity to designate a repetitive loss area that reflects the vulnerability of a street or neighborhood.

Additionally, repetitive loss data may identify other community needs and priorities, such as:

- Prioritizing structures for various floodplain management or mitigation activities
- Indicating areas of mapping needs
- Identifying areas of flood losses outside Special Flood Hazard Areas (SFHAs)
- Needs for new or revised flood hazard mapping that includes identification of Base Flood Elevations (BFEs) Identifying properties with benefit/cost ratios that are likely to qualify for federal funded for acquisition or other mitigation measures

*Table 1. Kentucky Repetitive Loss as of March 31, 2018.*

Kentucky Repetitive Loss (as of March 31, 2018)		
Variable	Total Claims	Losses (Building & Contents)
Repetitive Loss (RL)	1,981	\$118,516,400
Severe Repetitive Loss (SRL)	182	\$ 35,015,995
<b>TOTALS</b>	<b>2,168</b>	<b>\$153,532,395</b>

*Source: Federal Emergency Management Agency, Department of Homeland Security*

### Repetitive Loss Analysis

In Kentucky, 356 communities participate in the NFIP program. Table 2 defines Kentucky’s current FEMA NFIP Flood Insurance Policy and Claims Report.

*Table 2. Kentucky’s NFIP Flood Insurance Policy and Claims Report.*

KENTUCKY	Total
NFIP Communities	356
Number of Policies	20,891
Total Coverage	\$3,596,301,100
Total Premium	\$ 9,766,576
Total Claims County Since 1978	23,898
Total Paid Since 1978	\$328,896,958

*Source: Federal Emergency Management Agency, Department of Homeland Security*



## 2018 Kentucky Hazard Mitigation Plan Update – Repetitive Loss Assessment

Repetitive loss data indicates that statewide there are 2,168 repetitive loss structures and 132 communities contain RL properties.

Table 3 compares RL and SRL information from 2006, 2014 and 2018. The trend shows RL properties are increasing, while SRL properties are being mitigated. However, each time a federal disaster is declared in Kentucky, there is an uptick of SRL properties.

RL and SRL indicate a larger trend for flood losses in particular areas within communities. RL properties may or may not be currently insured by the NFIP. Either way, they are at risk properties within Kentucky communities.

It was determined during the analysis that some RL addresses are insufficient to geolocate. To remove a property from the RL list, an Activity Worksheet (AW-501) is submitted to FEMA for verification. Since 2015, 25 properties have been accepted by FEMA as “Insufficient Address”. Two hundred thirty-three (233) properties have insufficient addresses to locate and have claims ranging from 02/05/1979 - 07/28/2016. Thirteen (13) of those properties have flood insurance. Eight hundred ninety-nine (899) RL properties are not insured (last date of loss between 12/11/1978 - 06/23/2017).

*Table 3. Overview of Kentucky’s Repetitive Loss.*

Kentucky RL Overview	2006	2014	2018
RL properties	1,412	1,896	2,168
SRL/SDF properties	180	157	182
Flood Insurance Claims	4,453	6,325	7,357
Mitigated	150	248	260
Total Building Payment	\$57,742, 556	\$94,382,73 0	120,078,1 07
Total Contents Payment	\$19,941, 476	\$29,500,34 5	33,454,28 8
<b>Total Paid</b>	<b>\$77,684, 032</b>	<b>\$123,883,07 5</b>	<b>\$153,532,3 95</b>

*Source: Federal Emergency Management Agency, Department of Homeland Security*

Of the 132 identified RL communities, a significant portion of RL properties are located in 11 communities, as indicated in Table 4.



## 2018 Kentucky Hazard Mitigation Plan Update – Repetitive Loss Assessment

Table 4. Top 11 communities with Repetitive Loss in Kentucky.

Top RL Community	Number of RL Properties	Mitigated	Insufficient Address
1. Louisville-Jefferson County Metro Government	368	59	3
2. Pike County	132	48	6
3. Floyd County	128	5	2
4. Hopkinsville, City Of	71	36	0
5. Frankfort, City Of	50	38	0
6. Oldham County	91	0	0
7. Boyd County	60	6	0
8. Franklin County	58	0	0
9. Lexington-Fayette Urban County Government	44	6	1
10. Greenup County	48	0	0
11. Paris, City Of	41	7	0
<b>Totals</b>	<b>1,090</b>	<b>205</b>	<b>12</b>

### Severe Repetitive Loss Overview

In total, 33 NFIP communities have SRL structures. Table 5 indicates the communities that contain SRL as well as the total SRL within the community, Table 5 indicates SRL by building type. Figure 1 indicates the general geospatial locations of the SRL properties in three regions of the state.

Appendix RL.1 includes SRL maps categorized by Area Development District (ADD) that details the flooding source and total amounts of insurance claims for both the building and the contents.



## 2018 Kentucky Hazard Mitigation Plan Update – Repetitive Loss Assessment

*Table 5. NFIP Communities in Kentucky with SRL.*

SRL Locations in 33 Communities	SRL/SDF Prope rty Total
Louisville Metro	63
Oldham County	27
Floyd County	10
Greenup County	9
Pike County	8
Boyd County	6
Frankfort, City of	6
Woodford County	6
Middlesboro, City of	5
Paris, City of	5
Wayland, Town of	5
Franklin County	4
Henderson, City of	3
Hopkinsville, City of	3
Lexington-Fayette	3
West Point, City of	3
Bourbon County	2
Spencer County	2
Ashland, City of	1
Clark County	1
Coal Run Village, City of	1
Cynthiana, City of	1
Dayton, City of	1
Grayson, City of	1
Harlan County	1
Jessamine County	1
Madison County	1
Martin, City of	1
McCracken County	1
Mercer County	1
Nelson County	1
Salt Lick, City of	1
Somerset, City of	1
<b>Total</b>	<b>182</b>



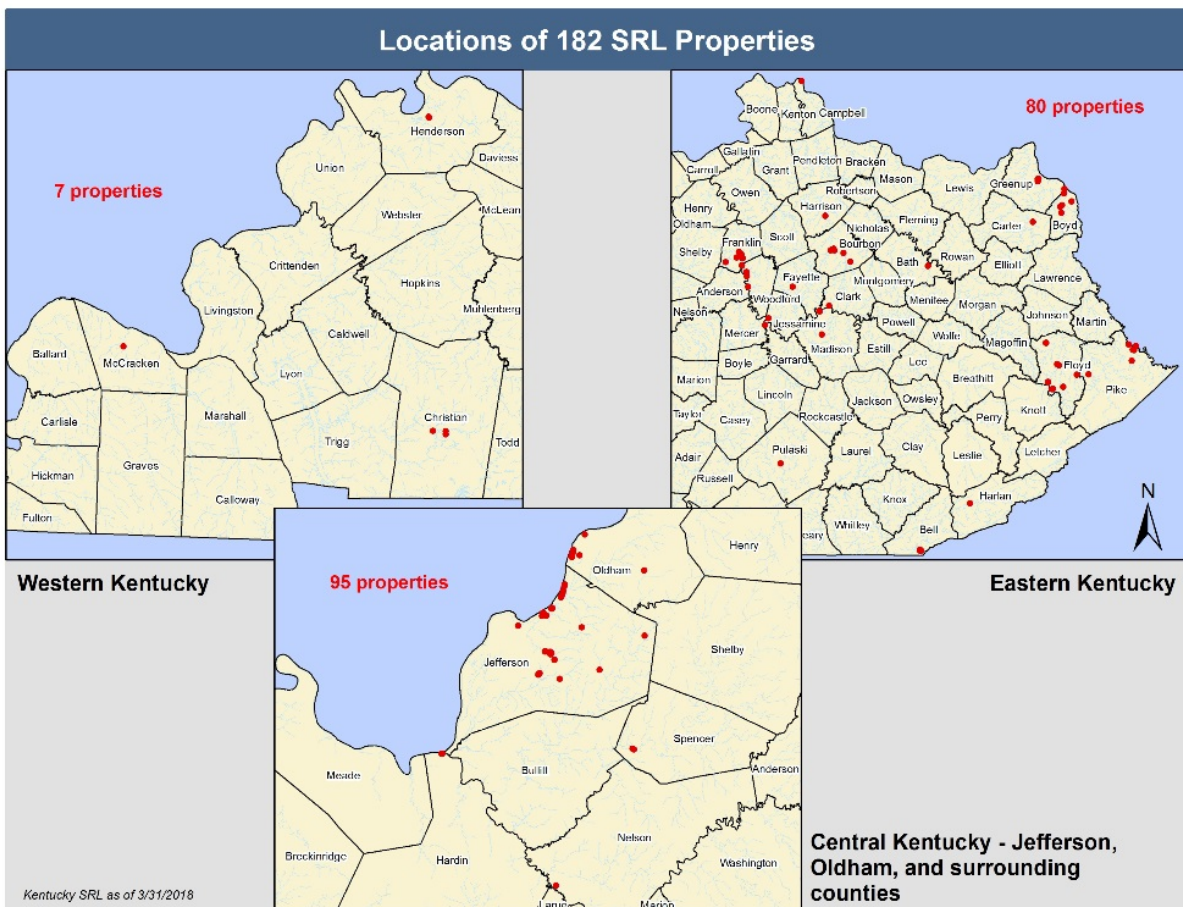


## 2018 Kentucky Hazard Mitigation Plan Update – Repetitive Loss Assessment

Table 6. SRL in Kentucky by Building Type.

SRL Building Types	Total
2-4 Family	4
Assumed Condo	7
Business-Nonresidential	6
Other Residential	3
Other- Nonresidential	21
Single Family	141
<b>TOTAL</b>	<b>182</b>

Figure 1. Locations of Kentucky’s SRL Properties.





## 2018 Kentucky Hazard Mitigation Plan Update – Repetitive Loss Assessment

### Mitigation Overview

RL and SRL properties are a mitigation priority for the Commonwealth of Kentucky and FEMA. The primary objective of developing a strategy for SRL properties is to eliminate or reduce the damage to residential property and the disruption to life caused by repetitive flooding. Another goal is to reduce or eliminate claims under the NFIP through project activities that will result in the greatest savings to the National Flood Insurance Fund (NFIF). FEMA provides funds to state and local governments to make offers of assistance to NFIP-insured residential property owners for mitigation projects that reduce future flood losses through:

- Acquisition or relocation of at-risk structures and conversion of the property to open space
- Elevation of existing structures
- Dry floodproofing of historic properties

Of the 260 mitigated RL/SRL properties within the Commonwealth, acquisition and demolition is the most popular method of mitigation. A breakdown of the mitigation methods previously employed by communities in Kentucky includes the following:

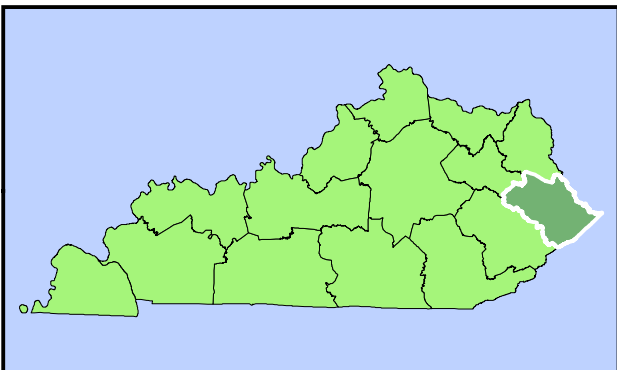
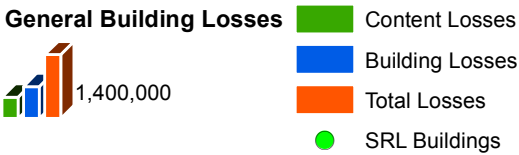
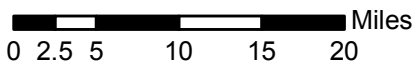
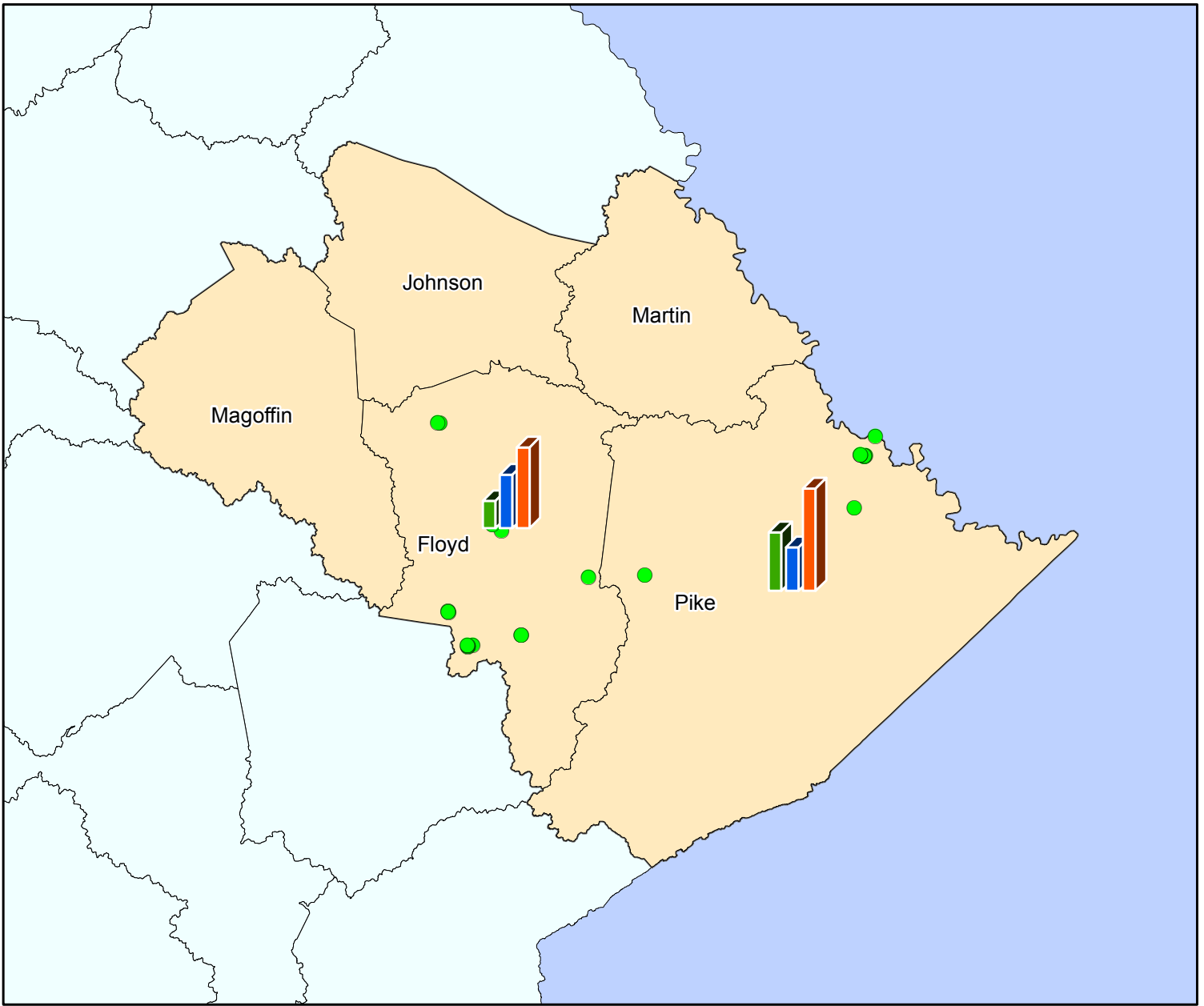
- 186 buildings acquired and or demolished
- 4 buildings moved out of the floodplain
- 70 buildings flood protection provided
- 13 buildings elevated to or above the Base Flood Elevation (BFE)
- 9 properties replaced by a new elevated/floodproofed building
- 37 buildings protected by a flood control/stormwater management project
- 9 buildings replaced by a new elevated/floodproofed building
- 1 building elevated but not to the BFE
- 1 non-residential building floodproofed to the BFE

In conclusion, the mitigation of RL and SRL properties poses a significant opportunity to enhance the resilience of Kentucky communities. Commonwealth of Kentucky stakeholders have placed a priority on identifying, quantifying, assessing, and mitigating RL and SRL properties. As such, KDOW will continue to engage partners across the mitigation spectrum to prioritize the safety of the Commonwealth's citizens.



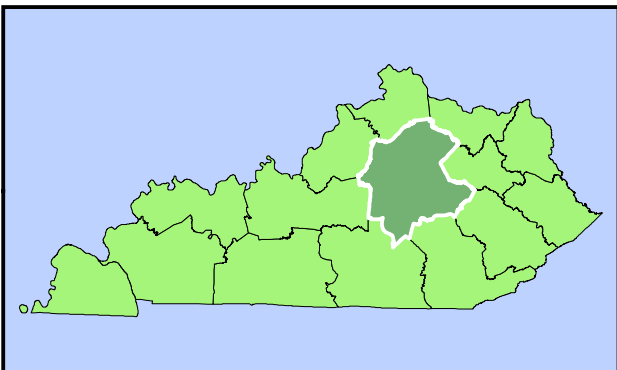
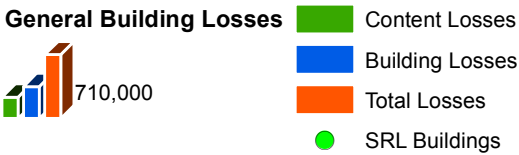
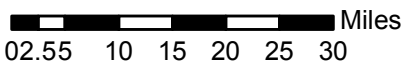
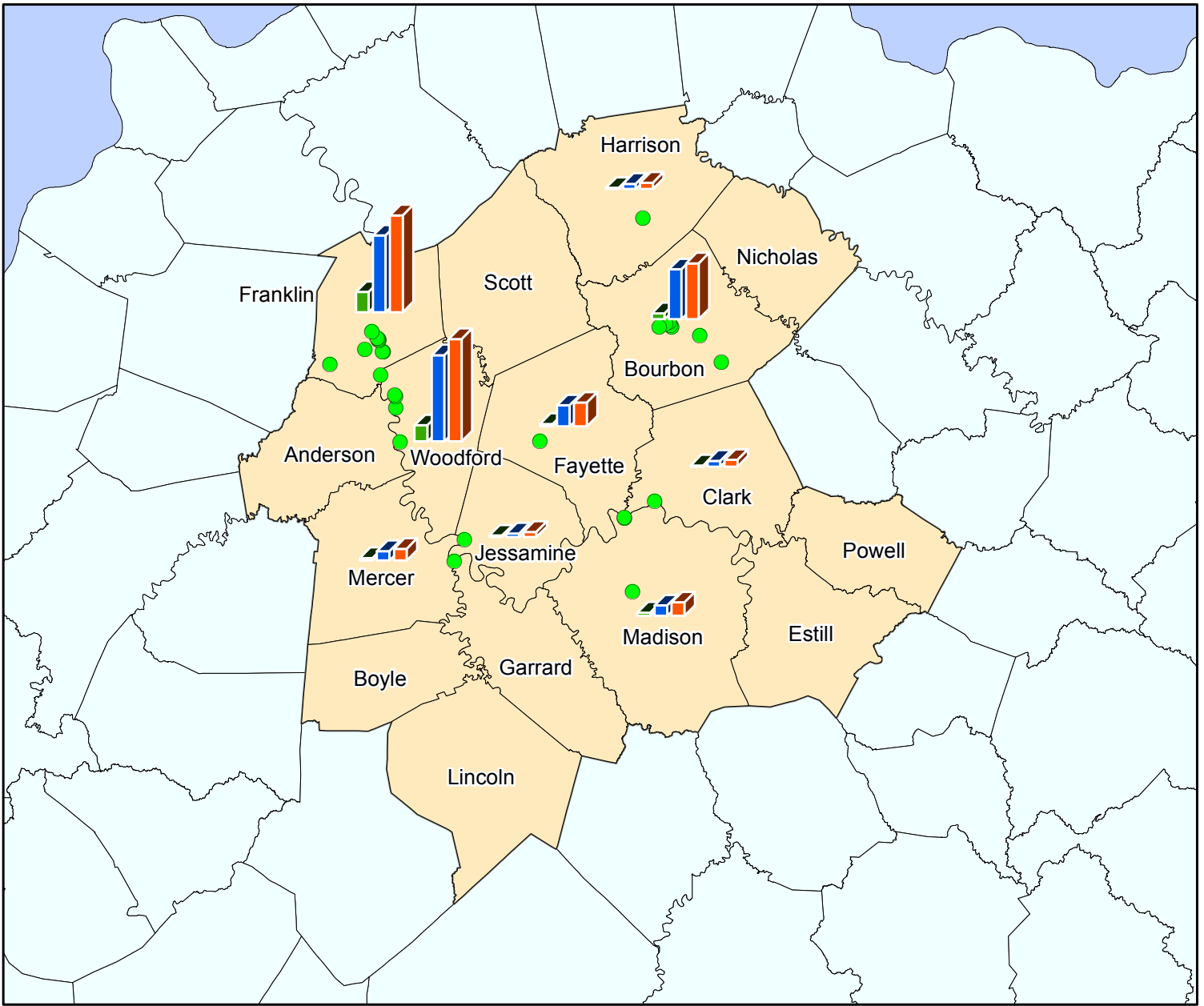
**2018 Kentucky Hazard Mitigation  
Plan Update – Repetitive Loss  
Assessment**

Appendix RL.1: SRL Maps Categorized by Area Development District  
(ADD)



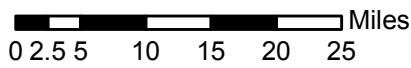
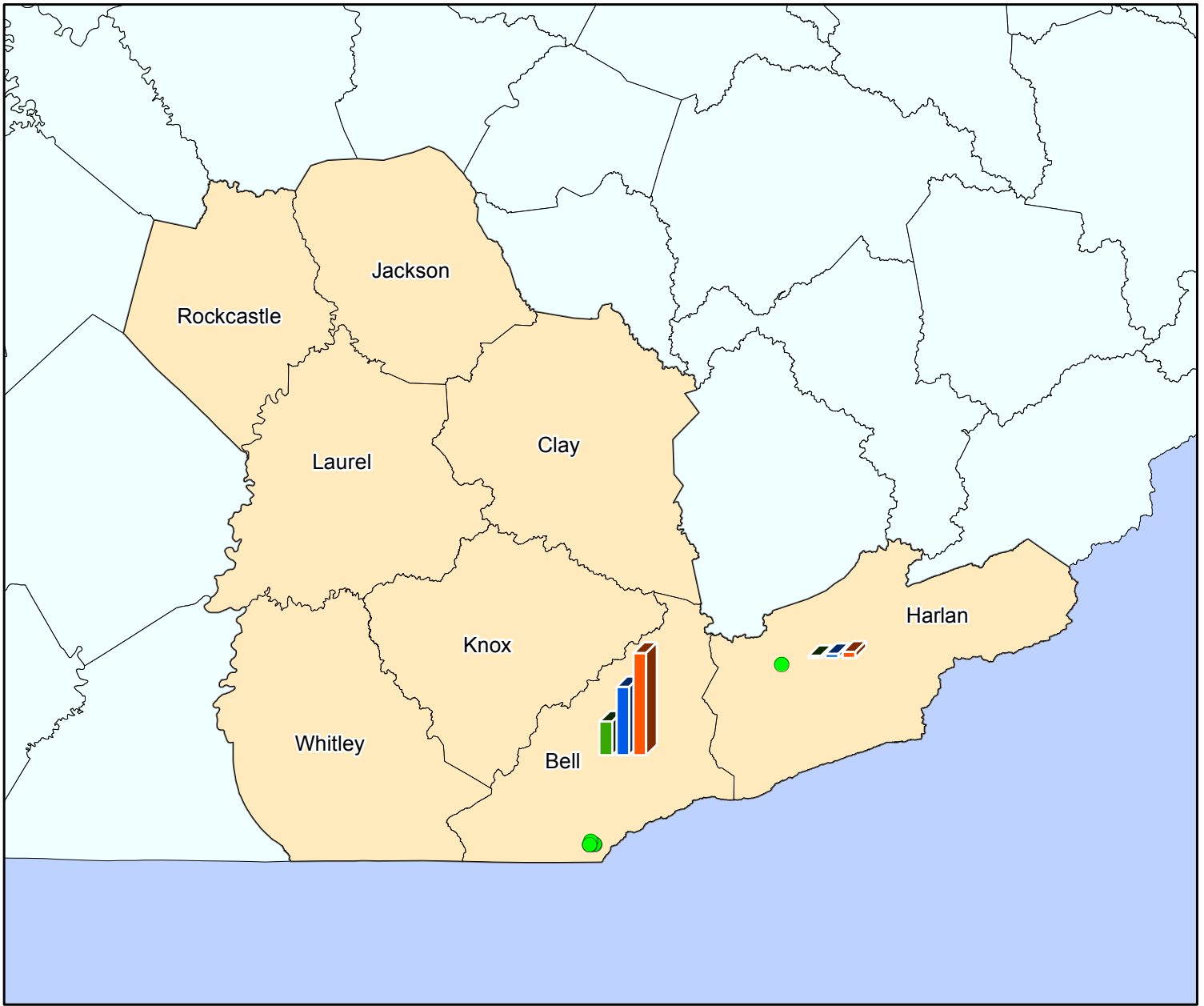
Big Sandy Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals

County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Floyd	Abbott Creek	2	\$257,777.27	\$214,400.22	\$43,377.05
Floyd	Beaver Creek	1	\$92,002.77	\$92,002.77	\$0.00
Floyd	Buck Branch	1	\$149,153.02	\$107,703.22	\$41,449.80
Floyd	Frasure Creek	2	\$672,517.30	\$463,412.71	\$209,104.59
Floyd	Right Fork Beaver Creek	8	\$866,065.79	\$473,764.63	\$392,301.16
Floyd	Steele Creek	1	\$107,616.61	\$77,946.56	\$29,670.05
Floyd	Toler Creek	1	\$96,235.65	\$56,071.26	\$40,164.39
Pike	Levisa Fork	1	\$121,608.62	\$67,826.36	\$53,782.26
Pike	Pond Creek	6	\$2,371,376.29	\$891,935.05	\$1,479,441.24
Pike	Tug Fork	2	\$342,769.09	\$251,926.33	\$90,842.76

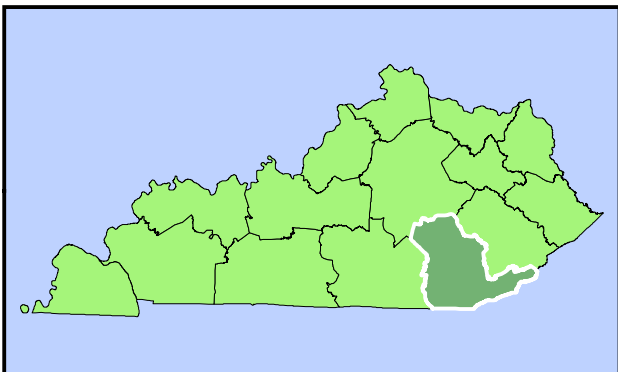
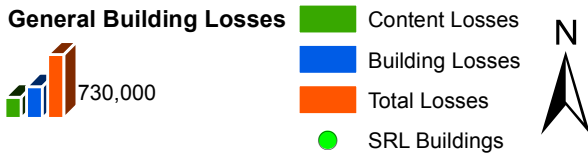


Bluegrass Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals

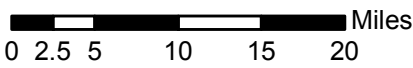
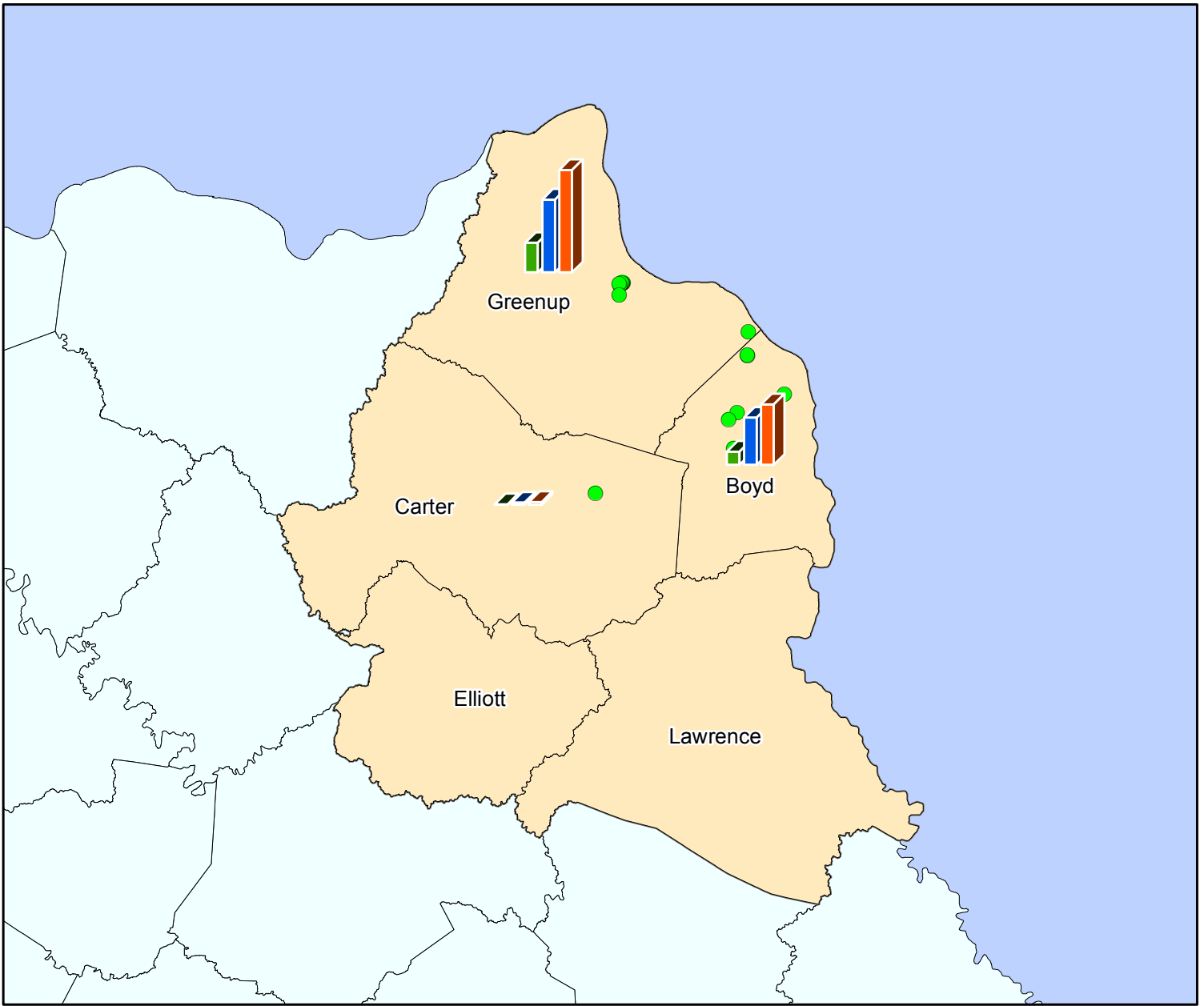
County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Bourbon	Houston Creek	2	\$272,572.68	\$241,053.62	\$31,519.06
Bourbon	Stoner Creek	5	\$506,127.18	\$454,421.31	\$51,705.87
Clark	Kentucky River	1	\$91,911.89	\$77,941.68	\$13,970.21
Fayette	Kentucky River	2	\$238,140.12	\$227,471.72	\$10,668.40
Fayette	Wolf Run	1	\$92,987.54	\$68,706.05	\$24,281.49
Franklin	Kentucky River	7	\$1,111,339.14	\$876,330.50	\$235,008.64
Franklin	South Benson Creek	1	\$135,980.66	\$135,980.66	\$0.00
Franklin	unnamed stream	1	\$102,611.07	\$56,748.47	\$45,862.60
Harrison	South Fork Licking River	1	\$90,130.90	\$72,803.82	\$17,327.08
Jessamine	Kentucky River	1	\$71,293.98	\$50,312.12	\$20,981.86
Madison	Irvine Lick Creek	1	\$187,010.11	\$142,634.84	\$44,375.27
Mercer	Kentucky River	1	\$162,514.70	\$129,730.32	\$32,784.38
Woodford	Kentucky River	6	\$1,427,737.77	\$1,203,317.34	\$224,420.43



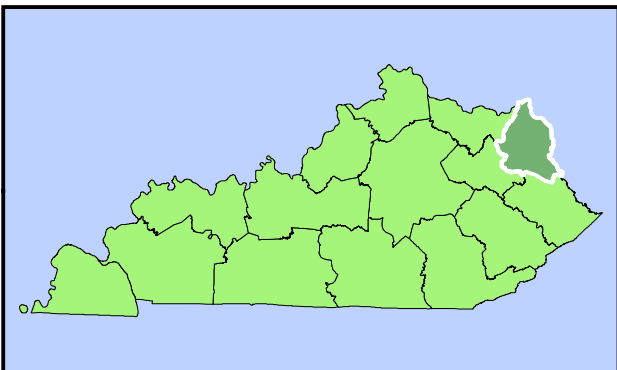
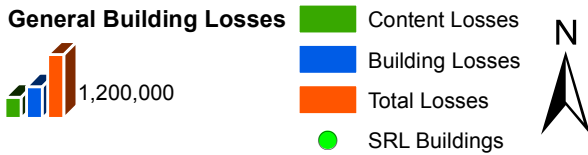
Cumberland Valley Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals



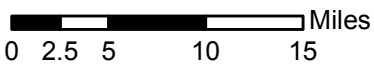
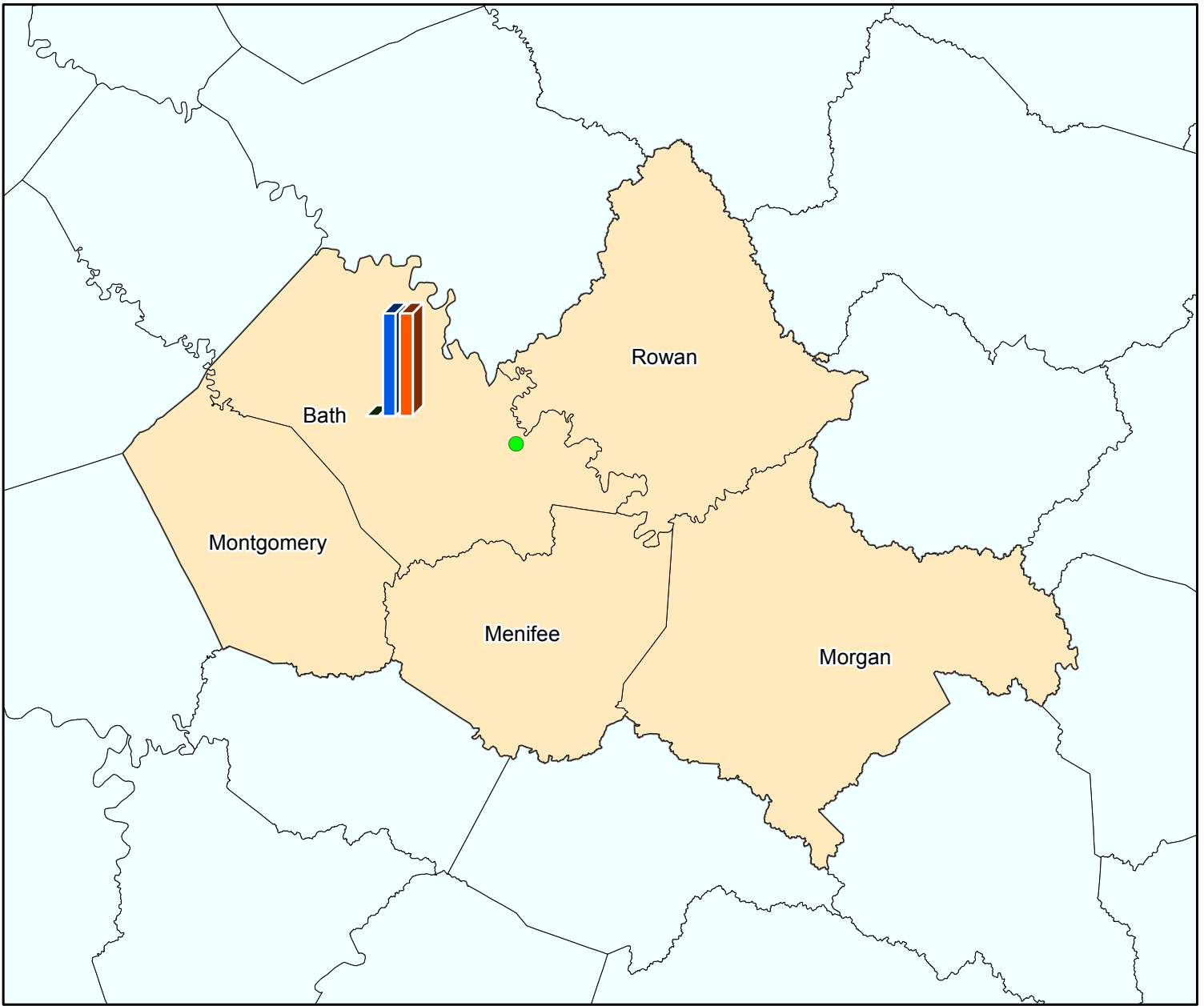
County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Bell	Little Yellow Creek	2	\$515,720.74	\$251,968.04	\$263,752.70
Bell	Yellow Creek	3	\$943,308.16	\$724,138.66	\$219,169.50
Clay	none	0	\$0.00	\$0.00	\$0.00
Harlan	Cumberland River	1	\$88,660.69	\$57,174.81	\$31,485.88
Jackson	none	0	\$0.00	\$0.00	\$0.00
Knox	none	0	\$0.00	\$0.00	\$0.00
Laurel	none	0	\$0.00	\$0.00	\$0.00
Rockcastle	none	0	\$0.00	\$0.00	\$0.00
Whitley	none	0	\$0.00	\$0.00	\$0.00



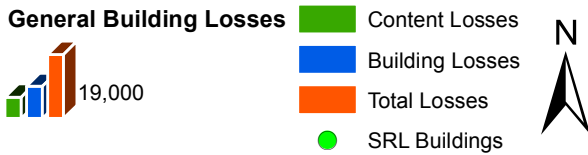
Fivco Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals



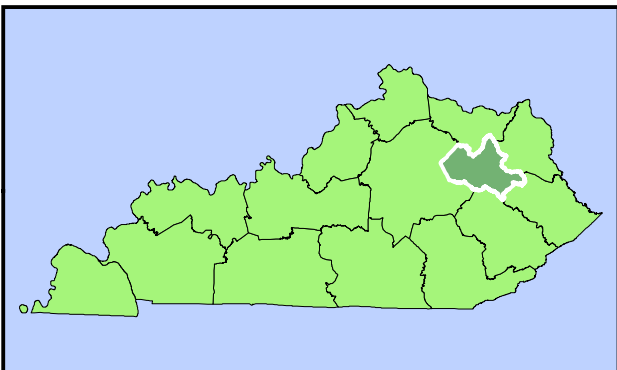
County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Boyd	East Fork Little Sandy River	1	\$798,747.78	\$605,402.03	\$193,345.75
Boyd	Hood Creek	2	\$325,513.31	\$244,084.04	\$81,429.27
Boyd	Keys Creek	1	\$85,662.13	\$74,766.57	\$10,895.56
Boyd	Shope Creek	2	\$257,308.16	\$220,566.09	\$36,742.07
Carter	Lower Stinson Creek	1	\$66,215.06	\$54,175.46	\$12,039.60
Greenup	Little Sandy River	7	\$2,209,580.78	\$1,517,082.18	\$692,498.60
Greenup	Ohio River	1	\$77,412.13	\$63,819.54	\$13,592.59
Greenup	White Oak Creek	1	\$200,190.40	\$186,923.94	\$13,266.46



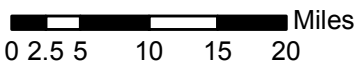
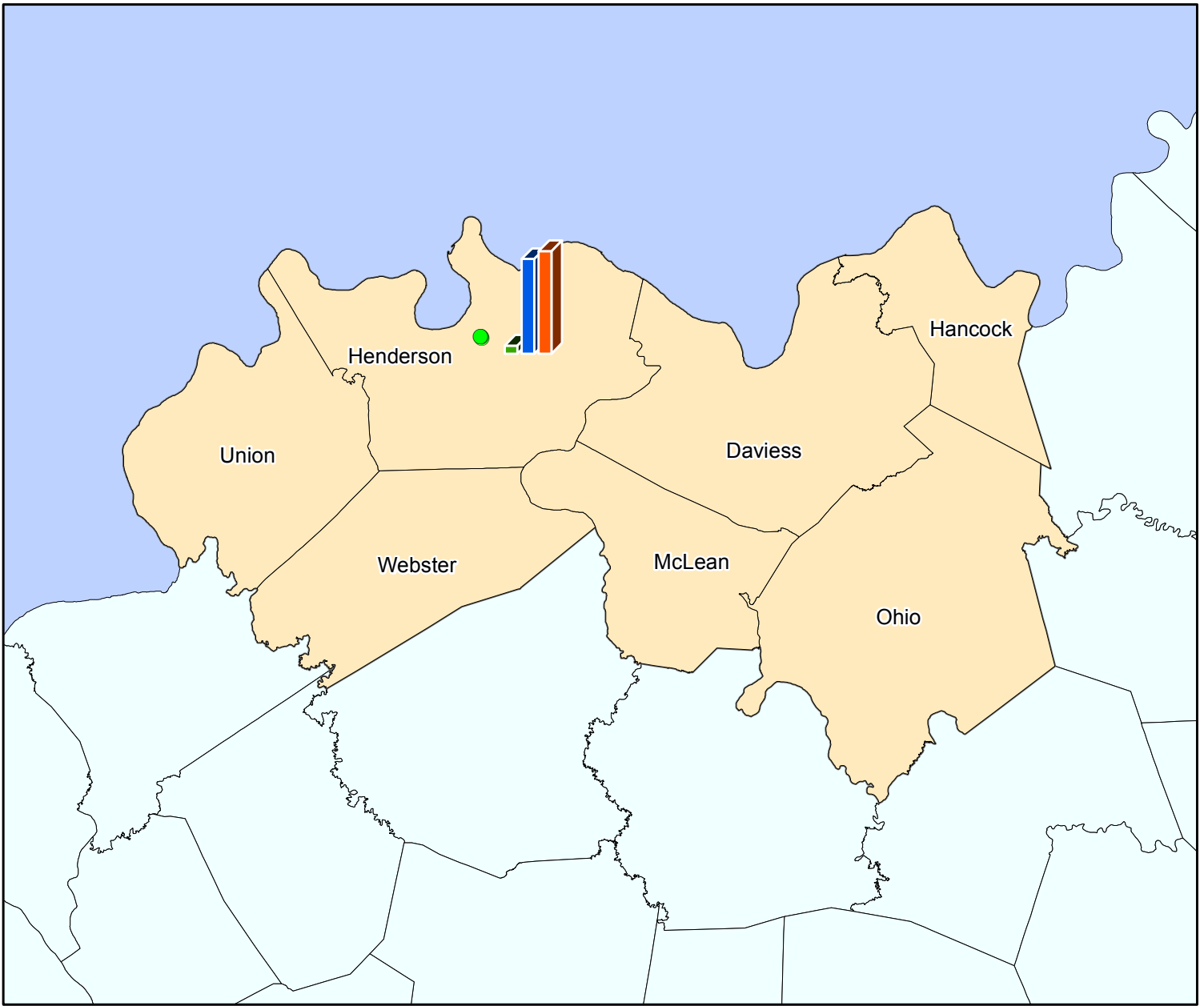
Gateway Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals



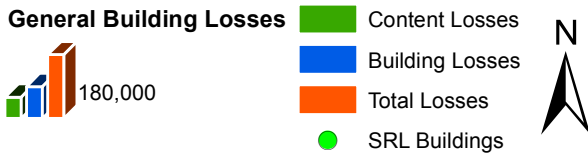
County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Bath	Salt Lick Creek Tributary 13	1	\$38,965.01	\$38,965.01	\$0.00
Menifee	none	0	\$0.00	\$0.00	\$0.00
Montgomery	none	0	\$0.00	\$0.00	\$0.00
Morgan	none	0	\$0.00	\$0.00	\$0.00
Rowan	none	0	\$0.00	\$0.00	\$0.00



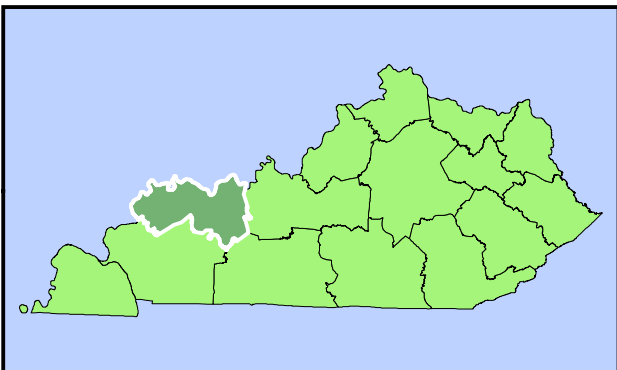


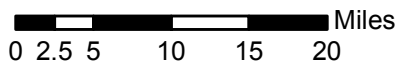
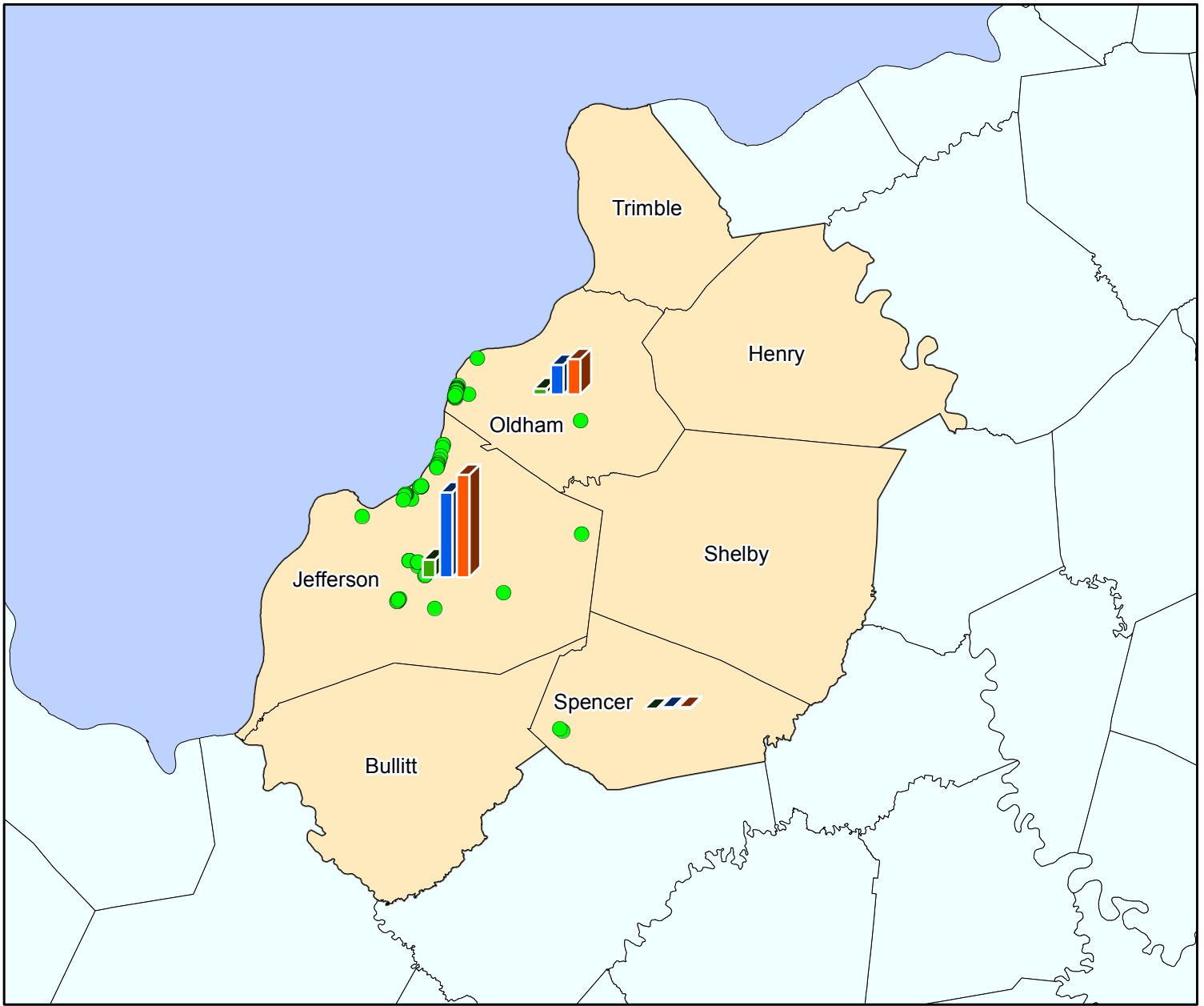


Green River Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals

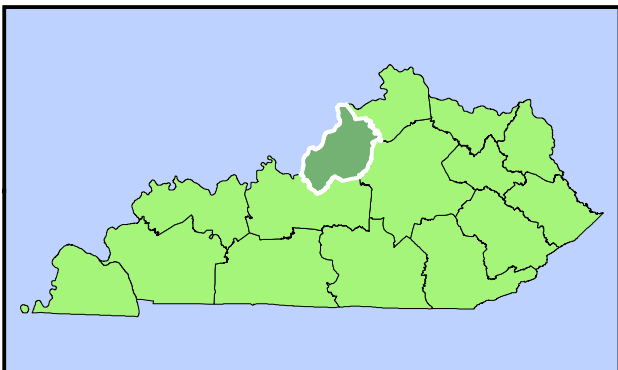
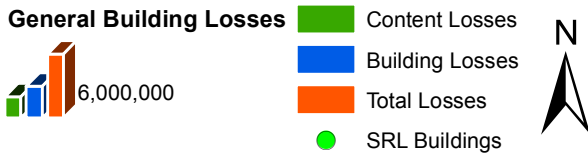


County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Daviess	none	0	\$0.00	\$0.00	\$0.00
Hancock	none	0	\$0.00	\$0.00	\$0.00
Henderson	North Fork Canoe Creek	3	\$363,848.17	\$335,737.38	\$28,110.79
McLean	none	0	\$0.00	\$0.00	\$0.00
Ohio	none	0	\$0.00	\$0.00	\$0.00
Union	none	0	\$0.00	\$0.00	\$0.00
Webster	none	0	\$0.00	\$0.00	\$0.00

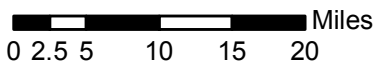
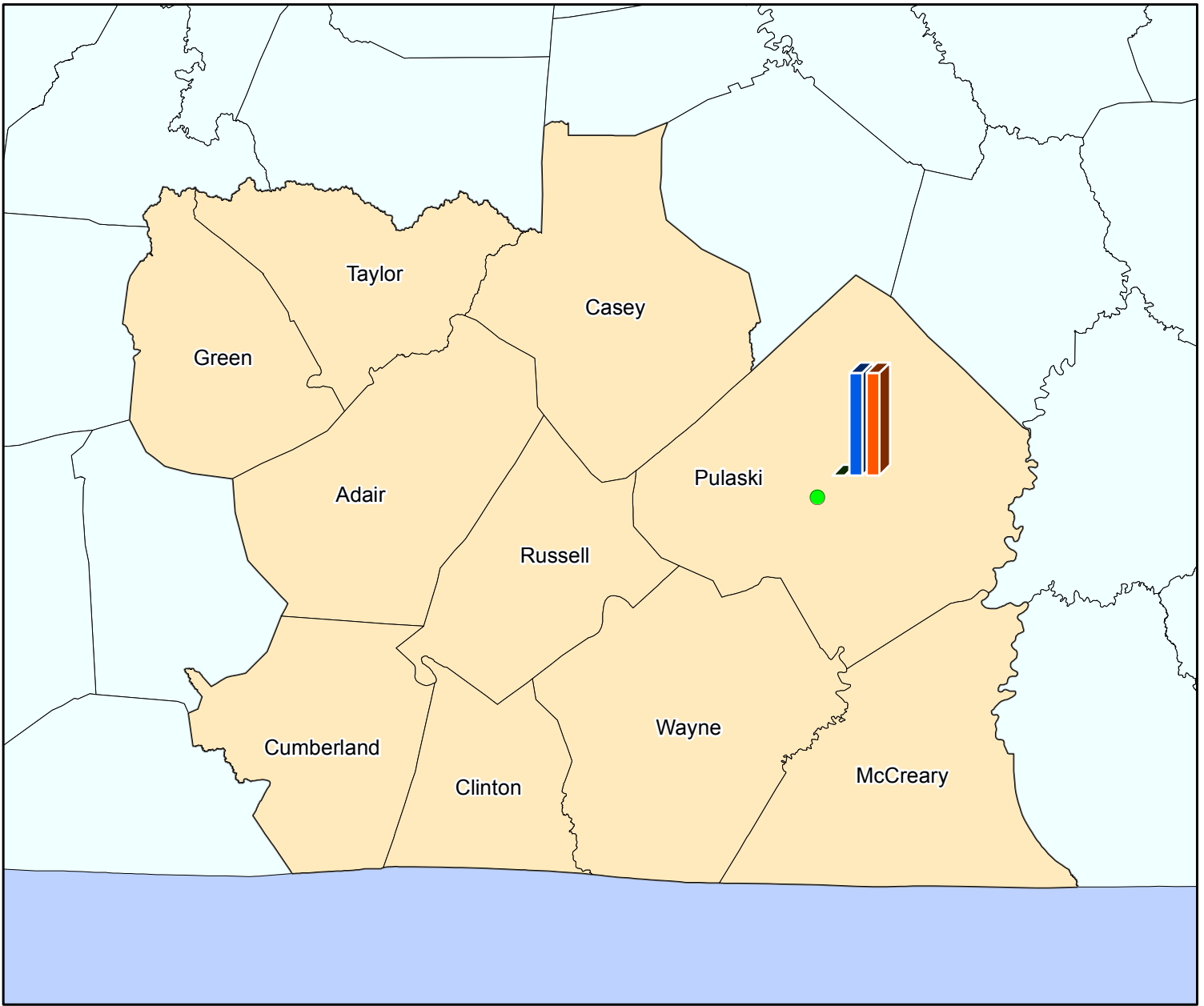




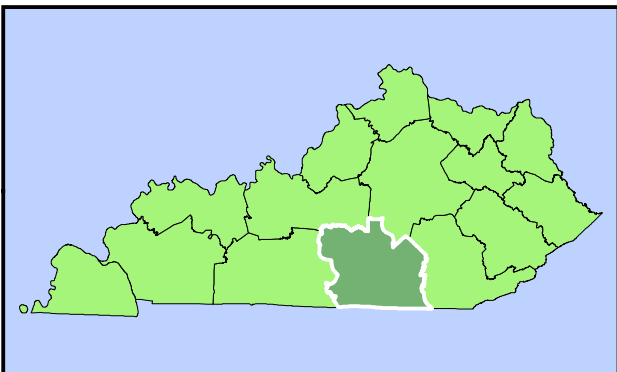
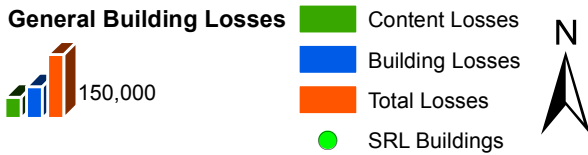
KIPDA Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals



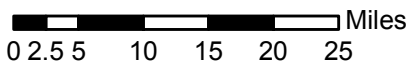
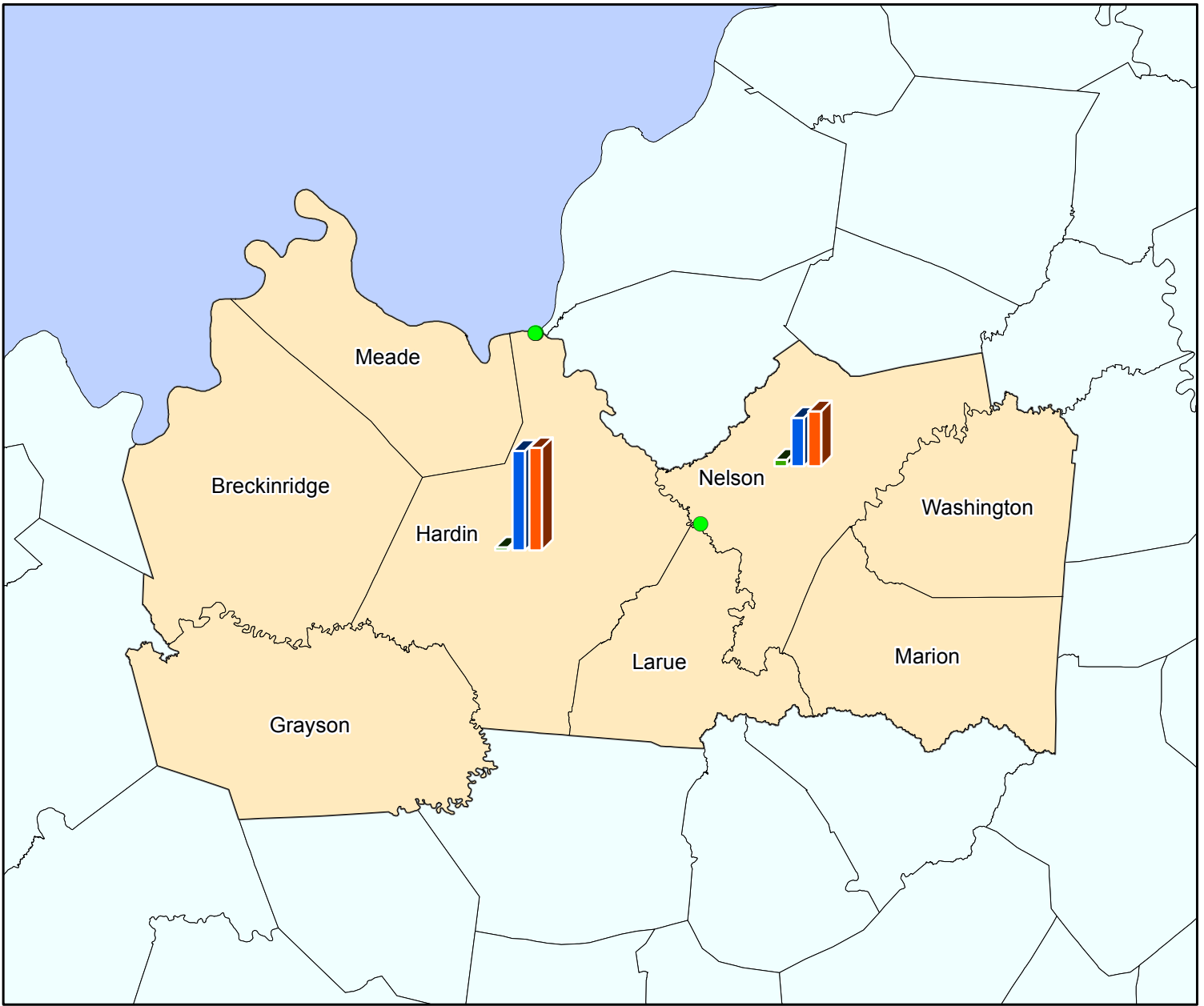
County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Jefferson	Brooklawn Tributary	2	\$324,527.66	\$324,527.66	\$0.00
Jefferson	Buechel Branch	2	\$200,739.63	\$187,939.66	\$12,799.97
Jefferson	Chenoweth Run	1	\$207,687.06	\$192,720.44	\$14,966.62
Jefferson	Fern Creek	1	\$65,087.22	\$65,087.22	\$0.00
Jefferson	Greasy Ditch	8	\$616,575.74	\$595,248.52	\$21,327.22
Jefferson	Long Run Creek	1	\$167,252.97	\$149,632.33	\$17,620.64
Jefferson	Middle Fork Beargrass Creek	1	\$116,081.17	\$107,371.68	\$8,709.49
Jefferson	Ohio River	37	\$9,662,950.40	\$7,810,859.25	\$1,852,091.15
Jefferson	South Fork Beargrass Creek	9	\$883,156.63	\$697,217.91	\$185,938.72
Oldham	North Fork Currys Fork	1	\$127,410.98	\$90,579.30	\$36,831.68
Oldham	Ohio River	26	\$4,006,767.85	\$3,366,095.91	\$640,671.94
Spencer	Salt River	2	\$214,358.75	\$214,358.75	\$0.00



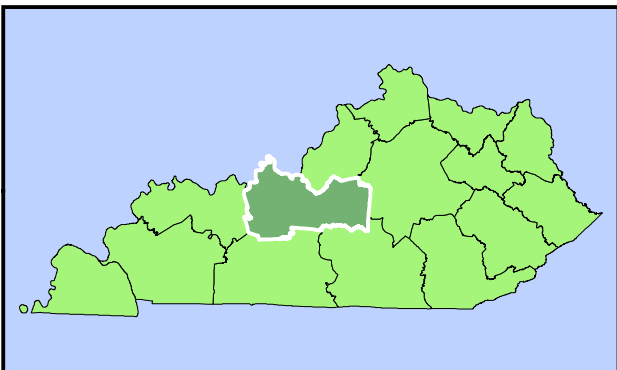
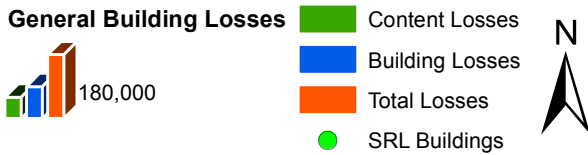
Lake Cumberland Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals



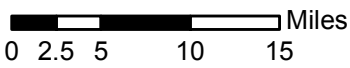
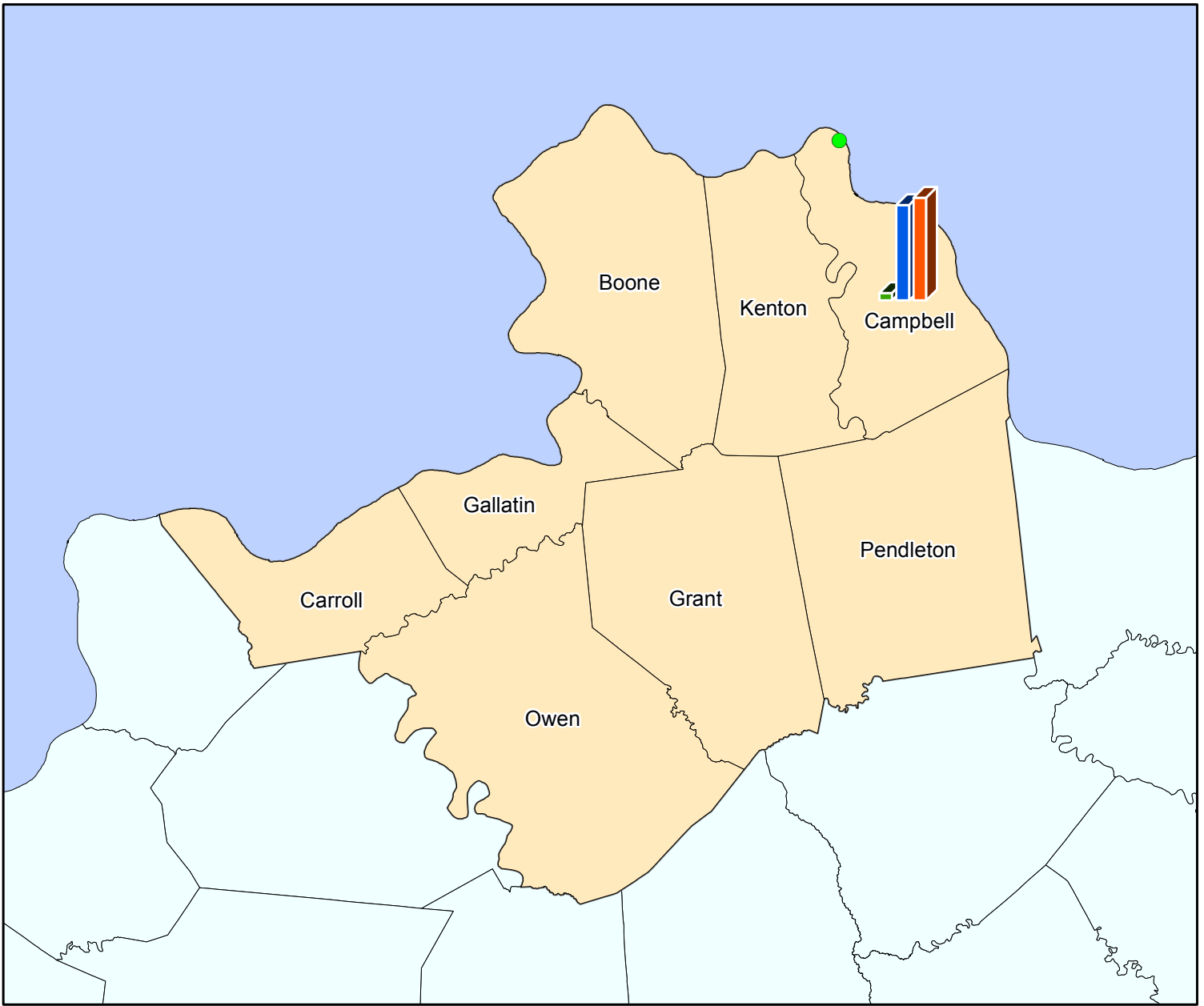
County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Adair	None	0	\$0.00	\$0.00	\$0.00
Casey	None	0	\$0.00	\$0.00	\$0.00
Clinton	None	0	\$0.00	\$0.00	\$0.00
Cumberland	None	0	\$0.00	\$0.00	\$0.00
Green	None	0	\$0.00	\$0.00	\$0.00
McCreary	None	0	\$0.00	\$0.00	\$0.00
Pulaski	unnamed stream	1	\$296,682.42	\$296,682.42	\$0.00
Russell	None	0	\$0.00	\$0.00	\$0.00
Taylor	None	0	\$0.00	\$0.00	\$0.00
Wayne	None	0	\$0.00	\$0.00	\$0.00



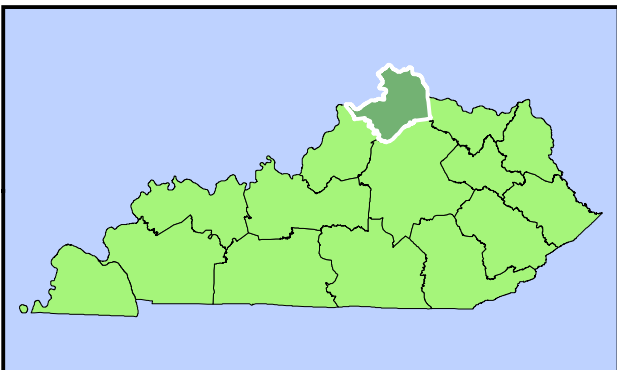
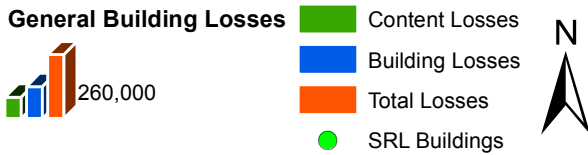
Lincoln Trail Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals



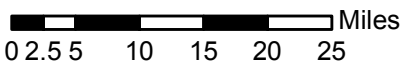
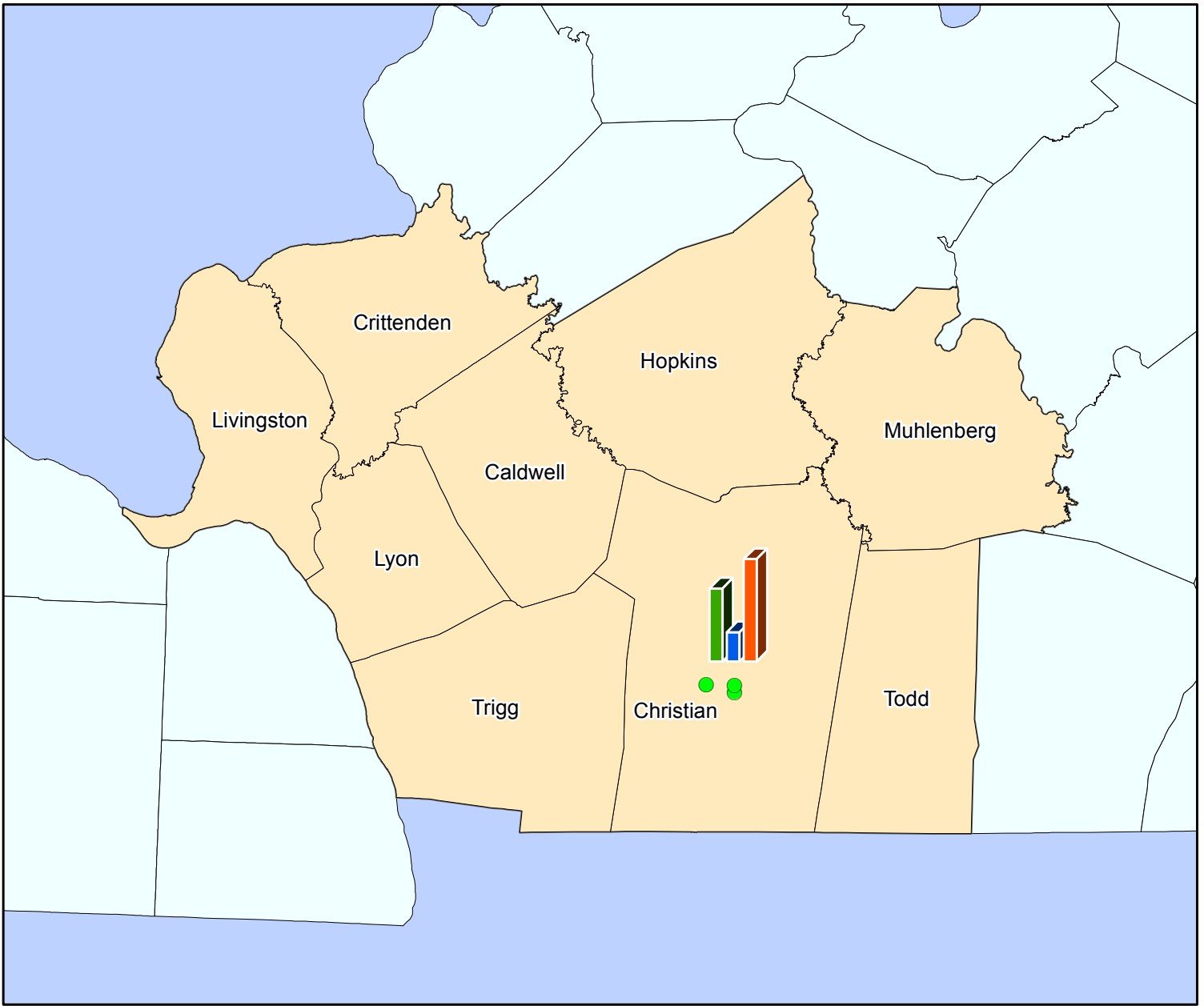
County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Breckinridge	None	0	\$0.00	\$0.00	\$0.00
Grayson	None	0	\$0.00	\$0.00	\$0.00
Hardin	Ohio River	3	\$352,649.12	\$342,513.12	\$10,136.00
Larue	None	0	\$0.00	\$0.00	\$0.00
Marion	None	0	\$0.00	\$0.00	\$0.00
Meade	None	0	\$0.00	\$0.00	\$0.00
Nelson	Rolling Fork	1	\$189,526.08	\$166,839.39	\$22,686.69
Washington	None	0	\$0.00	\$0.00	\$0.00



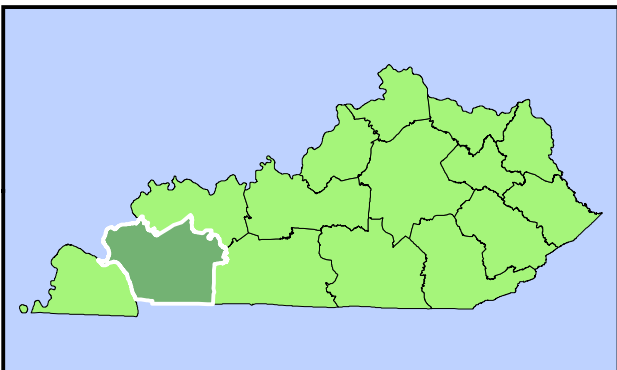
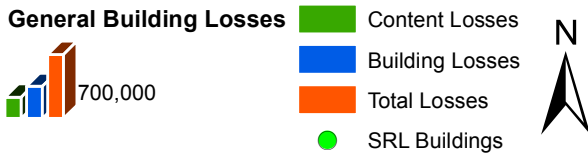
Northern Kentucky Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals



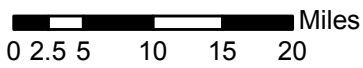
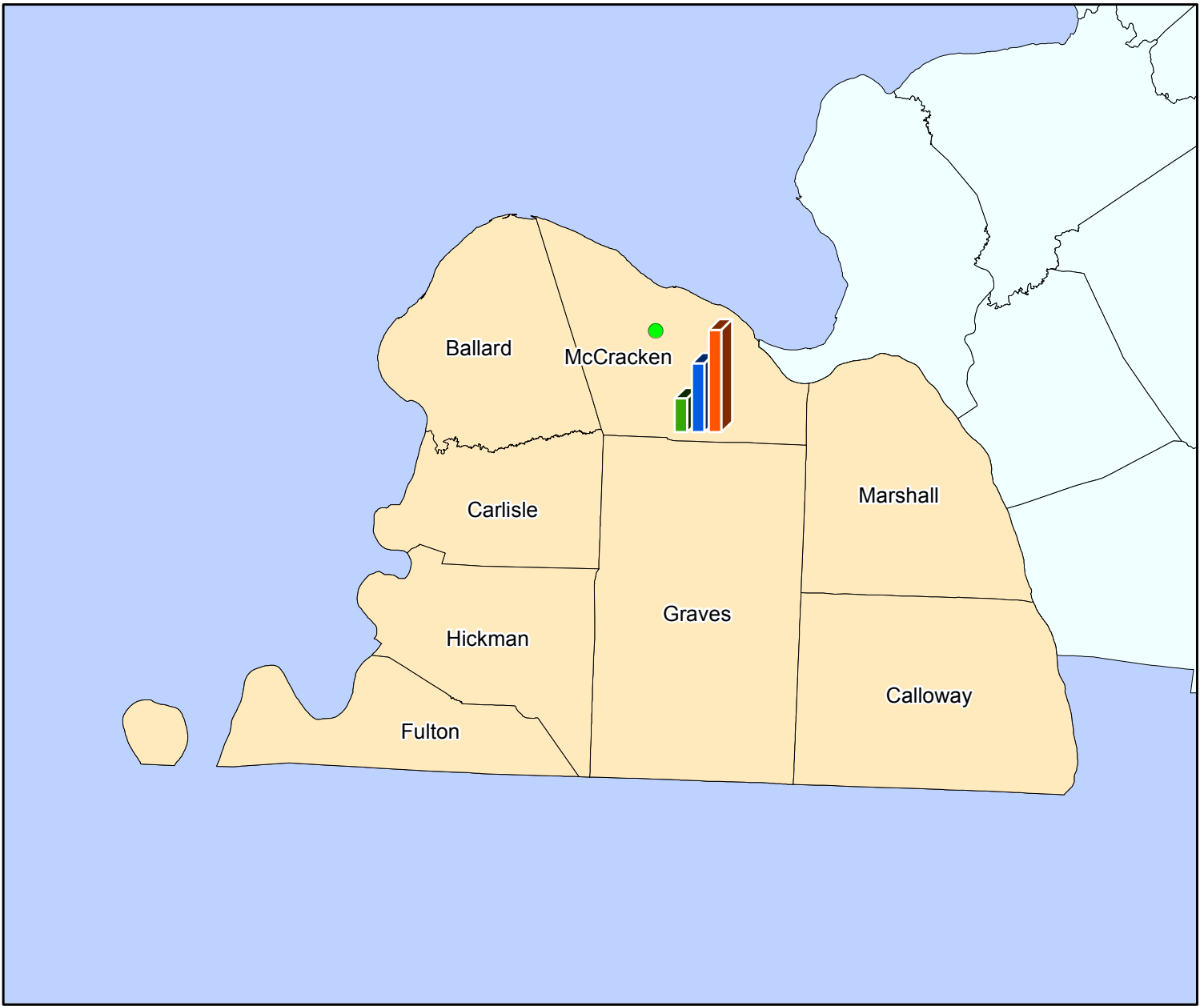
County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Boone	None	0	\$0.00	\$0.00	\$0.00
Campbell	Ohio River	1	\$514,545.47	\$478,098.16	\$36,447.31
Carroll	None	0	\$0.00	\$0.00	\$0.00
Gallatin	None	0	\$0.00	\$0.00	\$0.00
Grant	None	0	\$0.00	\$0.00	\$0.00
Kenton	None	0	\$0.00	\$0.00	\$0.00
Owen	None	0	\$0.00	\$0.00	\$0.00
Pendleton	None	0	\$0.00	\$0.00	\$0.00



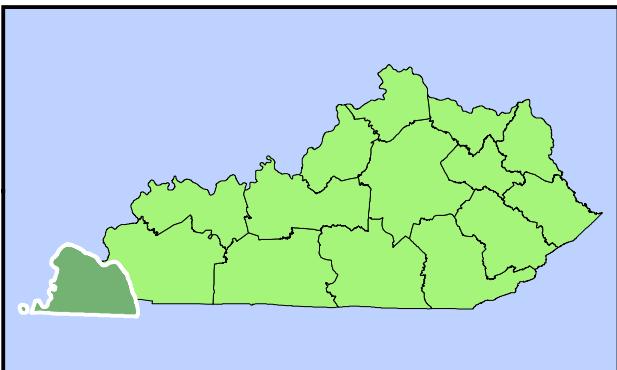
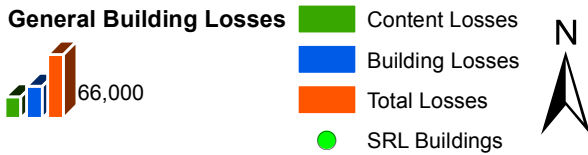
Pennyriple Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals



County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Caldwell	None	0	\$0.00	\$0.00	\$0.00
Christian	Sinkhole 18A	1	\$268,897.74	\$222,123.25	\$46,774.49
Christian	South Fork Little River	2	\$1,131,180.11	\$178,240.88	\$952,939.23
Crittenden	None	0	\$0.00	\$0.00	\$0.00
Hopkins	None	0	\$0.00	\$0.00	\$0.00
Livingston	None	0	\$0.00	\$0.00	\$0.00
Lyon	None	0	\$0.00	\$0.00	\$0.00
Muhlenberg	None	0	\$0.00	\$0.00	\$0.00
Todd	None	0	\$0.00	\$0.00	\$0.00
Trigg	None	0	\$0.00	\$0.00	\$0.00



Purchase Area Development District  
Severe Repetitive Loss (SRL) and Special Direct Facility (SDF) totals



County	Flooding Source	SRL Buildings	Total Losses	Building Losses	Content Losses
Ballard	None	0	\$0.00	\$0.00	\$0.00
Calloway	None	0	\$0.00	\$0.00	\$0.00
Carlisle	None	0	\$0.00	\$0.00	\$0.00
Fulton	None	0	\$0.00	\$0.00	\$0.00
Graves	None	0	\$0.00	\$0.00	\$0.00
Hickman	None	0	\$0.00	\$0.00	\$0.00
Marshall	None	0	\$0.00	\$0.00	\$0.00
McCracken	Massac Creek	1	\$131,305.31	\$88,049.52	\$43,255.79