Dear

Based on a review of the National Flood Insurance Program (NFIP) claims history, your property is designated a Severe Repetitive Loss property (SRL). Severe Repetitive Loss properties are residential properties that are covered under a NFIP flood insurance policy and:

- Have at least four NFIP claim payments (including building and contents) over $5,000 each, and the cumulative amount of such claims payments exceeds $20,000; or
- For which at least two separate claims payments have been made with the cumulative amount of the building portion of such claims exceeding the value of the property.

Under the SRL program, FEMA provides funds for mitigation projects that reduce future flood losses through: acquisition or relocation of at-risk structures and conversion of the property to open space; or elevation of existing structures.

This program is designed to minimize or eliminate your continued risk of flooding. Your property appears on the FEMA SRL list for (local jurisdiction). NFIP records show _____ claims in the amount of $_________ have been filed against your property. This data may include losses that occurred prior to your ownership of the property.

Participation in the SRL Program is voluntary. However, if you decline the formal mitigation offer, you will be subject to an increase in your flood insurance premium rates that more accurately reflects the flood risk to your property.

Local officials may contact you to gather information and make a determination whether to apply for SRL program funds to mitigate your flood risk. We encourage you to consider the mitigation assistance that may be available under this program to protect your family and your home against future flood events.

Sincerely,

Ron Davis      Paul Osman
State Hazard Mitigation Officer   NFIP State Coordinator
Illinois Emergency Management Agency   Illinois Department of Natural Resources
Office of Water Resources

Cc: Local Zoning Administrator