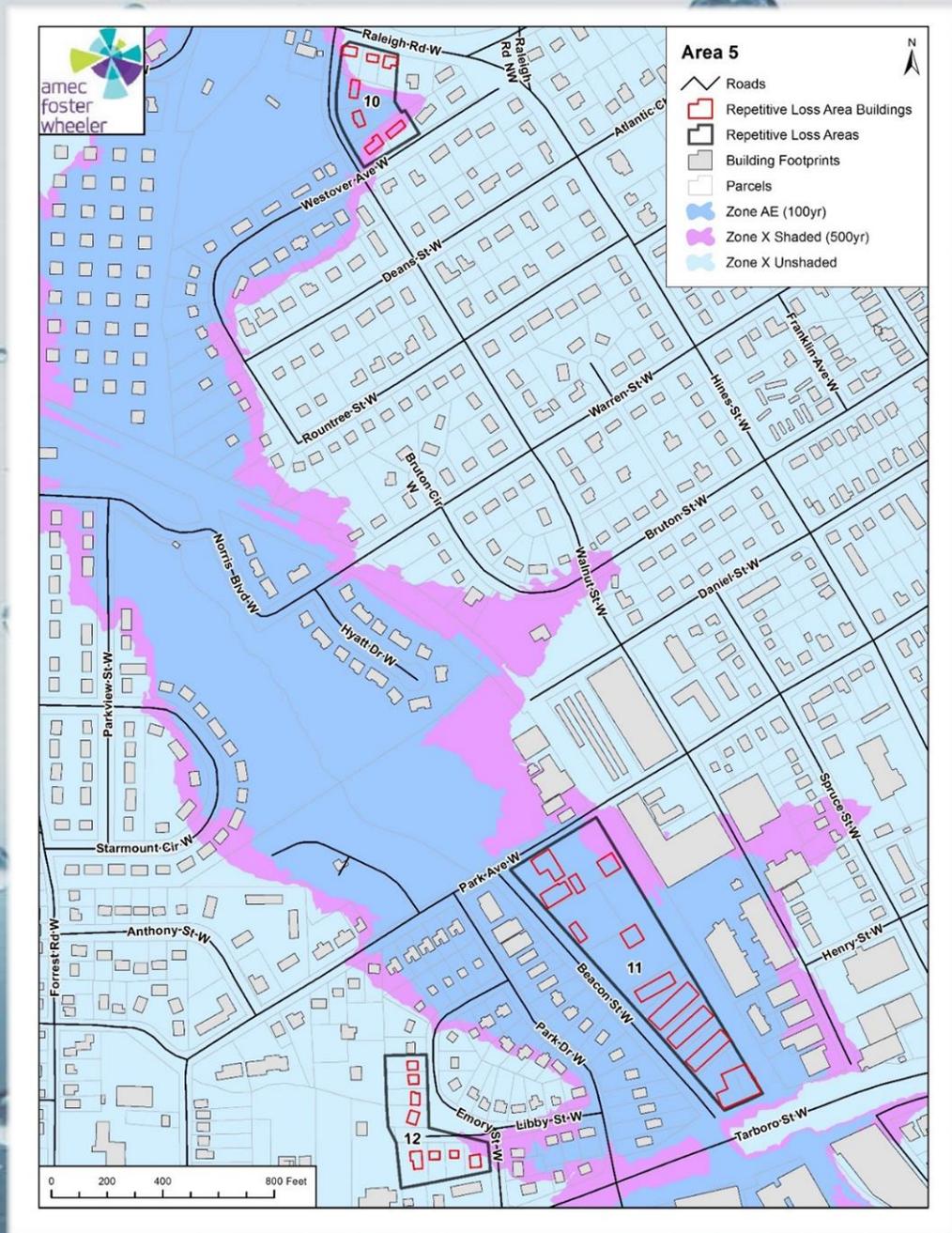


REPETITIVE LOSS AREA ANALYSIS

City of Wilson, North Carolina
Planning & Development Services

Prepared by:
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Environment & Infrastructure, Inc.

October 2015



R-036-15

**A RESOLUTION TO ADOPT THE 2015 FLOODPLAIN
MANAGEMENT PLAN, REPETITIVE LOSS AREA ANALYSIS AND
PROGRAM FOR PUBLIC INFORMATION FOR THE
CITY OF WILSON, NORTH CAROLINA**

WHEREAS the City of Wilson participates in the National Flood Insurance Program (NFIP) sponsored by the Federal Emergency Management Agency (FEMA) in order to qualify residents for flood insurance; and

WHEREAS the City of Wilson participates voluntarily in the NFIP Community Rating System; and

WHEREAS the City of Wilson is rated and recertified annually in the NFIP Community Rating System; and

WHEREAS the number of repetitive losses with the City and its flood risk FEMA recommends and supports a Floodplain Mitigation Plan (FMP), Repetitive Loss Area Analysis (RLAA) and a Program for Public Information (PPI) in order to maintain its certification and rating; and

WHEREAS the Plans have been prepared and coordinated in accordance with the guidelines provided by FEMA; and

WHEREAS the City established a local Floodplain Management Plan Planning Committee in January of 2015 that has reviewed and made recommendations of the three plans; and

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Wilson, North Carolina approves adoption of the Floodplain Management Plan (FMP), Repetitive Loss Area Analysis (RLAA) and Program for Public Information (PPI).

Duly adopted this 15th day of October, 2015.



C. Bruce Rose, Mayor

ATTEST:


Jamie L. Batts, City Clerk



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1 Repetitive Loss Area Analysis

Background

Flooding is the most common natural hazard in the United States. More than 20,000 communities experience floods and this hazard accounts for more than 70 percent of all Presidential Disaster Declarations. In the United States, over 8 million residential and commercial structures are currently built in areas at risk to flooding. The cost of recovery is spread over local, state and federal governments and the victims themselves, who are directly affected by these disasters.



The National Flood Insurance Program (NFIP) is continually faced with the challenge of balancing the financial soundness of the program with the competing expectation of keeping premiums affordable. Repetitive loss properties are one of the two largest obstacles to achieving financial soundness of the NFIP. Since the inception of the NFIP, almost \$9 billion have been paid to repetitive loss properties, about one-fourth of all NFIP payments. While the NFIP has resulted in forty years of successful floodplain management, and many of these structures are no longer insured, repetitive

loss properties are still a drain on the NFIP. Currently, repetitive loss properties represent 1.3% of all policies, but are expected to account for 15% to 20% of future losses.

Private insurance companies faced with high losses have several options to keep turning a profit. They can raise income through premium rate increases, decrease payments to insurers or reduce the exposure to the hazard. Unfortunately, the NFIP can only do what is allowed by statute. If losses increase, the Federal Emergency Management Agency (FEMA) is authorized by Congress to make incremental adjustments to increase the premium rates and reduce overall coverage. FEMA is not permitted to eliminate coverage for any policy holder including high-risk properties. Actuarial rates cannot be charged to buildings built before State and local floodplain management regulations went into effect. Since repetitive flood claims must be paid, FEMA has no choice but to spread these costs among all policyholders.

Sometimes floodplain management regulations mitigate repetitive flood losses when a building is substantially damaged. A structure where the cost to repair is equal to or exceeds 50 percent of the building's value is considered substantially damaged. A substantially damaged building must be brought up to the same flood protection level as a new building under a community's floodplain management ordinance. Many repetitive loss buildings are not in a regulated floodplain or they do not



get substantially damaged and remain at risk to future damage.

Many owners of properties that experience repetitive flooding are not aware of the magnitude of damage they are exposed to because they either purchased the property after the last flood or the seller or lender did not disclose the flood hazard. Disclosure of repetitive flooding is a problem due to the fact that repetitive loss areas are not shown on Flood Insurance Rate Maps (FIRMs).

Terminology

Repetitive Loss: Any insurable building for which two or more claims of more than \$1,000 were paid by the NFIP within any rolling 10-year period, since 1978. Two of the claims paid must be more than 10 days apart but, within 10 years of each other. A repetitive loss property may or may not be currently insured by the NFIP.

Severe Repetitive Loss: As defined by the Flood Insurance Reform Act of 2004, SRLs are 1-4 family residences that have had four or more claims of more than \$5,000 or at least two claims that cumulatively exceed the building's value. The Act creates new funding mechanisms to help mitigate flood damage for these properties.

The City of Wilson, North Carolina (CID-370270) has been participating in the regular phase of the NFIP since July 19, 1982. In addition to meeting the basic requirements of the NFIP, Wilson has completed additional components to participate in the Community Rating System (CRS) program. Wilson is currently a CRS Class 6 which rewards all policyholders in the SFHA with a 20 percent reduction in their flood insurance premiums. Non-SFHA policies (Standard X Zone policies) receive a 10% discount, and preferred risk policies receive no discount. Wilson has been participating in the CRS program since May 1, 2011.

As of March 31, 2015, there are currently 522 NFIP Policies in force in the City of Wilson with insurance coverage of \$116.7 million. The City has 237 paid losses against the NFIP totaling more than \$5 million with 48 of those losses being substantial damage claims since 1978. A repetitive loss property does not have to currently be carrying a flood insurance policy to be considered a repetitive loss property or a severe repetitive loss

property. In some cases a community will find that properties on its repetitive loss list are not currently insured. An insured property and claims on that property will make it a repetitive loss property. Once it is designated as a repetitive loss property, that property remains as a repetitive loss property from owner to owner; insured policy to no policy; and even after that property has been mitigated. Forty-four percent of repetitive loss buildings in the City of Wilson are currently insured (see the Repetitive Loss Requirement Section).

According to repetitive loss data received from FEMA in February 2015, there are a total of 16 unmitigated and two mitigated repetitive loss properties within the City of Wilson. Three properties are classified as severe repetitive loss. Of the three severe repetitive loss properties, all remain unmitigated. An updated Activity 510 Floodplain Mitigation Plan (FMP) is currently under development for the City. Since the FMP examines flooding issues as a whole within the City and does not assess individual properties, the City of Wilson has opted to complete a Repetitive Loss Area Analysis (RLAA) using the 2013 *CRS Coordinator's Manual*. The RLAA will benefit the City by examining potential mitigation measures for specific repetitive loss areas and increasing its credit in the CRS Program.

Setting

The City of Wilson, situated in eastern North Carolina, is the county seat of Wilson County. The City has a total land area of approximately 29 square miles and is located predominately in the coastal plain physiographic province of North Carolina along Interstate 95. The City of Raleigh, the State Capital, is located 40 miles to the west of the City, and the Atlantic Ocean is 100 miles to the east. The City is served by U.S. highways 264 and 301 and North Carolina highways 42 and 58. Interstate 795 connects Wilson to the City of Goldsboro and on to I-40 south, enhancing access to the seaports at Wilmington and Morehead City, North Carolina. U.S. 264 provides the City with an interstate grade highway connecting Greenville and the Research Triangle Park. According to the U.S. Census Bureau, the City had an estimated total population of 49,628 in 2013.

Figure 1.1 depicts the City of Wilson's location within the County as well as the surrounding cities and towns. Figure 1.1 also depicts the water lines and drainage basins within the County. Drainage within the City of Wilson flows to the Neuse River Basin.

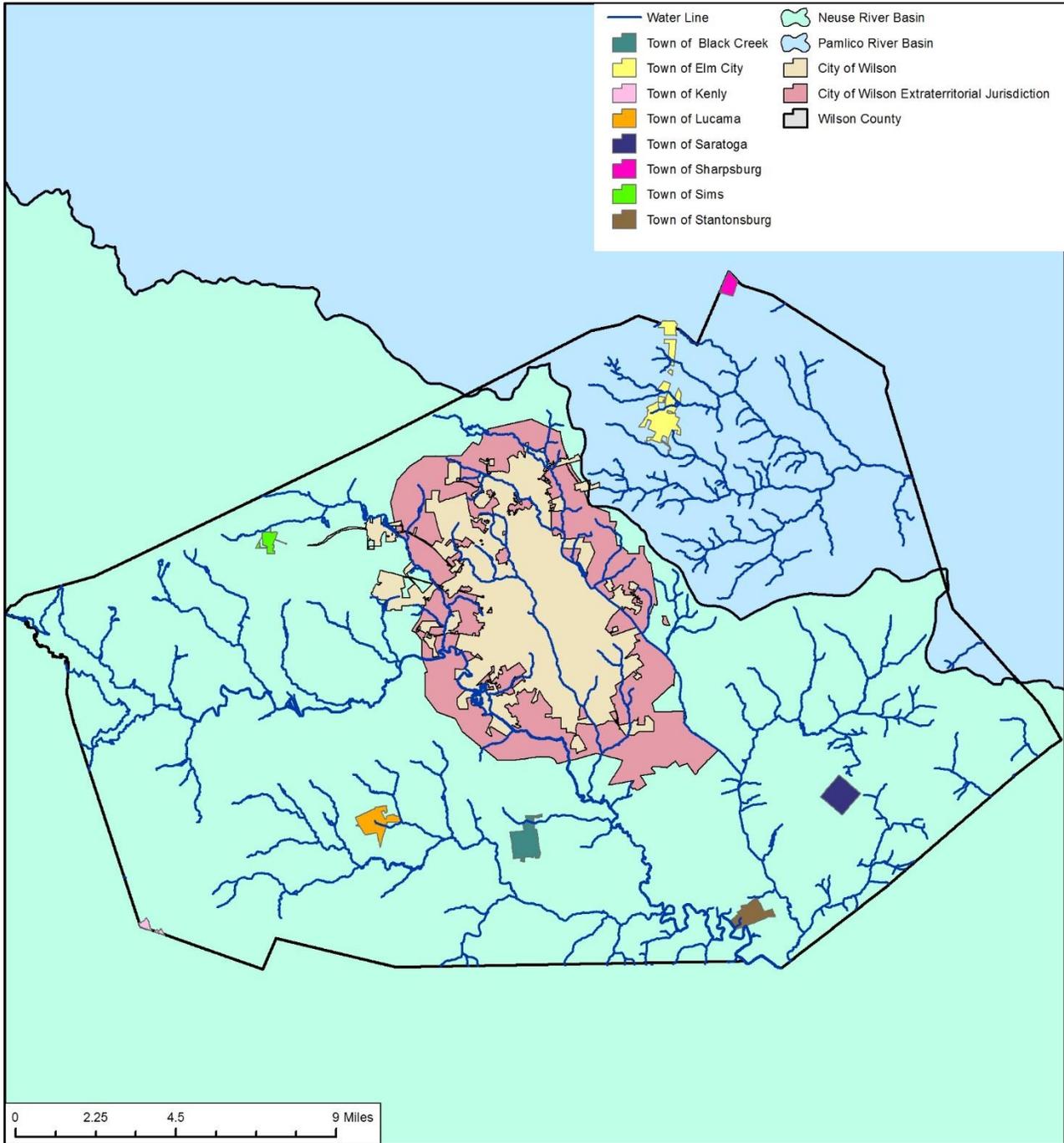


Figure 1.1 - City of Wilson Location and Drainage Map

Repetitive Loss Requirement

Repetitive loss data must be maintained and updated annually in order to participate in the CRS. Since many of the losses under the NFIP come from repetitively flooded properties, addressing these properties is a priority for participating in the CRS Program. Depending on the severity of the repetitive loss problem, a CRS community has different responsibilities.

- **Category A:** A community with no unmitigated repetitive loss properties. No special requirements from the CRS.
- **Category B:** A community with at least one, but fewer than 10, unmitigated repetitive loss properties. Category B communities are required by the CRS to research and describe their repetitive loss problem, create a map showing the showing the location of all repetitive loss properties (areas) and complete an annual outreach activity directed to repetitive loss properties.
- **Category C:** A community with 10 or more unmitigated repetitive loss properties. Category C communities are required to do everything in Category B and prepare either a floodplain management plan that covers all repetitive loss properties (areas) or prepare a RLAA for all repetitive loss areas.

Since the latest repetitive loss data obtained from FEMA for the City of Wilson contained a total of 16 unmitigated repetitive loss properties, the City is designated as a Category C repetitive loss community.

Mapping Repetitive Loss Areas

Thirteen Repetitive Loss Areas were identified within the City of Wilson in accordance with the principles outlined in the CRS guidance titled *Mapping Repetitive Loss Areas* dated August 15, 2008. The 13 Repetitive Loss Areas included the 16 unmitigated repetitive loss properties, 18 historic repetitive loss properties (those with one paid claim against the NFIP), plus an additional 100 properties that have the same or similar flood conditions but have not had any claims paid against the NFIP. Therefore, a total of 134 properties were included within the RLAA.

For reporting purposes, the 13 Repetitive Loss Areas were grouped into 6 Subareas. A detailed map of each Subarea is provided in Section 2. An overview map of the City of Wilson Subareas and Repetitive Loss Areas is shown in Figure 1.2 on the following page.

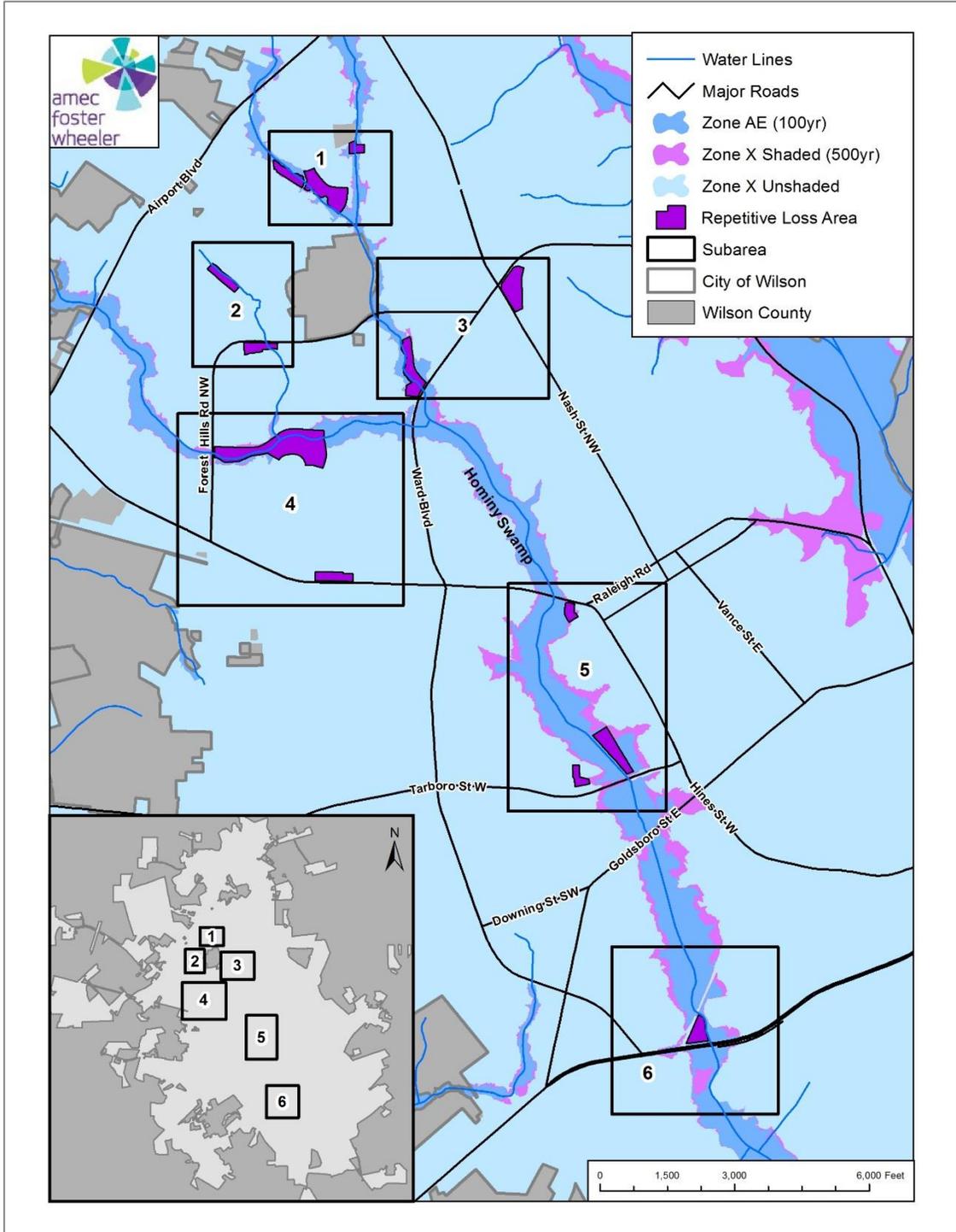


Figure 1.2 - Repetitive Loss Area Overview Map

2 The RLAA Process

The RLAA planning process incorporated requirements from Section 510 of the 2013 *CRS Coordinator's Manual*. The planning process also incorporated requirements from the following guidance documents: 1) FEMA publication *Reducing Damage from Localized Flooding: A Guide for Communities*, Part III Chapter 7; 2) CRS publication *Mapping Repetitive Loss Areas* dated August 15, 2008; and 3) Center for Hazards Assessment Response and Technology, University of New Orleans draft publication *The Guidebook to Conducting Repetitive Loss Area Analyses*. Most specifically, this RLAA included all five planning steps included in the 2013 *CRS Coordinator's Manual*:

- Step 1:** Advise all the properties in the repetitive loss areas that the analysis will be conducted and request their input on the hazard and recommended actions.
- Step 2:** Contact agencies and organizations that may have plans or studies that could affect the cause or impacts of the flooding. The agencies and organizations must be identified in the analysis report.
- Step 3:** Visit each building and collect basic data.
- Step 4:** Review alternative approaches and determine whether any property protection measures or drainage improvements are feasible.
- Step 5:** Document the findings. A separate analysis report must be prepared for each area.

Beyond the 5 planning steps, additional credit criteria must be met:

1. The community must have at least one repetitive loss area delineated in accordance with the criteria in Section 503.
2. The repetitive loss area must be mapped as described in Section 503.b. A Category "C" community must prepare analyses for all of its repetitive loss areas if it wants to use RLAA to meet its repetitive loss planning prerequisite.
3. The repetitive loss area analysis report(s) must be submitted to the community's governing body and made available to the media and the public. The complete repetitive loss area analysis report(s) must be adopted by the community's governing body or by an office that has been delegated approval authority by the community's governing body.
4. The community must prepare an annual progress report for its area analysis.
5. The community must update its repetitive loss area analyses in time for each CRS cycle verification visit.

STEP 1. Advise All Property Owners

Before field work began on the RLAA, individual letters were mailed to property owners within the 13 identified Repetitive Loss Areas. Figure 2.1 on the following page shows an example of the property owner notification letter. Letters were mailed to repetitive loss properties, historical repetitive loss properties (those with one paid claim against the NFIP), and additional properties added to the repetitive loss areas which have no claims paid against the NFIP. Of the 134 identified properties, it should be noted that 10 properties were purchased after Hurricane Floyd in 1999 and had already been mitigated. Therefore, notification letters were mailed to the remaining 124 properties. The letters were mailed to property owners on May 19, 2015. Copies of all mailed letters are maintained on file with the City of Wilson Planning and Development Services Department. In accordance with the Privacy Act of 1974, the letters will not be shared with the general public.

Mailed Questionnaire

A property owner questionnaire was included with each letter mailed to building owners. The questionnaire asks about the type of foundation and if the building has a basement, if the building has experienced any flooding and the type of flooding, cause of flooding, flood protection measures and whether the owner has flood insurance. The Flood Protection Questionnaire is shown in Figures 2.2 and 2.3 on the following pages.



May 12, 2015

Harris Marguerite Buscemi
2703 Canal Drive NW
Wilson, NC

Property Address: XXXXXX

Parcel Number: 3713432387

Dear Property Owner:

As part of the City of Wilson's participation in the National Flood Insurance Program's (NFIP) Community Rating System (CRS), the Planning & Development Services Department is evaluating properties that have experienced repetitive flood damage. This analysis will include the review of all previous flood data and studies conducted in these locations.

The repetitive loss analysis involves the collection of the following property level data elements:

- Building permit records (including application and associated records)
- Structure and site elevation information (elevation certificate if available)
- Tax ID and lot and parcel number
- Building property value on record (assessed value, replacement value or both)
- Land property value on record
- Building codes/floodplain development regulations exceeding minimum standards
- Historical flood event information (when events occurred, amount of damage to property, etc.)

In addition, the City of Wilson and its contractor will visit each property to survey the flood risk and to take photographs. Property owners are encouraged to provide any relevant flooding information. The survey crews will be looking at the type and condition of the foundation, drainage patterns on the lot and whether outside mechanical equipment is elevated.

The results of the repetitive loss area analysis will include a review of alternative approaches for property protection measures or drainage improvements where feasible. Once the analysis is complete, a copy of the report can be obtained from the Planning & Development Services Department or by calling (252) 296-3305.

You can help us perform this analysis by **completing and returning this questionnaire by June 30, 2015 to me at 112 Goldsboro St E, Wilson, NC 27893**. If you have any questions, please call me at (252) 296-3305.

Sincerely,

Daryl Norris, P.E., CFM
Stormwater Environmental Specialist
City of Wilson - Stormwater Division

Figure 2.1 - Example Property Owner Notification Letter



Flood Protection Questionnaire

Name: _____

Property Address: _____

1. How many years have you lived in the home/building at this address? _____

2. Do you rent or own this home/building? _____

3. What type of foundation does the home/building have?

Slab Crawl space Basement Other _____

4. Has this home/building or property ever been flooded or had a water problem?

Yes No (If "no" please complete only items 8-11)

5. In what year(s) did it flood? _____

6. Where did you get water and how deep did it get?

In basement: _____ Deep Crawl space: _____ Deep

Over first floor: _____ Deep Yard only: _____ Deep

Water kept out of house by sandbagging, sewer valve, or other protective measure

7. What was the longest time that water stayed in the house/building? _____ hours or days _____

8. What do you feel was the cause of your flooding? Check all that affect your home/building.

Storm sewer backup Sanitary sewer backup Standing water next to house/building

Drainage from nearby properties Saturated ground/leaks in basement walls

Overbank flooding from: _____ Other: _____

9. Have you installed any flood protection measures on the property?

Sump pump Waterproofed the outside walls Re-graded yard to keep water away

Moved things out of basement backup power system/generator Sandbagged

Other: _____

Figure 2.2 - Flood Protection Questionnaire – Page 1

**Flood Protection Questionnaire
Continued**

10. Did any of the measures checked in item 8 work? If so, which ones? If not, do you know why they did not work?

11. Do you have FEMA Flood Insurance?

Yes No Not sure

12. Do you want information on protecting your home/building from flooding?

Yes No

13. Please include any additional information and comments you may have about flooding in your area:

Please help us by completing this survey by June 30, 2015 and returning it to:

Daryl Norris, P.E., CFM
City of Wilson – Stormwater Division
112 Goldsboro St E
Wilson, NC 27893

Surveys can also be emailed to dnorris@wilsonnc.org

Figure 2.3 - Flood Protection Questionnaire – Page 2

Of the 124 mailed notification letters and questionnaires, the City of Wilson received 22 responses which corresponds to a response rate of approximately 18 percent. The questionnaire responses are summarized below. Note: Respondents may have skipped questions and/or provided more than one response to a question.

Q1: When did you move into this home/building at this address?

Responses Received	Percentage	Number Responding
<10 years ago	26%	5
10-19 years ago	32%	6
20-29 years ago	16%	3
30-39 years ago	21%	4
40-50 years ago	5%	1
Total	100%	19

Q2: What type of foundation does your home/building have?

Answer Choices	Percentage	Number Responding
Slab	18%	4
Crawl space	82%	18
Basement	0%	0
Other	0%	0
Total	100%	22

Q3: Has your home/building or property ever been flooded or had a water problem?

Answer Choices	Percentage	Number Responding
Yes	50%	11
No	50%	11
Total	100%	22

Q4: In what year(s) did it flood?

Responses Received	Number Responding
1999	7
2002	2
2004	2
2007	1
2009	2
2014	3
Every year/ every time it rains	4

Q5: Where did you get water? How deep did the water get?

Answer Choices	Number Responding	Corresponding Depth			
		< 1 ft	1-2 ft	2-3 ft	> 3 ft
Basement	2	2			
Crawl space	3		2		
Over first floor	3				3
Yard only	8	4	2	1	1
Water kept out of house by sandbagging, sewer valve, or other protection measures	1				

Q6: What was the longest time that water stayed in the house/building?

Responses Received	Percentage	Number Responding
1-3 hours	25%	2
3-6 hours	12%	1
6-12 hours	25%	2
1 day	38%	3
Total	100%	8

Q7: What do you feel was the cause of your flooding?

Answer Choices	Percentage	Number Responding
Storm sewer backup	20%	5
Sanitary sewer backup	4%	1
Standing water next to house/building	12%	3
Drainage from nearby properties	24%	6
Saturated ground/leads in basement walls	0%	0
Overbank flooding	28%	7
Other	12%	3
Total	100%	25

Q8: Have you installed any flood protection measures on your property?

Answer Choices	Percentage	Number Responding
Sump pump	15%	2
Waterproofed the outside walls	15%	2
Re-graded yard to keep water away	8%	1
Moved things out of basement/structure	8%	1
Backup power system/generator	0%	0
Sandbagged	8%	1
Other	46%	6

Answer Choices	Percentage	Number Responding
Total	100%	13

Q9: Did any of the measures checked in Question 8 work?

Answered "Yes" for the following:	Number Responding
Sump pump	2
Waterproofed the outside walls	1
Re-graded yard to keep water away	0
Moved things out of basement/building	2
Sewage backflow prevention	1
Sandbagged	1
Installed drainage and pipes	1
Cut fence, removed shrubs, cleaned debris	1
Raised electrical and machinery	1
Installed flood approved vents	1

Q10: Do you have FEMA Flood Insurance?

Answer Choices	Percentage	Number Responding
Yes	58%	11
No	42%	8
Not sure	0%	0
Total	100%	19

Q11: Do you want information on protecting your home/building from flooding?

Answer Choices	Percentage	Number Responding
Yes	40%	6
No	60%	9
Total	100%	15

The following trends in survey responses should be considered when evaluating mitigation measures:

- 60 percent of respondents do not want information from the City for protecting their home/building from flooding. Several respondents indicated a lack of trust in the City. Some respondents indicated that they already receive this information from FEMA.
- Over half of the respondents do currently have FEMA flood insurance.
- Of those respondents who have installed flood protection measures, sump pumps and moving personal belongings out of flooded buildings/areas were the most popular methods.

-
- Overbank flooding, drainage from nearby properties and storm sewer backup are seen as the greatest cause of flooding issues, respectively.
 - The majority of flooding has been in yards only, but several respondents have experienced flooding in crawl spaces. Hurricane Floyd caused flooding over the first floor of homes.
 - Many respondents feel that new development (impervious surfaces), clear cutting trees and the lack of storm water control regulations have caused flooding in the City. Most respondents feel that the flooding has worsened over the past 15-20 years and that property values have dropped due to flooding issues.
 - The years with the largest number of reported flooding incidents are 1999, 2002, 2004, 2009 and 2014. Several respondents indicated that it floods every year or every time it rains. The 1999, 2002, 2004 and 2009 flood events are detailed in NOAA's National Climatic Data Center (NCDC) database. Details for the 2014 flood event are from The Wilson Times.
 - **September 15, 1999** - Hurricane Floyd produced 15-20 inches of rain that fell across the eastern half of the state, causing every river and stream to flood. Many rivers set new flood records. Whole communities were underwater for days, even weeks in some areas. Thousands of homes were lost. Crop damage was extensive. The infrastructure of the eastern counties, mainly roads, bridges, water plants, etc., was heavily damaged. Even worse was the loss of life, mainly due to flooding. Many Carolinians did not heed the call to evacuate and many more drove into flooded streams and rivers. In the central part of the state, 21 people lost their lives. Also, the loss of livestock was significant, mainly swine and poultry.
 - **August 26, 2002** – High water blocked highways 264 and 301 in Wilson. Some people were evacuated to shelters. Stranded motorists had to be rescued by boat.
 - **May 22, 2004** – About 20 homes were flooded. Between 150 and 200 people had to be evacuated; some had to be rescued.
 - **June 16, 2009** – Heavy rainfall of 3 to 4 inches. Flooding was reported in low-lying areas across town near Glendale Drive and Forest Hills Road.
 - **April 29, 2014** – Widespread flash flooding associated with severe thunderstorms occurred in the City of Wilson requiring water rescues around homes and businesses. Wilson Police reported stranded vehicles and significant street flooding.

STEP 2. Contact Agencies and Organizations

The City of Wilson contacted external agencies and internal departments that have plans or studies that could affect the cause or impacts of flooding within the identified repetitive loss areas. The data collected was used to analyze the problems further and to help identify potential solutions and mitigation measures for property owners. Those reports which were analyzed and reviewed included:

- City of Wilson Comprehensive Plan, Adopted 2010
- City of Wilson Unified Development Ordinance, Adopted 2013
 - Zoning Ordinance
 - Subdivision Ordinance
 - Flood Damage Prevention Ordinance
 - Stormwater Management Ordinance
 - Soil Erosion and Sedimentation Control Ordinance
- City of Wilson Capital Improvement Plan, FY2015-2019
- Wilson County Flood Insurance Study, Revised 2013
- Wilson County Comprehensive Plan, 2008
- Wilson County Multi-Jurisdictional Hazard Mitigation Plan, Updated 2009
- FEMA/ISO – Repetitive Loss and Flood Insurance Data
- Lake Wilson Emergency Action Plan

Summary of Studies and Reports

FEMA Flood Insurance Study

FEMA’s FIS for Wilson County, NC is dated April 16, 2013. The FIS revises and updates information on the existence and severity of flood hazards within the County including the City of Wilson. The FIS also includes revised digital Flood Insurance Rate Maps (FIRMs) which reflect updated Special Flood Hazard Areas (SFHAs) and flood zones for the City.

Flood Insurance Claims Data

The Privacy Act of 1974 (5 U.S.C. 522a) restricts the release of flood insurance policy and claims data to the public. This information can only be released to state and local governments for the use in floodplain management related activities. Therefore all claims data in this report are only discussed in general terms.

Capital Improvement Plan

The 2015 – 2019 Capital Improvement Plan presents the five year capital plan for the City of Wilson. This planning document is a five-year outlook for anticipated capital projects designed to facilitate decision makers in the replacement of capital assets. The projects are primarily related to improvement in public service, parks and recreation, public utilities and facilities. Stormwater Management accounts for only \$2M of the total \$54M in projected funding needs.

City of Wilson Comprehensive Plan, Adopted 2010

The Wilson 2030 Comprehensive Plan is intended to ensure that in the future, Wilson develops and grows in ways that enhance the community's vitality and overall quality of life. It builds on the existing conditions and trends in the community, and serves as the road map for achieving the goals laid out in the Wilson 20/20 Community Vision. The Plan addresses numerous facets of the community, including the protection of natural resources and environmental quality.

Wilson County Multi-Jurisdictional Hazard Mitigation Plan, Updated 2009

The primary reason for developing a Hazard Mitigation Plan is to reduce a community's exposure to natural hazards by taking proactive, pre-disaster planning steps to limit development in hazard sensitive areas, particularly floodplain or flood hazard areas. The second reason is to comply with the hazard mitigation planning requirements established by the Federal Emergency Management Agency (FEMA) and the NC General Assembly and implemented through the NC Division of Emergency Management. The City of Wilson is a participant in the Wilson County Hazard Mitigation Plan. The Plan contains numerous mitigation actions for the City of Wilson, including mitigation actions for flooding hazards.

City of Wilson Floodplain Management Plan, August 2015

The purpose of the City's Floodplain Management Plan is to identify, assess and mitigate flood hazards and flood risk in the City. This plan documents the City of Wilson's flood hazard mitigation planning process and identifies relevant flood hazards and vulnerabilities and strategies the City will use to decrease vulnerability and increase resiliency and sustainability. The Plan examines flood occurrences and flood risk in the 100-/500-year floodplain; localized flooding areas identified by the City, especially those areas located in the Zone X Unshaded flood zone; stream bank erosion and erosion hazards caused by flooding; and flooding hazards associated with dam and/or levee failure.

Lake Wilson Emergency Action Plan

Lake Wilson Dam is classified as high hazard dam by the North Carolina Department of Environment and Natural Resources. This dam has the potential to affect the City of Wilson in the event of a dam failure. Lake Wilson's dam height is 19.7 feet based on the NC Dam Safety database. The Lake Wilson Emergency Action Plan, currently under development, will identify the estimated number of buildings that could potentially be impacted by a failure of Lake Wilson Dam as well as emergency procedures that should be implemented in the event of a dam failure.

STEP 3. Building Data Collection

The on-site field survey for this analysis was conducted on June 11, 2015. The National Tool Limited View was not utilized in this effort, but most of the information required by the National Tool was incorporated into the mobile application survey. The mobile application generated data collection forms are included in Appendix A. (Note: In accordance with the Privacy Act of 1974, Appendix A will not be shared with the general public).

In addition, multiple site photos were taken of each structure on the property. Photos were also taken of current drainage features and mitigation and floodproofing measures if evident from street or parking lot views. The following information was recorded for each property:

- Existing mitigation observed
- Type and condition of the structure and foundation
- Number of stories
- Height above street grade and height above site grade
- Presence and type of appurtenant structures
- Likely areas and severity of damage on property
- Presence of any HVAC units that would be vulnerable

Problem Statement

The 13 identified Repetitive Loss Areas are located along Hominy Swamp (Creek) and its tributaries between Airport Boulevard and Ward Boulevard (Hwy 301). Portions of the Repetitive Loss Areas are located within the 100-/500-year floodplain and are also subject to periodic flooding from heavy rains and localized stormwater flooding. The approach to reducing repetitive flooding in this area will require a combination of floodproofing techniques, education, and drainage improvement projects.

The majority of the repetitive loss flooding is considered flash flooding that causes damage to residential and commercial buildings as well as numerous street closures due to floodwaters overtopping the roadway. Flash flooding can occur when the capacity of the stormwater system is exceeded or if conveyance is obstructed by debris, sediment and other materials that limit the volume of drainage. Hominy Swamp (Creek) and its tributaries are known to overtop their banks due to heavy rainfall.

Some losses are due to heavy rainfall associated with hurricanes and tropical storms. The last hurricane or tropical storm to affect the City of Wilson was Hurricane Floyd in September 1999.

Table 2.1 on the following page details the percentage of each repetitive loss area that falls within the 100-year, 500-year or Unshaded Zone X flood zone.

Table 2.1 - Repetitive Loss Area Percentage by Flood Zone

Repetitive Loss Area	Percentage of Area		
	Zone AE 100-yr	Zone X Shaded 500-yr	Zone X Unshaded
1	61%	7%	32%
2	74%	17%	9%
3	59%	5%	36%
4	0%	0%	100%
5	0%	0%	100%
6	75%	4%	21%
7	0%	0%	100%
8	57%	17%	27%
9	0%	0%	100%
10	39%	25%	35%
11	95%	5%	0%
12	0%	5%	95%
13	100%	0%	0%

Source: 4/16/13 DFIRM

Subarea 1

Repetitive Loss Area 1 is partially located within the 100-yr and 500-yr floodplain. Little Hominy Swamp (Creek) Tributary flows through this Repetitive Loss Area. The area is residential with a mix of slab on grade and crawlspace foundation types. Some homes did not have guttering, and most HVAC systems are located on the ground. One property owner indicated that the area floods two to three times per year.

Repetitive Loss Area 2 is located almost completely within the 100-yr and 500-yr floodplain. Little Hominy Swamp Tributary flows directly behind this Repetitive Loss Area. The area is residential with a mix of slab on grade and crawlspace foundation types. The majority of homes do not have guttering and all observed HVAC systems are located on the ground. Property owner surveys returned from this area indicated that flooding occurs every time it rains and has caused erosion problems as well as hazardous clean-up conditions. The homeowners feel that development on Airport Road is the cause of the repetitive flooding.

Repetitive Loss Area 3 is partially located within the 100-yr and 500-yr floodplain. Little Hominy Swamp tributary flows through this Repetitive Loss Area. The area is residential with a mix of slab on grade and crawlspace foundation types. Some homes did not have guttering, and most HVAC systems are located on the ground.

Table 2.2 - Repetitive Loss Area Overview for Subarea 1

Repetitive Loss Area	# of RL Properties	# of Historic RL Properties	# of Additional Properties	Total # of Properties in RL Area	Road Names
1	1	0	5	6	Buckingham Road Nottingham Road
2	1	0	8	9	Brooke Lane NW Lancaster Road NW
3	1	5	22	28	Brooke Lane NW Ridge Road NW Buckingham Circle NW
Total	3	5	35	43	

Note: Additional data on buildings within each repetitive loss area is located on the field survey forms in Appendix A.

Subarea 1 contains a total of 43 properties including one vacant lot discovered during the field survey.

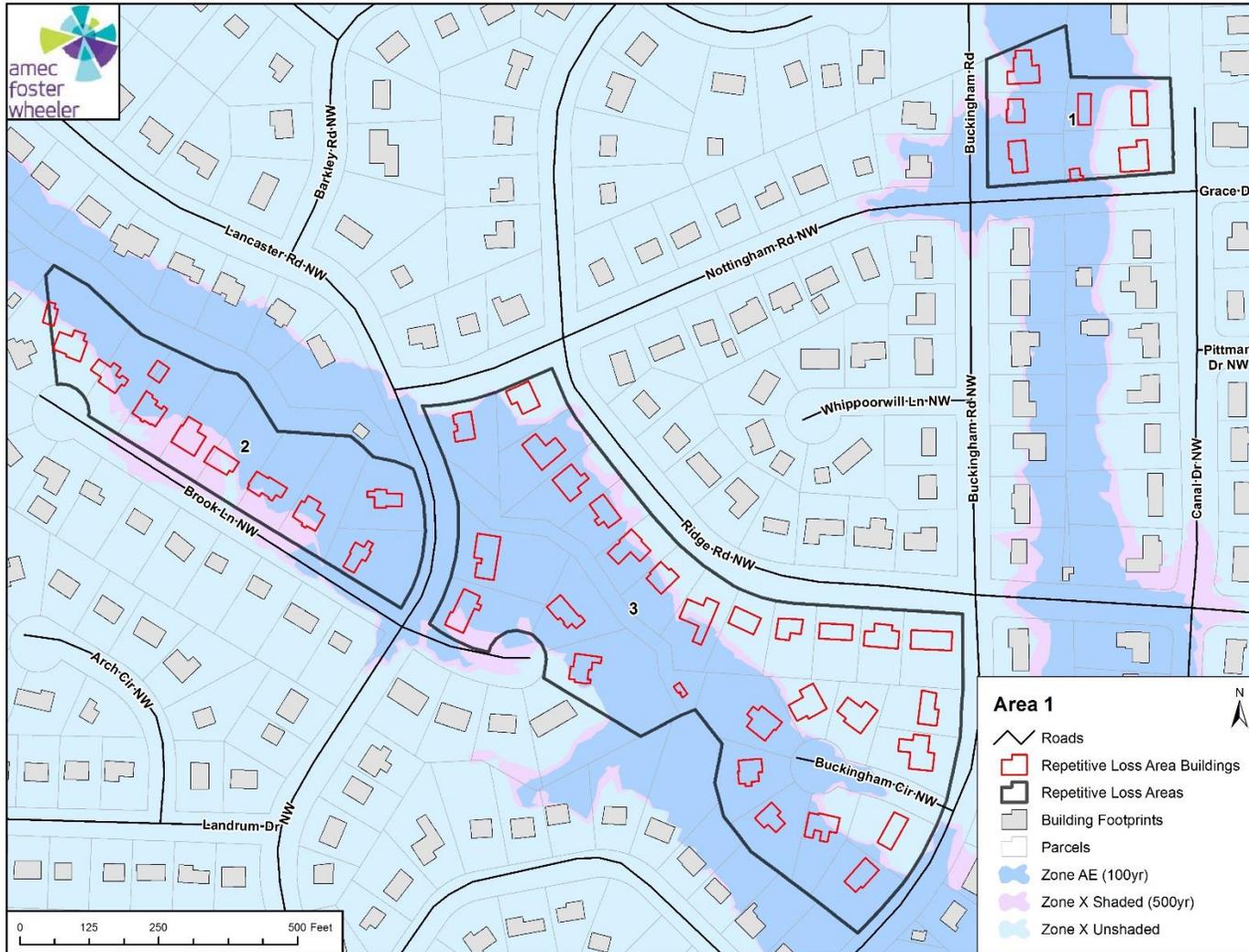


Figure 2.4 - Repetitive Loss Subarea 1

Example Properties in Subarea 1



Repetitive Loss Area 1 – Little Hominy Swamp Tributary



Repetitive Loss Area 3 – HVAC unit on ground



Repetitive Loss Area 3 – Little Hominy Swamp



Repetitive Loss Area 2 – Elevated HVAC Unit

Subarea 2

Repetitive Loss Area 4 is located entirely within a Zone X Unshaded flood zone. An unnamed stream flows directly behind the Repetitive Loss Area. The area is residential with a mix of slab on grade and crawlspace foundation types. Some homes did not have guttering, and most HVAC systems are located on the ground.

Repetitive Loss Area 5 is located entirely within a Zone X Unshaded flood zone. An unnamed stream flows directly through the Repetitive Loss Area. The area is residential with a mix of slab on grade and crawlspace foundation types. Some homes did not have guttering, and most HVAC systems are located on the ground. One home in the area had been demolished, while heaving grading work was observed behind another home.

Table 2.3 - Repetitive Loss Area Overview for Subarea 2

Repetitive Loss Area	# of RL Properties	# of Historic RL Properties	# of Additional Properties	Total # of Properties in RL Area	Road Names
4	1	0	5	6	Chelsea Drive NW
5	1	0	5	6	Forest Hills Road NW
Total	2	0	10	12	

Note: Additional data on buildings within each repetitive loss area is located on the field survey forms in Appendix A.

Subarea 2 contains a total of 12 properties including two vacant lots discovered during the field survey.

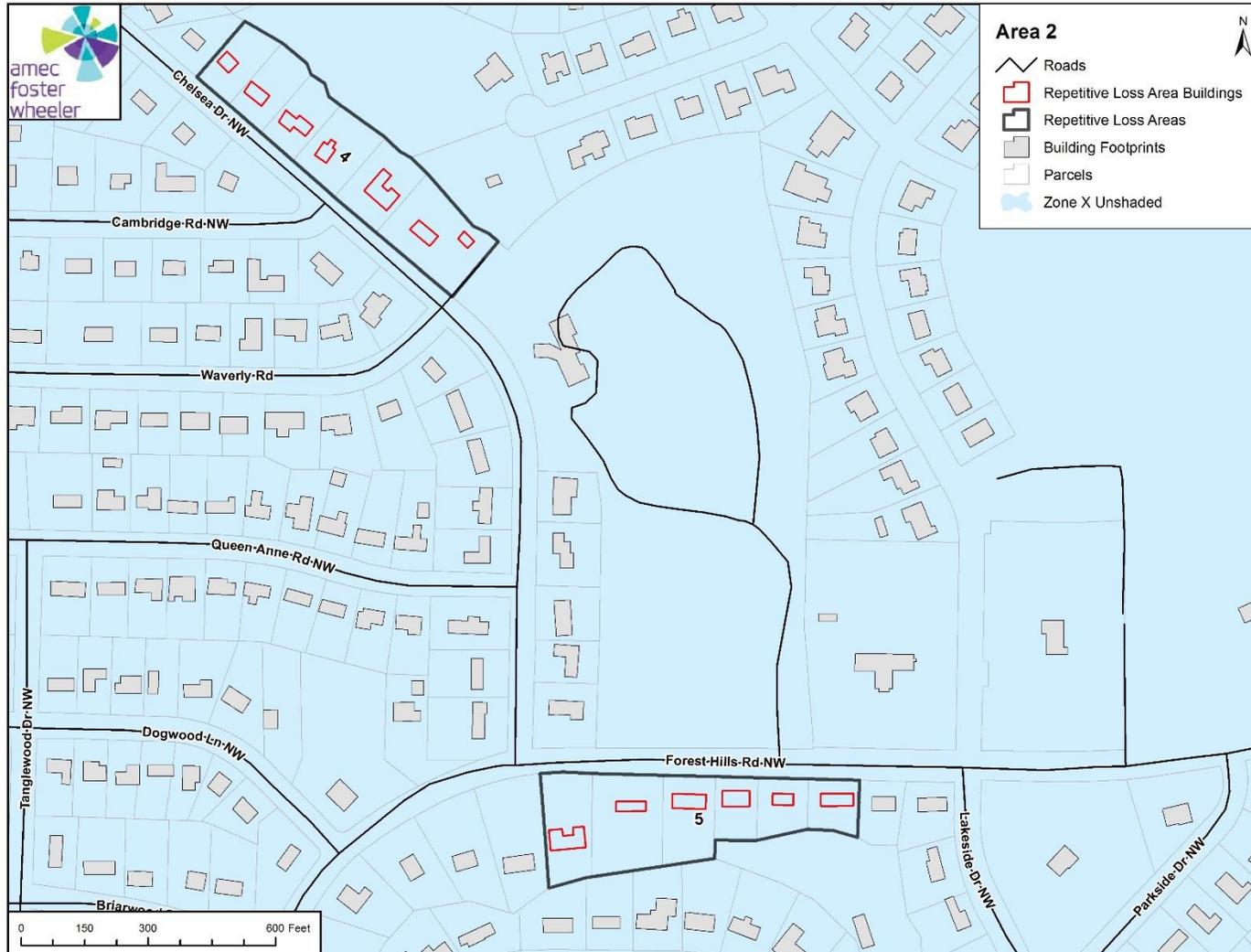


Figure 2.5 - Repetitive Loss Subarea 2

Example Properties in Subarea 2



Repetitive Loss Area 5 – Vacant Lot



Repetitive Loss Area 5 – Vacant Lot

Subarea 3

Repetitive Loss Area 6 is located almost completely within the 100-yr and 500-yr floodplain. Little Hominy Swamp (Creek) flows directly behind this Repetitive Loss Area. The area is residential with a mix of slab on grade and crawlspace foundation types. The majority of homes do not have guttering and all observed HVAC systems are located on the ground. Property owner surveys returned from this area indicate that the stream does leave its banks during periods of heavy rain.

Repetitive Loss Area 7 is located entirely within a Zone X Unshaded flood zone. There is no visible stream near the area. However, it is a known localized flooding area identified by the City. There was no building present on the parcel at the time of the field visit, and the area appeared to be under construction.

Table 2.4 - Repetitive Loss Area Overview for Subarea 3

Repetitive Loss Area	# of RL Properties	# of Historic RL Properties	# of Additional Properties	Total # of Properties in RL Area	Road Names
6	2	2	9	13	Canal Drive NW Wildwood Court NW
7	1	0	1	2	Ward Boulevard Nash Street NW
Total	3	2	10	15	

Note: Additional data on buildings within each repetitive loss area is located on the field survey forms in Appendix A

Subarea 3 contains a total of 15 properties including two vacant lots discovered during the field survey.

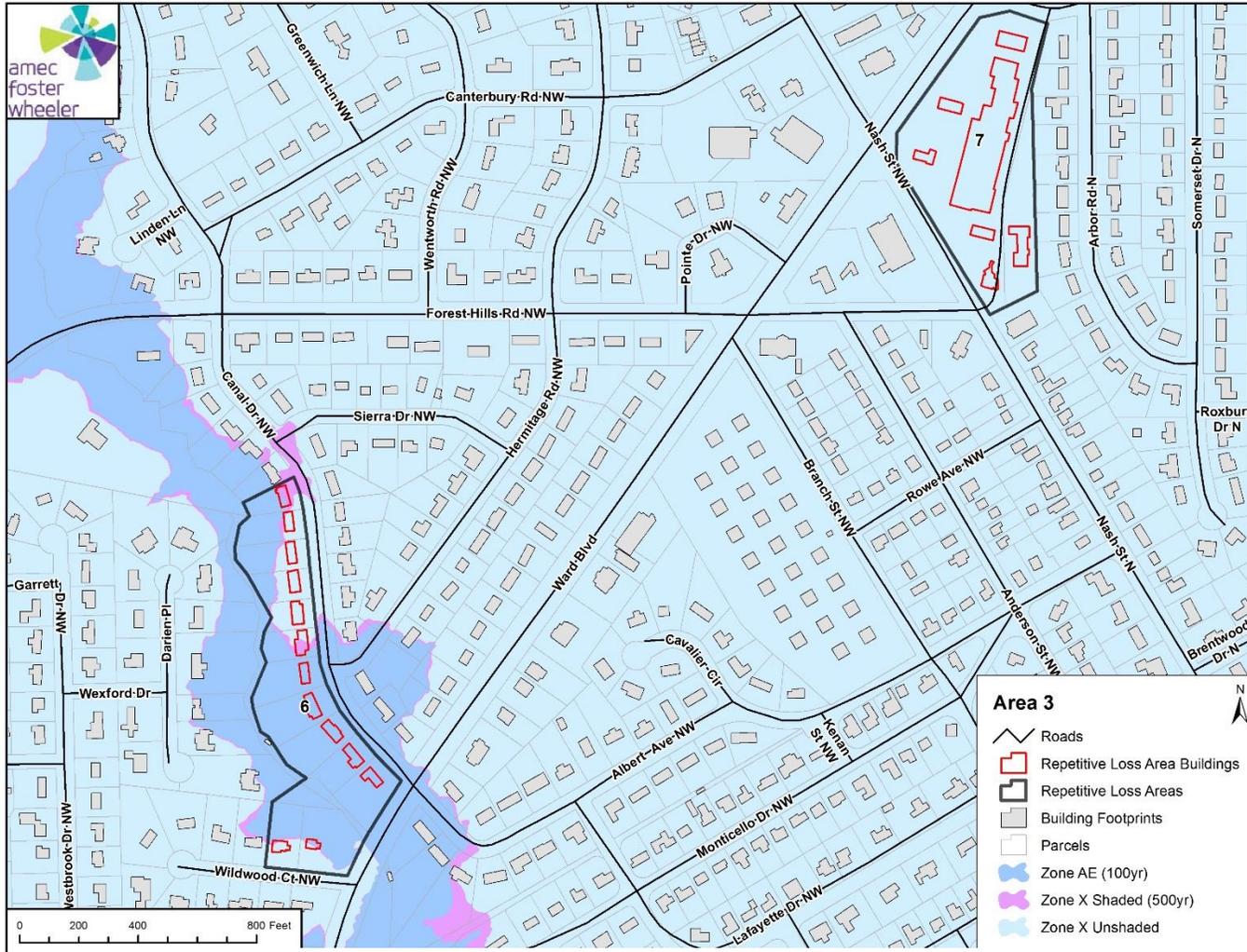


Figure 2.6 - Repetitive Loss Subarea 3

Example Properties in Subarea 3



Repetitive Loss Area 6 – HVAC unit on ground



Repetitive Loss Area 7 – Vacant lot under construction

Subarea 4

Repetitive Loss Area 8 is located almost completely within the 100-yr and 500-yr floodplain. Hominy Swamp (Creek) flows directly through this Repetitive Loss Area. The area is residential with a mix of slab on grade and crawlspace foundation types. The majority of homes do not have guttering and all observed HVAC systems are located on the ground. One property owner indicated that flooding began due to construction on Airport Road.

Repetitive Loss Area 9 is located entirely within a Zone X Unshaded flood zone. There is no visible stream near the area. No localized flooding areas have been identified by the City close to the identified properties.

Table 2.5 - Repetitive Loss Area Overview for Subarea 4

Repetitive Loss Area	# of RL Properties	# of Historic RL Properties	# of Additional Properties	Total # of Properties in RL Area	Road Names
8	2	7	21	30	Forest Hills Road NW Cardinal Drive NW Lakeside Drive NW Robin Hill Road NW
9	1	1	6	8	Raleigh Road Oak Forest Drive NW
Total	3	8	27	38	

Note: Additional data on buildings within each repetitive loss area is located on the field survey forms in Appendix A.

Subarea 4 contains a total of 38 properties including four vacant lots discovered during the field survey.

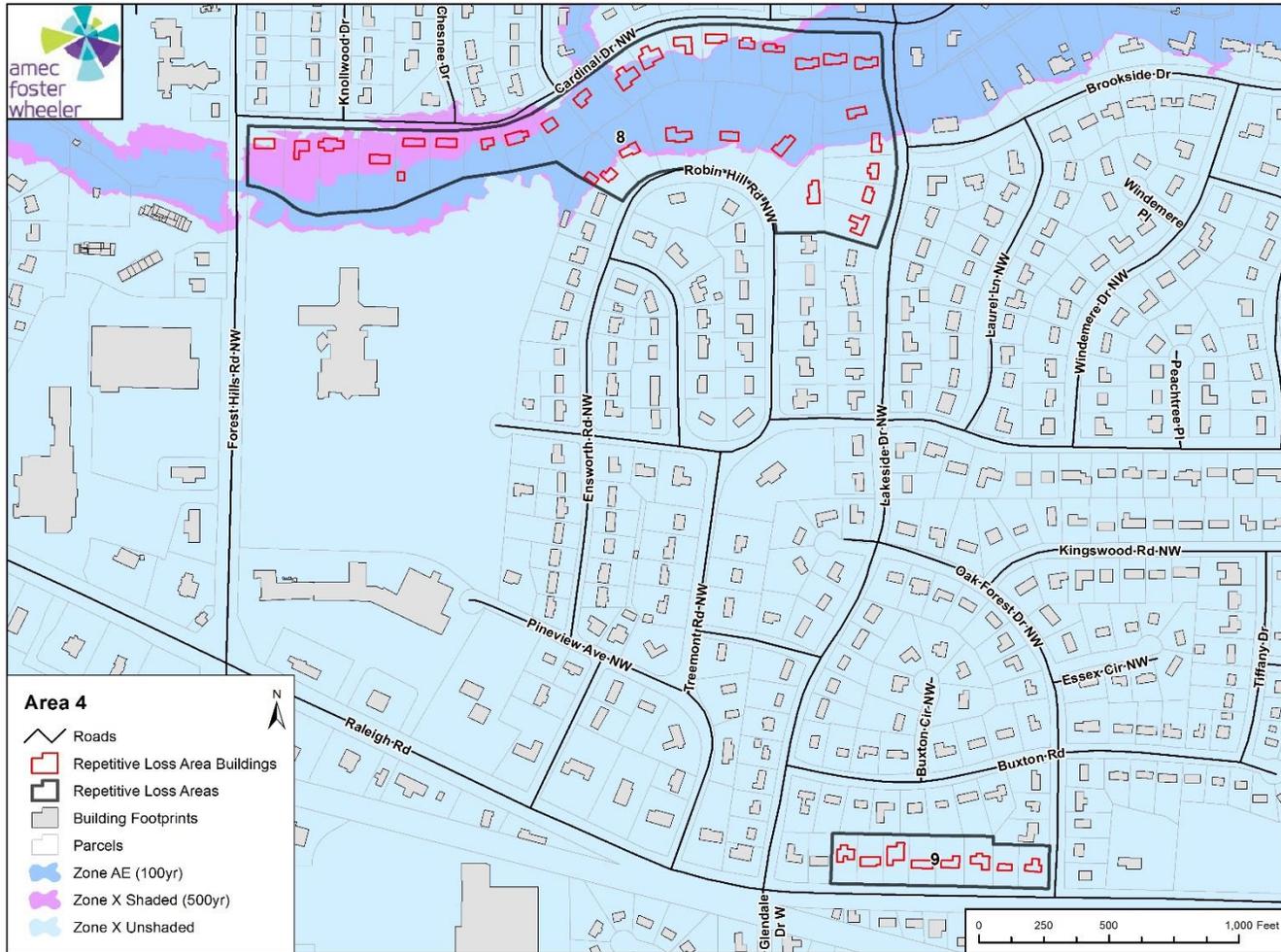


Figure 2.7 - Repetitive Loss Subarea 4

Example Properties in Subarea 4



Repetitive Loss Area 8 – Channel adjacent to home



Repetitive Loss Area 8 – Vacant Lot



Repetitive Loss Area 8 – Channel and street drain adjacent to home

Subarea 5

Repetitive Loss Area 10 is partially located within the 100-yr and 500-yr flood zones. Hominy Swamp (Creek) runs adjacent to the area. The area is residential with a mix of slab on grade and crawlspace foundation types. The majority of homes do not have guttering and all observed HVAC systems are located on the ground. One property owner indicated that flooding is due to development on Raleigh Road.

Repetitive Loss Area 11 is located entirely within the 100-yr and 500-yr flood zones. Hominy Swamp (Creek) flows in front of the area. The area is commercial and industrial. Several lots are vacant. The entire area has been identified by the City as a known localized flooding area. Property owner surveys indicated that flooding is caused by overflow from Hominy Swamp (Creek) and blocked culverts under Tarboro Street.

Repetitive Loss Area 12 is located almost entirely within the Zone X Unshaded flood zone with a small portion of 500-year flood zone. The area is residential with a mix of slab on grade and crawlspace foundation types. The majority of homes do not have guttering and all observed HVAC systems are located on the ground.

Table 2.6 - Repetitive Loss Area Overview for Subarea 5

Repetitive Loss Area	# of RL Properties	# of Historic RL Properties	# of Additional Properties	Total # of Properties in RL Area	Road Names
10	1	1	5	7	Raleigh Road NW Walnut Street W Westover Avenue W
11	2	2	5	9	Park Avenue W Beacon Street W Tarboro Street W
12	1	0	7	8	Emory Street W Libby Street W
Total	4	3	17	24	

Note: Additional data on buildings within each repetitive loss area is located on the field survey forms in Appendix A.

Subarea 5 contains a total of 24 properties including two vacant lots discovered during the field survey.

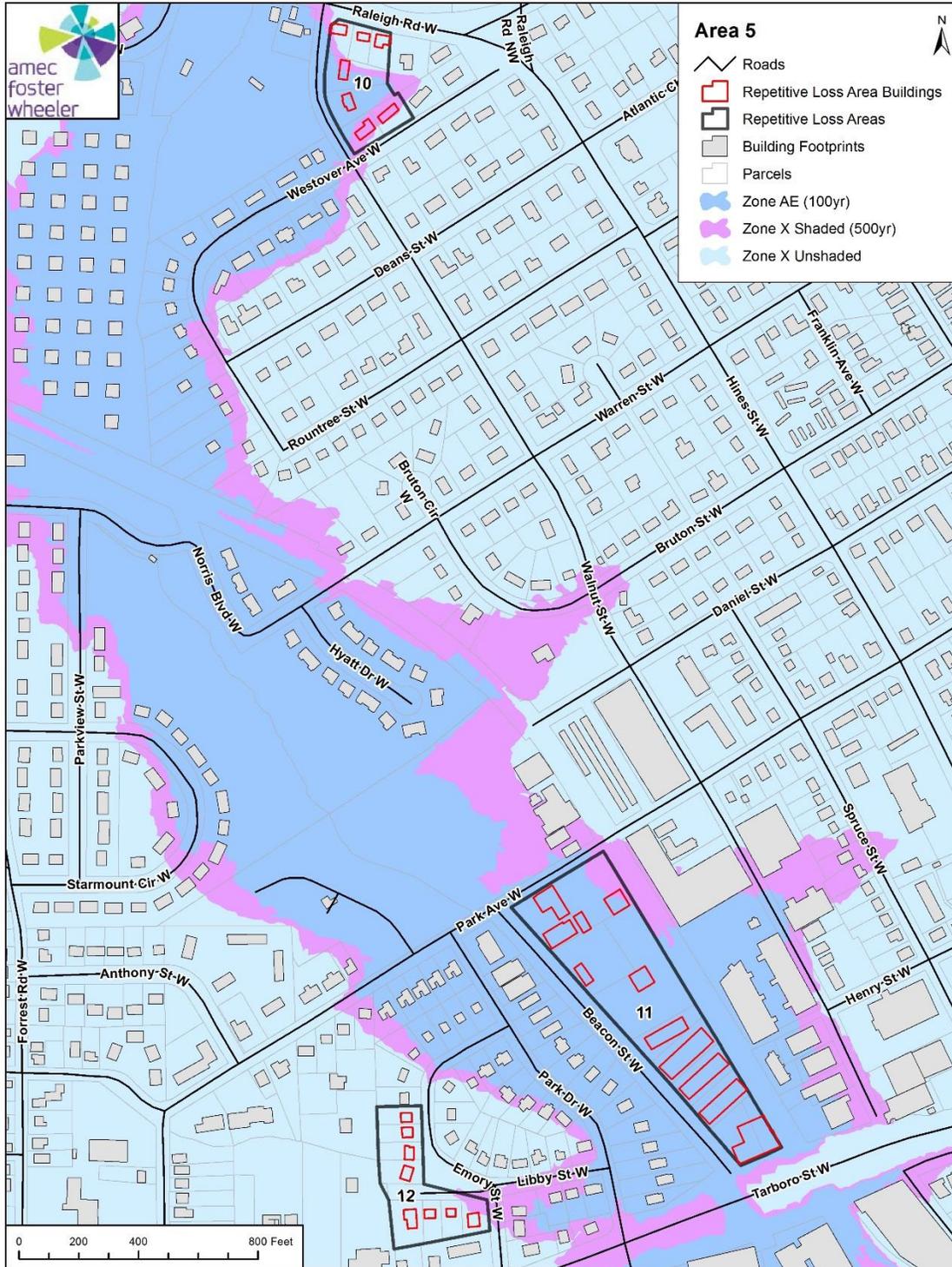


Figure 2.8 - Repetitive Loss Subarea 5

Example Properties in Subarea 5



Repetitive Loss Area 10 – HVAC unit on ground



Repetitive Loss Area 12 – Raised berm adjacent to property

Subarea 6

Repetitive Loss Area 13 is entirely located within the 100-yr flood zone. Hominy Swamp (Creek) flows directly behind the properties in this area, and it is also adjacent to Ward Boulevard. The area is commercial and industrial. The area has also been identified by the City as a localized flooding area.

Table 2.7 - Repetitive Loss Area Overview for Subarea 6

Repetitive Loss Area	# of RL Properties	# of Historic RL Properties	# of Additional Properties	Total # of Properties in RL Area	Road Names
13	1	0	1	2	Ward Boulevard
Total	1	0	1	2	

Note: Additional data on buildings within each repetitive loss area is located on the field survey forms in Appendix A.

Subarea 6 contains a total of two properties including one vacant lot discovered during the field survey.

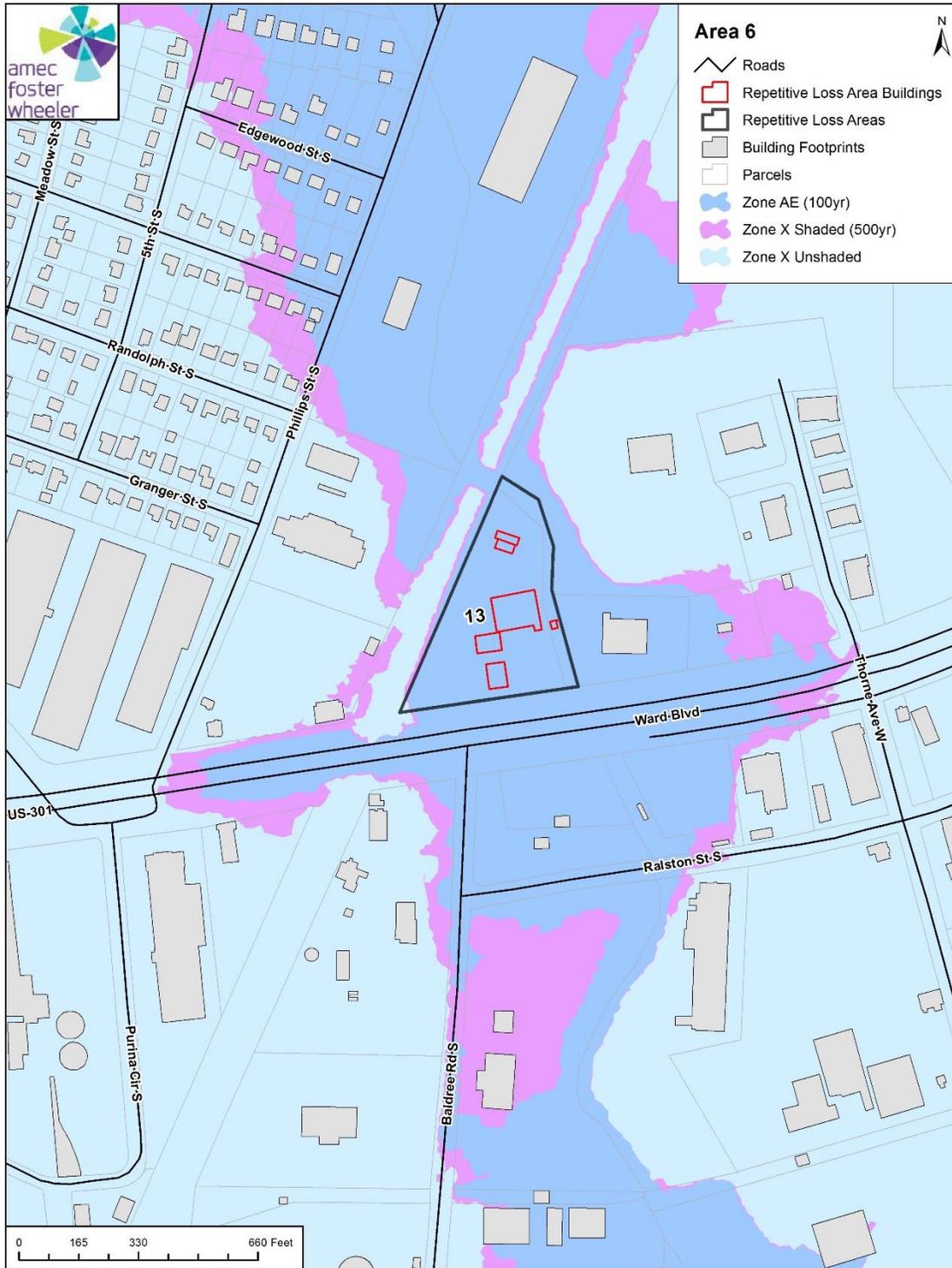


Figure 2.9 - Repetitive Loss Subarea 6

Example Properties in Subarea 6



Repetitive Loss Area 13 – Commercial building on property



Repetitive Loss Area 13 – Vacant area on property

STEP 4. Review Alternative Mitigation Approaches

Mitigation Alternatives

There are many ways to protect a property from flood damage. Different measures are appropriate for different flood hazards, building types and building conditions. Figure 2.10 below, found in the *2013 CRS Coordinator's Manual*, lists typical property protection measures.

Improving the stormwater drainage system and storage capacity along Hominy Swamp (Creek) and its tributaries can eliminate some building damage and road closures in this area. These structural methods require large capital expenditures and cooperation from private property owners. Promoting floodproofing techniques and increasing public education and awareness of the flood hazards can be the next best alternative for property owners in this area. The City's websites, e-mail distribution lists, press releases and variable message boards can provide benefit to business owners and residents.

- Demolish the building or relocate it out of harm's way.
- Elevate the building above the flood level.
- Elevate damage-prone components, such as the furnace or air conditioning unit.
- Dry flood proof the building so water cannot get into it.
- Wet flood proof portions of the building so water won't cause damage.
- Construct a berm or redirect drainage away from the building.
- Maintain nearby streams, ditches, and storm drains so debris does not obstruct them.
- Correct sewer backup problems.

Source: 2013 CRS Coordinators Manual.

Figure 2.10 - Typical Property Protection Measures

Mitigation measures should fall into one of the mitigation categories listed below which are based on the Community Rating System planning process:

- Prevention
- Property Protection
- Natural Resource Protection
- Emergency Services
- Structural Projects
- Public Information and Outreach

Mitigation Funding

There are several types of mitigation measures, listed in the table below, which can be considered for each repetitive loss property. Each mitigation measure qualifies for one or more grant programs. Depending on the type of structure, severity of flooding and proximity to additional structures with similar flooding conditions, the most appropriate measure can be determined. In addition to these grant funded projects, several mitigations measures can be taken by the homeowner to protect their

home. Please note, the Biggert-Waters 2012 National Flood Insurance Reform Act eliminated the previously available Repetitive Flood Claims grant program.

Table 2.8 - Mitigation Grant Programs

Types of Projects Funded	HMGP	FMA	PDM	SRL	IIC	SBA
Acquisition of the entire property by a gov't agency	D	D	D	D		
Relocation of the building to a flood free site	D	D	D	D	D	D
Demolition of the structure	D	D	D	D	D	D
Elevation of the structure above flood levels	D	D	D	D	D	D
Replacing the old building with a new elevated one	D			D	D	D
Local drainage and small flood control projects	D			D		
Dry floodproofing (non-residential buildings only)		D	D	D	D	D
Percent paid by Federal program	75%	75%	75%	75%	100%	0
Application Notes	1,2	1	1	1	3	2,4

Application notes:

1. Requires a grant application from your local government
2. Only available after a Federal disaster declaration
3. Requires the building to have a flood insurance policy and to have been flooded to such an extent that the local government declares it to be substantially damaged. Pays 100% up to \$30,000
4. This is a low interest loan that must be paid back

Potential Mitigation Measures

Structural Alternatives:

- Dry floodproofing. Commercial structures and even residential structures are eligible for dry floodproofing; however, in many instances this requires human intervention to complete the measure and ensure success. For example, installing watertight shields over doors or windows requires timely action by the homeowner; especially in a heavy rainfall event.
- Wet floodproofing. Wet floodproofing a structure involves making the uninhabited portions of the structure resistant to flood damage and allowing water to enter during flooding. For example, in a basement or crawl space, mechanical equipment and ductwork would not be damaged.
- For basements, especially with combined storm sewer and sewer systems, backflow preventer valves can prevent storm water and sewer from entering crawlspaces and basements.
- Acquire and/or relocate properties/target abandoned properties.
- Elevate structures and damage-prone components, such as the furnace or air conditioning unit, above the base flood elevation BFE.
- Construct engineered structural barriers, berms, and floodwalls (Note: Assuming lot has required space for a structural addition).
- Construct elevated walkways.

-
- Increase road elevations above the BFE of the 100-year floodplain.
 - Implement drainage improvements such as increasing capacity in the system (up-sizing pipes) and provide additional inlets to receive more stormwater.
 - Improve stormwater system maintenance program to ensure inlets and canals are free of clogging debris.

Non-Structural Alternatives:

- Relocate internal supplies, products/goods above the flooding depth.
- Improve the City's floodplain and zoning ordinances.
- Consider expanding riparian impervious surface setbacks.
- Provide public education through posting information about local flood hazards on City websites, posting signs at various locations in neighborhoods or discussing flood protection measures at local neighborhood association meetings.
- Promote the purchase of flood insurance.
- Implement volume control and runoff reduction measures in the City's Stormwater Management Ordinance.

Current Mitigation Projects

Parkside Pond

This project includes a retrofit of an existing privately owned pond between Forest Hills Road and Parkside Drive. The City has purchased and removed two properties along Forest Hills Road adjacent to the pond that repetitively flooded. Forest Hills Road in this area also floods regularly due to the elevation of the pond and restricted outlet structure as well as undersized culverts. The first phase of the project, currently underway, consists of replacing the culvert under Parkside Drive and the riser structure to the pond to increase capacity and lower the pond by 6 inches. The pond will also be graded to increase capacity when drawn down ahead of a storm event. The lots where the two properties were removed are being excavated to increase the pond capacity and daylight some of the stream from Forest Hills Road. The second phase of the project to be handled by the NCDOT includes upsizing the culverts under Forest Hills Road. This project is intended to alleviate flooding on both Forest Hills Road and Parkside Drive and the surrounding properties, as well as provide additional water quality treatment.

Cost and Benefits of Mitigation Measures

Three primary mitigation measures are discussed here: acquisition, relocation and barriers. In general the cost of acquisition and relocations will be higher but will completely alleviate any future flood damage. Building small barriers to protect single structures is a lower cost solution, but may not be able to offer complete protection from large flood events.

Acquisition:

Property acquisition and/or relocation are complex processes requiring transferring private property to property owned by the local government for open space purposes. Acquisition is a relatively expensive mitigation measure, but provides the greatest benefit in the lives and property are protected from flood damage. The major cost for the acquisition method is for purchasing the structure and land. The total estimated cost for acquisition should be based on the following:

- Purchase of Structure and land
- Demolition
- Debris removal, including any landfill processing fees
- Grading and stabilizing the property site
- Permits and plan review

Table 2.9 - Advantages and Disadvantages of Acquisition

Advantages	Disadvantages
<ul style="list-style-type: none"> • Permanently removes problem since the structure no longer exists. • Allows a substantially damaged or substantially improved structure to be brought into compliance with the community’s floodplain management ordinance or law. • Expands open space and enhances natural and beneficial uses. • May be fundable under FEMA mitigation grant programs. 	<ul style="list-style-type: none"> • Cost may be prohibitive. • Resistance may be encountered by local communities due to loss of tax base, maintenance of empty lots, and liability for injuries on empty, community-owned lots.

There are 3 criteria that must be met for FEMA to fund an acquisition project:

- The local community must inform the property owners interested in the acquisition program that the community will not use condemnation authority to purchase their property and that the participation in the program is strictly voluntary,
- The subsequent deed to the property to be acquired will be amended such that the landowner will be restricted from receiving any further Federal disaster assistance grants, the property shall remain in open space in perpetuity, and the property will be retained in ownership by a public entity, and
- Any replacement housing or relocated structures will be located outside the 100-year floodplain.

Relocation:

Relocation involves lifting and placing a structure on a wheeled vehicle and transporting that structure to a site outside the 100-year floodplain and placed on a new permanent foundation. Like acquisition, this is one of the most effective mitigation measures.

Table 2.10 - Advantages and Disadvantages of Relocation

Advantages	Disadvantages
<ul style="list-style-type: none"> Removes flood problem since the structure is relocated out of the flood-prone area. Allows a substantially damaged or substantially improved structure to be brought into compliance with a community's floodplain management ordinance. May be fundable under FEMA mitigation grant programs. 	<ul style="list-style-type: none"> Cost may be prohibitive. Additional costs are likely if the structure must be brought into compliance with current code requirements for plumbing, electrical, and energy systems.

The cost for relocation will vary based on the type of structure and the condition of the structure. It is considerably less expensive to relocate a home that is built on a basement or crawl space as opposed to a structure that is a slab on grade. Additionally, wood sided structures are less expensive to relocate than structures with brick veneer. Items to consider in estimating cost for relocation include the following:

- Site selection and analysis and design of the new location
- Analysis of existing size of structure
- Analysis and preparation of the moving route
- Preparation of the structure prior to the move
- Moving the structure to the new location
- Preparation of the new site
- Construction of the new foundation
- Connection of the structure to the new foundation
- Restoration of the old site



Barriers:

A flood protection barrier is usually an earthen levee/berm or a concrete retaining wall. While levees and retaining walls can be large spanning miles along a river, they can also be constructed on a much smaller scale to protect a single home or group of homes.

Table 2.11 - Advantages and Disadvantages of Barriers

Advantages	Disadvantages
<ul style="list-style-type: none"> Relative cost of mitigation is less expensive than other alternatives. No alterations to the actual structure or foundation are required. Home owners can typically construct their own barriers that will complement the style and functionality of their house and yard. 	<ul style="list-style-type: none"> Property is still located within the floodplain and has potential to be damaged by flood if barrier fails or waters overtop it. Solution is only practical for flooding depths less than 3 feet. Barriers cannot be used in areas with soils that have high infiltration rates.

The cost of constructing a barrier will depend on the type of barrier and the size required to provide adequate protection. An earthen berm will generally be less expensive compared to an equivalent concrete barrier primarily due to the cost of the materials. Another consideration is space; an earthen barrier requires a lot of additional width per height of structure compared to a concrete barrier to ensure proper stability. Key items to consider for barriers:

- There needs to be adequate room on the lot
- A pump is required to remove water that either falls or seeps onto the protected side of the barrier
- Human intervention will be required to sand bag or otherwise close any openings in the barrier during the entire flood event

Floodproofing

Wet floodproofing a structure consists of modifying the uninhabited portions (such as a crawlspace or an unfinished basement) to allow floodwaters to enter and exit. This ensures equal hydrostatic pressure on the interior and exterior of the structure which reduces the likelihood of wall failures and structural damage. Wet floodproofing is practical in only a limited number of situations.

Table 2.12 - Advantages and Disadvantages of Wet Floodproofing

Advantages	Disadvantages
<ul style="list-style-type: none"> Often less costly than other mitigation measures. Allows internal and external hydrostatic pressures to equalize, lessening the loads on walls and floors. 	<ul style="list-style-type: none"> Extensive cleanup may be necessary if the structure becomes wet inside and possibly contaminated by sewage, chemicals and other materials borne by floodwaters. Pumping floodwaters out of a basement too soon after a flood may lead to structural damage. Does not minimize the potential damage from a high-velocity flood flow and wave action.

A dry floodproofed structure is made watertight below the level that needs flood protection to prevent floodwaters from entering. Making the structure watertight involves sealing the walls with waterproof coatings, impermeable membranes, or a supplemental layer of masonry or concrete; installing watertight shields over windows and doors; and installing measures to prevent sewer backup.

Table 2.13 - Advantages and Disadvantages of Dry Floodproofing

Advantages	Disadvantages
<ul style="list-style-type: none"> • Often less costly than other retrofitting methods • Does not require additional land. • May be funded by a FEMA mitigation grant program. 	<ul style="list-style-type: none"> • Requires human intervention and adequate warning to install protective measures. • Does not minimize the potential damage from high-velocity flood flow and wave action. • May not be aesthetically pleasing.

Drainage Improvements

Methods of drainage improvements include overflow channels, channel straightening, restrictive crossing replacements, and runoff storage. Modifying the channel attempts to provide a greater carrying capacity for moving floodwaters away from areas where damage occurs. Whenever drainage improvements are considered as a flood mitigation measure, the effects upstream and downstream from the proposed improvements need to be considered.

Table 2.14 - Advantages and Disadvantages of Drainage Improvements

Advantages	Disadvantages
<ul style="list-style-type: none"> • Could increase channel carrying capacity through overflow channels, channel straightening, crossing replacements, or runoff volume storage. • Minor projects may be fundable under FEMA mitigation grant programs. 	<ul style="list-style-type: none"> • May help one area but create new problems upstream or downstream. • Channel straightening increases the capacity to accumulate and carry sediment. • May require property owner cooperation and right-of-way acquisition.

Elevation

Elevating a structure to prevent floodwaters from reaching living areas is an effective and one of the most common mitigation methods. Elevation may also apply to roadways and walkways. The goal of the elevation process is to raise the lowest floor of a structure or roadway/walkway bed to or above the required level of protection.

Table 2.15 - Advantages and Disadvantages of Elevation

Advantages	Disadvantages
<ul style="list-style-type: none"> Elevating to or above the BFE allows a substantially damaged or substantially improved house to be brought into compliance. Often reduces flood insurance premiums. Reduces or eliminates road closures due to overtopping. May be fundable under FEMA mitigation grant programs. 	<ul style="list-style-type: none"> Cost may be prohibitive. The appearance of the structure and access to it may be adversely affected. May require property owner cooperation and right-of-way acquisition. May require road or walkway closures during construction.

STEP 5. Conclusion and Recommendations

Conclusion

Based on the field survey and collection of data, the analysis of existing studies and reports, and the evaluation of various structural and non-structural mitigation measures, the City of Wilson proposes that mitigation measures should be implemented for the Repetitive Loss Areas. Table 2.16 examines past and current mitigation actions in this area.

Table 2.16 – Past and Current Mitigation Actions

Past and Current Mitigation Actions	
1	Property owners have documented flooding and identified flooding concerns in returned questionnaires from this analysis.
2	The City has previously eliminated 12 properties from the repetitive loss list through acquisition and demolition.
3	Property owners are aware of flooding causes. Some property owners have undertaken specific floodproofing measures at their own expense.
4	City has undertaken capital improvement projects to improve drainage within this area.

Recommendations

The City will encourage property owners to use floodproofing measures to help protect lower levels of their property. The City will also increase its public education efforts to increase awareness of flood preparedness and flood protection measures including moving valuable items to above the flood elevation

and permanently elevating vulnerable HVAC units. At the same time, the City will work with property owners, citizens, neighboring communities, the state and other regional and federal agencies to implement capital improvement projects which will help to eliminate flooding in the repetitive loss areas.

Mitigation Action 1:

Property owners should obtain and keep a flood insurance policy on their structures (building and contents coverage). The City will continue on an **annual basis** to target all properties in the repetitive loss areas reminding them of the advantages to maintaining flood insurance through its annual outreach effort.

Responsibility

The City's Planning & Development Services Department will provide the most relevant up-to-date flood insurance information to all property owners within the repetitive loss areas through annual outreach and other efforts.

Funding

The cost will be paid for from the City of Wilson's operating budget.

Mitigation Action 2:

Property owners should not store personal property in basements and crawl spaces since personal property is not covered by a flood insurance policy. The City will increase its outreach efforts on an **annual basis** for the identified repetitive loss areas to include this specific information in the outreach materials.

Responsibility

The City's Planning & Development Services Department will provide the most relevant up-to-date information to all property owners within the repetitive loss areas.

Funding

The cost will be paid for from the City of Wilson's operating budget.

Mitigation Action 3:

When appropriate for commercial buildings, property owners should consider floodproofing measures such as flood gates or shields, flood walls, and hydraulic pumps.

Responsibility

The City's Planning & Development Services Department will promote effective flood protection measures and provide advice and assistance to property owners who may wish to implement such measures in an **on-going** program.

Funding

The cost will be paid for by individual property owners. Advice and assistance will require staff time.

Promotion of existing floodproofing measures may require some additional funds from the City's operating budget.

Mitigation Action 4:

Continue acquisition/demolition mitigation of high-risk flood-prone properties. The highest priorities are properties at the greatest flood risk and where drainage improvements will not provide an adequate level of protection.

Responsibility

The City's Planning & Development Services Department will continue to target properties for acquisition/demolition.

Funding

The acquisition and demolition will be paid for using FEMA mitigation grant funds. Staff time to develop the list of target properties will require funds from the City's operating budget.

Mitigation Action 5:

Prioritize CIP projects to focus on drainage improvement projects in those basins containing repetitive loss areas.

Responsibility

The City's Engineering Department.

Funding

The cost will be paid for by the City's operating budget.

Mitigation Action 6:

Encourage property owners to elevate inside and outside mechanical equipment above the BFE and install flood resistant materials in crawl spaces.

Responsibility

The City's Planning & Development Services Department will promote effective flood protection measures and provide advice and assistance to property owners who may wish to implement such measures in an **on-going** program.

Funding

The cost will be paid for by individual property owners. Advice and assistance will require staff time. Promotion of existing floodproofing measures may require some additional funds from the City's operating budget.

Mitigation Action 7:

Based on the high number of rental properties identified within the repetitive loss areas, the City's Planning & Development Services Department will encourage renters to purchase rental insurance for their contents.

Responsibility

The City's Planning & Development Services Department along with local insurance agents will promote the benefits of renters insurance.

Funding

The cost will be paid for by the City's operating budget.

Mitigation Action 8:

The City will construct a new stormwater retention pond in Merrimont Park. The tributary of Hominy Creek just below Merrimont Park is impacted by peak flows which leads to nuisance flooding and heavy stream bank erosion. The proposed project will intercept and capture about 18 acres of drainage area and includes an in-stream diversion to manage excess flow. This project is intended to lessen the peak flows downstream, mitigating flooding, erosion, and improving water quality.

Responsibility

City of Wilson Engineering, Water Resources and Parks and Recreation Departments.

Funding

The project will be funded entirely through the City's stormwater utility fee.

Mitigation Action 9:

The City will complete the conceptual plan for the Hominy Creek Water Quality Park and Greenway. The proposed project includes stream and buffer restorations, side stream flood retention, floodplain reconnection, infiltration basins, wetlands, wet ponds, permeable pavement, paved greenway, and an environmental education center. The retrofits in whole will result in a linear water quality park for roughly three miles of Hominy Creek, crossing through downtown Wilson from Ward Boulevard to Ward Boulevard. The different elements will be designed to maximize flood mitigation and water quality benefit while providing recreational amenities.

Responsibility

The City of Wilson Engineering, Planning, Water Resources, and Parks and Recreation Departments.

Funding

The project will be funded through a variety of means, private and public. The City has currently received a planning grant from the Clean Water Management Trust Fund to complete the conceptual plan. Implementation will require future grant and private funding as well as stormwater utility fee.

Mitigation Action 10:

The City will prepare an Emergency Action Plan for Lake Wilson Dam. Lake Wilson Dam is classified as high hazard dam by the North Carolina Department of Environment and Natural Resources. The Lake Wilson Emergency Action Plan will identify the estimated number of buildings that could potentially be impacted by a failure of Lake Wilson Dam as well as emergency procedures that should be implemented in the event of a dam failure.

Responsibility

City of Wilson Engineering Department.

Funding

The cost will be paid for by the City's operating budget.

3 References

City of Wilson, Wilson 2030 Comprehensive Plan. Adopted April 15, 2010.

City of Wilson, Capital Improvement Plan. FY 2015-2019.

Wilson County, Multi-Jurisdictional Hazard Mitigation Plan. 2009.

Federal Emergency Management Agency/ISO, City of Wilson Repetitive Loss Data, February, 2015.

Federal Emergency Management Agency, National Flood Insurance Program, Community Rating System CRS Coordinator's Manual. FIA-15/2013. Section 510.

Federal Emergency Management Agency, National Flood Mitigation Data Collection Tool and RLP Viewer, User's Guide. FEMA 497/August 2008.

Federal Emergency Management Agency, Reducing Damage from Localized Flooding: A Guide for Communities. FEMA 511/June 2005. Part III Chapter 7.

Federal Emergency Management Agency, Selecting Appropriate Mitigation Measures for Floodprone Structures. FEMA 551/March 2007.

Federal Emergency Management Agency, Flood Insurance Study, Wilson County, North Carolina and Incorporated Areas, Revised April 16, 2013.

Federal Emergency Management Agency, National Flood Insurance Program, Community Rating System, Mapping Repetitive Loss Areas, August 2008.

City of Alexandria, Potomac River Waterfront Flood Mitigation Study, Evaluation and Recommendations of Mitigation Measures, July 2012.

University of New Orleans, Center for Hazards Assessment, Response and Technology, Draft Guidebook to Conducting Repetitive Loss Area Analyses, 2012.

Appendix A – Building Survey Data

Note: In accordance with the Privacy Act of 1974, Appendix A will not be shared with the general public.

Property Locator / Repetitive Loss#: 3713-22-8941.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 1-2 Feet
Observations: Has shed. No gutter. Hvac is elevated.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-23-4211.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: Has shed. Has hvac, elevated on concrete pad. No gutter. Street is curb and gutter.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-23-6034.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 2 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 2-3 Feet
Observations: Has shed. No gutter. Hvac observed on side of house.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-3867.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 2 **Basement:** No
Occupied: **Neighborhood:** Single Family Residential
Fill: None **Elevated:** 1-2 Feet
Observations: No gutter. No hvac seen from street. Street is curb and gutted.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-5629.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:** Unknown
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 0-1 Feet
Grads
Observations: Has shed which is below grade of the house. Hvac seen at side of house. Gutters on side of house, not on the front.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Unknown
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Unable to determine
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-6410.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 2 **Basement:** Unknown
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: Has shed/accessory structure. No gutters. No hvac seen from street.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-7590.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 3-4 Feet
Observations: Has gutters. Has shed. Observed possible hvac on side of house.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



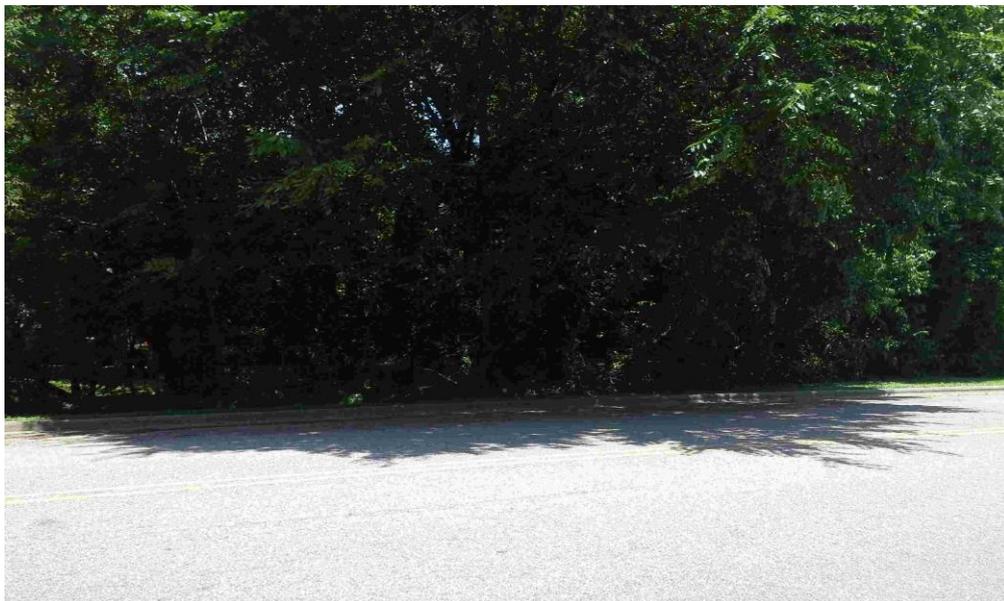
Property Locator / Repetitive Loss#: 3713-32-7665.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: No gutter. Has shed. Hvac not seen from street.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-33-0090.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: No gutter. Hvac not seen from street.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-14-9219.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: **Basement:**
Occupied: **Neighborhood:**
Fill: **Elevated:**
Observations: No structure. Probable ROW or easement for City.
Flooding:
Flooding Notes:
Land Use:
Land Use Notes:
Adequate Vents Present:
Spoke with: Owner Unavailable
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3713-32-2698.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 2-3 Feet
Grads
Observations: No gutter. Hvac not seen from street.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-22-7964.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: None **Elevated:** 2-3 Feet
Observations: Has gutters, unobserved secondary structures, has HVAC.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-23-5023.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: None **Elevated:** 3-4 Feet
Observations: No gutters, has HVAC, cannot see secondary structures.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-1730.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: No gutters, has secondary structure as detached storage room, unobserved HVAC
Flooding: No
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-43-1510.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: No gutters, has secondary structure as storage room, has HVAC. Adjacent to a creek.
Flooding: Yes
Flooding Notes: The owner said this house was flooded, the picnic table was floating, the water got high up to the fence, and the air conditioner was flooded. It floods two to three times per year. The street was flooded.
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner/Occupant
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)





Property Locator / Repetitive Loss#: 3713-22-9738.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: No gutters. Secondary structure. Unknown hvac.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-23-4182.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: No gutters. Hvac unit on ground. Shed in backyard.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-23-7000.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 2-3 Feet
Observations: No gutters. Secondary structure. HVAC unit unknown.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-3903.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 0-1 Feet
Observations: Has gutters, has HVAC, unobserved secondary structures,
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present:
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure:
Foundation Type: Slab-on-grade
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3713-32-4754.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 2 **Basement:** Unknown
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 3-4 Feet
Grads
Observations: Has HVAC, no gutters, has secondary structures detached garage and pool.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes: Blend with wood and bricks, most are bricks.
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-6331.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: Has gutters, has secondary structure as detached garage, and has HVAC.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-6685.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 2 **Basement:** Unknown
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** At Grade
Observations: No gutters, has HVAV, has secondary structure with detached garage and storage room, backyard slope towards to low point.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-7512.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 3-4 Feet
Observations: No gutters, has secondary structure as storage room, unobserved HVAC.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-8360.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: No gutters, has secondary structure as detached garage, unobserved HVAC
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes: Blend with wood and bricks.
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-9634.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 3-4 Feet
Observations: Has gutters, has secondary structure as garage, has HVAC
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-1776.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: Has guttering. Hvac unit is on ground. Secondary structure. Creek to the left of property
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-3640.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** Unknown
Occupied: **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 3-4 Feet
Grads
Observations: No gutters. Hvac unit on ground.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-43-1519.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 0-1 Feet
Observations: No guttering. Secondary structure. Hvac unit unknown.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-43-1605.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: Has guttering. Hvac unit on ground.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-22-9858.000
Inspection Date: 6/10/2015 **Inspector:** Alex Magruder
No. of Stories: **Basement:** Yes
Occupied: Unknown **Neighborhood:** Commercial
Fill: None **Elevated:**
Observations: No building on property
Flooding:
Flooding Notes:
Land Use:
Land Use Notes:
Adequate Vents Present: Yes
Spoke with:
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3713-32-2927.000

Inspection Date: 6/11/2015 **Inspector:** Alex Magruder

No. of Stories: 1 **Basement:** No

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 0-1 Feet **Elevated:** 0-1 Feet

Observations: No guttering. Hvac unit on ground.

Flooding: Unknown

Flooding Notes:

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Owner Unavailable

Structure Type: Masonry

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

Foundation Type: Crawlspace floor at or above grade on at least 1 side

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-4800.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 4-6 Feet
Grads
Observations: No guttering. Hvac unit unknown. Secondary structure.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Split-level - slab-on-grade
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-5591.000

Inspection Date: 6/11/2015 **Inspector:** Alex Magruder

No. of Stories: 1 **Basement:** No

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 0-1 Feet **Elevated:** 0-1 Feet

Observations: No guttering. Hvac unit unknown. Too much vegetation to see side.

Flooding: Unknown

Flooding Notes:

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Neighbor

Structure Type: Wood Frame

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

Foundation Type: Crawlspace floor at or above grade on at least 1 side

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-5693.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** Yes
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:**
Grads
Observations: Has guttering. Unknown hvac.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: No
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Basement sub-grade with windows
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-7249.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: No guttering. Hvac unit unknown. Secondary structure. Fence blocking view.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Neighbor
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-8201.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 1-2 Feet
Observations: No guttering. Secondary structure. Unknown hvac. Adjacent to creek.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-8644.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: No guttering. Hvac unknown. Secondary structure.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-9403.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: No **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 0-1 Feet
Observations: No guttering. Secondary structure. Hvac unit unknown.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-32-9512.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 2-3 Feet
Observations: No guttering. Unknown hvac. Secondary structure.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-33-2016.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 0-1 Feet
Observations: No guttering. Unknown hvac. Might be slab on grad. Secondary structure.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Unknown
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Unable to determine
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#:	<u>3713-43-2387.000</u>	Inspector:	
Inspection Date:	<u>12/31/1969</u>	Basement:	<u>Yes</u>
No. of Stories:		Neighborhood:	<u>Single Family Residential</u>
Occupied:	<u>Yes</u>	Elevated:	<u>Not Applicable</u>
Fill:	<u>Below Street Grads</u>		
Observations:			
Flooding:	<u>Yes</u>		
Flooding Notes:			
Land Use:	<u>Single-family residential</u>		
Land Use Notes:			
Adequate Vents Present:	<u>Yes</u>		
Spoke with:	<u>Owner/Occupant</u>		
Structure Type:	<u>Wood Frame</u>		
Structure Type Notes:			
Condition of Structure:	<u>Good (optional minor repairs)</u>		
Foundation Type:	<u>Slab-on-grade</u>		
Foundation Type Notes:			
Condition of Foundation:	<u>Good (optional minor repairs)</u>		

Property Locator / Repetitive Loss#: 3713-43-2680.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 1-2 Feet
Observations: Has guttering. Hvac unit on ground. Secondary structure. Adjacent to pond. Drain on right side of property.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-43-2582.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 1-2 Feet
Observations: No guttering. Secondary structure. Hvac unit unknown.
Flooding: Yes
Flooding Notes: On street.
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Neighbor
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-00-9982.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: Has gutters. Has detached garage. Hvac not seen from street.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-10-2721.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 3 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 1-2 Feet
Grads
Observations: Has detached garage and a shed. No gutters on house. Hvac is on side of house. Street is curb and gutter.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-29-0134.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: **Basement:**
Occupied: **Neighborhood:** Single Family Residential
Fill: **Elevated:**
Observations: No structure on property. There was an active demolition/grading effort at the time of the site visit.
Flooding:
Flooding Notes:
Land Use: Unable To Determine
Land Use Notes:
Adequate Vents Present:
Spoke with: Owner Unavailable
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3712-29-3176.000

Inspection Date: 6/11/2015 **Inspector:** Scott Gentry

No. of Stories: 1 **Basement:** No

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 0-1 Feet **Elevated:** 0-1 Feet

Observations: Has gutters. Has shed. Hvac not seen from street. Observed heavy grading being done on the property behind the house.

Flooding: Unknown

Flooding Notes:

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Owner Unavailable

Structure Type: Masonry

Structure Type Notes: Brick with wood trim and addition on side.

Condition of Structure: Good (optional minor repairs)

Foundation Type: Crawlspace floor at or above grade on at least 1 side

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-10-0876.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 2-3 Feet
Grads
Observations: No gutters, has secondary structure as detached garage.
Unobserved HVAC
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-10-3623.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: Has gutters, has HVAC, unobserved secondary structures, observed backyard slope towards low point.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-19-8183.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 2-3 Feet
Observations: Visions blocked by lot of vegetation in front yard, unobserved gutters, unobserved HVAC. Fill is greater than 4 feet.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-10-1749.000

Inspection Date: 6/11/2015 **Inspector:** Alex Magruder

No. of Stories: 2 **Basement:** No

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 0-1 Feet **Elevated:** 3-4 Feet

Observations: No gutters. Unknown hvac. Fence blocking view.

Flooding: Unknown

Flooding Notes:

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Owner Unavailable

Structure Type: Wood Frame

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

Foundation Type: Crawlspace floor at or above grade on at least 1 side

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-10-4523.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 2-3 Feet
Grads
Observations: No gutters. Secondary structure. Hvac unit raised 1 foot. Drain to right of property.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



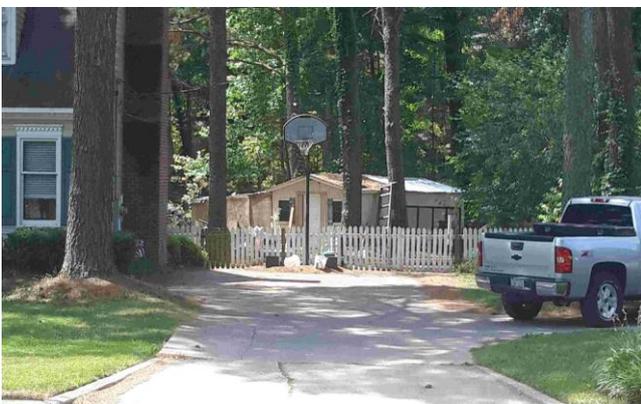
Property Locator / Repetitive Loss#: 3712-19-7143.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 3-4 Feet
Observations: Minimal gutters. Unknown hvac. On hill.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes: !
Condition of Foundation: Good (optional minor repairs)



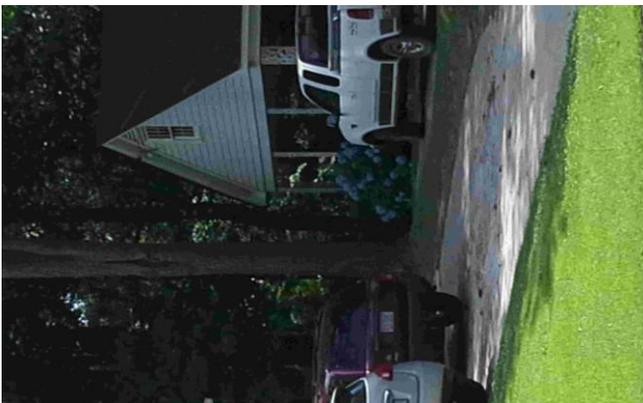
Property Locator / Repetitive Loss#: 3712-29-1146.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: **Basement:**
Occupied: **Neighborhood:**
Fill: **Elevated:**
Observations: No house on property
Flooding:
Flooding Notes:
Land Use:
Land Use Notes:
Adequate Vents Present:
Spoke with:
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3712-29-2156.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 3-4 Feet
Observations: No gutters. Hvac unit on ground. Secondary structure. Construction adjacent and behind property.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-58-3588.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 1-2 Feet
Observations: No gutter. Hvac not seen from street. Has shed.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-58-3971.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 2-3 Feet
Observations: Has shed. Hvac is at grade on side of house. No gutters.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-58-5461.000

Inspection Date: 6/11/2015 **Inspector:** Scott Gentry

No. of Stories: 1 **Basement:** No

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 2-3 Feet **Elevated:** 2-3 Feet

Observations: No gutter. Hvac not seen from street. Street is curb and gutter.

Flooding: Unknown

Flooding Notes:

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Owner Unavailable

Structure Type: Masonry

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

Foundation Type: Crawlspace floor at or above grade on at least 1 side

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-59-3041.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 2-3 Feet
Observations: No gutters, unobserved secondary structure, unobserved HVAC.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-59-3218.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: Has secondary structure, has gutters, unobserved HVAC.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-58-3679.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: No gutters, has secondary structure as storage room, unobserved HVAC.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-58-4468.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 2-3 Feet
Observations: Has gutters, has secondary structure shield, unobserved HVAC.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-58-6321.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 2-3 Feet
Observations: Has gutters, has secondary structure as storage room, unobserved HVAC.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3713-70-6386.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: **Basement:**
Occupied: **Neighborhood:** Commercial
Fill: **Elevated:**
Observations: Under construction.
Flooding: Unknown
Flooding Notes:
Land Use: Commercial
Land Use Notes: Under construction.
Adequate Vents Present:
Spoke with: Owner Unavailable
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3713-70-8237.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: **Basement:**
Occupied: **Neighborhood:**
Fill: **Elevated:**
Observations: Under construction.
Flooding:
Flooding Notes:
Land Use:
Land Use Notes:
Adequate Vents Present:
Spoke with:
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3712-59-3101.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 1-2 Feet
Observations: No guttering. Secondary structure. Hvac unit unknown.
Flooding: No
Flooding Notes: Owner states no flooding.
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner/Occupant
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-59-3211.000

Inspection Date: 6/11/2015 **Inspector:** Alex Magruder

No. of Stories: 1 **Basement:** No

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 0-1 Feet **Elevated:** 1-2 Feet

Observations: No guttering. Hvac unit unknown.

Flooding: Unknown

Flooding Notes:

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Owner Unavailable

Structure Type: Masonry

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

Foundation Type: Crawlspace floor at or above grade on at least 1 side

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-58-3871.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 1-2 Feet
Observations: No guttering. Hvac unit unknown. Secondary structure. Fence blocking view.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-58-3156.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 1-2 Feet
Grads
Observations: Partial guttering. Hvac unit on ground. Secondary structure.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-58-5115.000

Inspection Date: 6/11/2015 **Inspector:** Alex Magruder

No. of Stories: 2 **Basement:** No

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: Below Street **Elevated:** 1-2 Feet
Grads

Observations: No guttering. Hvac unit unknown.

Flooding: Unknown

Flooding Notes:

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Owner Unavailable

Structure Type: Wood Frame

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

Foundation Type: Crawlspace floor at or above grade on at least 1 side

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-36-3565.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 3-4 Feet
Observations: Has gutters. Unknown hvac. Secondary structure.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-36-3775.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 4-6 Feet
Observations: Has gutters. Unknown hvac unit. Secondary structure. House on hill.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-36-3877.000

Inspection Date: 6/11/2015 **Inspector:** Alex Magruder

No. of Stories: 1 **Basement:** Yes

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 2-3 Feet **Elevated:** 4-6 Feet

Observations: Has gutters. Unknown hvac.

Flooding: Unknown

Flooding Notes:

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Owner Unavailable

Structure Type: Masonry

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

Foundation Type: Crawlspace floor at or above grade on at least 1 side

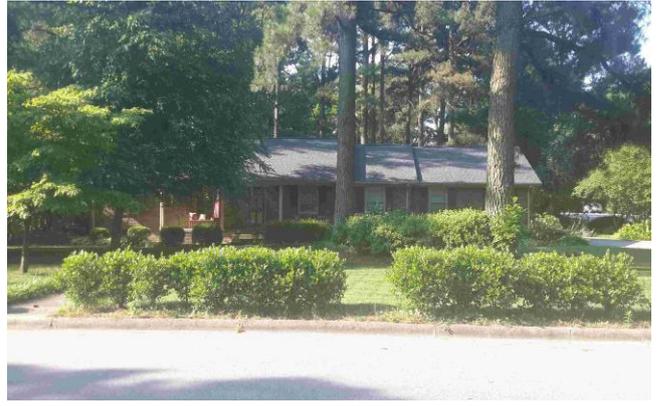
Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-16-0799.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 1-2 Feet
Observations: Has gutters. Has Hvac. Has secondary detached garage. Has channel adjacent. Large amount of water coming from main street.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Neighbor
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)





Property Locator / Repetitive Loss#: 3712-16-5726.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: Has gutters. Has hvac on ground. Has secondary structure.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Neighbor
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-16-9843.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: No gutters. Hvac unit on ground. Secondary structure.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-27-7201.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** Unknown
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** At Grade
Grads
Observations: Has gutters. Vegetation blocking view.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Unknown
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Unable to determine
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-37-3197.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: **Basement:**
Occupied: **Neighborhood:**
Fill: **Elevated:**
Observations: No building on property.
Flooding:
Flooding Notes:
Land Use:
Land Use Notes:
Adequate Vents Present:
Spoke with:
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3712-27-3053.000

Inspection Date: 6/11/2015 **Inspector:** Alex Magruder

No. of Stories: 1 **Basement:** No

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: Below Street **Elevated:** 1-2 Feet
Grads

Observations: Has gutters. Hvac unit on ground. Secondary struct. Creek to the left of property. Low point of street. Has street drain. Neighbor says basement floods. Started with construction on airport road. Neighbor house: 1400.

Flooding: Yes

Flooding Notes: Neighbor says yard floods. Unknown property damage.

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Neighbor

Structure Type: Masonry

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

Foundation Type: Crawlspace floor at or above grade on at least 1 side

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)





Property Locator / Repetitive Loss#: 3712-37-0158.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 0-1 Feet
Grads
Observations: No gutters. Unknown hvac. Creek visible behind building.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-26-4888.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** Yes
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 0-1 Feet
Grads
Observations: No gutters. Pool in backyard. Unknown hvac. Fence blocking view. Stream In backyard.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Unknown
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Unable to determine
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-26-6994.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 1-2 Feet
Grads
Observations: No gutters. Unknown hvac. Stream in behind house.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



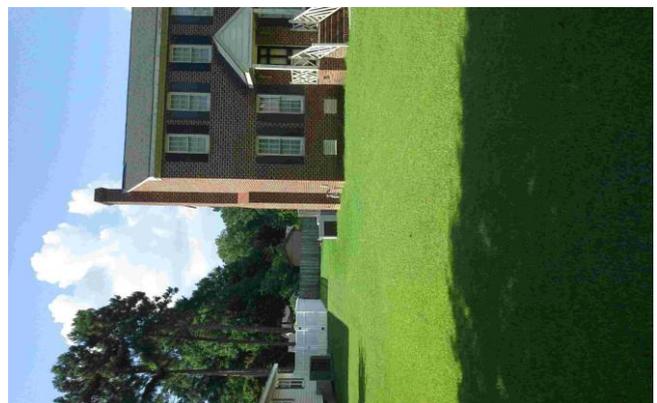
Property Locator / Repetitive Loss#: 3712-36-1656.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 4-6 Feet
Grads
Observations: Has gutters. Secondary shed. Unknown hvac.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-34-3024.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: Visions are blocked by vegetation, has HVAC,
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-34-9041.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 2 **Basement:** Unknown
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 4-6 Feet
Observations: Has HVAC, has
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)





Property Locator / Repetitive Loss#: 3712-34-4024.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 1-2 Feet
Observations: No guttering. Hvac unit unknown.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-34-6023.000

Inspection Date: 6/11/2015 **Inspector:** Alex Magruder

No. of Stories: 2 **Basement:** Unknown

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 0-1 Feet **Elevated:** Unable To Determine

Observations: Not able to approach property

Flooding: Unknown

Flooding Notes:

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Unknown

Spoke with: Owner Unavailable

Structure Type: Masonry

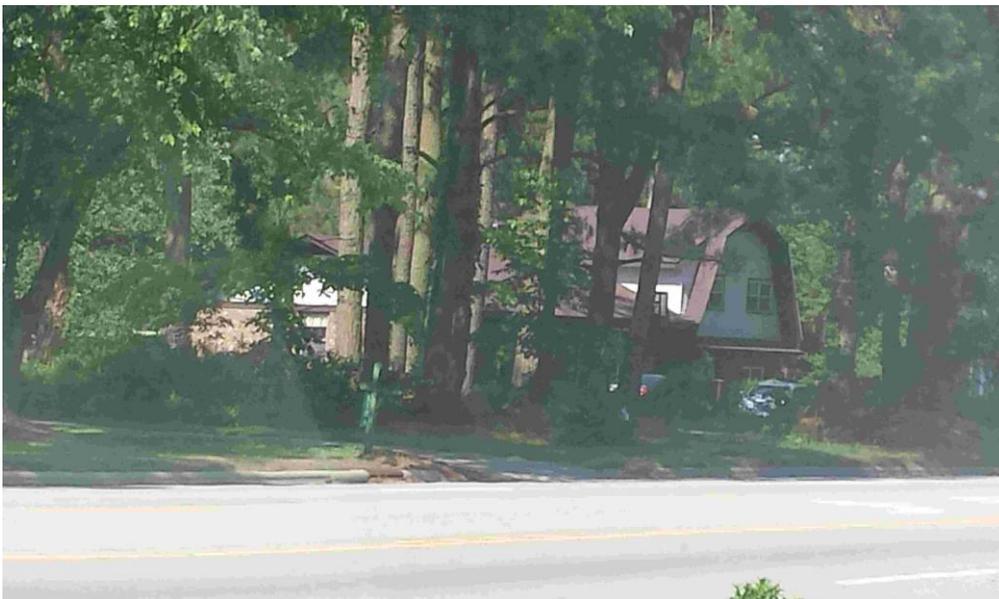
Structure Type Notes:

Condition of Structure: Unable To Determine

Foundation Type: Unable to determine

Foundation Type Notes:

Condition of Foundation: Unable To Determine



Property Locator / Repetitive Loss#: 3712-34-7023.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 2-3 Feet
Grads
Observations: No guttering. Hvac unit raised 1 ft. Secondary structure. Drain in front yard.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-44-0050.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 1-2 Feet
Observations: No guttering. Secondary structure. Hvac unit unknown.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-16-3776.000

Inspection Date: 6/11/2015 **Inspector:** Scott Gentry

No. of Stories: 1 **Basement:** No

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 0-1 Feet **Elevated:** 2-3 Feet

Observations: Has gutters and hvac at ground level. Secondary building in back yard (shed).

Flooding: No

Flooding Notes: Spoke with resident. Stated that flooding occurred in creek in 1999, but the water didn't reach the foundation at that time.

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Owner/Occupant

Structure Type: Wood Frame

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

Foundation Type: Crawlspace floor at or above grade on at least 1 side

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-16-7799.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: Has shed. Hvac not seen from road. Has gutters.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Neighbor
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-26-2932.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: Has elevated hvac. No gutters. Spoke with a neighbor who said the street was closed due to flooding about 10 years ago. The flooding occurred during a hurricane.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-27-5189.000

Inspection Date: 6/11/2015 **Inspector:** Scott Gentry

No. of Stories: 1 **Basement:** Yes

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 2-3 Feet **Elevated:** 2-3 Feet

Observations: Hvac not observed. Has gutters.

Flooding: Unknown

Flooding Notes:

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Unknown

Spoke with: Owner Unavailable

Structure Type: Wood Frame

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

Foundation Type: Elevated foundation walls w/full or partial enclosure

Foundation Type Notes: Observed driveway going around side of house. Possible sub-level (basement) below first floor.

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-37-2176.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 2 **Basement:** Unknown
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** Unable To Determine
Observations: Has gutters. Hvac is on side of house. Neighbor said that the house next door, on the corner of Lakeside Dr was torn down after Hurricane Floyd, due to flooding damage.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Unknown
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Unable to determine
Foundation Type Notes: Yard is heavily landscaped. Unable to determine information about foundation.
Condition of Foundation: Unable To Determine



Property Locator / Repetitive Loss#: 3712-27-9230.000

Inspection Date: 6/11/2015 **Inspector:** Scott Gentry

No. of Stories: 2 **Basement:** Yes

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: Below Street **Elevated:** 0-1 Feet
Grads

Observations: Has gutters. No hvac seen from street. Spoke with neighbor who said flooding regularly occurs in the basement. He also added that flood waters nearly reached the basketball rim during Hurricane Floyd.

Flooding: Yes

Flooding Notes: Owner confirmed that flooding has occurred.

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Unknown

Spoke with: Owner/Occupant

Structure Type: Masonry

Structure Type Notes: Second story is wood frame.

Condition of Structure: Good (optional minor repairs)

Foundation Type: Basement with walkout

Foundation Type Notes: Listed as fair because owner stated there is a mold issue in basement.

Condition of Foundation: Fair (needs minor repairs)



Property Locator / Repetitive Loss#: 3712-26-4721.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 1-2 Feet
Grads
Observations: Has gutter. Hvac not seen from street. Separate garage/shed structure observed. Activity in back of house sounds like a pool.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-26-9922.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 2 **Basement:** Yes
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 1-2 Feet
Grads
Observations: Has gutters. Hvac not seen from street. Curb and gutter street drainage.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Unknown
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Basement sub-grade with windows
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



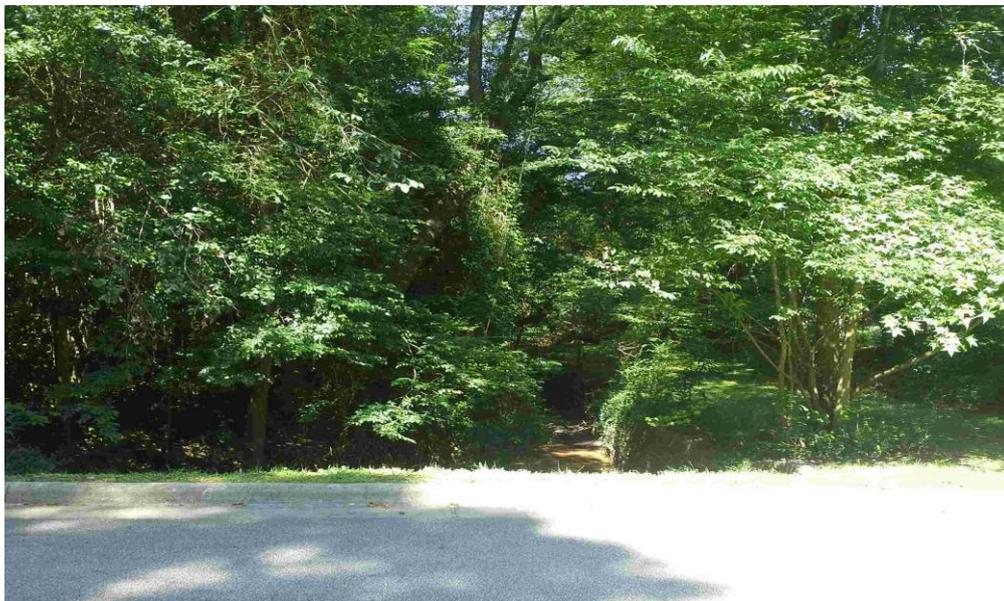
Property Locator / Repetitive Loss#: 3712-34-5023.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 1-2 Feet
Observations: Has gutters.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Unable To Determine



Property Locator / Repetitive Loss#: 3712-36-3675.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 2 **Basement:** Unknown
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 2-3 Feet
Observations: Has gutters, has HVAC, unobserved secondary structure. For the fill, it's greater than 4 feet.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-36-3958.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: **Basement:**
Occupied: **Neighborhood:**
Fill: **Elevated:**
Observations: No house on this property, adjacent to creek.
Flooding:
Flooding Notes:
Land Use:
Land Use Notes:
Adequate Vents Present:
Spoke with:
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3712-16-2736.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: Has gutters, cannot see HVAC, cannot see secondary structures, neighbor has seen flooding on street for 4 to 6 inches at curb
Flooding: No
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Neighbor
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-16-6767.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: Has gutters, has secondary structure with garage, cannot see HVAC.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



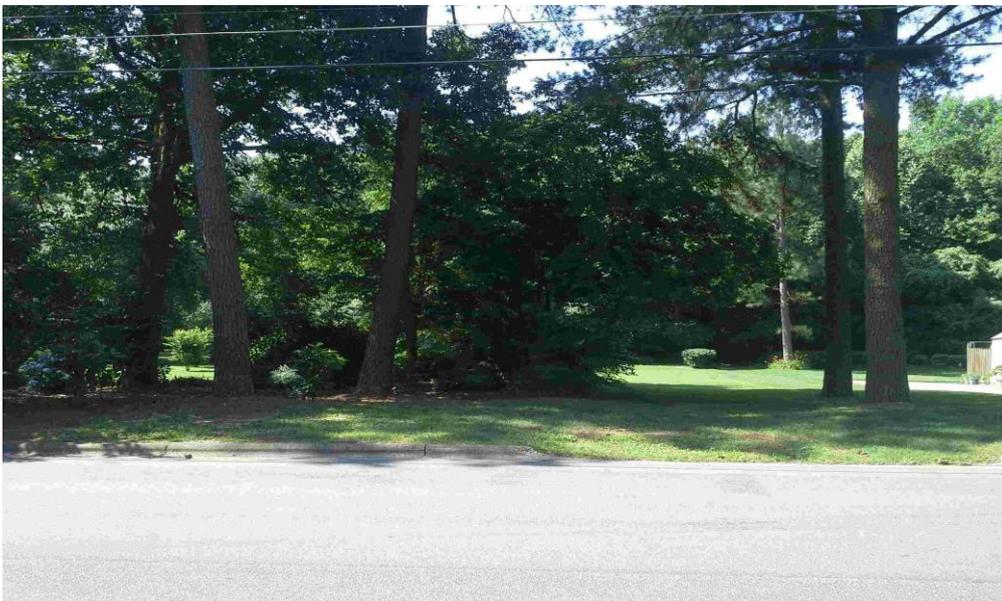
Property Locator / Repetitive Loss#: 3712-26-0886.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: Has gutters, cannot see HVAC, and cannot see secondary structures, observed backyard slopes towards the creek. The neighbor said the street was closed due to the flooding about ten years ago.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Neighbor
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-27-4162.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 0 **Basement:**
Occupied: **Neighborhood:**
Fill: **Elevated:**
Observations: Housed removed, assume this belongs to the property next to it.
Flooding:
Flooding Notes:
Land Use:
Land Use Notes:
Adequate Vents Present:
Spoke with: Owner Unavailable
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3712-37-1166.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: **Basement:**
Occupied: **Neighborhood:**
Fill: **Elevated:**
Observations: No house on property.
Flooding:
Flooding Notes:
Land Use:
Land Use Notes:
Adequate Vents Present:
Spoke with:
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3712-27-8221.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 2 **Basement:**
Occupied: Unknown **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 0-1 Feet
Grads
Observations: Has gutters, has secondary structures, unobserved HVAC.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes: Blend with wood and bricks, but most are wood.
Condition of Structure: Fair (needs minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes: There are damages and the house is a little separate from the foundation.
Condition of Foundation: Fair (needs minor repairs)



Property Locator / Repetitive Loss#: 3712-36-1806.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: Below Street **Elevated:** 1-2 Feet
Grads
Observations: No gutters, unobserved secondary structures, unobserved HVAC. Visions are blocked by a lot of vegetation.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-93-0154.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 1-2 Feet
Observations: No gutter. HVAC not seen from street.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-83-9126.000

Inspection Date: 6/11/2015 **Inspector:** Scott Gentry

No. of Stories: 1 **Basement:** No

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 0-1 Feet **Elevated:** 2-3 Feet

Observations: No gutter. Hvac is at grade on side of house.

Flooding: Unknown

Flooding Notes:

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Owner Unavailable

Structure Type: Wood Frame

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

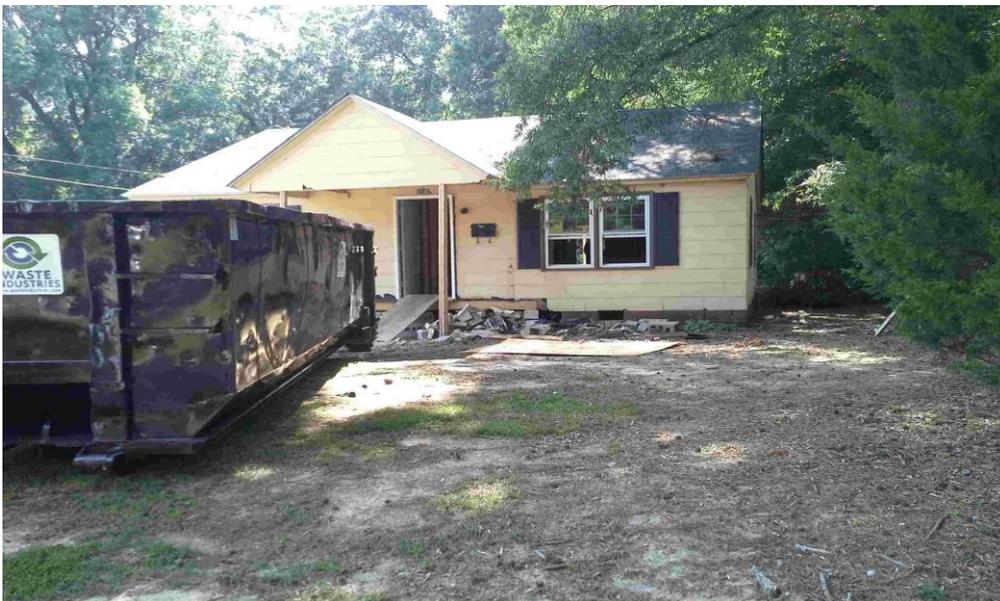
Foundation Type: Crawlspace floor at or above grade on at least 1 side

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3711-99-0782.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:** No
Occupied: **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 2-3 Feet
Observations: House is being gutted and restored. No gutter.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Poor (needs significant repairs)
Foundation Type: Elevated foundation walls w/full or partial enclosure
Foundation Type Notes:
Condition of Foundation: Poor (needs significant repairs)



Property Locator / Repetitive Loss#: 3711-99-1412.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 4-6 Feet
Observations: No gutter. Hvac on ground. Street is curb and gutter.
Flooding: No
Flooding Notes: Resident stated that the street floods during heavy rains
Land Use: 2-4 family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner/Occupant
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Fair (needs minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Fair (needs minor repairs)



Property Locator / Repetitive Loss#: 3721-09-1944.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 1 **Basement:** No
Occupied: Unknown **Neighborhood:** Industrial
Fill: 0-1 Feet **Elevated:** At Grade
Observations: Has gutters. Hvac at grade.
Flooding: Unknown
Flooding Notes:
Land Use: Industrial
Land Use Notes:
Adequate Vents Present: No
Spoke with: Owner Unavailable
Structure Type: Steel
Structure Type Notes:
Condition of Structure: Fair (needs minor repairs)
Foundation Type: Slab-on-grade
Foundation Type Notes:
Condition of Foundation: Unable To Determine



Property Locator / Repetitive Loss#: 3712-90-8260.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: **Basement:**
Occupied: **Neighborhood:**
Fill: **Elevated:**
Observations: Wooded lot.
Flooding:
Flooding Notes:
Land Use:
Land Use Notes:
Adequate Vents Present:
Spoke with: Owner Unavailable
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3712-83-9058.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: No gutters, has secondary structure as storage room, unobserved HVAC.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-83-9238.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: No gutters, has HVAC, has secondary structures as storage room.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3711-99-0599.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 3-4 Feet
Observations: Has secondary structures, has gutters, unobserved HVAC, raised berm, hill on the other side
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3711-99-0686.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: Has secondary structure shield, has gutters, has HVAC
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3711-99-1493.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:** Unknown
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 4-6 Feet
Observations: Has gutters, unobserved HVAC, unobserved secondary structure
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-90-5465.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Industrial
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: Has gutters, flood sign on the other side of street.
Flooding: Unknown
Flooding Notes:
Land Use: Industrial
Land Use Notes:
Adequate Vents Present: No
Spoke with: Owner Unavailable
Structure Type: Steel
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Slab-on-grade
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3721-09-0918.000
Inspection Date: 6/11/2015 **Inspector:** Yuqi
No. of Stories: 1 **Basement:**
Occupied: Yes **Neighborhood:** Industrial
Fill: 2-3 Feet **Elevated:** 2-3 Feet
Observations: Has gutters, has HVAC
Flooding: Unknown
Flooding Notes:
Land Use: Industrial
Land Use Notes:
Adequate Vents Present: No
Spoke with: Owner Unavailable
Structure Type: Steel
Structure Type Notes:
Condition of Structure: Fair (needs minor repairs)
Foundation Type: Slab-on-grade
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-93-0326.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 0-1 Feet
Observations: Partial guttering. Hvac unit unknown.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: No
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-83-9358.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 2 **Basement:** No
Occupied: **Neighborhood:** Single Family Residential
Fill: 2-3 Feet **Elevated:** 0-1 Feet
Observations: No guttering. Hvac unit on ground.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-83-8389.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: No guttering. Hvac unit on ground.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3711-99-0788.000

Inspection Date: 6/11/2015 **Inspector:** Alex Magruder

No. of Stories: 1 **Basement:** No

Occupied: Yes **Neighborhood:** Single Family Residential

Fill: 0-1 Feet **Elevated:** 1-2 Feet

Observations: No guttering. Hvac unit on ground.

Flooding: No

Flooding Notes: Owner has lived here for 2 years no flooding

Land Use: Single-family residential

Land Use Notes:

Adequate Vents Present: Yes

Spoke with: Owner/Occupant

Structure Type: Wood Frame

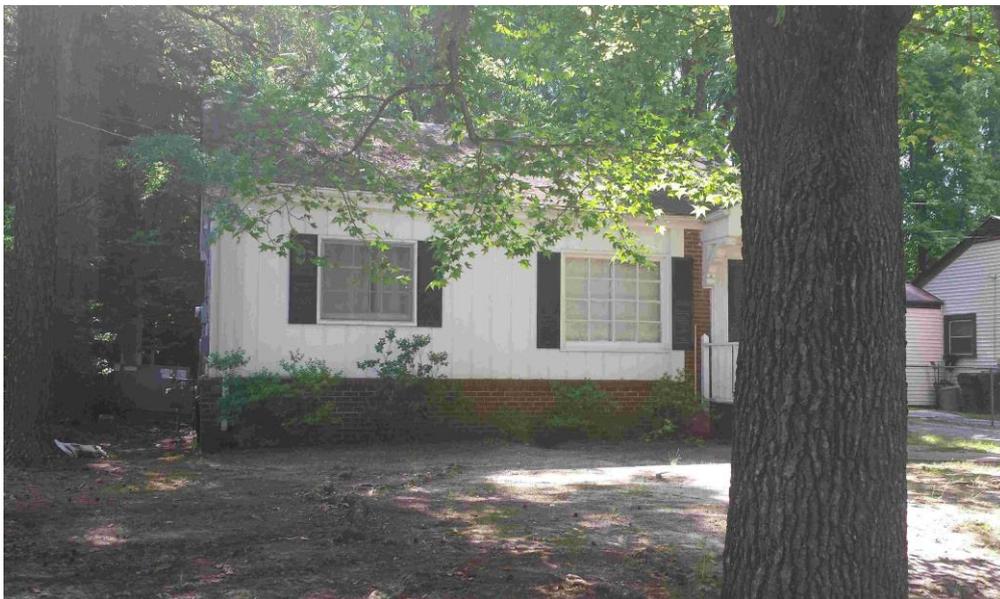
Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

Foundation Type: Crawlspace floor at or above grade on at least 1 side

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3711-99-2464.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 3-4 Feet
Observations: No guttering. Hvac unit on ground.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3711-99-3444.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Single Family Residential
Fill: 0-1 Feet **Elevated:** 2-3 Feet
Observations: No guttering. Hvac unit on ground.
Flooding: Unknown
Flooding Notes:
Land Use: Single-family residential
Land Use Notes:
Adequate Vents Present: Yes
Spoke with: Owner Unavailable
Structure Type: Wood Frame
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Crawlspace floor at or above grade on at least 1 side
Foundation Type Notes:
Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#:	<u>3721-09-1793.000</u>	Inspector:	<u>Alex Magruder</u>
Inspection Date:	<u>6/11/2015</u>	Basement:	<u>No</u>
No. of Stories:	<u>1</u>	Neighborhood:	<u>Industrial</u>
Occupied:	<u>Yes</u>	Elevated:	<u>At Grade</u>
Fill:	<u>0-1 Feet</u>		
Observations:			
Flooding:	<u>Unknown</u>		
Flooding Notes:			
Land Use:	<u>Industrial</u>		
Land Use Notes:			
Adequate Vents Present:	<u>No</u>		
Spoke with:	<u>Owner Unavailable</u>		
Structure Type:	<u>Steel</u>		
Structure Type Notes:			
Condition of Structure:	<u>Fair (needs minor repairs)</u>		
Foundation Type:	<u>Slab-on-grade</u>		
Foundation Type Notes:			
Condition of Foundation:	<u>Unable To Determine</u>		



Property Locator / Repetitive Loss#: 3721-09-1874.000

Inspection Date: 6/11/2015 **Inspector:** Alex Magruder

No. of Stories: 1 **Basement:** No

Occupied: Yes **Neighborhood:** Industrial

Fill: 0-1 Feet **Elevated:** At Grade

Observations:

Flooding: Unknown

Flooding Notes:

Land Use: Industrial

Land Use Notes:

Adequate Vents Present: No

Spoke with: Owner Unavailable

Structure Type: Steel

Structure Type Notes:

Condition of Structure: Fair (needs minor repairs)

Foundation Type: Slab-on-grade

Foundation Type Notes:

Condition of Foundation: Unable To Determine



Property Locator / Repetitive Loss#: 3712-90-7249.000

Inspection Date: 6/11/2015 **Inspector:** Alex Magruder

No. of Stories: 1 **Basement:** No

Occupied: Yes **Neighborhood:** Industrial

Fill: 0-1 Feet **Elevated:** 0-1 Feet

Observations: Radio dish.

Flooding: Unknown

Flooding Notes:

Land Use: Commercial

Land Use Notes:

Adequate Vents Present: No

Spoke with: Owner Unavailable

Structure Type: Masonry

Structure Type Notes:

Condition of Structure: Good (optional minor repairs)

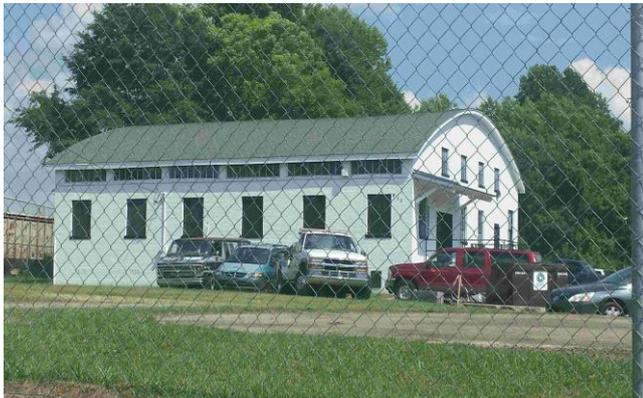
Foundation Type: Slab-on-grade

Foundation Type Notes:

Condition of Foundation: Good (optional minor repairs)



Property Locator / Repetitive Loss#: 3712-90-7524.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Industrial
Fill: Unable To Determine **Elevated:** At Grade
Observations: Multiple buildings.
Flooding: Unknown
Flooding Notes:
Land Use: Commercial
Land Use Notes:
Adequate Vents Present:
Spoke with: Owner Unavailable
Structure Type: Masonry
Structure Type Notes:
Condition of Structure: Good (optional minor repairs)
Foundation Type: Slab-on-grade
Foundation Type Notes:
Condition of Foundation: Unable To Determine



Property Locator / Repetitive Loss#: 3722-00-0049.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: **Basement:**
Occupied: **Neighborhood:**
Fill: **Elevated:**
Observations: Empty lot.
Flooding:
Flooding Notes:
Land Use:
Land Use Notes:
Adequate Vents Present:
Spoke with:
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3721-13-9959.000
Inspection Date: 6/11/2015 **Inspector:** Scott Gentry
No. of Stories: 0 **Basement:** No
Occupied: **Neighborhood:**
Fill: **Elevated:**
Observations: Parcel is the vacant area adjacent to industrial parcel.
Flooding:
Flooding Notes:
Land Use:
Land Use Notes:
Adequate Vents Present:
Spoke with: Owner Unavailable
Structure Type:
Structure Type Notes:
Condition of Structure:
Foundation Type:
Foundation Type Notes:
Condition of Foundation:



Property Locator / Repetitive Loss#: 3721-13-8709.000
Inspection Date: 6/11/2015 **Inspector:** Alex Magruder
No. of Stories: 1 **Basement:** No
Occupied: Yes **Neighborhood:** Commercial
Fill: None **Elevated:** At Grade
Observations:
Flooding: No
Flooding Notes:
Land Use: Commercial
Land Use Notes:
Adequate Vents Present: No
Spoke with: Owner Unavailable
Structure Type: Concrete
Structure Type Notes:
Condition of Structure: Fair (needs minor repairs)
Foundation Type: Slab-on-grade
Foundation Type Notes:
Condition of Foundation: Unable To Determine

