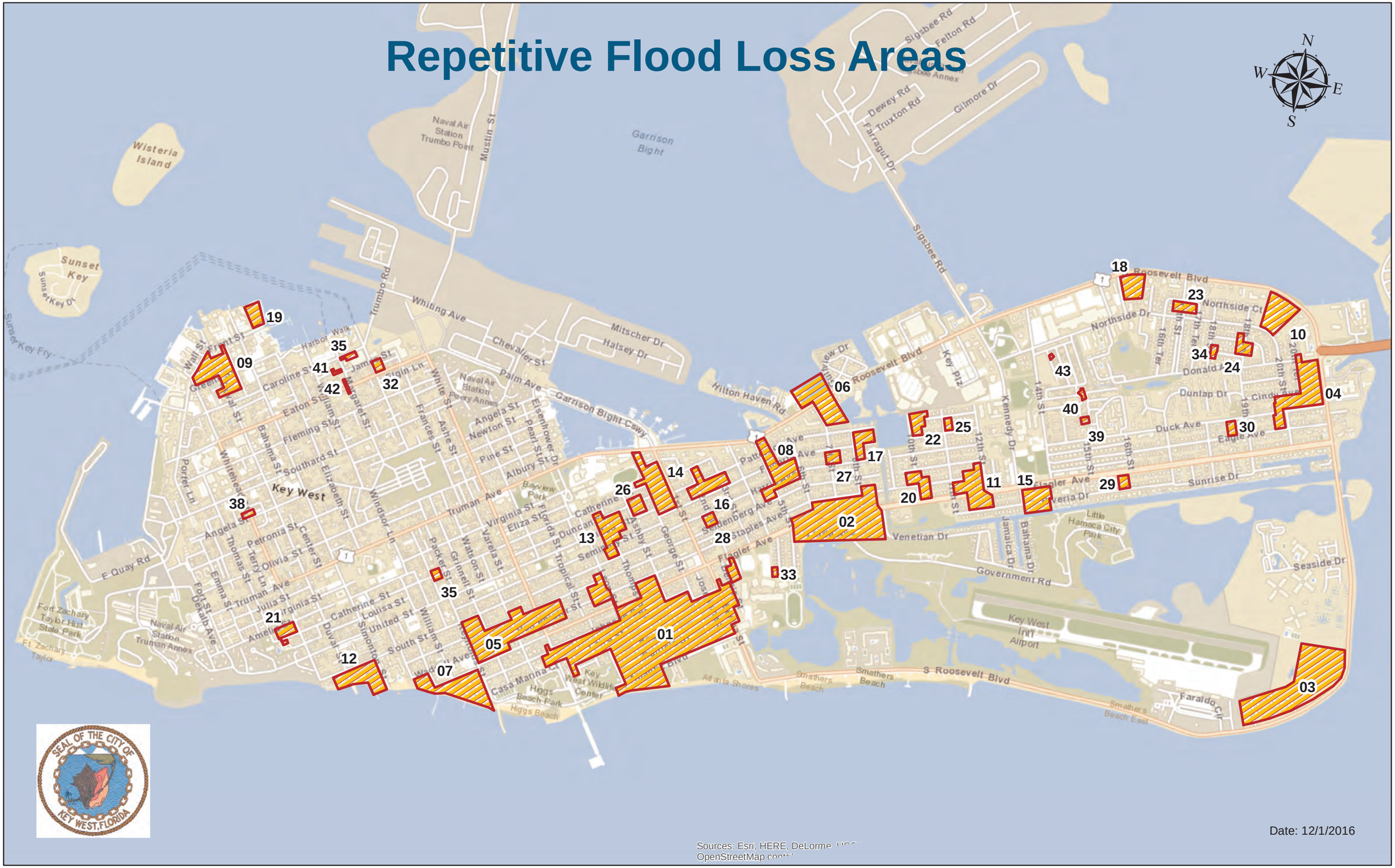Repetitive Flood Loss Areas