



FEMA

W-07018

March 12, 2007

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators
and the NFIP Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: Flood Insurance in Monroe County, Florida

In accordance with Policy Issuance 2-2005 (<http://www.fema.gov/business/nfip/pi.shtm>), flood insurance is prohibited on buildings for which the actual date of construction is on or after September 12, 2005, on parcels identified as suitable habitat for endangered species in Monroe County, Florida. Clearinghouse Bulletin W-06013, dated March 3, 2006, (<http://bsa.nfipstat.com/wyobull/w-06013.pdf>) provides additional guidance on Policy Issuance 2-2005, including the documentation to be retained in the underwriting file and the Court's modification to the injunction on the sale of flood insurance.

The NFIP Bureau and Statistical Agent has developed a one-time report to help each WYO Company and the NFIP Servicing Agent identify its active policies that have a permit date or construction date impacted by the Court Order. These identified policies may or may not be on parcels identified as suitable habitat for endangered species. Individual reports will be forwarded electronically today to the WYO Principal Coordinator for each respective WYO Company and the NFIP Servicing Agent. Each report will contain only the respective company's information.

Buildings with an actual start of construction before September 12, 2005, do not fall within the Court Order, are not prohibited from having flood insurance, and will not be included in the report.

Monroe County, Florida's web page found at http://monroecofl.virtualltownhall.net/Pages/MonroeCoFL_HotTopics/00830630-000F8513 is another tool that can be used to verify eligibility. It provides a link to the list of real estate parcel numbers containing suitable habitat covered by the injunction; a link to the County Property Appraiser's site, which has an online data center records search that can search by physical location, owner's name, condominium name or subdivision name to obtain the real estate parcel number; and links to Court Orders listing property locations that have been removed from the injunction.

Please distribute this information within your organization as appropriate. If you have any questions, please contact your WYO Business Analyst.

cc: Vendors, IBHS, WYO Standards, Government Technical Representative

Suggested Routing: Data Processing, Marketing, Underwriting