




FEMA

W-17038

September 12, 2017

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators and the National Flood Insurance Program (NFIP) Direct Servicing Agent

FROM: 
David I. Maurstad
Assistant Administrator for Federal Insurance
Federal Insurance and Mitigation Administration

SUBJECT: Substantially Damaged Structures

Early reports indicate that substantial damage to property has occurred. Please ensure that your claims adjusters follow the guidelines below. Their cooperation will help expedite the community officials' determination of substantially damaged buildings.

- It is mandatory for claims adjusters to continue to report the statistics promptly.
- After conducting the inspection of the building and identifying whether it possibly meets the criteria for substantial damage, the claims adjuster is required to enter the information for that building on the attached "Adjuster Preliminary Damage Assessment" (APDA) form.
- Even though the form allows entries for two separate policies, the claims adjuster should not hold the form while awaiting additional or final claims information. **The form must be submitted to the NFIP Bureau & Statistical Agent as soon as the information is completed for a single policy.** The form will continue to be used to capture critical information during the adjustment phase.
- Claims adjusters are required to submit daily reports of possible substantially damaged properties to the NFIP Bureau & Statistical Agent by fax at 301-577-3421, email to claims@nfipiservice.com, or mail to P.O. Box 310, Lanham, MD 20706.
- There may be buildings that were damaged in previous flood events. Adjusters should be aware of pre-existing damage and ask specific questions regarding repairs of this damage. Receipts and invoices to support prior repairs may be needed if there are questions. In previous flood events, there were many substantially damaged buildings. The claims adjuster must be aware that these buildings should now be Post-FIRM and must comply with the community's floodplain management law and ordinance. Any questions should be referred to the WYO Company.

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We recognize the arduous job that community officials have in handling structures that are substantially damaged. In many instances, they must survey widespread areas of damage with limited resources. However, by observing the guidelines above, adjusters can help us provide community officials with timely, accurate information that will allow them to make expeditious determinations of substantially damaged buildings.

We ask for your full support. Please contact the NFIP Bureau & Statistical Agent Claims Department with any questions at claims@nfipiservice.com.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: All Departments

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