



FEMA

W-05026

July 12, 2005

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and
NFIP Servicing Agent for Dissemination to All Claims Managers

A handwritten signature in black ink, appearing to read "J. S. Shortley".

FROM: James S.P. Shortley, Director of Claims
Claims Section, Risk Insurance Branch
Mitigation Division

SUBJECT: Substantially Damaged Structures

On July 10, 2005, Hurricane Dennis caused moderate to extensive flood damage to residential and commercial properties in Florida, Alabama, and Mississippi. Early reports indicate that substantially damaged property may result. 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 adjusters to continue to report the statistics promptly.
- After conducting the inspection of the building and identifying it as meeting the criteria for substantial damage, the adjuster is required to enter the information for that building on the attached "**Adjuster Preliminary Damage Assessment**" form. The form will continue to be used to capture critical information during the adjustment phase.
- Even though the form allows entries for two separate policies, adjusters should not hold the form while awaiting additional or final claims information. **The form must be submitted to the NFIP Bureau and Statistical Agent as soon as the information is complete for a single policy.**
- Adjusters are required to submit daily reports of substantially damaged properties to the NFIP Bureau, by fax at 1-800-457-4232 or by mail to P.O. Box 310, Lanham, MD 20706.
- The Bureau will ensure that the information is given to FEMA and local community officials.

We recognize the tremendous job that community officials have in handling the substantial damage issue. 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. If there are any questions, please let me know.

Enclosure

cc: Vendors, IBHS, and Government Technical Representative
Required Routing: Claims and Underwriting

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
ADJUSTER PRELIMINARY DAMAGE ASSESSMENT

NATIONAL FLOOD
INSURANCE PROGRAM

O.M.B. No. 1660-0005
Expires June 30, 2007

Privacy Act Statement

The information requested is necessary to process the subject loss. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. However, omission of an item may preclude processing of the form. The information will not be disclosed outside of the Federal Emergency Management Agency, except to the servicing agent, acting as the government's fiscal agent; to claims adjusters to enable them to confirm coverage and the location of insured property; to certain Federal, State, and Local Government agencies for determining eligibility for benefits and for verification of nonduplication of benefits; to the Department of Justice for purposes of litigation or as required by law; and to State and Local agencies for acquisition and relocation-related projects, consistent with the National Flood Insurance Program and consistent with the routine uses described in the program's system of record. Failure by you to provide some or all of the information may result in delay in processing or denial of this claim and/or application.

Paperwork Burden Disclosure Notice

Public reporting burden for this form is estimated to average 15 minutes per response. The burden estimate includes the time, effort, or financial resources expended by persons to generate, maintain, retain, disclose, or provide information to the Mitigation Division or its agent. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right hand corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, DC 20472, Paperwork Reduction Project (1660-0005). NOTE: Do not send your completed form to this address. **Send completed forms to: NFIP Bureau & Statistical Agent, Certification Coordinator, P.O. Box 310, Lanham, MD 20703-0310.**

WYO COMPANY	DATE OF LOSS	ADJUSTER	FICO NUMBER
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This form is to be used for advisory purposes in helping FEMA and communities identify potential substantially damaged buildings. The adjuster will use "replacement cost" when completing this form; however, the community is required under the National Flood Insurance Program to use "market value" in determining substantial damage.

PLEASE PRINT LEGIBLY

POLICY HOLDER	POLICY NUMBER
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PROPERTY ADDRESS (include zip code)

**PROBABLE REPAIR COST	BUILDING REPLACEMENT COST VALUE	BUILDING ACTUAL CASH VALUE
	\$	\$

POLICY HOLDER	POLICY NUMBER
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PROPERTY ADDRESS (include zip code)

**PROBABLE REPAIR COST	BUILDING REPLACEMENT COST VALUE	BUILDING ACTUAL CASH VALUE
	\$	\$

POLICY HOLDER	POLICY NUMBER
---------------	---------------

PROPERTY ADDRESS (include zip code)

**PROBABLE REPAIR COST	BUILDING REPLACEMENT COST VALUE	BUILDING ACTUAL CASH VALUE
	\$	\$

*****This is an estimate of the cost to repair the building to its pre-flood condition.***