



FEMA

W-15024

May 29, 2015

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

A handwritten signature in black ink, appearing to read "Jordan Fried".

FROM: Jordan Fried  
Division Director (Acting)  
Risk Insurance Division

SUBJECT: Substantially Damaged Structures

On May 16, 2015 and continuing, torrential rains caused moderate to extensive flood damage to residential and commercial properties in the states of Texas and Oklahoma.

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 it as possibly meeting 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. An interactive version of this form is available on FEMA's website at <http://www.fema.gov/library/viewRecord.do?id=2580>.
- 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 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.

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- 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](mailto: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 should 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.

We recognize the formidable 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 contact the NFIP Bureau & Statistical Agent Claims Department.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting