

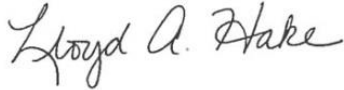


FEMA

W-16083

October 25, 2016

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

FROM:   
Lloyd A. Hake  
Director, Product Delivery Division  
Federal Insurance Directorate  
Federal Insurance and Mitigation Administration

SUBJECT: Hurricane Matthew – Substantially Damaged Structures

Beginning October 5, 2016, Hurricane Matthew produced storm surges, torrential rain, and flooding that caused moderate to extensive flood damage to residential and commercial properties along the East Coast. In some areas, flooding is ongoing.

Early reports indicate that Matthew has caused substantial damage to properties. Please ensure that your claims adjusters promptly identify potential substantially damaged property by completing and submitting the Adjuster Preliminary Damage Assessment (ADPA) form in accordance with Section II-4 of the Adjuster Claims Manual.

In particular, please remind claims adjusters of the following requirements and guidelines:

- Substantial damage is damage from any origin in which the cost to repair equals or exceeds 50% of the market value of the structure at the time of the flood. However, communities may choose to adopt a lower percentage. Flood, as well as other perils like wind and fire, can cause substantial damage.
- If, after inspecting the building, a claims adjuster determines that it possibly meets the requirements for being substantially damaged, the adjuster must submit an Adjuster Preliminary Damage Assessment (APDA) form. An interactive version of this form and supporting information is available on the NFIP Bureau & Statistical Agent's (NFIP BSA) website, [www.nfipiservice.com](http://www.nfipiservice.com). When required, claims adjusters must complete and submit the APDA within 48 hours of receiving the loss assignment.
- The ADPA form contains space for up to three separate policies. However, claims adjusters should not wait to submit the form and should submit the form as soon information for one policy is available.

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- Claims adjusters must to submit ADPA forms to the NFIP BSA through one of the following means:
  - Email ADPA form to [claims@nfipiservice.com](mailto:claims@nfipiservice.com). The subject line of the email should read “APDA Enclosed.”
  - Fax ADPA forms to (301) 577-3421.
  - Mail ADPA forms to P.O. Box 310, Lanham, MD 20706.

Thank you for communicating these points to claims adjusters as soon as possible. Please contact the NFIP Bureau & Statistical Agent Claims Department with any questions: [claims@nfipiservice.com](mailto:claims@nfipiservice.com).

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: All Departments

**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 currently valid OMB control number and expiration date is displayed in the upper right corner of the these forms. Send comments regarding the accuracy of the burden estimate and suggestions for reducing the burden to: Information Collections Management, 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
---------------	---------------

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.**

<b>FEMA Form No.</b>	<b>Title</b>	<b>Burden Hours</b>
086-0-6	Worksheet-Contents-Personal Property	2.5 Hours
086-0-7	Worksheet-Building	2.5 Hours
086-0-8	Worksheet-Building (Continued)	1.0 Hours
086-0-9	Proof of Loss	.08 Hours
086-0-10	Increased Cost of Compliance	2.0 Hours
086-0-11	Notice of Loss	.07 Hours
086-0-12	Statement as to Full Cost to Repair or Replacement Cost Coverage, Subject to the Terms and Conditions of this Policy	.10 Hours
086-0-13	National Flood Insurance Program Preliminary Report	.07 Hours
086-0-14	National Flood Insurance Program Final Report	.07 Hours
086-0-15	National Flood Insurance Program Narrative Report	.08 Hours
086-0-16	Cause of Loss and Subrogation Report	1 Hour
086-0-17	Manufactured (Mobile) Home/Travel Trailer Worksheet	.50 Hours
086-0-18	Mobile Home/Travel Trailer Worksheet (Continued)	.25 Hours
086-0-19	Increased Cost of Compliance (ICC) Adjuster Report	.42 Hours
<b>086-0-20</b>	<b>Adjuster Preliminary Damage Assessment</b>	<b>.25 Hours</b>
086-0-21	Adjuster Certification Application	.25 Hours