



**FEMA**

W-08014

March 14, 2008

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

FROM: WYO Clearinghouse

SUBJECT: TRRP Plan Appendix G

It has just been brought to the NFIP Bureau's attention that the posted Transaction Record Reporting and Processing (TRRP) Plan document reflecting changes through May 2006 contained an incomplete Appendix G. The full text of Appendix G is attached to this memo and has been updated in the posted document.

You may access the TRRP Plan through the following link:

<http://bsa.nfipstat.com/manuals/manuals.htm>.

We apologize for any inconvenience this may have caused.

Attachment

cc: Vendors, Government Technical Representative

Suggested Routing: Data Processing, Underwriting

APPENDIX G - INSPECTION PROCEDURE

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APPENDIX G - INSPECTION PROCEDURE

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## APPENDIX G - INSPECTION PROCEDURE

### INTRODUCTION

Under the National Flood Insurance Program (NFIP), the Federal Emergency Management Agency (FEMA) has established an Inspection Procedure to help communities verify that structures comply with the community's floodplain management ordinance and to ensure that property owners pay flood insurance premiums commensurate with their flood risk. FEMA undertook the Inspection Procedure on a pilot basis in two communities, Monroe County, Florida, and the Village of Islamorada located in Monroe County.

The Inspection Procedure also will enable FEMA to verify that structures insured under the NFIP are properly rated. Post-FIRM construction is charged an actuarial rate that must fully reflect the risk of flooding. Because post-FIRM construction is actuarially rated, buildings constructed in compliance with community floodplain management regulations pay flood insurance premiums based on rates that are, in most cases, significantly lower than rates charged for buildings constructed in violation of those requirements.

The Inspection Procedure requires owners of insured buildings to obtain a building inspection from community floodplain management officials as a condition of renewing the Standard Flood Insurance Policy on the building. FEMA discussed the possibility of implementing the Inspection Procedure in other NFIP-participating communities outside of Monroe County, Florida, only after completing the pilot Inspection Procedure in the selected communities and evaluating the procedure's effectiveness. Any communities that incorporate out of Monroe County, Florida, on or after January 1, 1999, and are eligible to participate in the NFIP will be required to participate in this Inspection Procedure. On March 8, 2002, FEMA published in the Federal Register the interim final rule, which amended the NFIP regulations to require that all areas that incorporate out of Monroe County participate in the Inspection Procedure. To date, only one additional area has incorporated out, the City of Marathon.

Monroe County and the Village of Islamorada, Florida, were selected because of their unique circumstances and their willingness to participate in this procedure. The Inspection Procedure will apply only to NFIP post-FIRM insured buildings in the Special Flood Hazard Areas (SFHAs) of Monroe County, the Village of Islamorada, and the City of Marathon that are possible violations of community floodplain management ordinances.

## SECTION 1 - GENERAL PROCEDURES

### A. POSSIBLE COMMUNITY FLOODPLAIN ORDINANCE VIOLATIONS

#### 1. Endorsement

Standard Flood Insurance Policy Endorsement Number One (Revised), dated 10/01/02 (Exhibit G-1), must be attached to all new and renewal policies issued on or after October 1, 2002.

#### 2. Identification

The NFIP Bureau and Statistical Agent (B&SA) will provide Monroe County, the Village of Islamorada, and the City of Marathon a list of post-FIRM policies in SFHAs to use in implementing the Inspection Procedure. The communities of Monroe County, the Village of Islamorada, and the City of Marathon will identify insured buildings that are possible violations of the local floodplain management ordinance because the enclosure below an elevated floor may be illegally constructed. The communities are updating the NFIP Inspection Procedure online system with information on those buildings that are possible violations.

#### 3. WYO Company & NFIP Servicing Agent Notification

The B&SA will notify the WYO companies and the NFIP Servicing Agent of the buildings identified as possible violations at least 240 days (8 months) prior to policy expiration by letter or through the B&SA File Transfer Protocol (FTP) site. The notification will contain policy number, property address, and community contact information. Insurers will have 2 months to review the information provided.

#### 4. Policyholder Notification

The notification procedure is as follows:

- The insurer must send to the policyholder, the agent, and the mortgagee a letter notifying them of the requirement of an inspection by a community floodplain management official. (See Policyholder Notification Letter, Exhibit G-2.) This notification to the policyholder, the agent, and the mortgagee must occur 180 days (6 months) before the expiration of the policy. It must state that renewal of the policy is contingent upon the policyholder's providing the

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ CAREFULLY.**

FEDERAL EMERGENCY MANAGEMENT AGENCY  
FEDERAL INSURANCE and MITIGATION ADMINISTRATION  
NATIONAL FLOOD INSURANCE PROGRAM

**STANDARD FLOOD INSURANCE POLICY**

**ENDORSEMENT NUMBER ONE (REVISED)**

**This endorsement:**

- Replaces the provisions of VII.B.4 and VII.H.2 and also adds a new paragraph, VII.H.5, to the Dwelling Form and General Property Form.
- Replaces the provisions of VIII.B.4 and VIII.H.2 and also adds a new paragraph, VIII.H.5, to the Residential Condominium Building Association Policy.

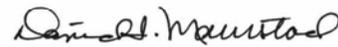
**This endorsement applies in Monroe County and the Village of Islamorada, Florida. This endorsement also applies to communities within Monroe County, Florida, that incorporate on or after January 1, 1999, agree to participate in the inspection procedure, and become eligible for the sale of NFIP flood insurance.**

**VII.B.4 and VIII.B.4.** This policy is also void for reasons other than fraud, misrepresentation, or wrongful act. This policy is void from its inception and has no legal force under the following conditions:

- a. If the property is located in a community that was not participating in the NFIP on the policy's inception date and did not join or re-enter the program during the policy term and before the loss occurred.
- b. If you have not submitted a community inspection report, referred to in "H. Policy Renewal" below, that was required in a notice sent to you in conjunction with the community inspection procedure established under 44 CFR 59.30.
- c. If the property listed on the application is not otherwise eligible for coverage under the NFIP.

**VII.H.2 and VIII.H.2.** We must receive the payment of the appropriate renewal premium and when applicable, the community inspection report referred to in paragraph H.5 below within 30 days of the expiration date.

**VII.H.5 and VIII.H.5.** Your community has been approved by the Federal Emergency Management Agency to participate in an inspection procedure set forth in NFIP Regulations (44 CFR 59.30). During the several years this inspection procedure will be in place, you may be required to obtain and submit an inspection report from your community certifying whether or not your insured property is in compliance with the community's floodplain management ordinance before you can renew your policy. You will be notified in writing of this requirement approximately 6 months before a renewal date and again at the time your renewal bill is sent.



David I. Maurstad  
Acting Administrator  
National Flood Insurance Program  
Federal Emergency Management Agency

FEMA Form 81-103 (10/01/02)

**EXHIBIT G-1.** Endorsement for Monroe County and Islamorada, FL

**\*\*\*PLEASE READ\*\*\***

## **IMPORTANT NOTICE OF CHANGE TO YOUR POLICY**

Your National Flood Insurance Program (NFIP) policy has changed. The enclosed Endorsement details the changes to the conditions of your policy, so please read it carefully.

The changes have been made to support a Community Inspection Procedure of the NFIP.

The purpose of the Community Inspection Procedure is to help local officials in Monroe County, Florida and the Village of Islamorada (also in Monroe County) ensure that homes and businesses in flood hazard areas meet building requirements designed to reduce the risk of flood damage. The procedure will also help the Federal Emergency Management Agency (FEMA) which administers the NFIP, to ensure that property owners pay flood insurance premiums that accurately reflect the risk of flooding.

During the several years that this inspection procedure will be in place, you may receive a notice that an inspection by the community is required. The requirements of the Community Inspection Procedure will only apply to your building if it is in a Special Flood Hazard Area (see II.26 in your policy) and has been identified by the community as a possible violation of its floodplain management ordinance.

If your building is identified as a possible violation, you will receive a notice about the required inspection approximately 6 months before your policy renewal date. A reminder will be sent 45 – 60 days before your policy renewal date. The inspection of your property must be performed before your policy's next renewal or your policy will not be renewed. You will be responsible for contacting the community to arrange for the inspection. The community will inspect your structure to determine whether it complies with its floodplain management ordinance and will document its findings in a Community Inspection Report.

You will receive a copy of the Community Inspection Report, which you must submit to us along with your renewal premium payment for your policy to be renewed. We will review your policy rating information against the information provided by the inspection report to ensure that your policy is rated correctly. If we find your policy to be incorrectly rated, you will be notified. You will be given the choice of paying additional premium or accepting lower limits of coverage.

If you have any questions concerning this procedure please contact your agent or us.

**EXHIBIT G-2.** Policyholder Notification Letter

insurer with proof of a satisfactory result on the building inspection.

- The insurer must send a reminder notice to the policyholder (already notified of the need for an inspection) with the renewal notice at least 45 days before the policy expires.
- The policyholder must request an inspection from the community official.
- Upon completion of the inspection, the policyholder will receive an inspection report (Exhibit G-3) from the community official. The policyholder must submit the inspection report by the end of the grace period for policy renewal (30 days after date of expiration).
- The B&SA must be notified in writing (by mail, fax, or e-mail) of the dates the insured was mailed these notifications.

## 5. Underwriting

### a. Introduction

- When the community official's inspection report is received from the policyholder, the insurer's underwriting staff will review the information provided on the inspection report and rerate the policy as appropriate.
- The insurer will notify the B&SA of the receipt of the inspection report, by mail, fax, or e-mail. The correspondence must contain the following:
  1. Policy number
  2. Name of policyholder
  3. Property address
  4. Date the policyholder was sent by letter the 6-month notice that an inspection was required as a condition of renewing the policy
  5. Date the insurer received the inspection report
  6. Underwriting action taken.
- If the policyholder does not obtain and submit a community inspection report as part of the renewal process, the insurer will not renew the policy.

# County of Monroe

## Growth Management Division

Suite 300  
2798 Overseas Highway  
Marathon, Florida 33050  
Voice: (305) 289 2518  
Fax: (305) 289-2515



## Board of County Commissioners

Mayor George Neugent, Dist. 2  
Mayor ProTem Nora Williams, Dist. 4  
Commissioner Sonny McCoy, Dist. 3  
Commissioner Murray Nelson, Dist. 5  
Commissioner Dixie Spehar, Dist. 1

## COMMUNITY INSPECTION REPORT

LEGAL DESCRIPTION AND PARCEL ID #:

NAME:

INSPECTION DATE: \_\_\_\_\_

ADDRESS:

INSURANCE COMPANY NAME:

POLICY #:

FIRM ZONE:

This is to certify that the above referenced property has been inspected for compliance with the Monroe County Floodplain Management Ordinance Division 6, Section 9.5-315, 9.5-316 and 9.5-317.

BUILDING OCCUPANCY:  1 to 4 family  Other Residential (5 or more family)  Non-residential

NUMBER OF FLOORS, INCLUDING ENCLOSURE \_\_\_\_\_

METHOD OF ELEVATION: (circle one): Piers, posts, piles, solid perimeter walls, columns, or other-specify \_\_\_\_\_.

IS THE ENCLOSED AREA USED FOR OTHER THAN PARKING, BUILDING ACCESS OR STORAGE?  YES  NO

IF YES, DESCRIBE: \_\_\_\_\_

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND EQUIPMENT?  YES  NO

INDICATE THE NUMBER AND TYPE (circle one):  furnace;  heat pump;  hot water heater;  oil tank;  elevator equipment;  air conditioner;  washer;  dryer;  food freezer;  other equipment or machinery serving the building (specify): \_\_\_\_\_

SIZE OF ENCLOSED AREA: \_\_\_\_\_ SQUARE FEET

IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED USING:  
BREAKAWAY WALLS  SOLID WOOD FRAME WALLS  MASONRY  OTHER (explain)

IS ENCLOSED AREA CONSTRUCTED WITH COMPLIANT OPENINGS (excluding doors and windows) TO ALLOW THE PASSAGE OF FLOODWATERS?  YES  NO

IS ENCLOSED AREA BUILT WITH MATERIALS RESISTANT TO FLOOD DAMAGES?  YES  NO

DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED WALLS, PANELING, ETC.?  YES  NO

INSPECTION PERFORMED BY: \_\_\_\_\_

**EXHIBIT G-3.** Sample Community Inspection Reports, 1 of 2



# ISLAMORADA, VILLAGE OF ISLANDS

MAYOR JAMES V. MOONEY  
VICE MAYOR FRANK R. KULISKY  
COUNCILMAN GEORGE GEISLER  
COUNCILMAN MARK GREGG  
COUNCILMAN RON LEVY

## Community Inspection Report

Legal Description: \_\_\_\_\_ Date of Inspection: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Insurance company name: \_\_\_\_\_ Policy Number: \_\_\_\_\_

FIRM flood zone: \_\_\_\_\_

This is to certify that the above referenced property has been inspected for compliance with the Village of Islamorada Floodplain Management Ordinance Section 9.5-317 b(1) and b(2).

Building Occupancy:  1-4 family  Other Residential (5 or more family)  Non-residential

Number of floors, including enclosure: \_\_\_\_\_

Method of Elevation (check):  piers;  post;  piles;  columns;  solid perimeter walls;  
 Other (specify) \_\_\_\_\_

Is the enclosed area used for other than parking, building access, and or/storage?  Yes  No  
If Yes, describe the use: \_\_\_\_\_

Does the area below the elevated floor contain machinery and equipment?  Yes  No  
Indicate the No. and Type:  Heat Pump;  Hot Water Heater;  Elevator Equipment;  Washer  
 Air Conditioner;;  Dryer;  Freezer;  Other Equipment or Machinery Servicing Building  
(specify) \_\_\_\_\_

Size of enclosed area: \_\_\_\_\_ square feet

Is the area below the elevated floor enclosed using:  
 breakaway walls  solid wood frame walls  masonry  other (explain)

Is the enclosed area constructed with compliant openings (excluding doors & windows) to allow the passage of floodwaters?  yes  no

Is the enclosure built with materials resistant to flood damages?  yes  no  
Explain: \_\_\_\_\_

Does the enclosed area have more than 20 linear feet of finished walls, paneling, etc.?  yes  no

Inspection performed by: \_\_\_\_\_ Date: \_\_\_\_\_

**EXHIBIT G-3 (cont'd.).** Sample Community Inspection Reports, 2 of 2

- If the policy is inadvertently renewed, the policy will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error. The policy must be cancelled on the policy term's effective date with Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

b. New Policies

The B&SA will edit the new business transactions against the directory of properties identified by the communities as possible violations for which an inspection report was not obtained or submitted. New business transactions also will be edited against the Section 1316 declaration edit list. If the property address of the new business transaction is found, the policy will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error.

These new business policies must be cancelled on the policy term's effective date using Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

c. Inspection Delays

If the policyholder made a "good faith" effort to get an inspection, but the community was unable to conduct an inspection before the expiration of the policy, the community will send the policyholder a "good faith" letter. This letter will acknowledge that the community was unable to perform the requested inspection in the timeframe required. The policyholder must send this letter to the insurer before or with submission of the renewal premium payment.

If neither the "good faith" letter nor the inspection report is received, the policy must not be renewed. If the policy is inadvertently renewed, the policy will receive the TRRP error PL004120 (Inspection Procedure

Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error. The policy must be cancelled on the policy term's effective date with Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

If the "good faith" letter is received, the policy can be renewed. The insurer must follow the notification procedures described in Section 1.A.4., Policyholder Notification. The inspection report must be received prior to the subsequent renewal (within the grace period of 30 days after expiration) in order for the policy to renew. Once the inspection report is received, the insurer's underwriting staff will review the information provided on the inspection report and rerate the policy as appropriate. The insurer will notify the B&SA, by mail, fax, or e-mail, of the receipt of the "good faith" letter. The letter is to contain policy number, property address, date the policyholder was notified of the inspection requirement, and date of receipt of the "good faith" letter.

#### 6. Enforcement Action for Floodplain Ordinance Violations

If the community inspected the building and identified a violation of the floodplain management ordinance, the community will undertake an enforcement action to remedy the violation to the maximum extent possible. If the violation has been corrected, the community will notify FEMA of the date the violation was remedied. If the violation is not remedied after one year, the community may submit a request for denial of flood insurance under 44 CFR 73, Implementation of Section 1316 of the National Flood Insurance Act of 1968.

FEMA will provide the B&SA with the date the property was declared ineligible for flood insurance under Section 1316. This information will be reported to the WYO company or the NFIP Servicing Agent through hardcopy report or the B&SA FTP site. The policy will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error.

The policy must not renew and must be cancelled effective the date of expiration of the policy term in which the 1316 declaration was issued. Use Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

## 7. B&SA Processing

A directory of all Inspection Procedure properties possibly in violation of community floodplain management ordinances will be created and maintained by the B&SA. This directory will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy.

A second directory of all Inspection Procedure properties ineligible for flood insurance will be created and maintained by the B&SA. This directory will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy. The directory of ineligible policies will contain only those policies that have been:

- Identified as a possible violation, were cancelled or were expired for more than 120 days, and for which an inspection report was never received; or
- declared ineligible per Section 1316.

A community contact database will be maintained by the B&SA. This database will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy.

Any renewal or new business transaction for a policy identified as a possible community ordinance violation for which the B&SA has not received notification of the inspection report or "good faith" letter will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error. These policies must be cancelled on the policy term's effective date using Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

8. Schedule

August 1, 2000	B&SA provides WYO companies and NFIP Servicing Agent with camera-ready endorsement and explanation.
October 1, 2000	B&SA mails to insurers samples of Monroe County and Village of Islamorada community inspection reports. The mailing will include a sample "good faith" letter (policyholder requested an inspection from the community).
December 31, 2000	Inspection Procedure goes into effect.
January 1, 2001	B&SA gives insurers official implementation letter reiterating the procedures and requirements.
January 1, 2001, and thereafter	Insurers send renewal notices for affected communities with Inspection Procedure endorsements. Earliest effective date of the renewals is February 15, 2001, depending on the insurer's renewal billing cycle.
February 15, 2001, and thereafter	Renewals for affected communities with Inspection Procedure endorsements become effective.
April 30, 2001, and thereafter	B&SA provides insurers lists of possible violations. The lists will include only policies more than 8 months from expiration. Affects renewals November 1, 2001.
April 30, 2001, and thereafter	B&SA provides insurers lists of structures rated as pre-FIRM but identified by community floodplain officials as post-FIRM.
August 1, 2001, and thereafter	Insurers send policyholders notification of possible violation and of the inspection requirement.
August 2, 2001, and thereafter	Insurers by letter, fax, or e-mail notify the B&SA of policyholder actions, e.g., obtained inspection, "good faith" letter, complaint.
January 1, 2002, and thereafter	For policyholders who received "good faith" letters, insurers send renewal notices for affected communities with endorsements and reminders for those policyholders already informed of possible violations. Earliest effective date of the renewals is February 15, 2002, depending on the insurer's renewal billing cycle.
February 15, 2002	First possible nonrenewals for policyholders who did not obtain and submit inspection reports.

B. POSSIBLE PRE-FIRM DETERMINATION ERRORS

1. Identification

The B&SA will provide Monroe County and the Village of Islamorada, Florida, a list of pre-FIRM policies in SFHAs. The communities will review the list of pre-FIRM policies and identify those buildings that, because they were built or substantially improved on or after the effective date of the initial FIRM, have been incorrectly rated as pre-FIRM. The list of possible violations and the list of possible post-FIRM structures that are incorrectly identified as pre-FIRM will be sent to the FEMA Region IV office, which will forward the material to the B&SA for distribution to the WYO companies and the NFIP Servicing Agent.

2. WYO Company & NFIP Servicing Agent Notification

The B&SA will notify the WYO companies and the NFIP Servicing Agent by letter or through the B&SA FTP site of the properties rated as pre-FIRM and identified as post-FIRM. The notification to insurers will contain policy number, property address, and community contact information.

3. Underwriting

The community floodplain officials will be provided with a list of pre-FIRM insured structures by the B&SA. Upon their review of this list, the community floodplain officials will compile a list of insured structures that are incorrectly rated as pre-FIRM because they were built or substantially improved on or after the effective date of the initial FIRM. This list will be sent to the FEMA Region IV office, which will forward it to the B&SA for distribution to the WYO companies and the NFIP Servicing Agent.

The insurer's underwriting staff will review the information provided and re-rate the policy as appropriate back to the beginning of the current term. The insurer will notify the B&SA, by letter, fax, or e-mail, of the policy number, property address, and underwriting action taken.

Any renewal transaction for a building identified as post-FIRM and rated as pre-FIRM by the WYO companies or the NFIP Servicing Agent will receive the TRRP error PL035060 (Post-FIRM Construction Indicator Invalid per

Community Floodplain Official). This error will be generated on renewals that occur 180 days after notification.

Any new business transaction for a building identified as post-FIRM and rated as pre-FIRM by the WYO companies or the NFIP Servicing Agent will receive the TRRP error PL035060 (Post-FIRM Construction Indicator Invalid per Community Floodplain Official).

#### 4. B&SA Processing

A directory of all Inspection Procedure properties rated as Pre-FIRM and identified by the community as post-FIRM will be created and maintained by the B&SA. This directory will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy.

Any renewal or new business transaction for a policy identified as a post-FIRM structure and rated as pre-FIRM by the WYO companies or the NFIP Servicing Agent will receive the TRRP error PL035060 (Post-FIRM Construction Indicator Invalid per Community Floodplain Official).

#### C. POLICYHOLDER COMPLAINTS

If a policyholder complains to the insurer about the Inspection Procedure requirement or any NFIP construction requirements such as for enclosures below elevated floors, refer them to their local floodplain management official. Any general concerns about flood insurance rating or coverage should be handled by the insurer as usual.

#### D. B&SA CORRESPONDENCE

All hardcopy correspondence should be directed to the following:

Underwriting Department  
Attention: Underwriting Manager  
NFIP Bureau & Statistical Agent  
7700 Hubble Drive  
Lanham, MD, 20706

All e-mail correspondence should be directed to:  
inspproc@nfipstat.com

**SECTION 2 - DIRECTORY OF PROPERTIES WITH POSSIBLE COMMUNITY  
ORDINANCE VIOLATIONS**

The B&SA will generate a monthly report to each insurer of the policies on buildings that have been identified by the community official as a possible violation of the local floodplain management ordinance. These policies are at least 240 days (8 months) from expiration.

The following criteria will be followed for inclusion/exclusion on the report:

- Policies that have been cancelled, have expired, or have otherwise been resolved will be removed from this report.
- Policies on properties for which an inspection report has been submitted and the violation has been corrected will remain on the report for 2 months after the correction was reported by the community official.
- Policies for properties that have been declared ineligible for flood insurance per Section 1316 will remain on this report until the policy term has been cancelled.
- Policies that have been determined by the community to be compliant or otherwise resolved will remain on the report for 2 months after the compliant closure date.

The directory of ineligible policies will contain only those policies that have been:

- identified as a possible violation, cancelled or expired for more than 120 days, and for which an inspection report was never received; or
- declared ineligible per Section 1316.

The hardcopy report is sent to each insurer. The data is also available as a flat ASCII file through the B&SA FTP site. Please contact your Program Coordinator to choose the format for your information.

A. INDIVIDUAL COMPANY MONTHLY REPORT

This report is sorted by policy expiration date (ascending) within community number for each WYO company and the NFIP Servicing Agency.

Report: W2RIPBLG Federal Emergency Management Agency PAGE: XX  
 Rundate: XX/XX/XXXX National Flood Insurance Program  
 Runtime: XX.XX.XX Write Your Own (WYO)

Inspection Procedure Properties with Possible Community Ordinance Violations  
 as of XX/XX/XXXX

Company Nbr: XXXXX Company Name: XXXXXXXXXXX XXXXXXX XXXX

Community: XXXXXX - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX  
 Community Contact: XXXXXXXXXXXXXXXXXXXXXXX  
 XXXXXXXXXXXXXXXXXXXXXXX  
 XXXXXXXXXXXXXXXXXXXXXXX  
 XXXXXXXXXXXXXXX, XX XXXXX

Policy Exp. Dt/ WYO Notify Dt/ Ins. Notify Dt/ Ins. Reminder I	Insp. Rpt Rcvd Good Faith Rcvd Violation Corr. Declared 1316 I	Complaint/ Complt Rcvd/ Complt Close	Error/ Error Date	Policy No/ Error	Insured Name/ Property Address
---	---	--	-------------------------	---------------------	-----------------------------------

XX/XX/XXXX	XX/XX/XXXX	XXXXXXXX	XXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXX		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	X		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX				XXXXXXXXXXXXXXXX, XX XXXXX

Comments:

XX/XX/XXXX	XX/XX/XXXX	XXXXXXXX	XXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXX		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	X		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX				XXXXXXXXXXXXXXXX, XX XXXXX

Comments:

XX/XX/XXXX	XX/XX/XXXX	XXXXXXXX	XXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXX		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	X		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX				XXXXXXXXXXXXXXXX, XX XXXXX

Comments:

XX/XX/XXXX	XX/XX/XXXX	XXXXXXXX	XXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXX		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	X		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX				XXXXXXXXXXXXXXXX, XX XXXXX

Comments:

XX/XX/XXXX	XX/XX/XXXX	XXXXXXXX	XXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXX		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	X		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX				XXXXXXXXXXXXXXXX, XX XXXXX

Comments:

XX/XX/XXXX	XX/XX/XXXX	XXXXXXXX	XXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXX		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	X		XXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX	XX/XX/XXXX				XXXXXXXXXXXXXXXX, XX XXXXX

Comments:



C. RECORD LAYOUT OF INDIVIDUAL COMPANY DATA

01	INSPECTION-PROCEDURE-PROPERTIES-BUILDING-CODE-VIOLATION-RECORD.	
05	INSP-COMPANY-NAME	PIC X(30).
05	INSP-COMPANY-CODE	PIC X(05).
05	INSP-VENDOR-CODE	PIC X(05).
05	INSP-VENDOR-NAME	PIC X(30).
05	INSP-POLICY-NUMBER	PIC X(10).
05	INSP-INSURED-NAME	PIC X(50).
05	INSP-PROP-ADDR-LINE1	PIC X(50).
05	INSP-PROP-ADDR-LINE2	PIC X(50).
05	INSP-PROP-ADDR-LINE3	
10	INSP-PROP-CITY	PIC X(30).
10	FILLER	PIC X(01).
10	INSP-PROP-STATE	PIC X(02).
10	FILLER	PIC X(01).
10	INSP-PROP-ZIP-CODE.	
15	INSP-PROP-ZIP	PIC X(05).
15	FILLER	PIC X(01).
15	INSP-PROP-ZIP4	PIC X(04).
10	FILLER	PIC X(06).
05	INSP-ADDRESS-KEY	PIC X(25).
05	INSP-COMMUN-NBR	PIC X(06).
05	INSP-EXPIRATION-DATE (policy expiration date at the time WYO company was first notified of possible violation)	PIC 9(8). (From WYO Company)
05	INSP-WYO-CMPY-NOTIFICATION-DATE (of possible violation)	PIC 9(8). (First day of the calendar month set by NFIP B&SA)
05	INSP-INSURED-NOTIFICATION-DATE	PIC 9(8). (From WYO Company)
05	INSP-INSURED-REMINDER-DATE	PIC 9(8). (From WYO Company)
05	INSP-INSPECTION-RPT-RECVD-DATE	PIC 9(8). (From WYO Company)
05	INSP-GOOD-FAITH-RPT-RECVD-DATE	PIC 9(8). (From WYO Company)
05	INSP-VIOLATION-CORR-RECVD-DATE	PIC 9(8). (From community official)
05	INSP-COMPLAINT-RECVD-DATE	PIC 9(8). (From community official)
05	INSP-COMPLAINT-CLOSED-DATE	PIC 9(8). (From community official)
05	INSP-COMPLAINT-STATUS	PIC X(1). (From community official, "P" - Pending, "D" - Closed Denied, "A" - Closed Accepted)
05	INSP-DECLARED-1316-DATE	PIC 9(8). (From FEMA)
05	LAST-UPDATE-DATE	PIC 9(8).
05	LAST-UPDATE-TIME	PIC 9(8).
05	COMMENT-AREA	PIC X(1875).
05	FILLER	PIC X(50).

D. RECORD LAYOUT OF DIRECTORY OF INELIGIBLE PROPERTIES

01	INSPECTION-PROCEDURE-PROPERTIES-BUILDING-CODE-VIOLATION-RECORD.	
05	INSP-PROP-ADDR-LINE1	PIC X(50).
05	INSP-PROP-ADDR-LINE2	PIC X(50).
05	INSP-PROP-ADDR-LINE3	
10	INSP-PROP-CITY	PIC X(30).
10	FILLER	PIC X(01).
10	INSP-PROP-STATE	PIC X(02).
10	FILLER	PIC X(01).
10	INSP-PROP-ZIP-CODE.	
15	INSP-PROP-ZIP	PIC X(05).
15	FILLER	PIC X(01).
15	INSP-PROP-ZIP4	PIC X(04).
10	FILLER	PIC X(06).
05	INSP-ADDRESS-KEY	PIC X(25).
05	INSP-COMMUN-NBR	PIC X(06).
05	INSP-DECLARED-1316-DATE	PIC 9(8). (From FEMA)
05	LAST-UPDATE-DATE	PIC 9(8).
05	LAST-UPDATE-TIME	PIC 9(8).
05	FILLER	PIC X(50).

E. RECORD LAYOUT OF COMMUNITY CONTACT INFORMATION

01	INSPECTION-PROCEDURE-COMMUNITY-OFFICIAL-RECORD.	
05	INSP-COMMUNITY-NUMBER	PIC 9(06).
05	INSP-COMM-OFFICIALSNAME	PIC X(50).
05	INSP-COMM-ADDR-LINE1	PIC X(50).
05	INSP-COMM-ADDR-LINE2	PIC X(50).
05	INSP-COMM-ADDR-LINE3	
10	INSP-COMM-CITY	PIC X(30).
10	FILLER	PIC X(01).
10	INSP-COMM-STATE	PIC X(02).
10	FILLER	PIC X(01).
10	INSP-COMM-ZIP-CODE.	
15	INSP-COMM-ZIP	PIC X(05).
15	FILLER	PIC X(01).
15	INSP-COMM-ZIP4	PIC X(04).
10	FILLER	PIC X(06).
05	INSP-COMM-OFFICIALS-TELEPHONE	PIC 9(10).
05	FILLER	PIC X(50).

**SECTION 3 - DIRECTORY OF PROPERTIES WITH POSSIBLE PRE-/POST-FIRM  
DETERMINATION ERRORS**

The B&SA will generate a monthly report to each insurer of the policies on buildings that have been identified by the community official as post-FIRM. Policies with TRRP error PL035060 (Post-FIRM Construction Indicator Invalid Per Community Floodplain Official) will appear on this report. Policies that have been cancelled or otherwise resolved will be removed from this report. Policies that been endorsed (20A transaction) or corrected (23A transaction) to indicate post-FIRM construction (Post-FIRM indicator is "Y" and Original Construction/Substantial Improvement Date updated to correct date) will be removed from this report.

The hardcopy report is sent to each insurer. The data is also available as a flat ASCII file through the B&SA FTP site. Please contact your Program Coordinator to choose the format for your information. ■



B. RECORD LAYOUT OF INDIVIDUAL COMPANY DATA

01	INSPECTION-PROCEDURE-PRE-FIRM-PROPERTIES-RECORD.		
05	INSP-COMPANY-NAME	PIC	X(30).
05	INSP-COMPANY-CODE	PIC	X(05).
05	INSP-VENDOR-CODE	PIC	X(05).
05	INSP-VENDOR-NAME	PIC	X(30).
05	INSP-POLICY-NUMBER	PIC	X(10).
05	INSP-INSURED-NAME	PIC	X(50).
05	INSP-PROP-ADDR-LINE1	PIC	X(50).
05	INSP-PROP-ADDR-LINE2	PIC	X(50).
05	INSP-PROP-ADDR-LINE3		
10	INSP-PROP-CITY	PIC	X(30).
10	FILLER	PIC	X(01).
10	INSP-PROP-STATE	PIC	X(02).
10	FILLER	PIC	X(01).
10	INSP-PROP-ZIP-CODE.		
15	INSP-PROP-ZIP	PIC	X(05).
15	FILLER	PIC	X(01).
15	INSP-PROP-ZIP4	PIC	X(04).
10	FILLER	PIC	X(06).
05	INSP-ADDRESS-KEY	PIC	X(25).
05	INSP-COMMUN-NBR	PIC	X(06).
05	INSP-ORIG-CONSTR-SUB-IMPROVE-DATE	PIC	9(8). (From Community)
05	INSP-COMM-INIT-FIRM-DATE	PIC	9(8). (From Community)
05	INSP-EXPIRATION-DATE (policy expiration date at the time WYO company was first notified of possible violation)	PIC	9(8). (From WYO Company)
05	INSP-WYO-CMPY-NOTIFICATION-DATE (of possible violation)	PIC	9(8). (First day of the calendar month set by NFIP B&SA)
05	FILLER	PIC	X(50).

## SECTION 4 - DATA RETRIEVAL PROCEDURES

### A. USING THE FTP SITE

The retrieval procedures will be using the File Transfer Protocol (FTP) from site address **bureau.nfipstat.com**. The files will be placed on the FTP site on a monthly basis.

- The file names located in the Inspection Procedure Common directory **/ftpcommon/monroe** are outlined below:

■ Community Contact Information: insp\_community\_contact.zip

■ Inspection Procedure Ineligible Directory:  
insp\_ineligible\_directory.zip

■ Pre-/Post-FIRM Directory: insp\_firmdirectory.zip

■ Inspection Procedure Directory: insp\_directory.zip

■ **Note:** All four files are in compressed format. The expanded zipped file name will be the same as the zip file name except the extension will be **.dat**.

- The file name located in the Inspection Procedure Individual Company directory **/users/coxxxxx/monroe** is outlined below:

■ Inspection Procedure Company Data: insp\_cxxxxx.zip

xxxxx = company/vendor code

All files will be available from the designated FTP address (**bureau.nfipstat.com**). User ID, passwords, and directory access will be provided to each insurer that does not already have these. Insurers will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. Insurers will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). Instructions will be provided on how to properly set up the FTP client to gain access to our site by contacting your Program Coordinator at the NFIP Bureau.