



FEMA

W-03060

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators, and NFIP Servicing Agent
FROM:  Charles M. Plaxico, Jr., Claims, Underwriting, and Insurance Operations
DATE: November 7, 2003
SUBJECT: Phase II – NFIP Condominium Inspection Program

On December 1, 2003, the National Flood Insurance Program (NFIP) will begin Phase II of the Condominium Inspection Program. This project will be completed by September 30, 2005. Insurance Services Office, Incorporated (ISO) will conduct the inspections on behalf of FEMA.

High-rise buildings that are insured under the NFIP's Residential Condominium Building Association Policy, are located in special flood hazard areas, and are elevation rated will be inspected.

The inspector will gather information related to the building's structural characteristics and will photograph the building. ISO will provide FEMA with a fully completed FEMA Elevation Certificate as part of the inspection package, using a surveyor if necessary.

Prior to the onsite visit, ISO will send a letter to the condominium association. The letter will explain the details of the inspection giving the approximate date of the inspection and listing the name and phone number of the assigned ISO inspector. The letters will be sent approximately 30 days before the expected inspection date and will include a questionnaire and a business reply envelope. The questionnaire will solicit the following information:

- Confirmation of the buildings address
- Telephone number of management office
- Special directions to help the inspector locate the site
- Telephone number and directions for reaching an on-site contact or guard or otherwise gaining access to the building

If the inspector does not receive the completed questionnaire within 15 days of sending the letter, the inspector will attempt to contact the condominium association using local telephone services to find the number. If the inspector cannot make contact by phone, he/she will schedule a visit using the available address information. The inspector will schedule the specific date and time of the inspection and will phone the office of the condominium association approximately one week before the scheduled visit to confirm the date and time scheduled for the inspection.

A FEMA confirmation phone number and/or website information will be included with the material sent to the condominium association with the notification letter.

Each ISO inspector or surveyor will carry with him/her a letter on FEMA letterhead indicating the nature of the inspection, and that ISO is a FEMA contractor. When visiting the condominiums, inspectors will also carry appropriate photo identification.

The inspections will assist FEMA in verifying the accuracy of flood insurance data and premiums, will identify insurance training needs, and will also assist with identifying communities that may have floodplain management compliance issues.

The NFIP Bureau & Statistical Agent will compare data received from ISO as a part of the inspection package to rating data reported by WYO companies. Guidance for handling misrated policies will be sent under a separate cover through the NFIP Bureau & Statistical Agent.

We appreciate your support in this effort. If you have any concerns or questions about the processes involved, please contact your WYO Program Coordinator.

cc: Vendors, IBHS, FIPNC, WYO Standards, WYO Marketing Committee, Government
Technical Monitor

Suggested Routing: Underwriting, Marketing, Technical Services