




FEMA

W-08001

January 8, 2008

MEMORANDUM TO: Write Your Own Principal Coordinators
and the NFIP Servicing Agent

FROM: 
Jhun de la Cruz
Branch Chief, Underwriting
Risk Insurance Division

SUBJECT: Enclosures with Openings

The purpose of this memorandum is to clarify the alternative measures listed in the *Flood Insurance Manual* for meeting the National Flood Insurance Program (NFIP) openings requirement.

The Lowest Floor Guide of the *Flood Insurance Manual* describes how proper openings in an enclosure can alter the rating of a flood insurance policy. Openings on two or more walls having a total net area of at least one square inch for every square foot of enclosure changes the lowest floor for rating from the enclosure floor to the elevated floor.

In some instances it is not practical to meet the one square inch for every square foot requirement. In these instances one of the following alternatives may be used:

- A registered professional engineer or architect certification that the flood openings are designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. This certification is required to assure community officials that the openings are designed in accordance with accepted standards of practice. For acceptable certifications, refer to FEMA Technical Bulletin 1-93, "Openings in Foundation Walls for Buildings Located in Special Flood Hazard Areas" at <http://www.fema.gov/pdf/fima/job2.pdf>.
- or
- A letter or other written evidence from the community building official that the flood openings have been accepted by the community as an alternative to the openings requirement in the International Building Code or the local ordinance based on the issuance of an Evaluation Report on openings by the International Code Council Evaluation Service, Inc.
- or
- An Evaluation Report issued by the International Code Council Evaluation Service (ICC-ES) that the automatic flood vents meet code requirement. This report provides the specification on the number of flood vents required for a specified square footage of enclosed area below the base flood elevation.

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In the event one of the above alternative measures is used in meeting the openings requirement, the Write Your Own Company (WYO) or NFIP Servicing Agent must obtain this documentation for their underwriting file.

If you should have any questions, please contact your WYO Business Analyst.

cc: Vendors, IBHS, FIPNC, NFIP Bureau Underwriting, and Government Technical Monitor

Suggested Routing: Data Processing, Underwriting, Marketing