

-----Original Message-----

From: Beth Midgett [mailto:bethm@midgettrealty.com]
Sent: Monday, April 12, 2004 6:28 PM
To: Steve Kanstoroom
Subject: FW: Insurance Issues

-----Original Message-----

From: Plaxico, Charles [mailto:Charles.Plaxico@dhs.gov]
Sent: Friday, April 09, 2004 5:07 PM
To: 'bethm@midgettrealty.com'
Cc: Shortley, James; 'normam@darenc.com'; Lowe, Anthony
Subject: FW: Insurance Issues

This is in response to your inquiry below regarding an elevated building's lowest elevated floor, i.e., where full coverage begins. I agree with you that full coverage begins at the lowest elevated floor even if the pilings extend beyond that floor. Therefore, it is not correct to say that full coverage only begins at the floor that is on top of the pilings in such a building. Please let me know of any claims that you are aware of that were settled contrary to this, and we will have them reopened for further adjustment.

> -----Original Message-----

> From: Shortley, James
> Sent: Wednesday, March 31, 2004 10:38 AM
> To: Plaxico, Charles
> Subject: FW: Insurance Issues

>

>

>

> -----Original Message-----

> From: Beth Midgett [mailto:bethm@midgettrealty.com]
> Sent: Tuesday, March 30, 2004 10:38 AM
> To: Shortley, James; Plaxico, Charles
> Cc: Lowe, Anthony
> Subject: Insurance Issues

>

> Dear Mr. Shortley,

>

> I left a message with Dorothy Toolan who works for Dare County as their
> information director. The county has various means of communication in
> place already (since they issue evacuation notices, re-entry procedures,
> public hearing notices, ect.) She would be a great one to get the word
> out.

>

> I think our concern, like yours, is how we direct the forms once they
> start coming in...perhaps a central fax number to send them to? I thought
> I remembered that there would be an 800# available and that there would be
> outreach centers staffed in the areas most affected as a place
> policyholders could go to have questions answered? She could announce all
> of this information on TV, Radio, Website, ect.

>

> In talking with Mr. Jim Meads our county floodplain manager, he thought

> that it would be helpful to publish the clarification on the "first floor
> issue" so that the previous information relayed by Mr. Cook the NFIP
> general adjuster ("the coverage starts where the pilings stop") in a
> televised commissioners meeting could be recanted. This is not the same
> issue as the one where slab style construction is allowed because the
> ground is above BFE, the issue currently being addressed by issuing
> LOMR-F's.
>
> Mr. Cook was interpreting that the first elevated floor in a piling
> construction was the one above where the pilings stop (may be banded at
> that point) without acknowledgement of the first floor being legally
> permitted and built above the base flood elevation, when in actuality (and
> on the elevation certs) that floor above the banding is the second or even
> third livable floor. The definition of an "elevated" building is a
> building with no basement that has it's lowest elevated floor raised above
> ground level by posts, piers, pilings, columns, shear walls, or foundation
> walls. The elevated bottom floor that has pilings running up through it,
> is elevated above ground level and the base flood elevation by
> pilings....or else it would fall down. As Mr. Meads pointed out, "all
> buildings are enclosures".
>
> Our best style of construction is a piling construction given the flooding
> hazard in our area. In carrying the pilings past the first floor,
> strength is added to entire structure both for flood and also for wind
> strength thus going a long way towards mitigating possible storm damage.
> We did not lose any homes that were built in this manner.
>
> If we could get the first floor issue clarified, that would be a good
> point to start with addressing the inadequate payments since many first
> floors were paid out as basements thus limited coverage. Please advise
> ASAP.
>
> Thank you for assisting us on this!
>
> Sincerely, Beth
>
> Beth Midgett
> Hatteras Property Manager
> Midgett Realty
> 252.986.2841 ext. 241
> bethm@midgettrealty.com
>

scanned