



**FEMA**

July 2009

Dear *Flood Insurance Manual* Subscribers:

As we move forward to improve the National Flood Insurance Program (NFIP), it is my goal to ensure that you have up-to-date information so you can assist your customers in securing the best flood insurance protection available for their individual needs. Revisions have been made to the NFIP *Flood Insurance Manual* that will become effective October 1, 2009.

All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2009, effective date. The significant revisions include the following:

- Updates to the list of NFIP Bureau and Statistical Agent Regional Offices (REF Section).
- Addition of requirement to record the presentment of premium date and payer on all new business applications and money endorsements in connection with loan closings (GR Section).
- Increases to the standard deductibles from \$1,000 to \$2,000 for Pre-FIRM policies in Special Flood Hazard Areas (SFHAs) and from \$500 to \$1,000 for Pre-FIRM policies in non-SFHAs and all Post-FIRM-rated policies (RATE and CONDO Sections).
- Elimination of the \$500 deductible for all policies (RATE, CONDO, and PRP Sections).
- Increases to the rates for policies written or renewed on or after October 1, 2009 (RATE and CONDO Sections).
- Increases to the Building Basic Limits from \$50,000 to \$60,000 for Single Family Dwelling/2-4 Family Dwelling buildings, and from \$150,000 to \$175,000 for Other Residential/Non-Residential buildings (RATE and CONDO Sections).
- Increases to the Contents Basic Limits from \$20,000 to \$25,000 for Residential contents, and from \$130,000 to \$150,000 for Non-Residential contents (RATE and CONDO Sections).
- Expansion of building types to include elevated on crawlspace and non-elevated with subgrade crawlspace (RATE, CONDO, and PRP Sections).

- Optional rating to allow Pre-FIRM buildings with a basement, enclosure, or crawlspace in Unnumbered A Zones to use Post-FIRM rates if the rates are more favorable to the insured.
- Changes to the Flood Insurance Application, PRP Application, and General Change Endorsement forms and their instructions to capture additional building information. Changes also include the capture of additional community information for policies rated using the grandfathering rule (APP, PRP, and END Sections).
- Updates to include the 2009 edition of the Elevation Certificate and Non-Residential Floodproofing Certificate (CERT Section).
- Addition of two building diagrams and related building drawings (LFG Section).
- Introduction of the new Leased Federal Property Section to provide guidance for properties leased from the Federal Government identified as being located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure (LFP Section).
- Updates to the Community Rating System Eligible Communities list (CRS section).

Thank you for your continued support of the NFIP.

Sincerely,

Edward L. Connor  
Acting Federal Insurance Administrator  
National Flood Insurance Program

Enclosure

# Change Record Page

## Effective Date: October 1, 2009

Updates to the NFIP *Flood Insurance Manual* are distributed semiannually. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner. Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another.

Please keep this Change Record Page in your manual for reference.

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Remove	Insert
i-xv	i-xv
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