

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472



FEMA

February 28, 2011

Dear *NFIP Flood Insurance Manual* Subscribers:

In our continued efforts to improve the National Flood Insurance Program (NFIP), it is my goal to ensure that you have up-to-date information so you can help your clients secure flood insurance protection that meets their individual needs. I am pleased to provide you with the latest edition of the *NFIP Flood Insurance Manual*.

This edition includes program changes that become effective May 1, 2011. All pages reflect the new date, and change bars identify revisions. Subscriptions to this edition will cover semiannual updates through October 2013.

The May 2011 edition features a redesigned format. It also incorporates updated language throughout to enhance clarity and remove obsolete references. Significant changes include the following:

- Removes references to “estimated” Base Flood Elevation in Unnumbered A Zones (all sections).
- Details eligibility requirements for buildings over water (GR Section).
- Clarifies instructions for calculating the policy effective date (GR Section).
- Describes documentation requirements for transferring business (GR Section).
- Provides illustrated, step-by-step instructions for completing the Flood Insurance Application and Preferred Risk Policy Application (APP and PRP Sections).
- Clarifies instructions throughout the building drawings (LFG Section).
- Specifies when the garage floor may be excluded for rating for a single-family dwelling in an A Zone (LFG Section).
- Updates the listing of Coastal Barrier Resource Areas and Otherwise Protected Areas (CBRS Section).
- Updates the Community Rating System Eligible Communities list (CRS Section).

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink, appearing to read "Edward L. Connor".

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

Enclosure

www.fema.gov