

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



**FEMA**

July 2011

Dear *NFIP Flood Insurance Manual* Subscriber:

Revisions have been made to the *NFIP Flood Insurance Manual* that will become effective October 1, 2011. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2011, effective date. Significant revisions include the following:

- Building Occupancy classification updates (GR, APP, PRP, and DEF Sections).
- Improvements and Betterments coverage clarification (GR Section).
- Rate increases for policies written or renewed on or after October 1, 2011 (RATE, CONDO, MPPP, PR, and LFP Sections).
- New elevation rating requirement for new business applications for policies covering Post-FIRM buildings in AH, AO, and Unnumbered A Zones (RATE and CONDO Sections).
- Clarification that individual non-residential unit owners may not purchase building coverage but may purchase contents coverage (GR and CONDO Sections).
- Further clarification about attached garages for single-family non-elevated buildings; inclusion of additional building drawings (LFG Section).
- Explanation of optional reduction of coverage when converting a PRP issued in error to a standard-rated policy (PRP Section).
- Updates to years of refund eligibility and receipt date requirements (CN Section).
- Updated documentation requirements for buildings in CBRS areas or OPAs (CBRS Section).
- Community Rating System Eligible Communities list updates (CRS Section).
- Updated sample letters for policyholders, agents, and lenders (SRL Section).
- New definitions for foundation walls and masonry walls (DEF Section).

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink that reads "Edward L. Connor".

Edward L. Connor  
Deputy Administrator, Insurance  
Federal Insurance and Mitigation Administration

Enclosure

[www.fema.gov](http://www.fema.gov)