June 14, 2011

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

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


It has come to our attention that the May 2011 Flood Insurance Manual contains misleading information about the determination of the lowest floor in a non-elevated building located in an A Zone.

An attached garage in a single-family non-elevated building is excluded for rating when there is no machinery or equipment servicing the building, even if the garage has no proper flood openings. Consequently, on page LFG 1 of the Lowest Floor Guide section of the Flood Insurance Manual, I. Lowest Floor Determination, A. Non-Elevated Buildings, the third paragraph is revised as follows:

“An attached garage floor elevation below the BFE can be excluded as the lowest floor for rating if the garage has no machinery or equipment. Otherwise, all of the following conditions must exist for the garage floor to be excluded for rating.”

In an attempt to clarify the guidance concerning attached garages, we unintentionally changed the rating rule. We apologize for any confusion this may have caused.

Page LFG 1 and related information on the building drawings in the Lowest Floor Guide section will be updated in the October 2011 Flood Insurance Manual revision package. If you have any questions concerning this memorandum, please contact the Bureau Underwriting staff at iServiceUnderwriting@ostglobal.com.

cc: IBHS, FIPNC, Government Technical Representative

Required Routing: Underwriting, Data Processing