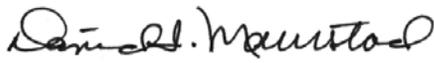




FEMA

April 2005

MEMORANDUM FOR: *Flood Insurance Manual* Subscribers

FROM: David I. Maurstad   
Acting Director  
Mitigation Division  
Emergency Preparedness and Response Directorate

SUBJECT: **New Edition** - *Flood Insurance Manual*  
Effective May 1, 2005

The National Flood Insurance Program (NFIP) is pleased to provide you with the May 2005 edition of the NFIP *Flood Insurance Manual*. This edition is a complete reprint of the manual to ensure that you have the most current information about the NFIP. Subscriptions to this edition will cover semi-annual updates through October 2007.

Following are some highlights of the May 2005 edition:

- Provides new rates and updates rating examples. (RATE, CONDO, END sections)
- Includes language to allow the effective date of an endorsement to go back to the beginning of the term in which a map revision occurs. (END section)
- Expands and reformats the description of each cancellation/nullification reason code to specify type of refund, years eligible, cancellation request guidelines, and documentation needed. This will ensure that the writing company has the necessary records to process the cancellation request. (CN section)
- Updates the Community Rating System Eligible Communities list. (CRS section)

The NFIP is committed to providing up-to-date information so that you can assist your customers in securing the best flood insurance protection available for their individual needs.

Attachment