

FEMA National Flood
Insurance Program

Purpose

This book provides information about:

communities participating in the National Flood Insurance Program (42 U.S.C. 40014128) - Section I.

- communities which are not participating in the National Flood Insurance Program but have had special flood hazards identified by the Federal Insurance Administration - Section II.

Its purpose is to:

- assist lenders in determining whether or not flood insurance must be required as a condition of Federal or federally related financial assistance.
- assist property owners and insurance agents in determining whether or not flood insurance is available in a particular community, and whether a map showing flood zones is available.
- assist Federal agencies in meeting their responsibilities under Executive Order 11988, floodplain management, to evaluate whether a proposed action will occur in a flood hazard area.
- assist State and local agencies by providing information for floodplain management.
- assist any other members of the general public who may be interested in the information contained within this book.

Section I

Section I of this book lists communities PARTICIPATING in the National Flood Insurance Program. Flood insurance policies for residential and commercial properties and their contents located in the communities listed may be purchased from any insurance agent or broker licensed to sell property or casualty insurance and in good standing in all the states in which the agent is licensed. Agents may obtain information about coverage, rates, etc., by calling the National Flood Insurance Program toll free at 1-800-638-6620, by calling the Telecommunication Device for the Deaf (TDD) toll free at 1-800-447-9487, or from any private sector property insurance company participating in the Write Your Own (WYO) Program.

Column 1 - (COMMUNITY NUMBERS). These six digit numbers are either the same number or the same first six digits of

the community number (or COMMUNITY PANEL NUMBER) appearing on the FIA flood map for the community. The alphabetic suffix at the end of the number indicates whether the currently effective map is a revision of an earlier map (e.g., "A" normally indicates a first edition, "B" a first revision, etc.). This number and the suffix, if any, must be written on all flood insurance policies.

Column 2 - (COMMUNITY NAME). This indicates the name of the community, followed by the name of the county in which it is located. When the community is a county, only its unincorporated areas are referred to; incorporated areas are listed individually as township, city, village, etc.

Column 3 - This indicates THE DATE OF THE COMMUNITY'S ENTRY INTO THE REGULAR OR EMERGENCY PROGRAM of the National Flood Insurance Program. The symbol (R) following the date indicates Regular Program; if no parenthetical symbol appears after the date, the community is participating in the Emergency Program.

Column 4 - This indicates THE EFFECTIVE DATE OF THE CURRENTLY EFFECTIVE FLOOD MAP OF THE COMMUNITY. This date also appears on the flood map of the community. If there is no date in this column, a flood map for the community has not yet been published, but the community is still participating in the National Flood Insurance Program.

NOTE: If a date appears in both columns, then the purchase of flood insurance is required as a condition of Federal or federally related financial assistance for construction or acquisition of buildings located within the special flood hazard areas as shown on the FIA flood maps. (including FHA and VA mortgage guarantees, mortgage loans from federally regulated lending institutions, Federal disaster assistance, etc.)

Section II

Section II of this book lists communities which are NOT PARTICIPATING in the National Flood Insurance Program, but which have an FIA flood map delineating the special flood hazard areas in the community.

Column 1- same as Column 1 described above.

Column 2- same as Column 2 described above.

Column 3- HAZARD AREA IDENTIFIED. This is the effective date of the first FIA flood map of that community. There may be other, more recent maps for the community.

Column 4- DATE ON WHICH SANCTIONS APPLY. Effective on this date, no direct Federal assistance (including FHA or VA mortgage guarantees) can legally be provided for the acquisition or construction of buildings in the special flood hazard areas shown on the FIA map of this community. To obtain up-to-date information on whether the sanction on federal assistance still applies for their community, call the Federal Emergency Management Agency (202) 646-3444.

Symbols

NSFHA - The community has no special flood hazard areas and a flood map for the community has not been published. Although it may not be subject to the 100-year flood, floods of a greater magnitude could occur there. In addition, certain structures may be damaged by local drainage problems. The community is ALL ZONE C for flood insurance rating purposes.

L - Minimally Flood Prone, with Flood Hazard Boundary Map converted to Flood Insurance Rate Map by letter, no change in flooding shown on map, no elevation on map.

M - Minimally Flood Prone, no elevation on map.

R - Entry date into Regular Program.

S - Suspended from the National Flood Insurance Program.

F - Effective Map is a Flood Insurance Rate Map. Note, however, that the "Hazard Area Identified" date denotes the date of original identification of the special flood hazard area and is not necessarily the date of the most recent Flood Insurance Rate Map.

W - The community has withdrawn from the National Flood Insurance Program. No flood insurance available. Other sanctions apply. For up-to-date information after suspension date, call the above number.

* - Unincorporated areas only.

> - Date of current effective map is after the date of this report.

- This community has a map with a 10-digit ID number. Each map with such a number will be published as one or more Z-fold panels (like road maps). Each map having more than one panel also has an index showing which panels apply to the various sections of a community. Since the 10-digit system permits the revision of individual panels rather than the entire map, the index also shows the correct suffix of the most current panel for a particular location in the community.

Each time a panel is revised and published, the map index is also revised and republished with a new effective date to reflect the panel revision. For community maps with 10-digit ID numbers, the Status Book gives data relating to the index only. The index must be consulted for information on individual panels.

State-Owned Property

Flood insurance is not required for State-owned property in the following states because these states have submitted to FIA satisfactory self-insurance plans against flood loss:

Florida	Georgia	Iowa
Kentucky	Maine	New Jersey
New York	North Carolina	Oregon
Pennsylvania	South Carolina	Tennessee
Vermont		

Publication Schedules

This book is published semiannually and is available in separately bound copies for each state, or, if nationwide information is needed, in a bound copy for the entire Nation. Copies are free; to get on the distribution list or change your address, number of copies ordered, etc., call (800) 638-6620 (toll free). To report errors found in this book, call (202) 646-3444.

Updates to this book are published periodically in the Federal Register, which is determinative for the purpose of corrections and legal effect.

Ordering Flood Maps

FIA flood maps and/or indices may be ordered from:

Federal Emergency Management Agency
Flood Map Distribution Center
6930 (A-F) San Tomas Road
Baltimore, Maryland 21227-6227 or call
National Flood Insurance Program
Telephone: 1-800-333-1363

FEDERAL EMERGENCY MANAGEMENT AGENCY
 FEDERAL INSURANCE ADMINISTRATION
 COMMUNITIES PARTICIPATING IN THE NATIONAL FLOOD INSURANCE PROGRAM
 AS OF MAY 8, 1992
 TEXAS

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COMMUNITY NUMBER	COMMUNITY NAME	DATE OF ENTRY EMERGENCY OR REGULAR PROG.	DATE OF CURRENT EFFECTIVE MAP (OR MAP INDEX)
480271B	ABERNATHY, CITY OF	HALE COUNTY AUG 24, 1982(R)	AUG 24, 1982(M)
485450#	ABILENE, CITY OF	JONES COUNTY TAYLOR COUNTY JUL 23, 1971(R)	SEP 5, 1990
480504A	AGUA DULCE, CITY OF	NUECES COUNTY MAR 26, 1971(R)	DEC 12, 1975
480036#	ALAMO HEIGHTS, CITY OF	BEXAR COUNTY AUG 15, 1978(R)	JUL 5, 1984
480335C	ALAMO, CITY OF	HIDALGO COUNTY JAN 30, 1979(R)	SEP 25, 1979
480545#	ALBANY, CITY OF	SHACKELFORD COUNTY JUL 17, 1986(R)	JUL 17, 1986
480394#	ALICE, CITY OF	JIM WELLS COUNTY MAR 1, 1984(R)	MAR 1, 1984
480131#	ALLEN, CITY OF	COLLIN COUNTY JUN 1, 1978(R)	SEP 4, 1991
480085#	ALPINE, CITY OF	BREWSTER COUNTY NOV 16, 1990(R)	NOV 16, 1990
480740A	ALTO, TOWN OF	CHEROKEE COUNTY AUG 19, 1985(R)	AUG 19, 1985(M)
481571#	ALTON, CITY OF	HIDALGO COUNTY JUL 1, 1981(R)	JUN 8, 1982(M)
480397#	ALVARADO, CITY OF	JOHNSON COUNTY MAY 4, 1982(R)	SEP 27, 1991
485451#	ALVIN, CITY OF	BRAZORIA COUNTY FEB 18, 1972(R)	MAY 4, 1992
480529#	AMARILLO, CITY OF	POTTER COUNTY RANDALL COUNTY JUL 19, 1982(R)	JUL 19, 1982
480120#	ANAHUAC, CITY OF	CHAMBERS COUNTY JUL 16, 1981(R)	JAN 6, 1983
480001#	ANDERSON COUNTY*	ANDERSON COUNTY JAN 24, 1992	JAN 24, 1978
480064#	ANGLETON, CITY OF	BRAZORIA COUNTY JUN 10, 1977(R)	MAY 4, 1992
480401	ANSON, CITY OF	JONES COUNTY MAY 25, 1978(R)	(NSFHA)
480804A	ANTHONY, TOWN OF	EL PASO COUNTY AUG 1, 1987(R)	AUG 1, 1987(L)
480353B	ANTON, CITY OF	HOCKLEY COUNTY AUG 24, 1982(R)	AUG 24, 1982(M)
485452#	ARANSAS COUNTY*	ARANSAS COUNTY AUG 6, 1971(R)	MAY 4, 1992
485453#	ARANSAS PASS, CITY OF	ARANSAS COUNTY JUN 25, 1971(R)	MAY 4, 1992
		NUECES COUNTY SAN PATRICIO COUNTY	
480698#	ARCHER CITY, CITY OF	ARCHER COUNTY OCT 16, 1979(R)	OCT 16, 1979(M)
481078#	ARCHER COUNTY*	ARCHER COUNTY JAN 6, 1988(R)	JAN 6, 1988
481619	ARCOLA CITY OF USE THE FORT BEND COUNTY (480228) FIRM.	FORT BEND COUNTY SEP 26, 1988(R)	
480775#	ARGYLE, CITY OF	DENTON COUNTY APR 16, 1990(R)	APR 16, 1990
485454#	ARLINGTON, CITY OF	TARRANT COUNTY DEC 30, 1970(R)	FEB 4, 1988
480790A	ASHERTON, CITY OF	DIMIT COUNTY SEP 1, 1987(R)	SEP 1, 1987(L)
480014#	ATASCOSA COUNTY*	ATASCOSA COUNTY JUN 15, 1981(R)	JUN 15, 1981
480324#	ATHENS, CITY OF	HENDERSON COUNTY MAY 5, 1981(R)	SEP 27, 1991
480117#	ATLANTA, CITY OF	CASS COUNTY MAY 19, 1981(R)	MAY 19, 1981
480704#	AUSTIN COUNTY*	AUSTIN COUNTY JAN 17, 1990(R)	JAN 17, 1990
480624#	AUSTIN, CITY OF	TRAVIS COUNTY SEP 2, 1981(R)	MAY 15, 1986
481086A	AUSTWELL, CITY OF	REFUGIO COUNTY SEP 4, 1985(R)	SEP 4, 1985(M)
480983A	AVERY, CITY OF	RED RIVER COUNTY SEP 14, 1982(R)	SEP 14, 1982(M)

(R) - INDICATES ENTRY IN REGULAR PROGRAM

NSFHA - NO SPECIAL FLOOD HAZARD AREA - ALL ZONE C

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* - UNINCORPORATED AREAS ONLY

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FEDERAL EMERGENCY MANAGEMENT AGENCY
 FEDERAL INSURANCE ADMINISTRATION
 COMMUNITIES PARTICIPATING IN THE NATIONAL FLOOD INSURANCE PROGRAM
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COMMUNITY NUMBER	COMMUNITY NAME	DATE OF ENTRY EMERGENCY OR REGULAR PROG.	DATE OF CURRENT EFFECTIVE MAP (OR MAP INDEX)
480584#	AZLE, CITY OF TARRANT COUNTY	OCT 15, 1985(R)	OCT 15, 1985
480808	BAILEY, TOWN OF FANNIN COUNTY	NOV 29, 1991	NOV 5, 1976
480065#	BAILEYS PRAIRIE, TOWN OF BRAZORIA COUNTY	OEC 15, 1983(R)	MAY 4, 1992
480722A	BAIRD, TOWN OF CALLAHAN COUNTY	APR 1, 1987(R)	APR 1, 1987(L)
480166#	BALCH SPRINGS, CITY OF DALLAS COUNTY	SEP 3, 1980(R)	MAR 2, 1989
481094#	BALCONES HEIGHTS, CITY OF BEXAR COUNTY	APR 15, 1980(R)	APR 15, 1980
480549#	BALLINGER, CITY OF RUNNELS COUNTY	FEB 16, 1990(R)	FEB 16, 1990
480537#	BALMORHEA, CITY OF REEVES COUNTY	NOV 1, 1985(R)	SEP 16, 1988
480020#	BANDERA COUNTY* BANDERA COUNTY	NOV 1, 1978(R)	FEB 15, 1991
480021#	BANDERA, CITY OF BANDERA COUNTY	DEC 1, 1977(R)	JUL 17, 1989
480718A	BANGS, TOWN OF BROWN COUNTY	JUN 19, 1985(R)	JUN 19, 1985(M)
481087A	BAROWELL, CITY OF ELLIS COUNTY	MAR 1, 1991(R)	MAR 1, 1991(L)
480707#	BARTLETT, CITY OF BELL COUNTY	MAR 25, 1985(R)	(NSFHA)
481501#	BARTONVILLE, TOWN OF DENTON COUNTY	SEP 1, 1987(R)	AUG 3, 1989
481193#	BASTROP COUNTY* BASTROP COUNTY	AUG 19, 1991(R)	AUG 19, 1991
480022#	BASTROP, CITY OF BASTROP COUNTY	AUG 19, 1991(R)	AUG 19, 1991
485455#	BAY CITY, CITY OF MATAGORDA COUNTY	APR 23, 1971(R)	JUN 5, 1985
481207#	BAYLOR COUNTY* BAYLOR COUNTY	APR 15, 1986(R)	APR 15, 1986(M)
481589	BAYOU VISTA, VILLAGE OF GALVESTON COUNTY USE THE GALVESTON COUNTY (485470) FIRM.	APR 9, 1971(R)	
481586#	BAYSIDE, CITY OF REFUGIO COUNTY	MAR 18, 1985(R)	MAR 18, 1985
485456#	BAYTOWN, CITY OF CHAMBERS COUNTY HARRIS COUNTY	JUL 1, 1974(R)	MAR 4, 1987
480102	BAYVIEW, TOWN OF CAMERON COUNTY	SEP 1, 1981(R)	(NSFHA)
480121#	BEACH CITY, CITY OF CHAMBERS COUNTY	JAN 19, 1983(R)	JAN 19, 1983
485457#	BEAUMONT, CITY OF JEFFERSON COUNTY	OCT 30, 1970(R)	MAR 16, 1992
480585#	BEFORD, CITY OF TARRANT COUNTY	JUL 18, 1977(R)	JUN 4, 1990
481610	BEE CAVE, VILLAGE OF TRAVIS COUNTY USE THE TRAVIS COUNTY (481026) FIRM.	APR 12, 1988(R)	
480026#	BEE COUNTY* BEE COUNTY	APR 1, 1982(R)	APR 1, 1982
480027#	BEEVILLE, CITY OF BEE COUNTY	JAN 20, 1982(R)	JAN 20, 1982
480706#	BELL COUNTY* BELL COUNTY	FEB 15, 1984(R)	FEB 15, 1984
480289#	BELLAIRE, CITY OF HARRIS COUNTY	SEP 30, 1981(R)	SEP 28, 1990
480457#	BELLMEAD, CITY OF MCLENNAN COUNTY	SEP 15, 1978(R)	SEP 15, 1978
481095#	BELLVILLE, CITY OF AUSTIN COUNTY	JAN 17, 1990(R)	JAN 17, 1990
480028#	BELTON, CITY OF BELL COUNTY	JUL 5, 1982(R)	JUL 5, 1982
480792A	BENAVIDES, CITY OF DUVAL COUNTY	MAR 4, 1986(R)	MAR 4, 1986(M)
480586#	BENBROOK, CITY OF TARRANT COUNTY	JUL 2, 1979(R)	NOV 16, 1990
480925#	BEVERLY HILLS, CITY OF MCLENNAN COUNTY	SEP 15, 1978(R)	SEP 15, 1978
480878#	BEVIL OAKS, CITY OF JEFFERSON COUNTY	JAN 6, 1983(R)	SEP 4, 1987
480035#	BEXAR COUNTY* BEXAR COUNTY	OCT 16, 1984(R)	OCT 16, 1991

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480534	BIG LAKE, CITY OF	REAGAN COUNTY	JUL 21, 1978(R) (NSFHA)
481596#	BIG OAKS M.U.D.	FORT BEND COUNTY	AUG 5, 1986(R) AUG 5, 1986
480360#	BIG SPRING, CITY OF	HOWARD COUNTY	SEP 30, 1981(R) SEP 30, 1981
480505#	BISHOP, CITY OF	NUECES COUNTY	APR 15, 1981(R) APR 15, 1981
480711#	BLANCO COUNTY	BLANCO COUNTY	FEB 6, 1991(R) FEB 6, 1991
480050#	BLANCO, CITY OF	BLANCO COUNTY	JUN 5, 1985(R) FEB 6, 1991
480719#	BLANKET, TOWN OF	BROWN COUNTY	APR 2, 1992(R) APR 2, 1992
480952A	BLOOMING GROVE, CITY OF	NAVARRO COUNTY	OCT 24, 1978(R) OCT 24, 1978(M)
480892A	BLOSSOM, TOWN OF	LAMAR COUNTY	NOV 1, 1985(R) NOV 1, 1985(M)
480587#	BLUE MOUND, CITY OF	TARRANT COUNTY	JUL 16, 1980(R) JUL 16, 1980
481628#	BLUE RIDGE, TOWN OF	COLLIN COUNTY	APR 2, 1991(R) SEP 4, 1991
480350A	BLUM, CITY OF	HILL COUNTY	AUG 1, 1987(R) AUG 1, 1987(L)
480418#	BOERNE, CITY OF	KENDALL COUNTY	SEP 30, 1983(R) SEP 30, 1983
481582#	BONHAM WATER AUTHORITY	FANNIN COUNTY	FEB 1, 1988(R) FEB 1, 1988(L)
480222#	BONHAM, CITY OF	FANNIN COUNTY	MAY 5, 1981(R) MAY 5, 1981
481300#	BONNEY, TOWN OF	BRAZORIA COUNTY	JUN 10, 1977(R) MAY 4, 1992
480444#	BOOKER, CITY OF	LIPSCOMB COUNTY	APR 16, 1990(R) APR 16, 1990
480374B	BORGER, CITY OF	HUTCHINSON COUNTY	MAR 1, 1991(R) MAR 1, 1991(L)
480051B	BOSQUE COUNTY*	BOSQUE COUNTY	AUG 1, 1987(R) AUG 1, 1987(L)
481194#	BOWIE COUNTY*	BOWIE COUNTY	SEP 27, 1991(R) SEP 27, 1991
480481#	BOWIE, CITY OF	MONTAGUE COUNTY	AUG 2, 1977(R) JAN 17, 1991
480676#	BOYD, CITY OF	WISE COUNTY	SEP 1, 1987(R) MAR 19, 1990
480422	BRACKETTVILLE, CITY OF	KINNEY COUNTY	AUG 3, 1984(R) (NSFHA)
480455#	BRADY, CITY OF	MCCULLOCH COUNTY	OCT 15, 1981(R) OCT 15, 1981
485458#	BRAZORIA COUNTY*	BRAZORIA COUNTY	MAY 7, 1971(R) MAY 4, 1992
480066#	BRAZORIA, CITY OF	BRAZORIA COUNTY	DEC 15, 1983(R) MAY 4, 1992
481195#	BRAZOS COUNTY*	BRAZOS COUNTY	JAN 13, 1986 OCT 18, 1977
480578#	BRECKENRIDGE, CITY OF	STEPHENS COUNTY	SEP 30, 1981(R) JAN 2, 1991
480648#	BRENHAM, CITY OF	WASHINGTON COUNTY	AUG 17, 1981(R) AUG 17, 1981
480511#	BRIDGE CITY, CITY OF	ORANGE COUNTY	SEP 2, 1982(R) SEP 2, 1982
480677#	BRIDGEPORT, CITY OF	WISE COUNTY	AUG 1, 1987(R) MAR 19, 1990
480128#	BRONTE, CITY OF	COKE COUNTY	MAR 4, 1986(R) MAR 4, 1986(M)
481196#	BROOKS COUNTY*	BROOKS COUNTY	JUL 1, 1987(R) JUL 1, 1987(L)
481097#	BROOKSHIRE, TOWN OF	WALLER COUNTY	SEP 2, 1981(R) SEP 2, 1981
480067#	BROOKSIDE VILLAGE, CITY OF	BRAZORIA COUNTY	NOV 1, 1984(R) MAY 4, 1992
480717#	BROWN COUNTY*	BROWN COUNTY	MAR 1, 1991(R) MAR 1, 1991(L)
481542#	BROWDELL, TOWN OF	JASPER COUNTY	JUL 3, 1985(R) JUL 3, 1985(M)
480620#	BROWNFIELD, CITY OF	TERRY COUNTY	SEP 30, 1981(R) SEP 30, 1981
480103#	BROWNSVILLE, CITY OF	CAMERON COUNTY	DEC 1, 1978(R) DEC 1, 1978
480087#	BROWNWOOD, CITY OF	BROWN COUNTY	APR 15, 1981(R) JUL 6, 1982
480082#	BRYAN, CITY OF	BRAZOS COUNTY	MAY 19, 1981(R) MAY 19, 1981

(R) - INDICATES ENTRY IN REGULAR PROGRAM

NSFHA - NO SPECIAL FLOOD HAZARD AREA - ALL ZONE C

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480877A	BRYSON, CITY OF	JACK COUNTY NOV 1, 1989(R)	NOV 1, 1989(L)
481138A	BUFFALO GAP, TOWNSHIP OF	TAYLOR COUNTY MAR 16, 1988(R)	MAR 16, 1988
480568#	BULLARD, CITY OF	SMITH COUNTY APR 24, 1979(R)	APR 24, 1979(M)
480290#	BUNKER HILL VILLAGE, CITY O	HARRIS COUNTY APR 17, 1979(R)	(NSFHA)
480658#	BURKBURNETT, CITY OF	WICHITA COUNTY DEC 15, 1982(R)	DEC 15, 1982
481169#	BURLESON COUNTY*	BURLESON COUNTY JAN 18, 1989(R)	JAN 18, 1989
485459#	BURLESON, CITY OF	JOHNSON COUNTY NOV 2, 1973(R)	SEP 27, 1991
		TARRANT COUNTY	
481209#	BURNET COUNTY*	BURNET COUNTY NOV 16, 1990(R)	NOV 16, 1990
480092#	BURNET, CITY OF	BURNET COUNTY SEP 18, 1987(R)	NOV 16, 1990
480094#	CALDWELL COUNTY*	CALDWELL COUNTY MAR 15, 1982(R)	MAR 18, 1986
480089#	CALOWELL, CITY OF	BURLESON COUNTY SEP 30, 1988(R)	SEP 30, 1988
480097#	CALHOUN COUNTY*	CALHOUN COUNTY MAR 19, 1971(R)	APR 2, 1992
480989#	CALVERT, CITY OF	ROBERTSON COUNTY JUL 6, 1982(R)	JUL 6, 1982(M)
480101#	CAMERON COUNTY*	CAMERON COUNTY JUN 15, 1979(R)	MAR 18, 1991
480478C	CAMERON, CITY OF	MILAM COUNTY AUG 19, 1985(R)	AUG 19, 1985(M)
480979A	CAMP WOOD, CITY OF	REAL COUNTY FEB 15, 1985(R)	FEB 15, 1985(M)
480323B	CANADIAN, CITY OF	HEMPHILL COUNTY JUN 1, 1988(R)	JUN 1, 1988(L)
480632#	CANTON, CITY OF	VAN ZANDT COUNTY SEP 29, 1986(R)	SEP 29, 1986
480533#	CANYON, CITY OF	RANDALL COUNTY SEP 20, 1982(R)	MAY 15, 1991
481505#	CARMINE, CITY OF	FAYETTE COUNTY JUL 18, 1985(R)	JUL 18, 1985(M)
480199B	CARRIZO SPRINGS, CITY OF	OIMITT COUNTY JUL 1, 1987(R)	JUL 1, 1987(L)
480167#	CARROLLTON, CITY OF	DALLAS COUNTY JUL 16, 1980(R)	JAN 2, 1991
		DENTON COUNTY	
480519#	CARTHAGE, CITY OF	PANOLA COUNTY JAN 23, 1979(R)	JAN 23, 1979(M)
480037#	CASTLE HILLS, CITY OF	BEXAR COUNTY SEP 30, 1980(R)	SEP 28, 1984
480932#	CASTROVILLE, CITY OF	MEDINA COUNTY MAY 1, 1979(R)	MAY 1, 1979
480168#	CEDAR HILL, CITY OF	DALLAS COUNTY APR 1, 1981(R)	MAY 17, 1988
481282#	CEDAR PARK, CITY OF	WILLIAMSON COUNTY SEP 27, 1991(R)	SEP 27, 1991
480365#	CELESTE, CITY OF	HUNT COUNTY SEP 1, 1987(R)	SEP 4, 1991
480133#	CELINA, CITY OF	COLLIN COUNTY NOV 1, 1979(R)	SEP 4, 1991
480566#	CENTER, CITY OF	SHELBY COUNTY SEP 4, 1985(R)	SEP 4, 1985(M)
480119#	CHAMBERS COUNTY*	CHAMBERS COUNTY JUN 15, 1983(R)	OCT 1, 1983
480326#	CHANDLER, CITY OF	HENDERSON COUNTY OCT 24, 1978(R)	SEP 27, 1991
481537#	CHATEAU WOODS, CITY OF	MONTGOMERY COUNTY JUL 17, 1986(R)	JUL 17, 1986
481568	CHELFORD CITY M.U.D.	FORT BEND COUNTY DEC 18, 1987(R)	(NSFHA)
		HARRIS COUNTY	
480739#	CHEROKEE COUNTY*	CHEROKEE COUNTY DEC 1, 1989(R)	DEC 1, 1989(L)
481053#	CHICO, CITY OF	WISE COUNTY SEP 1, 1987(R)	MAR 19, 1990
480125B	CHILDRESS, CITY OF	CHILDRESS COUNTY AUG 1, 1987(R)	AUG 1, 1987(L)
481141#	CHINA GROVE, CITY OF	BEXAR COUNTY JUN 15, 1984(R)	JUN 15, 1984

(R) - INDICATES ENTRY IN REGULAR PROGRAM

NSFHA - NO SPECIAL FLOOD HAZARD AREA - ALL ZONE C

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480267#	CIBOLO, CITY OF	GUADALUPE COUNTY	MAY 19, 1981(R)	MAY 19, 1981
480203#	CISCO, CITY OF	EASTLAND COUNTY	JAN 23, 1979(R)	JAN 23, 1979(M)
481566#	CITIES M.U.D. NO. 2, CITY OF	FORT BEND COUNTY	JUL 16, 1984(R)	JUL 16, 1984
481584#	CLARENDON, CITY OF	DONLEY COUNTY	AUG 19, 1986(R)	AUG 19, 1986
481253#	CLARKSVILLE, CITY OF	RED RIVER COUNTY	JUN 4, 1990(R)	JUN 4, 1990
480742#	CLAY COUNTY*	CLAY COUNTY	APR 2, 1991(R)	APR 2, 1991
485461#	CLEAR LAKE SHORES, CITY OF	GALVESTON COUNTY	OCT 23, 1970(R)	APR 4, 1983
485462#	CLEBURNE, CITY OF	JOHNSON COUNTY	JUN 23, 1972(R)	SEP 27, 1991
480439#	CLEVELAND, CITY OF	LIBERTY COUNTY	AUG 4, 1987(R)	AUG 4, 1987
480052#	CLIFTON, CITY OF	BOSQUE COUNTY	APR 1, 1987(R)	APR 1, 1987(L)
481260A	CLINT, TOWN OF	EL PASO COUNTY	JUL 1, 1987(R)	JUL 1, 1987(L)
480068#	CLUTE, CITY OF	BRAZORIA COUNTY	DEC 7, 1976(R)	MAY 4, 1992
480721	CLYDE, CITY OF	CALLAHAN COUNTY	MAY 25, 1978(R)	(NSFHA)
481599	COLDSPRING, CITY OF	SAN JACINTO COUNTY	MAY 11, 1987(R)	
480129#	COLEMAN, CITY OF	COLEMAN COUNTY	APR 1, 1981(R)	APR 1, 1981
480083#	COLLEGE STATION, CITY OF	BRAZOS COUNTY	JUL 2, 1981(R)	JUL 2, 1981
480590#	COLLEYVILLE, TOWN OF	TARRANT COUNTY	DEC 1, 1982(R)	DEC 1, 1982
480130#	COLLIN COUNTY*	COLLIN COUNTY	JUN 16, 1981(R)	SEP 4, 1991
480480B	COLORADO CITY, CITY OF	MITCHELL COUNTY	APR 1, 1987(R)	APR 1, 1987(L)
480144#	COLORADO COUNTY*	COLORADO COUNTY	SEP 19, 1990(R)	JAN 3, 1990
481489#	COLORADO COUNTY - WCID#2	COLORADO COUNTY	JUN 1, 1988(R)	JUN 1, 1988(L)
480145#	COLUMBUS, CITY OF	COLORADO COUNTY	JUN 19, 1985(R)	JAN 3, 1990
485463#	COMAL COUNTY*	COMAL COUNTY	NOV 9, 1973(R)	JUN 15, 1988
480150	COMANCHE COUNTY	COMANCHE COUNTY	JUN 20, 1990	
480151#	COMANCHE, CITY OF	COMANCHE COUNTY	DEC 7, 1982(R)	DEC 7, 1982(M)
480104	COMBES, TOWN OF	CAMERON COUNTY	SEP 1, 1981(R)	(NSFHA)
480366#	COMMERCE, CITY OF	HUNT COUNTY	MAR 2, 1981(R)	SEP 4, 1991
480484#	CONROE, CITY OF	MONTGOMERY COUNTY	MAY 16, 1977(R)	NOV 20, 1991
480038#	CONVERSE, CITY OF	BEXAR COUNTY	JUN 15, 1981(R)	NOV 15, 1985
480765#	COOKE COUNTY*	COOKE COUNTY	SEP 1, 1987(R)	SEP 10, 1987(L)
480911A	COOLIDGE, CITY OF	LIMESTONE COUNTY	NOV 1, 1989(R)	NOV 1, 1989(L)
480170#	COPPELL, CITY OF	DALLAS COUNTY	AUG 1, 1980(R)	OCT 16, 1991
481508#	COPPER CANYON, TOWN OF	DENTON COUNTY	SEP 18, 1987(R)	SEP 18, 1987
480155#	COPPERAS COVE, CITY OF	CORYELL COUNTY	NOV 21, 1978(R)	AUG 1, 1983
481143#	CORINTH, TOWN OF	DENTON COUNTY	MAY 15, 1979(R)	JUN 3, 1986
485464#	CORPUS CHRISTI, CITY OF	NUECES COUNTY	JUL 23, 1971(R)	AUG 3, 1989
480527#	CORRIGAN, CITY OF	POLK COUNTY	APR 20, 1982(R)	APR 20, 1982(M)
480498#	CORSICANA, CITY OF	HAVARRO COUNTY	AUG 17, 1981(R)	AUG 17, 1981
480768#	CORYELL COUNTY*	CORYELL COUNTY	SEP 30, 1981(R)	SEP 30, 1981
481614#	COTTONWOOD SHORES, CITY OF	BURNET COUNTY	NOV 16, 1990(R)	NOV 16, 1990
480431B	COTULLA, CITY OF	LASALLE COUNTY	APR 1, 1987(R)	APR 1, 1987(L)

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NSFHA - NO SPECIAL FLOOD HAZARD AREA - ALL ZONE C

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COMMUNITY NUMBER	COMMUNITY NAME	DATE OF ENTRY EMERGENCY OR REGULAR PROG.	DATE OF CURRENT EFFECTIVE MAP (OR MAP INDEX)	
480409A	CRANDALL, CITY OF	KAUFMAN COUNTY	MAR 12, 1992	MAY 21, 1976
480501	CRANE, CITY OF	CRANE COUNTY	NOV 16, 1987(R)	(NSFHA)
481512#	CRANFILLS GAP, CITY OF	BOSQUE COUNTY	JAN 1, 1992(R)	JAN 1, 1992(L)
480359#	CROCKETT, CITY OF	HOUSTON COUNTY	SEP 30, 1980(R)	SEP 30, 1980
480159B	CROSBYTON, CITY OF	CROSBY COUNTY	AUG 24, 1982(R)	AUG 24, 1982(M)
481513#	CROSS ROADS, TOWN OF	DENTON COUNTY	JAN 6, 1988	JAN 6, 1988
480819A	CROWELL, CITY OF	FOARD COUNTY	AUG 24, 1982(R)	AUG 24, 1982(M)
480591#	CROWLEY, CITY OF	TARRANT COUNTY	APR 15, 1981(R)	APR 15, 1981
480688B	CRYSTAL CITY, CITY OF	ZAVALA COUNTY	SEP 1, 1987(R)	SEP 1, 1987(L)
480196#	CUERO, CITY OF	DEWITT COUNTY	AUG 3, 1981(R)	AUG 3, 1981
480162#	CULBERSON COUNTY*	CULBERSON COUNTY	NOV 1, 1985(R)	NOV 1, 1985(M)
481279#	CUT 'N SHOOT, CITY OF	MONTGOMERY COUNTY	FEB 22, 1988(R)	AUG 1, 1984
480493#	DAINGERFIELD, CITY OF	MORRIS COUNTY	DEC 7, 1982(R)	DEC 7, 1982(M)
481101#	DAISETTA, CITY OF	LIBERTY COUNTY	JUN 15, 1982(R)	APR 3, 1987
480164#	DALHART, CITY OF	DALLAM COUNTY	JUL 1, 1987(R)	FEB 6, 1991
		HARTLEY COUNTY		
480165#	DALLAS COUNTY*	DALLAS COUNTY	JUL 19, 1982(R)	JUL 19, 1982
480171#	DALLAS, CITY OF	DALLAS COUNTY	MAR 16, 1983(R)	JUL 2, 1991
481013#	DALWORTHINGTON GARDENS, TOM	TARRANT COUNTY	MAY 17, 1982(R)	MAY 17, 1982
480069#	DANBURY, CITY OF	BRAZORIA COUNTY	SEP 16, 1981(R)	MAY 4, 1992
480445A	DARROUZETT, TOWN OF	LIPSCOMB COUNTY	FEB 15, 1985(R)	FEB 15, 1985(M)
480953A	DAWSON, CITY OF	NAVARRO COUNTY	AUG 22, 1978(R)	AUG 22, 1978(M)
481593#	DAYTON LAKES, CITY OF	LIBERTY COUNTY	NOV 15, 1989(R)	NOV 15, 1989
480440#	DAYTON, CITY OF	LIBERTY COUNTY	SEP 30, 1988(R)	SEP 30, 1988
480152B	DE LEON, CITY OF	COMANCHE COUNTY	SEP 4, 1985(R)	SEP 4, 1985(M)
480678#	DECATUR, CITY OF	WISE COUNTY	AUG 16, 1977(R)	MAR 19, 1990
480291#	DEER PARK, CITY OF	HARRIS COUNTY	AUG 15, 1980(R)	SEP 28, 1990
480631#	DEL RIO, CITY OF	VAL VERDE COUNTY	JUN 15, 1979(R)	AUG 15, 1990
480362A	DELL CITY, CITY OF	HUDSPETH COUNTY	JUL 1, 1987(R)	JUL 1, 1987(L)
480259#	DENISON, CITY OF	GRAYSON COUNTY	MAY 15, 1980(R)	MAY 15, 1980
480774#	DENTON COUNTY*	DENTON COUNTY	MAY 4, 1987(R)	NOV 20, 1991
480194#	DENTON, CITY OF	DENTON COUNTY	AUG 1, 1979(R)	AUG 4, 1987
480682#	DENVER CITY, CITY OF	YOAKUM COUNTY	JUL 17, 1989(R)	JUL 17, 1989
480426B	DEPORT, CITY OF	LAMAR COUNTY	SEP 28, 1982(R)	SEP 28, 1982(M)
480172#	DESOTO, CITY OF	DALLAS COUNTY	MAY 5, 1981(R)	APR 17, 1984
480690#	DEVINE, CITY OF	MEDINA COUNTY	APR 15, 1977(R)	APR 15, 1977
481171#	DEWITT COUNTY*	DEWITT COUNTY	MAY 1, 1987(R)	MAY 1, 1987(L)
480008#	DIBOLL, CITY OF	ANGELINA COUNTY	FEB 6, 1991(R)	FEB 6, 1991
481569#	DICKINSON, VILLAGE OF	GALVESTON COUNTY	APR 9, 1971(R)	MAR 4, 1991
480237B	DILLEY, CITY OF	FRIO COUNTY	FEB 1, 1988(R)	FEB 1, 1988(L)
480118B	DIMMITT, CITY OF	CASTRO COUNTY	APR 1, 1987(R)	APR 1, 1987(L)

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480336B	DONNA, CITY OF	HIDALGO COUNTY	JUN 19, 1985(R) JUN 19, 1985(M)
481516#	DOUBLE OAK, TOWN OF	DENTON COUNTY	MAR 4, 1987(R) MAR 18, 1991
480507#	DRISCOLL, CITY OF	MUECES COUNTY	JUL 16, 1981(R) JUL 16, 1981
480219B	DUBLIN, CITY OF	ERATH COUNTY	AUG 8, 1978(R) AUG 8, 1978(M)
480173#	DUNCANVILLE, CITY OF	DALLAS COUNTY	APR 15, 1981(R) NOV 19, 1987
480202#	DUVAL COUNTY*	DUVAL COUNTY	MAY 1, 1987(R) MAY 1, 1987(L)
480146#	EAGLE LAKE, CITY OF	COLORADO COUNTY	APR 1, 1987(R) JAN 3, 1990
480471#	EAGLE PASS, CITY OF	MAVERICK COUNTY	JUN 1, 1981(R) JUN 1, 1981
480088B	EARLY, CITY OF	BROWN COUNTY	JUL 1, 1987(R) JUL 1, 1987(L)
480895A	EARTH, CITY OF	LAMB COUNTY	JUL 18, 1985(R) JUL 18, 1985(M)
480204B	EASTLAND, CITY OF	EASTLAND COUNTY	AUG 1, 1987(R) AUG 1, 1987(L)
481145A	EASTON, VILLAGE OF	GREGG COUNTY RUSK COUNTY	DEC 1, 1989(R) DEC 1, 1989(L)
480796#	ECTOR COUNTY*	ECTOR COUNTY	MAR 4, 1991(R) SEP 27, 1991
480337	EDCOUCH, CITY OF	HIDALGO COUNTY	MAY 25, 1978(R) (NSFHA)
480763A	EDEN, VILLAGE OF	CONCHO COUNTY	SEP 4, 1985(R) SEP 4, 1985(M)
480592#	EDGECLIFF VILLAGE, TOWN OF	TARRANT COUNTY	AUG 19, 1986(R) AUG 19, 1986
480338#	EDINBURG, CITY OF	HIDALGO COUNTY	MAY 2, 1977(R) AUG 4, 1987
485465#	EDNA, CITY OF	JACKSON COUNTY	NOV 12, 1971(R) JUL 5, 1982
480653#	EL CAMPO, CITY OF	WHARTON COUNTY	JUN 4, 1980(R) MAR 1, 1983
485466#	EL LAGO, CITY OF	HARRIS COUNTY	JUL 2, 1971(R) SEP 28, 1990
480212#	EL PASO COUNTY*	EL PASO COUNTY	SEP 4, 1991(R) SEP 4, 1991
480214#	EL PASO, CITY OF	EL PASO COUNTY	OCT 15, 1982(R) AUG 5, 1991
480659	ELECTRA, CITY OF	WICHITA COUNTY	AUG 3, 1984(R) (NSFHA)
480023#	ELGIN, CITY OF	BASTROP COUNTY	JUL 1, 1988(R) AUG 19, 1991
480002B	ELKHART, TOWN OF	ANDERSON COUNTY	JUN 25, 1976(R) JUN 25, 1976(M)
480798#	ELLIS COUNTY*	ELLIS COUNTY	AUG 19, 1987(R) AUG 19, 1987
480339	ELSA, CITY OF	HIDALGO COUNTY	MAY 25, 1978(R) (NSFHA)
481634#	ENCHANTED OAKS, TOWN OF	HENDERSON COUNTY	SEP 27, 1991(R) SEP 27, 1991
480207#	ENNIS, CITY OF	ELLIS COUNTY	JUN 15, 1982(R) JUN 15, 1982(M)
480593#	EULESS, CITY OF	TARRANT COUNTY	APR 3, 1985(R) APR 3, 1985
480594#	EVERMAN, CITY OF	TARRANT COUNTY	SEP 17, 1980(R) SEP 17, 1980
480823A	FAIRFIELD, TOWN OF	FREESTONE COUNTY	MAR 1, 1990(R) MAR 1, 1990(L)
481069#	FAIRVIEW, TOWN OF	COLLIN COUNTY	NOV 1, 1979(R) SEP 4, 1991
480086#	FALFURRIAS, CITY OF	BROOKS COUNTY	AUG 17, 1981(R) AUG 17, 1981
480404B	FALLS CITY, CITY OF	KARNES COUNTY	MAR 4, 1986(R) MAR 4, 1986(M)
480174#	FARMERS BRANCH, CITY OF	DALLAS COUNTY	FEB 15, 1978(R) AUG 2, 1990
481627#	FARMERSVILLE, CITY OF	COLLIN COUNTY	APR 2, 1991(R) SEP 4, 1991
481565#	FAYETTE CO. W.C.& I.D.-MONU	FAYETTE COUNTY	JUL 3, 1985(R) JUL 3, 1985(M)
480815#	FAYETTE COUNTY*	FAYETTE COUNTY	JUN 1, 1987(R) JUN 1, 1987(L)
481076B	FERRIS, CITY OF	ELLIS COUNTY	AUG 22, 1978(R) AUG 22, 1978(M)

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481583#	FIRST COLONY L.I.D. FORT BEND COUNTY	NOV 19, 1987(R)	NOV 19, 1987
481102A	FLATONIA, TOWN OF FAYETTE COUNTY	JUN 19, 1985(R)	JUN 19, 1985(M)
480669#	FLORENCE, CITY OF WILLIAMSON COUNTY	SEP 27, 1991(R)	SEP 27, 1991
480671#	FLORESVILLE, CITY OF WILSON COUNTY	NOV 16, 1977(R)	NOV 16, 1977
480777#	FLOWER MOUND, TOWN OF DENTON COUNTY	SEP 18, 1986(R)	OCT 18, 1988
480226B	FLOYDADA, CITY OF FLOYD COUNTY	NOV 1, 1989(R)	NOV 1, 1989(L)
480595#	FOREST HILL, CITY OF TARRANT COUNTY	AUG 1, 1978(R)	AUG 1, 1978
480410B	FORNEY, CITY OF KAUFMAN COUNTY	AUG 8, 1978(R)	AUG 8, 1978(M)
480228#	FORT BEND COUNTY* FORT BEND COUNTY	MAR 19, 1987(R)	JUN 18, 1990
481485#	FORT BEND COUNTY L.I.D. #2 FORT BEND COUNTY	FEB 15, 1985(R)	FEB 15, 1985
481594#	FORT BEND COUNTY L.I.D. #7 FORT BEND COUNTY	AUG 5, 1986(R)	AUG 5, 1986
481272#	FORT BEND COUNTY M.U.D. #2 FORT BEND COUNTY	NOV 15, 1984(R)	NOV 15, 1984
481590#	FORT BEND COUNTY M.U.D. #23 FORT BEND COUNTY	AUG 5, 1986(R)	AUG 5, 1986
481570#	FORT BEND COUNTY M.U.D. #25 FORT BEND COUNTY	FEB 4, 1987(R)	FEB 4, 1987
481601	FORT BEND COUNTY M.U.D. #30 FORT BEND COUNTY USE THE FORT BEND COUNTY (480228) FIRM	AUG 5, 1986(R)	
481520#	FORT BEND COUNTY M.U.D. #34 FORT BEND COUNTY	AUG 5, 1986(R)	AUG 5, 1986
481519#	FORT BEND COUNTY M.U.D. #35 FORT BEND COUNTY	AUG 5, 1986(R)	AUG 5, 1986
481591#	FORT BEND COUNTY M.U.D. #41 FORT BEND COUNTY	AUG 5, 1986(R)	AUG 5, 1986
481605	FORT BEND COUNTY M.U.D. #42 FORT BEND COUNTY USE THE FORT BEND COUNTY (480228) FIRM.	MAY 11, 1987(R)	
481600	FORT BEND COUNTY M.U.D. #81 FORT BEND COUNTY USE THE FORT BEND COUNTY (480228) FIRM.	AUG 5, 1986(R)	
480525#	FORT STOCKTON, CITY OF PECOS COUNTY	NOV 1, 1985(R)	NOV 1, 1985(M)
480596#	FORT WORTH, CITY OF TARRANT COUNTY	JUN 4, 1980(R)	NOV 18, 1988
480990#	FRANKLIN, TOWN OF ROBERTSON COUNTY	JUL 6, 1982(R)	JUL 6, 1982(M)
480252#	FREDERICKSBURG, CITY OF GILLESPIE COUNTY	MAY 19, 1981(R)	MAY 19, 1981
485467#	FREEPORT, CITY OF BRAZORIA COUNTY	NOV 13, 1970(R)	MAY 4, 1992
485468#	FRIENDSWOOD, CITY OF GALVESTON COUNTY HARRIS COUNTY	MAR 3, 1972(R)	JUN 3, 1988
480523B	FRIONA, CITY OF PARMER COUNTY	JUN 5, 1985(R)	JUN 5, 1985(M)
480134#	FRISCO, CITY OF COLLIN COUNTY	JUN 18, 1980(R)	SEP 4, 1991
480954A	FROST, TOWN OF NAVARRO COUNTY	AUG 8, 1978(R)	AUG 8, 1978(M)
481041A	FRUITVALE, CITY OF VAN ZANDT COUNTY	NOV 1, 1989(R)	NOV 1, 1989(L)
481488#	FULSHEAR, CITY OF FORT BEND COUNTY	JUL 31, 1981(R)	AUG 19, 1987
480012	FULTON, CITY OF ARANSAS COUNTY USE THE ARANSAS COUNTY (485452) FIRM	FEB 27, 1987(R)	
481219	GAINES COUNTY* GAINES COUNTY	APR 19, 1989	
480154#	GAINESVILLE, CITY OF COOKE COUNTY	OCT 15, 1981(R)	OCT 15, 1981
480293#	GALENA PARK, CITY OF HARRIS COUNTY	NOV 2, 1982(R)	SEP 28, 1990
485470#	GALVESTON COUNTY* GALVESTON COUNTY	APR 9, 1971(R)	NOV 16, 1990

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485469#	GALVESTON, CITY OF	GALVESTON COUNTY	MAY 7, 1971(R) OCT 16, 1984
480381#	GANADO, CITY OF	JACKSON COUNTY	SEP 28, 1979(R) SEP 28, 1979
480148#	GARDEN RIDGE, CITY OF	COMAL COUNTY	APR 30, 1986(R) APR 30, 1986
481608	GARFIELD, VILLAGE OF	TRAVIS COUNTY	APR 1, 1982(R)
485471#	GARLAND, CITY OF	DALLAS COUNTY	APR 16, 1971(R) AUG 15, 1990
480156#	GATESVILLE, CITY OF	CORYELL COUNTY	SEP 30, 1981(R) SEP 30, 1981
480448B	GEORGE WEST, CITY OF	LIVE OAK COUNTY	AUG 1, 1987(R) AUG 1, 1987(L)
480668#	GEORGETOWN, CITY OF	WILLIAMSON COUNTY	SEP 27, 1991(R) SEP 27, 1991
480435B	GIDDINGS, CITY OF	LEE COUNTY	SEP 1, 1987(R) SEP 1, 1987(L)
480696#	GILLESPIE COUNTY*	GILLESPIE COUNTY	MAY 1, 1987(R) MAY 1, 1987(L)
480625B	GILMER, CITY OF	UPSHUR COUNTY	NOV 1, 1985(R) NOV 1, 1985(M)
480262#	GLADEWATER, CITY OF	GREGG COUNTY	JAN 16, 1981(R) JAN 16, 1981
480574B	GLEN ROSE, CITY OF	SOMERVELL COUNTY	MAY 25, 1984(R) MAY 25, 1984(M)
481265#	GLENN HEIGHTS, CITY OF	DALLAS COUNTY	JUL 16, 1980(R) JUL 16, 1980
		ELLIS COUNTY	
480828#	GOLIAD, CITY OF	GOLIAD COUNTY	AUG 19, 1986(R) AUG 19, 1986
480253#	GONZALES COUNTY*	GONZALES COUNTY	AUG 15, 1978(R) AUG 15, 1978
480254#	GONZALES, CITY OF	GONZALES COUNTY	JUN 15, 1979(R) JUN 15, 1979
481070A	GOODRICH, CITY OF	POLK COUNTY	JUN 19, 1985(R) JUN 19, 1985(M)
481103	GORMAN, CITY OF	EASTLAND COUNTY	MAY 25, 1978(R) (NSFHA)
480685#	GRAHAM, CITY OF	YOUNG COUNTY	NOV 4, 1981(R) JAN 2, 1991
480357#	GRANBURY, CITY OF	HOOD COUNTY	JAN 15, 1988(R) JAN 15, 1988
485472#	GRAND PRAIRIE, CITY OF	DALLAS COUNTY	JUL 6, 1973(R) APR 2, 1990
		ELLIS COUNTY	
		TARRANT COUNTY	
480634B	GRAND SALINE, CITY OF	VAN ZANDT COUNTY	NOV 23, 1982(R) NOV 23, 1982(M)
480643B	GRANDFALLS, CITY OF	WARD COUNTY	AUG 1, 1987(R) AUG 1, 1987(L)
481046#	GRANGER, CITY OF	WILLIAMSON COUNTY	SEP 27, 1991(R) SEP 27, 1991
481149#	GRANITE SHOALS, CITY OF	BURNET COUNTY	NOV 16, 1990(R) NOV 16, 1990
480598#	GRAPEVINE, CITY OF	DALLAS COUNTY	NOV 17, 1982(R) AUG 15, 1989
		TARRANT COUNTY	
480829#	GRAYSON COUNTY*	GRAYSON COUNTY	NOV 12, 1981 DEC 20, 1977
485473#	GREENVILLE, CITY OF	HUNT COUNTY	AUG 13, 1971(R) SEP 4, 1991
480261#	GREGG COUNTY*	GREGG COUNTY	JAN 3, 1990(R) JAN 3, 1990
480555#	GREGORY, CITY OF	SAN PATRICIO COUNTY	APR 15, 1981(R) APR 15, 1981
480039#	GREY FOREST, CITY OF	BEXAR COUNTY	JUL 16, 1980(R) JUL 16, 1980
481173#	GRIMES COUNTY*	GRIMES COUNTY	AUG 1, 1988(R) AUG 1, 1988(L)
480912A	GROESBECK, CITY OF	LIMESTONE COUNTY	OCT 15, 1985(R) OCT 15, 1985(M)
480726A	GROOM, CITY OF	CARSON COUNTY	JUN 19, 1985(R) JUN 19, 1985(M)
485475#	GROVES, CITY OF	JEFFERSON COUNTY	NOV 13, 1970(R) JAN 6, 1983
481032A	GROVETON, CITY OF	TRINITY COUNTY	JUN 19, 1985(R) JUN 19, 1985(M)

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480266#	GUADALUPE COUNTY*	GUADALUPE COUNTY	MAR 1, 1979(R) JAN 3, 1985
480832A	GUNTER, TOWN OF	GRAYSON COUNTY	JAN 18, 1988(R) JAN 18, 1988
481607	HACKBERRY, TOWN OF	DENTON COUNTY	DEC 17, 1987
481223#	HALE COUNTY*	HALE COUNTY	FEB 1, 1988(R) FEB 1, 1988(L)
485476D	HALLETSVILLE, CITY OF	LAVACA COUNTY	JUL 7, 1972(R) FEB 2, 1979
480599#	HALTOM CITY, CITY OF	TARRANT COUNTY	FEB 1, 1978(R) JUN 4, 1990
480281#	HAMILTON, CITY OF	HAMILTON COUNTY	JUN 1, 1987(R) SEP 4, 1991
480402B	HAMLIN, CITY OF	FISHER COUNTY	JUL 1, 1987(R) JUL 1, 1987(L)
		JONES COUNTY	
480284#	HARDIN COUNTY*	HARDIN COUNTY	SEP 29, 1978(R) SEP 29, 1978
481270	HARDIN, CITY OF	LIBERTY COUNTY	APR 9, 1985(R) (NSFHA)
480029#	HARKER HEIGHTS, CITY OF	BELL COUNTY	AUG 3, 1981(R) AUG 3, 1981
485477#	HARLINGEN, CITY OF	CAMERON COUNTY	JUN 23, 1972(R) AUG 3, 1981
480287#	HARRIS COUNTY*	HARRIS COUNTY	MAY 26, 1970(R) SEP 28, 1990
480847#	HARRISON COUNTY*	HARRISON COUNTY	NOV 1, 1989(R) NOV 1, 1989(L)
480851#	HASKELL COUNTY*	HASKELL COUNTY	OCT 15, 1985(R) OCT 15, 1985(M)
480320#	HASKELL, CITY OF	HASKELL COUNTY	SEP 18, 1987(R) SEP 18, 1987
480600#	HASLET, CITY OF	TARRANT COUNTY	OCT 15, 1985(R) OCT 15, 1985
480885A	HAWLEY, TOWN OF	JONES COUNTY	JUL 1, 1987(R) JUL 1, 1987(L)
480321#	HAYS COUNTY*	HAYS COUNTY	SEP 23, 1982 MAR 21, 1978
480542#	HEARNE, CITY OF	ROBERTSON COUNTY	AUG 19, 1986(R) AUG 19, 1986
480545#	HEATH, CITY OF	KAUFMAN COUNTY	FEB 1, 1980(R) FEB 1, 1980
		ROCKWALL COUNTY	
480294	HEDWIG VILLAGE, CITY OF	HARRIS COUNTY	MAY 26, 1978(R) (NSFHA)
480997#	HEMPHILL, CITY OF	SABINE COUNTY	SEP 18, 1979(R) SEP 18, 1979(M)
481045#	HEMPSTEAD, TOWN OF	WALLER COUNTY	JUN 15, 1981(R) JUN 15, 1981
481174#	HENDERSON COUNTY*	HENDERSON COUNTY	SEP 27, 1991(R) SEP 27, 1991
480551#	HENDERSON, CITY OF	RUSK COUNTY	SEP 27, 1991(R) SEP 27, 1991
480126#	HENRIETTA, CITY OF	CLAY COUNTY	FEB 4, 1987(R) APR 2, 1991
480192B	HEREFORD, CITY OF	DEAF SMITH COUNTY	JUN 1, 1988(R) JUN 1, 1988(L)
480458#	HEWITT, CITY OF	MCLENNAN COUNTY	MAY 1, 1978(R) MAY 1, 1978
481150A	HICKORY CREEK, TOWN OF	DENTON COUNTY	MAR 1, 1991(R) MAR 1, 1991(L)
480334#	HIDALGO COUNTY*	HIDALGO COUNTY	JAN 2, 1981(R) NOV 16, 1982
480340B	HIDALGO, TOWN OF	HIDALGO COUNTY	JAN 1, 1992(R) JAN 1, 1992(L)
480178#	HIGHLAND PARK, TOWN OF	DALLAS COUNTY	JUL 16, 1979(R) JUL 16, 1979
481105#	HIGHLAND VILLAGE, VILLAGE O	DENTON COUNTY	JUL 16, 1987(R) JUL 16, 1987
485478#	HILLCREST VILLAGE, CITY OF	BRAZORIA COUNTY	MAR 17, 1972(R) MAY 4, 1992
480351#	HILLSBORO, CITY OF	HILL COUNTY	SEP 30, 1980(R) SEP 30, 1980
480295	HILSHIRE VILLAGE, CITY OF	HARRIS COUNTY	JUN 28, 1979(R) (NSFHA)
485479#	HITCHCOCK, CITY OF	GALVESTON COUNTY	NOV 13, 1970(R) APR 4, 1983
485517#	HOLIDAY LAKES, TOWN OF	BRAZORIA COUNTY	JAN 12, 1984(R) MAY 4, 1992

(R) - INDICATES ENTRY IN REGULAR PROGRAM

NSFHA - NO SPECIAL FLOOD HAZARD AREA - ALL ZONE C

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480030#	HOLLAND, CITY OF	BELL COUNTY AUG 3, 1981(R)	AUG 3, 1981
480699A	HOLLIDAY, CITY OF	ARCHER COUNTY NOV 1, 1989(R)	NOV 1, 1989(L)
480040#	HOLLYWOOD PARK, TOWN OF	BEXAR COUNTY NOV 19, 1980(R)	DEC 21, 1982
480474#	HONDO, CITY OF	MEDINA COUNTY DEC 1, 1978(R)	DEC 1, 1978
480356#	HOOD COUNTY*	HOOD COUNTY OCT 18, 1988(R)	SEP 5, 1990
480056B	HOOKS, CITY OF	BOWIE COUNTY APR 1, 1987(R)	APR 1, 1987(L)
480296#	HOUSTON, CITY OF	FORT BEND COUNTY DEC 11, 1979(R)	SEP 28, 1990
		HARRIS COUNTY	
		MONTGOMERY COUNTY	
481227#	HOWARD COUNTY*	HOWARD COUNTY FEB 1, 1988(R)	FEB 1, 1988(L)
480833A	HOWE, TOWN OF	GRAYSON COUNTY SEP 4, 1985(R)	SEP 4, 1985
480859A	HUBBARD, CITY OF	HILL COUNTY MAY 1, 1985(R)	MAY 1, 1985(M)
480361#	HUDSPETH COUNTY*	HUDSPETH COUNTY NOV 1, 1985(R)	NOV 1, 1985(M)
480734A	HUGHES SPRINGS, CITY OF	CASS COUNTY JAN 1, 1992(R)	JAN 1, 1992(L)
480297#	HUMBLE, CITY OF	HARRIS COUNTY SEP 16, 1982(R)	SEP 28, 1990
480363#	HUNT COUNTY*	HUNT COUNTY SEP 4, 1991(R)	SEP 4, 1991
480298#	HUNTER'S CREEK VILLAGE, CIT	HARRIS COUNTY NOV 5, 1980(R)	SEP 28, 1990
480639#	HUNTSVILLE, CITY OF	WALKER COUNTY FEB 4, 1981(R)	FEB 4, 1981
480601#	HURST, CITY OF	TARRANT COUNTY OCT 15, 1985(R)	OCT 15, 1985
480179#	HUTCHINS, CITY OF	DALLAS COUNTY MAY 1, 1980(R)	MAY 1, 1980
480916A	IDALOU, TOWN OF	LUBBOCK COUNTY JUN 1, 1988(R)	JUN 1, 1988(L)
481645	INGLESIDE ON THE BAY, CITY USE THE SAN PATRICIO COUNTY (485506) FIRM.	SAN PATRICIO COUNTY MAY 11, 1992(R)	
485480#	INGLESIDE, CITY OF	SAN PATRICIO COUNTY JUN 25, 1971(R)	MAR 18, 1985
481592	INGRAM, CITY OF	KERR COUNTY MAY 1, 1979(R)	
481071#	IOWA COLONY, TOWN OF	BRAZORIA COUNTY MAY 17, 1982(R)	MAY 4, 1992
480660#	IOWA PARK, CITY OF	WICHITA COUNTY DEC 15, 1982(R)	DEC 15, 1982
480973A	IRAAN, TOWN OF	PECOS COUNTY JUN 5, 1985(R)	JUN 5, 1985(M)
481072	IREDELL, TOWN OF	BOSQUE COUNTY APR 7, 1992	NOV 1, 1974
480180#	IRVING, CITY OF	DALLAS COUNTY NOV 19, 1980(R)	APR 2, 1991
480860#	ITASCA, CITY OF	HILL COUNTY JUL 6, 1982(R)	JUL 6, 1982(M)
480299#	JACINTO CITY, CITY OF	HARRIS COUNTY SEP 2, 1981(R)	SEP 28, 1990
480378#	JACKSBORO, CITY OF	JACK COUNTY JAN 15, 1988(R)	JAN 15, 1988
480379#	JACKSON COUNTY*	JACKSON COUNTY AUG 15, 1978(R)	JUN 19, 1985
480123#	JACKSONVILLE, CITY OF	CHEROKEE COUNTY FEB 18, 1981(R)	FEB 18, 1981
481271#	JAMAICA BEACH, VILLAGE OF	GALVESTON COUNTY APR 8, 1971(R)	APR 4, 1983
481080B	JASPER COUNTY*	JASPER COUNTY APR 1, 1991(R)	APR 1, 1991(L)
480383#	JASPER, CITY OF	JASPER COUNTY JAN 2, 1981(R)	JAN 2, 1981
481251#	JEFF DAVIS COUNTY*	JEFF DAVIS COUNTY JUL 18, 1985(R)	JUL 18, 1985(M)
480385#	JEFFERSON COUNTY*	JEFFERSON COUNTY JUN 1, 1983(R)	APR 2, 1992
480465#	JEFFERSON, CITY OF	MARION COUNTY OCT 26, 1982(R)	OCT 26, 1982(M)

(R) - INDICATES ENTRY IN REGULAR PROGRAM

NSFHA - NO SPECIAL FLOOD HAZARD AREA - ALL ZONE C

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480300#	JERSEY VILLAGE, CITY OF	HARRIS COUNTY	MAR 15, 1982(R) SEP 28, 1990
481081#	JIM HOGG COUNTY*	JIM HOGG COUNTY	NOV 1, 1987(R) NOV 1, 1987(L)
481258#	JIM WELLS COUNTY*	JIM WELLS COUNTY	MAY 2, 1983(R) MAY 2, 1983
481005A	JOAQUIN, CITY OF	SHELBY COUNTY	JUL 18, 1985(R) JUL 18, 1985(M)
480712#	JOHNSON CITY, CITY OF	BLANCO COUNTY	MAR 1, 1986(R) FEB 6, 1991
480879#	JOHNSON COUNTY*	JOHNSON COUNTY	SEP 27, 1991(R) SEP 27, 1991
480072#	JONES CREEK, VILLAGE OF	BRAZORIA COUNTY	JUN 5, 1985(R) MAY 4, 1992
481597#	JONESTOWN, CITY OF	TRAVIS COUNTY	APR 1, 1982(R) MAR 16, 1988
480882#	JOSHUA, CITY OF	JOHNSON COUNTY	SEP 27, 1991(R) SEP 27, 1991
480703#	JOURDANTON, CITY OF	ATASCOSA COUNTY	JUL 18, 1985(R) JUL 18, 1985(M)
480421#	JUNCTION, CITY OF	KIMBLE COUNTY	SEP 26, 1979(R) NOV 4, 1988
480405B	KARNES CITY, CITY OF	KARNES COUNTY	AUG 1, 1986(R) AUG 1, 1986(L)
480301#	KATY, CITY OF	FORT BEND COUNTY HARRIS COUNTY WALLER COUNTY	MAR 2, 1981(R) FEB 8, 1983
480411#	KAUFMAN COUNTY*	KAUFMAN COUNTY	SEP 4, 1991(R) SEP 4, 1991
480407B	KAUFMAN, CITY OF	KAUFMAN COUNTY	AUG 8, 1978(R) AUG 8, 1978(M)
480602#	KELLER, CITY OF	TARRANT COUNTY	SEP 30, 1982(R) SEP 30, 1982
485481#	KEMAH, CITY OF	GALVESTON COUNTY	OCT 16, 1970(R) APR 4, 1983
480412#	KEMP, CITY OF	KAUFMAN COUNTY	SEP 16, 1980(R) SEP 3, 1980
480417#	KENDALL COUNTY*	KENDALL COUNTY	JUN 17, 1986(R) SEP 28, 1990
481230#	KENEDY COUNTY*	KENEDY COUNTY	APR 3, 1984(R) MAY 4, 1992
485482#	KENEDY, CITY OF	KARNES COUNTY	JUN 25, 1971(R) JUN 18, 1990
480603#	KENNEDALE, CITY OF	TARRANT COUNTY	NOV 15, 1984(R) NOV 15, 1984
480955	KERENS, CITY OF	NAVARRO COUNTY	MAY 25, 1978(R) (NSFHA)
480419#	KERR COUNTY*	KERR COUNTY	MAY 1, 1979(R) MAY 1, 1979
480420#	KERRVILLE, CITY OF	KERR COUNTY	SEP 29, 1978(R) JAN 19, 1982
480263#	KILGORE, CITY OF	GREGG COUNTY	JUL 2, 1981(R) JUL 2, 1981
480031#	KILLEEN, CITY OF	BELL COUNTY	AUG 3, 1981(R) JUN 3, 1991
481567#	KINGSBRIDGE M.U.D.	FORT BEND COUNTY HARRIS COUNTY	AUG 5, 1986(R) AUG 5, 1986
480424#	KINGSVILLE, CITY OF	KLEBERG COUNTY	FEB 26, 1971(R) AUG 17, 1981
481176#	KINNEY COUNTY*	KINNEY COUNTY	OCT 15, 1985(R) OCT 15, 1985(M)
480041#	KIRBY, CITY OF	BEXAR COUNTY	AUG 15, 1980(R) AUG 15, 1980
480384#	KIRBYVILLE, CITY OF	JASPER COUNTY	SEP 18, 1986(R) SEP 18, 1986
480423#	KLEBERG COUNTY*	KLEBERG COUNTY	AUG 13, 1971(R) MAY 4, 1992
480890B	KNOX CITY, CITY OF	KNOX COUNTY	NOV 1, 1989(R) NOV 1, 1989(L)
481151#	KOSSE, TOWN OF	LIMESTONE COUNTY	JUL 6, 1982(R) JUL 6, 1982(M)
480845A	KOUNTZE, CITY OF	HARDIN COUNTY	NOV 1, 1989(R) NOV 1, 1989(L)
481108A	KYLE, CITY OF	HAYS COUNTY	DEC 12, 1978(R) DEC 12, 1978(M)
480106	LA FERIA, CITY OF	CAMERON COUNTY	AUG 3, 1984(R) (NSFHA)

(R) - INDICATES ENTRY IN REGULAR PROGRAM

NSFHA - NO SPECIAL FLOOD HAZARD AREA - ALL ZONE C

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480223B	LA GRANGE, CITY OF	FAYETTE COUNTY	APR 1, 1987(R) APR 1, 1987(L)
480576A	LA GRULLA, CITY OF	STARR COUNTY	JAN 3, 1986(R) JAN 3, 1986(M)
480341#	LA JOYA, CITY OF	HIDALGO COUNTY	JUL 16, 1979(R) JUL 16, 1979
485486#	LA MARQUE, CITY OF	GALVESTON COUNTY	OCT 16, 1970(R) FEB 16, 1983
485487#	LA PORTE, CITY OF	HARRIS COUNTY	FEB 12, 1971(R) SEP 28, 1990
481050#	LA VERNIA, CITY OF	WILSON COUNTY	MAY 1, 1978(R) MAY 1, 1978
480342#	LA VILLA, CITY OF	HIDALGO COUNTY	JUN 15, 1978(R) JUN 15, 1978
480475#	LACOSTE, CITY OF	MEDINA COUNTY	SEP 24, 1984(R) MAY 1, 1979
480927#	LACY-LAKEVIEW, CITY OF	MCLENNAN COUNTY	OCT 9, 1979(R) OCT 9, 1979(M)
481588#	LAGO VISTA, CITY OF	TRAVIS COUNTY	APR 1, 1982(R) DEC 18, 1986
485483#	LAGUNA VISTA, VILLAGE OF	CAMERON COUNTY	JUL 21, 1972(R) SEP 15, 1983
481616#	LAKE BRIDGEPORT, CITY OF	WISE COUNTY	OCT 9, 1990(R) MAR 19, 1990
480780#	LAKE DALLAS, CITY OF	DENTON COUNTY	AUG 5, 1986(R) AUG 5, 1986
485484#	LAKE JACKSON, CITY OF	BRAZORIA COUNTY	JUL 7, 1972(R) MAY 4, 1992
481577#	LAKE RANSOM CANYON, VILLAGE	LUBBOCK COUNTY	NOV 1, 1985(R) NOV 1, 1985(M)
481259#	LAKE TANGLEWOOD, VILLAGE OF	RANDALL COUNTY	SEP 30, 1982(R) SEP 30, 1982
480605	LAKE WORTH, CITY OF	TARRANT COUNTY	MAY 1, 1991 NOV 19, 1976
481496#	LAKESIDE CITY, CITY OF	ARCHER COUNTY	APR 1, 1991(R) APR 1, 1991(L)
		WICHITA COUNTY	
480604	LAKESIDE, CITY OF	TARRANT COUNTY	AUG 3, 1984(R) (NSFHA)
481303#	LAKEWAY, VILLAGE OF	TRAVIS COUNTY	NOV 5, 1980(R) NOV 5, 1980
480191#	LAMESA, CITY OF	DAWSON COUNTY	APR 30, 1976(R) FEB 6, 1991
480899#	LAMPASAS COUNTY*	LAMPASAS COUNTY	JAN 2, 1991(R) JAN 2, 1991
480430#	LAMPASAS, CITY OF	LAMPASAS COUNTY	JUN 15, 1982(R) JUN 15, 1982
480182#	LANCASTER, CITY OF	DALLAS COUNTY	AUG 3, 1981(R) SEP 5, 1984
480651#	LAREDO, CITY OF	WEBB COUNTY	MAY 17, 1982(R) MAY 17, 1982
481178#	LAVACA COUNTY*	LAVACA COUNTY	SEP 1, 1987(R) SEP 1, 1987(L)
481313#	LAVON, TOWN OF	COLLIN COUNTY	MAY 13, 1991(R) SEP 4, 1991
481074#	LAWARD, CITY OF	JACKSON COUNTY	SEP 28, 1979(R) SEP 28, 1979
485488#	LEAGUE CITY, CITY OF	GALVESTON COUNTY	NOV 20, 1970(R) SEP 28, 1990
480980B	LEAKEY, CITY OF	REAL COUNTY	NOV 1, 1989(R) NOV 1, 1989(L)
481536#	LEANDER, CITY OF	WILLIAMSON COUNTY	SEP 27, 1991(R) SEP 27, 1991
480256B	LEFORS, CITY OF	GRAY COUNTY	AUG 1, 1987(R) AUG 1, 1987(L)
480042#	LEON VALLEY, CITY OF	BEXAR COUNTY	JUN 1, 1977(R) NOV 15, 1989
481314#	LEROY, CITY OF	MCLENNAN COUNTY	JAN 30, 1980(R) JAN 2, 1980
480354#	LEVELLAND, CITY OF	HOCKLEY COUNTY	AUG 2, 1990(R) AUG 2, 1990
480195#	LEWISVILLE, CITY OF	DENTON COUNTY	OCT 18, 1988(R) OCT 18, 1988
480438#	LIBERTY COUNTY*	LIBERTY COUNTY	SEP 30, 1988(R) SEP 30, 1988
480441#	LIBERTY, CITY OF	LIBERTY COUNTY	NOV 18, 1988(R) NOV 18, 1988
480910#	LIMESTONE COUNTY*	LIMESTONE COUNTY	JUN 1, 1987(R) JUN 1, 1987(L)
480735A	LINDEN, TOWN OF	CASS COUNTY	JUN 19, 1985(R) JUN 19, 1985(M)

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480766A	LINDSAY, TOWN OF	COOKE COUNTY	APR 1, 1987(R)	APR 1, 1987(L)
481152#	LITTLE ELM, TOWN OF	DENTON COUNTY	MAY 13, 1991(R)	SEP 18, 1987
481579#	LITTLE RIVER-ACADEMY, CITY	BELL COUNTY	MAY 1, 1984(R)	MAY 1, 1984
480429B	LITTLEFIELD, CITY OF	LAMB COUNTY	APR 1, 1987(R)	APR 1, 1987(L)
480043#	LIVE OAK, CITY OF	BEXAR COUNTY	MAY 16, 1977(R)	MAY 16, 1977
480075#	LIVERPOOL, CITY OF	BRAZORIA COUNTY	JUN 5, 1985(R)	MAY 4, 1992
480528B	LIVINGSTON, CITY OF	POLK COUNTY	SEP 1, 1987(R)	SEP 1, 1987(L)
481234#	LLANO COUNTY*	LLANO COUNTY	SEP 18, 1991(R)	SEP 18, 1991
480451#	LLANO, CITY OF	LLANO COUNTY	MAY 4, 1982(R)	MAY 4, 1982(M)
480095#	LOCKHART, CITY OF	CALDWELL COUNTY	NOV 5, 1980(R)	JAN 17, 1991
480264#	LONGVIEW, CITY OF	GREGG COUNTY	DEC 15, 1977(R)	JAN 17, 1990
		HARRISON COUNTY		
480928#	LORENA, TOWN OF	MCCLENNAN COUNTY	MAY 14, 1980(R)	FEB 1, 1979
480160B	LORENZO, CITY OF	CROSBY COUNTY	AUG 24, 1982(R)	AUG 24, 1982
480108#	LOS FRESNOS, CITY OF	CAMERON COUNTY	AUG 19, 1986(R)	AUG 19, 1986(M)
480874A	LOVELADY, CITY OF	HOUSTON COUNTY	MAR 1, 1991(R)	MAR 1, 1991(L)
481631#	LOWRY CROSSING, CITY OF	COLLIN COUNTY	AUG 22, 1991(R)	SEP 4, 1991
480452#	LUBBOCK, CITY OF	LUBBOCK COUNTY	SEP 2, 1982(R)	MAR 18, 1986
481545#	LUCAS, CITY OF	COLLIN COUNTY	JUL 3, 1979(R)	SEP 4, 1991
480009#	LUFKIN, CITY OF	ANGELINA COUNTY	JUN 1, 1982(R)	JUN 3, 1988
480096#	LULING, CITY OF	CALDWELL COUNTY	JAN 16, 1979(R)	JAN 16, 1979(M)
481111#	LUMBERTON, CITY OF	HARDIN COUNTY	MAY 8, 1979(R)	DEC 2, 1988
480665#	LYFORD, CITY OF	WILLACY COUNTY	MAY 5, 1981(R)	MAY 5, 1981
480692#	LYTLE, CITY OF	ATASCOSA COUNTY	FEB 2, 1977(R)	FEB 2, 1977
		BEXAR COUNTY		
480414B	MABANK, CITY OF	KAUFMAN COUNTY	AUG 8, 1978(R)	AUG 8, 1978(M)
481180#	MADISON COUNTY*	MADISON COUNTY	SEP 27, 1991(R)	SEP 27, 1991
480464#	MADISONVILLE, CITY OF	MADISON COUNTY	MAR 5, 1990(R)	MAR 5, 1990
481261#	MAGNOLIA, TOWN OF	MONTGOMERY COUNTY	JAN 3, 1985(R)	JAN 3, 1985
480329#	MALAKOFF, CITY OF	HENDERSON COUNTY	JAN 23, 1979(R)	SEP 27, 1991
480861A	MALCNE, CITY OF	HILL COUNTY	DEC 1, 1989(R)	DEC 1, 1989(L)
481027	MANOR, CITY OF	TRAVIS COUNTY	MAY 25, 1978(R)	(NSFHA)
480606#	MANSFIELD, CITY OF	TARRANT COUNTY	DEC 18, 1985(R)	SEP 28, 1990
480076#	MANVEL, TOWN OF	BRAZORIA COUNTY	DEC 1, 1981(R)	MAY 4, 1992
480093#	MARBLE FALLS, CITY OF	BURNET COUNTY	NOV 16, 1990(R)	NOV 16, 1990
481493	MARFA, CITY OF	PRESIDIO COUNTY	MAY 26, 1978(R)	(NSFHA)
481630	MARION COUNTY*	MARTON COUNTY	MAY 25, 1989	
480268B	MARION, CITY OF	GUADALUPE COUNTY	JAN 3, 1986(R)	JAN 3, 1986(M)
480221B	MARLIN, CITY OF	FALLS COUNTY	MAR 1, 1987(R)	MAR 1, 1987(L)
480319#	MARSHALL, CITY OF	HARRISON COUNTY	SEP 16, 1981(R)	SEP 16, 1981
480929#	MART, CITY OF	MCCLENNAN COUNTY	AUG 9, 1979(R)	OCT 14, 1980

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481236	MARTIN COUNTY*	MARTIN COUNTY	SEP 22, 1988
481587#	MARTINDALE, TOWN OF	CALDWELL COUNTY	MAR 15, 1982(R) MAR 18, 1986
480467#	MASON, CITY OF	MASON COUNTY	JUL 2, 1979(R) JUL 2, 1979
485489#	MATAGORDA COUNTY*	MATAGORDA COUNTY	APR 30, 1971(R) DEC 4, 1985
480557#	MATHIS, CITY OF	SAN PATRICIO COUNTY	OCT 23, 1979(R) OCT 23, 1979(M)
480057B	MAUD, CITY OF	BOWIE COUNTY	DEC 12, 1978(R) DEC 12, 1978(M)
480343#	MCALLEN, CITY OF	HIDALGO COUNTY	JUN 15, 1981(R) NOV 2, 1982
480459#	MCGREGOR, CITY OF	MCLENNAN COUNTY	FEB 1, 1979(R) FEB 1, 1979
480135#	MCKINNEY, CITY OF	COLLIN COUNTY	JUN 18, 1980(R) SEP 4, 1991
480456#	MCLENNAN COUNTY	MCLENNAN COUNTY	SEP 16, 1981(R) SEP 2, 1981
480463B	MCMULLEN COUNTY*	MCMULLEN COUNTY	JUL 1, 1987(R) JUL 1, 1987(L)
481613#	MEADOWLAKES, CITY OF	BURNET COUNTY	NOV 16, 1990(R) NOV 16, 1990
481563	MEADOWS MUNICIPAL UTILITY D	FORT BEND COUNTY	DEC 17, 1979(R) (NSFHA)
480472#	MEDINA COUNTY*	MEDINA COUNTY	AUG 15, 1980(R) AUG 15, 1980
480279#	MEMPHIS, CITY OF	HALL COUNTY	MAY 2, 1983(R) MAY 2, 1983
481238#	MENARD COUNTY*	MENARD COUNTY	SEP 4, 1997(R) SEP 4, 1987
480476#	MENARD, CITY OF	MENARD COUNTY	SEP 4, 1987(R) SEP 4, 1987
480344#	MERCEDES, CITY OF	HIDALGO COUNTY	JUL 16, 1979(R) JUL 16, 1979
480053B	MERIDIAN, CITY OF	BOSQUE COUNTY	AUG 1, 1987(R) AUG 1, 1987(L)
480862A	MERTENS, TOWN OF	HILL COUNTY	MAR 1, 1991(R) MAR 1, 1991(L)
485490#	MESQUITE, CITY OF	DALLAS COUNTY	JUL 30, 1971(R) MAY 3, 1990
480442#	MEXIA, CITY OF	LIMESTONE COUNTY	AUG 1, 1980(R) AUG 1, 1980
480477#	MIDLAND, CITY OF	MIDLAND COUNTY	SEP 27, 1991(R) SEP 27, 1991
480801A	MIDLOTHIAN, CITY OF	ELLIS COUNTY	SEP 4, 1985(R) SEP 4, 1985(M)
480935	MILLS COUNTY	MILLS COUNTY	APR 28, 1992
480517#	MINERAL WELLS, CITY OF	PALO PINTO COUNTY PARKER COUNTY	DEC 1, 1977(R) MAY 17, 1990
481578#	MISSION BEND M.U.D. #1	FORT BEND COUNTY HARRIS COUNTY	SEP 4, 1987(R) SEP 4, 1987
480345#	MISSION, CITY OF	HIDALGO COUNTY	AUG 15, 1979(R) NOV 20, 1991
480304#	MISSOURI CITY, CITY OF	FORT BEND COUNTY HARRIS COUNTY	JAN 6, 1982(R) DEC 17, 1987
480937#	MITCHELL COUNTY*	MITCHELL COUNTY	MAY 15, 1985(R) MAY 15, 1985(M)
480644A	MONAHANS, CITY OF	WARD COUNTY	FEB 1, 1988(R) FEB 1, 1988(L)
480122#	MONT BELVIEU, CITY OF	CHAMBERS COUNTY	AUG 16, 1982(R) AUG 16, 1982
480939#	MONTAGUE COUNTY*	MONTAGUE COUNTY	JAN 17, 1991(R) JAN 17, 1991
480483#	MONTGOMERY COUNTY*	MONTGOMERY COUNTY	AUG 1, 1984(R) APR 2, 1991
480305#	MORGANS POINT, CITY OF	HARRIS COUNTY	DEC 1, 1983(R) SEP 28, 1990
480127#	MORTON, CITY OF	COCHRAN COUNTY	AUG 3, 1982(R) AUG 3, 1982(M)
480433B	MOULTON, TOWN OF	LAVACA COUNTY	MAR 4, 1986(R) MAR 4, 1986(M)
480621#	MOUNT PLEASANT, CITY OF	TITUS COUNTY	DEC 16, 1980(R) DEC 16, 1980

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480821A	MOUNT VERNON, CITY OF	FRANKLIN COUNTY	JUN 19, 1985(R) JUN 19, 1985(M)
480767A	MUENSTER, CITY OF	COOKE COUNTY	JUN 5, 1985(R) JUN 5, 1985(M)
480019#	MULESHOE, CITY OF	BAILEY COUNTY	OCT 17, 1989(R) OCT 17, 1989
480330#	MURCHISON, CITY OF	HENDERSON COUNTY	MAY 18, 1982(R) SEP 27, 1991
480137#	MURPHY, CITY OF	COLLIN COUNTY	APR 1, 1980(R) SEP 4, 1991
480947#	NACOGDOCHES COUNTY*	NACOGDOCHES COUNTY	MAR 1, 1991(R) MAR 1, 1991(L)
480497#	NACOGDOCHES, CITY OF	NACOGDOCHES COUNTY	FEB 18, 1981(R) FEB 18, 1981
480494#	NAPLES, CITY OF	MORRIS COUNTY	NOV 21, 1978(R) NOV 21, 1978(M)
480058B	NASH, CITY OF	BOWIE COUNTY	JUN 21, 1977(R) JUN 21, 1977(M)
485491#	NASSAU BAY, CITY OF	HARRIS COUNTY	NOV 13, 1970(R) SEP 28, 1990
481112#	NATALIA, CITY OF	MEDINA COUNTY	APR 15, 1980(R) APR 15, 1980
480265#	NAVASOTA, CITY OF	GRIMES COUNTY	FEB 4, 1988(R) FEB 4, 1988
485492#	NEDERLAND, CITY OF	JEFFERSON COUNTY	NOV 13, 1970(R) JUN 3, 1991
480820#	NEEDVILLE, CITY OF	FORT BEND COUNTY	JUL 31, 1981(R) MAR 4, 1987
480059#	NEW BOSTON, CITY OF	BOWIE COUNTY	NOV 21, 1978(R) NOV 21, 1978(M)
485493#	NEW BRAUNFELS, CITY OF	COMAL COUNTY	DEC 1, 1972(R) MAY 15, 1991
		GUADALUPE COUNTY	
481113A	NEW LONDON, CITY OF	RUSK COUNTY	JUN 19, 1985(R) JUN 19, 1985(M)
480499B	NEWTON COUNTY*	NEWTON COUNTY	APR 1, 1987(R) APR 1, 1987(L)
481114	NIXON, CITY OF	GONZALES COUNTY	AUG 26, 1977(R) (NSFHA)
480482#	NOCONA, CITY OF	MONTAGUE COUNTY	NOV 21, 1978(R) JAN 17, 1991
481240#	NOLAN COUNTY*	NOLAN COUNTY	AUG 2, 1990(R) AUG 2, 1990
480032#	NOLANVILLE, CITY OF	BELL COUNTY	JUN 1, 1981(R) JUN 1, 1981
481297#	NOME, CITY OF	JEFFERSON COUNTY	APR 16, 1990(R) FEB 2, 1983
480436#	NORMANGEE, CITY OF	LEON COUNTY	JUL 6, 1982(R) JUL 6, 1982(M)
480607#	NORTH RICHLAND HILLS, CITY	TARRANT COUNTY	APR 1, 1981(R) DEC 16, 1988
481115A	NORTHCREST, TOWN OF	MCLENNAN COUNTY	AUG 19, 1985(R) AUG 19, 1985(M)
480782	NORTHLAKE, TOWN OF	DENTON COUNTY	APR 16, 1990
485494#	NUECES COUNTY*	NUECES COUNTY	SEP 22, 1972(R) MAY 4, 1992
481639	OAK POINT, CITY OF	DENTON COUNTY	JUN 24, 1991(R)
	USE THE DENTON COUNTY (480774) FIRM.		
481560#	OAK RIDGE NORTH, CITY OF	MONTGOMERY COUNTY	DEC 18, 1984(R) FEB 19, 1992
480558#	ODEM, CITY OF	SAN PATRICIO COUNTY	JUL 16, 1981(R) DEC 14, 1982
480206#	ODESSA, CITY OF	ECTOR COUNTY	MAR 4, 1991(R) SEP 27, 1991
480686#	OLNEY, CITY OF	YOUNG COUNTY	DEC 4, 1985(R) JAN 2, 1991
480896A	OLTON, CITY OF	LAMB COUNTY	FEB 1, 1991(R) FEB 1, 1991(L)
481611	OPDYKE WEST, TOWN OF	HOCKLEY COUNTY	APR 14, 1988
	USE THE HOCKLEY COUNTY (480352) FIRM.		
480510#	ORANGE COUNTY*	ORANGE COUNTY	JAN 6, 1983(R) JAN 6, 1983
480395	ORANGE GROVE, CITY OF	JIM WELLS COUNTY	MAR 30, 1979(R) (NSFHA)
480512#	ORANGE, CITY OF	ORANGE COUNTY	JAN 6, 1983(R) JAN 6, 1983

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 NSFHA - NO SPECIAL FLOOD HAZARD AREA - ALL ZONE C
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481038A	ORE CITY, CITY OF	UPSHUR COUNTY	SEP 14, 1982(R)
481155#	OVILLA, CITY OF	DALLAS COUNTY ELLIS COUNTY	APR 15, 1980(R)
481255#	OYSTER CREEK, VILLAGE OF	BRAZORIA COUNTY	NOV 19, 1976(R)
480771	PADUCAH, CITY OF	COTTLE COUNTY	AUG 24, 1981(R)
485495#	PALACIOS, CITY OF	MATAGORDA COUNTY	NOV 17, 1970(R)
480004#	PALESTINE, CITY OF	ANDERSON COUNTY	FEB 18, 1981(R)
481580	PALM VALLEY, TOWN OF	CAMERON COUNTY	SEP 8, 1982(R)
	USE THE CITY OF HARLINGEN (485477) FIRM		
480209A	PALMER, CITY OF	ELLIS COUNTY	JUN 1, 1990(R)
480516#	PALO PINTO COUNTY*	PALO PINTO COUNTY	DEC 19, 1984(R)
480258B	PAMPA, CITY OF	GRAY COUNTY	SEP 1, 1987(R)
480727#	PANHANDLE, TOWN OF	CARSON COUNTY	MAY 11, 1982(R)
481263#	PANORAMA VILLAGE, CITY OF	MONTGOMERY COUNTY	AUG 1, 1984(R)
481116#	PANTEGO, TOWN OF	TARRANT COUNTY	JUL 16, 1980(R)
480427#	PARIS, CITY OF	LAMAR COUNTY	DEC 15, 1983(R)
480520#	PARKER COUNTY*	PARKER COUNTY	SEP 27, 1991(R)
480139#	PARKER, CITY OF	COLLIN COUNTY	AUG 15, 1979(R)
480507#	PASADENA, CITY OF	HARRIS COUNTY	MAY 26, 1970(R)
480486#	PATTON VILLAGE, VILLAGE OF	MONTGOMERY COUNTY	APR 15, 1985(R)
480077#	PEARLAND, CITY OF	BRAZORIA COUNTY HARRIS COUNTY	JUL 5, 1984(R)
480238#	PEARSALL, CITY OF	FRIO COUNTY	MAY 19, 1981(R)
481486#	PECAN GROVE M.U.D.	FORT BEND COUNTY	AUG 4, 1987(R)
480538B	PECOS, CITY OF	REEVES COUNTY	JUN 19, 1985(R)
480745#	PETROLIA, CITY OF	CLAY COUNTY	APR 2, 1991(R)
481028#	PFLUGERVILLE, CITY OF	TRAVIS COUNTY	MAY 1, 1978(R)
480347#	PHARR, CITY OF	HIDALGO COUNTY	JUL 16, 1979(R)
480697#	PINE FOREST, CITY OF	ORANGE COUNTY	FEB 16, 1983(R)
480513#	PINEHURST, CITY OF	ORANGE COUNTY	JAN 6, 1983(R)
480998A	PINELAND, TOWN OF	SABINE COUNTY	JUN 1, 1988(R)
480308#	PINEY POINT VILLAGE, CITY O	HARRIS COUNTY	DEC 2, 1980(R)
480116B	PITTSBURG, CITY OF	CAMP COUNTY	JUN 19, 1985(R)
480683B	PLAINS, CITY OF	YOAKUM COUNTY	AUG 1, 1987(R)
480275#	PLAINVIEW, CITY OF	HALE COUNTY	MAR 16, 1989(R)
480140#	PLANO, CITY OF	COLLIN COUNTY	JAN 2, 1980(R)
481615	PLEAK, VILLAGE OF	FORT BEND COUNTY	MAY 31, 1988(R)
	USE THE FORT BEND COUNTY (480228) FIRM		
480661#	PLEASANT VALLEY, CITY OF	WICHITA COUNTY	JAN 6, 1983(R)
480015#	PLEASANTON, CITY OF	ATASCOSA COUNTY	APR 1, 1981(R)
481269#	PLUM GROVE, CITY OF	LIBERTY COUNTY	JUL 16, 1987(R)

(R) - INDICATES ENTRY IN REGULAR PROGRAM

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480098#	POINT COMFORT, CITY OF	CALHOUN COUNTY	APR 15, 1982(R) APR 3, 1985
481156A	POINT, CITY OF	RAINS COUNTY	APR 17, 1985(R) APR 17, 1985(M)
480526#	POLK COUNTY*	POLK COUNTY	MAR 1, 1991(R) MAR 1, 1991(L)
485498#	PORT ARANSAS, CITY OF	NUECES COUNTY	JUN 25, 1971(R) MAR 18, 1985
485499#	PORT ARTHUR, CITY OF	JEFFERSON COUNTY	NOV 13, 1970(R) MAY 4, 1992
480109#	PORT ISABEL, CITY OF	CAMERON COUNTY	OCT 6, 1976(R) JUN 1, 1983
480099#	PORT LAVACA, CITY OF	CALHOUN COUNTY	AUG 27, 1971(R) MAR 4, 1985
485500#	PORT NECHES, CITY OF	JEFFERSON COUNTY	NOV 13, 1970(R) JAN 6, 1983
480559#	PORTLAND, CITY OF	SAN PATRICIO COUNTY	JUL 3, 1985(R) JUL 3, 1985
480251B	POST, CITY OF	GARZA COUNTY	NOV 1, 1985(R) NOV 1, 1985(M)
480016#	POTEET, CITY OF	ATASCOSA COUNTY	NOV 3, 1989(R) NOV 3, 1989
480672#	POTH, CITY OF	WILSON COUNTY	DEC 1, 1977(R) DEC 1, 1977
481544#	PRAIRIE VIEW, TOWN OF	WALLER COUNTY	APR 8, 1987(R) APR 15, 1982
480396B	PREMONT, CITY OF	JIM WELLS COUNTY	SEP 1, 1987(R) SEP 1, 1987(L)
480530#	PRESIDIO COUNTY*	PRESIDIO COUNTY	JUL 3, 1985(R) JUL 3, 1985(M)
481198	PRIMERA, TOWN OF	CAMERON COUNTY	OCT 29, 1982(R) (NSFHA)
480757#	PRINCETON, CITY OF	COLLIN COUNTY	MAR 16, 1988(R) SEP 4, 1991
480141#	PROSPER, TOWN OF	COLLIN COUNTY	MAY 4, 1982(R) SEP 4, 1991(M)
480283B	QUANAH, CITY OF	HARDEMAN COUNTY	AUG 24, 1982(R) AUG 24, 1982(M)
481301#	QUINTANA, VILLAGE OF	BRAZORIA COUNTY	MAY 8, 1971(R) MAY 4, 1992
480161	RALLS, CITY OF	CROSBY COUNTY	APR 15, 1982(R) (NSFHA)
480532#	RANDALL COUNTY*	RANDALL COUNTY	SEP 30, 1982(R) SEP 30, 1982
480666#	RAYMONDVILLE, CITY OF	WILLACY COUNTY	MAY 5, 1981(R) JAN 5, 1989
480978#	REAL COUNTY*	REAL COUNTY	JUN 5, 1985(R) JUN 5, 1985(M)
485501#	REFUGIO COUNTY*	REFUGIO COUNTY	OCT 22, 1971(R) MAR 18, 1985
480540#	REFUGIO, TOWN OF	REFUGIO COUNTY	OCT 6, 1976(R) APR 1, 1982
481254A	RENO, CITY OF	LAMAR COUNTY	SEP 28, 1982(R) SEP 28, 1982(M)
480184#	RICHARDSON, CITY OF	COLLIN COUNTY	DEC 4, 1979(R) JUL 2, 1991
		DALLAS COUNTY	
480608#	RICHLAND HILLS, CITY OF	TARRANT COUNTY	FEB 16, 1977(R) JUL 3, 1985
480231#	RICHMOND, CITY OF	FORT BEND COUNTY	JAN 9, 1987(R) AUG 4, 1987
485502#	RICHWOOD, CITY OF	BRAZORIA COUNTY	JUL 28, 1972(R) MAY 4, 1992
480112#	RIO HONDO, TOWN OF	CAMERON COUNTY	JUN 1, 1981(R) JUN 1, 1981
481159#	RIO VISTA, VILLAGE OF	JOHNSON COUNTY	SEP 27, 1991(R) (NSFHA)
480609#	RIVER OAKS, CITY OF	TARRANT COUNTY	JUN 19, 1985(R) JUN 19, 1985
480785	ROANOKE, CITY OF	DENTON COUNTY	MAR 14, 1991 SEP 5, 1975
480496B	ROARING SPRINGS, CITY OF	MOTLEY COUNTY	AUG 1, 1987(R) AUG 1, 1987(L)
480460#	ROBINSON, CITY OF	MCLENNAN COUNTY	JAN 17, 1979(R) JAN 17, 1979
485503#	ROBSTOWN, CITY OF	NUECES COUNTY	JUL 9, 1971(R) MAY 1, 1985
480479B	ROCKDALE, CITY OF	MILAM COUNTY	FEB 27, 1984(R) FEB 27, 1984(M)
485504#	ROCKPORT, CITY OF	ARANSAS COUNTY	JUL 2, 1971(R) MAR 4, 1985

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481118A	ROCKSPRINGS, TOWN OF	EDWARDS COUNTY	FEB 1, 1991(R) FEB 1, 1991(L)
480547#	ROCKWALL, CITY OF	ROCKWALL COUNTY	JUL 16, 1980(R) JUL 16, 1980
480708#	ROGERS, CITY OF	BELL COUNTY	SEP 30, 1981(R) SEP 30, 1981
481029#	ROLLINGWOOD, CITY OF	TRAVIS COUNTY	SEP 29, 1978(R) SEP 29, 1978
481538#	ROMAN FOREST, TOWN OF	MONTGOMERY COUNTY	AUG 1, 1984(R) AUG 1, 1984
481558#	ROSCOE, CITY OF	NOLAN COUNTY	SEP 30, 1988(R) SEP 30, 1988
480846#	ROSE HILL ACRES, CITY OF	HARDIN COUNTY	APR 15, 1977(R) APR 15, 1977
480232#	ROSENBERG, CITY OF	FORT BEND COUNTY	DEC 4, 1984(R) MAY 17, 1990
480224B	ROTAN, CITY OF	FISHER COUNTY	AUG 1, 1987(R) AUG 1, 1987(L)
481048#	ROUND ROCK, CITY OF	WILLIAMSON COUNTY	SEP 27, 1991(R) SEP 27, 1991
480185#	ROWLETT, CITY OF	DALLAS COUNTY ROCKWELL COUNTY	SEP 1, 1978(R) SEP 1, 1978
480428B	ROXTON, CITY OF	LAMAR COUNTY	JAN 2, 1979(R) JAN 2, 1979(M)
480548#	ROYSE CITY, CITY OF	COLLIN COUNTY ROCKWALL COUNTY	JUL 16, 1980(R) JUL 16, 1980
481618#	RUNAWAY BAY, CITY OF	WISE COUNTY	MAY 10, 1990(R) MAR 19, 1990
481120A	RUNGE, TOWN OF	KARNES COUNTY	DEC 1, 1989(R) DEC 1, 1989(L)
480993#	RUSK COUNTY	RUSK COUNTY	SEP 27, 1991(R) SEP 27, 1991
480124B	RUSK, CITY OF	CHEROKEE COUNTY	JUN 1, 1988(R) JUN 1, 1988(L)
480186#	SACHSE, CITY OF	COLLIN COUNTY DALLAS COUNTY	SEP 1, 1978(R) SEP 1, 1978
480610#	SAGINAW, CITY OF	TARRANT COUNTY	SEP 17, 1980(R) SEP 17, 1980
480940#	SAINT JO, CITY OF	MONTAGUE COUNTY	MAY 25, 1978(R) (NSFHA)
480623#	SAN ANGELO, CITY OF	TOM GREEN COUNTY	MAY 16, 1977(R) APR 13, 1982
480045#	SAN ANTONIO, CITY OF	BEXAR COUNTY	DEC 15, 1983(R) JUL 2, 1991
481183#	SAN AUGUSTINE COUNTY*	SAN AUGUSTINE COUNTY	AUG 1, 1988(R) AUG 1, 1988(L)
480552B	SAN AUGUSTINE, CITY OF	SAN AUGUSTINE COUNTY	OCT 19, 1982(R) OCT 19, 1982(M)
480113#	SAN BENITO, CITY OF	CAMERON COUNTY	MAY 5, 1981(R) JAN 19, 1982
481199A	SAN DIEGO, CITY OF	DUVAL COUNTY	MAR 1, 1987(R) MAR 1, 1987(L)
480705#	SAN FELIPE, TOWN OF	AUSTIN COUNTY	JAN 3, 1986(R) JAN 17, 1990
480553#	SAN JACINTO COUNTY*	SAN JACINTO COUNTY	SEP 1, 1987(R) SEP 1, 1987(L)
480348	SAN JUAN, CITY OF	HIDALGO COUNTY	JUL 21, 1978(R) (NSFHA)
481305#	SAN LEANNA, CITY OF	TRAVIS COUNTY	MAR 11, 1980(R) SEP 5, 1980
485505#	SAN MARCOS, CITY OF	HAYS COUNTY	AUG 27, 1971(R) SEP 5, 1990
485506#	SAN PATRICIO COUNTY*	SAN PATRICIO COUNTY	NOV 26, 1971(R) MAR 18, 1985
480667#	SAN PERLITA, CITY OF	WILLACY COUNTY	MAY 5, 1981(R) MAY 5, 1981
481184#	SAN SABA COUNTY*	SAN SABA COUNTY	MAY 1, 1987(R) JUL 2, 1991
480563#	SAN SABA, CITY OF	SAN SABA COUNTY	JUN 1, 1988(R) JUL 2, 1991
481285B	SANCTUARY, CITY OF	PARKER COUNTY	NOV 1, 1989(R) NOV 1, 1989(L)
480786#	SANGER, CITY OF	DENTON COUNTY	APR 24, 1979(R) FEB 2, 1990
481562#	SANTA FE, CITY OF	GALVESTON COUNTY	APR 9, 1971(R) OCT 18, 1983

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480114#	SANTA ROSA, CITY OF	CAMERON COUNTY	MAY 5, 1981(R)
480813	SAVOY, CITY OF	FANNIN COUNTY	AUG 26, 1977(R)
480269#	SCHERTZ, CITY OF	BEXAR COUNTY	SEP 15, 1977(R)
		COMAL COUNTY	
		GUADALUPE COUNTY	
485507#	SEABROOK, CITY OF	HARRIS COUNTY	APR 23, 1971(R)
480100#	SEADRIFT, CITY OF	CALHOUN COUNTY	DEC 4, 1970(R)
480187#	SEAGOVILLE, CITY OF	DALLAS COUNTY	JUN 15, 1981(R)
480239A	SEAGRAVES, CITY OF	GAINES COUNTY	FEB 19, 1986(R)
480017#	SEALY, CITY OF	AUSTIN COUNTY	JAN 17, 1990(R)
485508#	SEGUIN, CITY OF	GUADALUPE COUNTY	JUN 18, 1971(R)
480046#	SELMA, CITY OF	BEXAR COUNTY	JUL 2, 1980(R)
480240B	SEMINOLE, CITY OF	GAINES COUNTY	AUG 1, 1987(R)
480025B	SEYMOUR, CITY OF	BAYLOR COUNTY	OCT 15, 1985(R)
481002#	SHACKELFORD COUNTY	SHACKELFORD COUNTY	JUN 19, 1985(R)
481135#	SHADY SHORES, CITY OF	DENTON COUNTY	MAY 11, 1982(R)
480047#	SHAVANO PARK, TOWN OF	BEXAR COUNTY	SEP 3, 1980(R)
481256	SHENANDOAH, TOWN OF	MONTGOMERY COUNTY	MAY 26, 1978(R)
480554#	SHEPHERD, CITY OF	SAN JACINTO COUNTY	MAY 18, 1982(R)
485509#	SHERMAN, CITY OF	GRAYSON COUNTY	JUN 4, 1971(R)
481136A	SHIMER, CITY OF	LAVACA COUNTY	JUL 18, 1985(R)
485510#	SHOREACRES, CITY OF	HARRIS COUNTY	NOV 20, 1970(R)
480285#	SILSBEE, CITY OF	HARDIN COUNTY	MAY 1, 1978(R)
481564#	SIMONTON, VILLAGE OF	FORT BEND COUNTY	AUG 4, 1987(R)
485511#	SINTON, CITY OF	SAN PATRICIO COUNTY	MAR 26, 1971(R)
480453#	SLATON, CITY OF	LUBBOCK COUNTY	AUG 3, 1982(R)
480024#	SMITHVILLE, CITY OF	BASTROP COUNTY	JAN 16, 1979(R)
481001#	SNYDER, CITY OF	SCURRY COUNTY	FEB 4, 1981(R)
481186#	SOMERVELL COUNTY*	SOMERVELL COUNTY	AUG 4, 1987(R)
480091#	SOMERVILLE, CITY OF	BURLESON COUNTY	JUN 4, 1990(R)
480580#	SONORA, CITY OF	SUTTON COUNTY	FEB 17, 1989(R)
480286	SOUR LAKE, CITY OF	HARDIN COUNTY	OCT 28, 1977(R)
480311#	SOUTH HOUSTON, CITY OF	HARRIS COUNTY	MAR 18, 1987(R)
480612#	SOUTH LAKE, CITY OF	TARRANT COUNTY	JUL 5, 1982(R)
480115#	SOUTH PADRE ISLAND, TOWN OF	CAMERON COUNTY	SEP 15, 1983(R)
480312	SOUTHSIDE PLACE, CITY OF	HARRIS COUNTY	FEB 11, 1976(R)
480282#	SPEARMAN, CITY OF	HANSFORD COUNTY	SEP 4, 1987(R)
480488#	SPLENDORA, CITY OF	MONTGOMERY COUNTY	FEB 27, 1987(R)
480313#	SPRING VALLEY, CITY OF	HARRIS COUNTY	JUN 4, 1980(R)
480521#	SPRINGTOWN, CITY OF	PARKER COUNTY	DEC 18, 1985(R)
480233#	STAFFORD, CITY OF	FORT BEND COUNTY	MAR 1, 1982(R)

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481296#	STAGECOACH, TOWN OF	MONTGOMERY COUNTY	MAY 1, 1986(R) SEP 5, 1984
480403	STAMFORD, CITY OF	JONES COUNTY	MAY 25, 1978(R) (NSFHA)
480466B	STANTON, CITY OF	MARTIN COUNTY	JUN 1, 1988(R) JUN 1, 1988(L)
480575#	STARR COUNTY*	STARR COUNTY	JUL 1, 1987(R) JUL 1, 1987(L)
481244#	STEPHENS COUNTY*	STEPHENS COUNTY	JAN 2, 1991(R) JAN 2, 1991
480220#	STEPHENVILLE, CITY OF	ERATH COUNTY	JUL 5, 1977(R) JUL 16, 1991
480579B	STERLING CITY, TOWN OF	STERLING COUNTY	AUG 1, 1987(R) AUG 1, 1987(L)
480673#	STOCKDALE, CITY OF	WILSON COUNTY	MAR 1, 1978(R) MAR 1, 1978
480965A	STRAWN, CITY OF	PALO PINTO COUNTY	NOV 1, 1989(R) NOV 1, 1989(L)
480234#	SUGAR LAND, CITY OF	FORT BEND COUNTY	NOV 4, 1981(R) OCT 16, 1987
480358#	SULPHUR SPRINGS, CITY OF	HOPKINS COUNTY	DEC 15, 1989(R) DEC 15, 1989
480355C	SUNDOWN, CITY OF	HOCKLEY COUNTY	AUG 1, 1987(R) AUG 1, 1987(L)
480188#	SUNNYVALE, TOWN OF	DALLAS COUNTY	FEB 1, 1980(R) FEB 1, 1980
480492B	SUNRAY, CITY OF	MOORE COUNTY	JAN 3, 1986(R) JAN 3, 1986(M)
481531#	SUNRISE BEACH VILLAGE, CITY	LLANO COUNTY	SEP 27, 1991(R) SEP 27, 1991
481127#	SUNSET VALLEY, CITY OF	TRAVIS COUNTY	MAR 1, 1979(R) MAR 1, 1979
481266#	SURFSIDE BEACH, VILLAGE OF	BRAZORIA COUNTY	JUN 10, 1977(R) MAY 4, 1992
481247#	SUTTON COUNTY*	SUTTON COUNTY	SEP 1, 1987(R) SEP 1, 1987(L)
485512#	SWEENEY, CITY OF	BRAZORIA COUNTY	DEC 17, 1971(R) MAY 4, 1992
480502#	SWEETWATER, CITY OF	NOLAN COUNTY	MAY 5, 1981(R) JUN 19, 1989
481010B	SWISHER COUNTY*	SWISHER COUNTY	JUL 1, 1987(R) JUL 1, 1987(L)
480454C	TAHOXA, CITY OF	LYNN COUNTY	OCT 15, 1985(R) OCT 15, 1985(M)
480582#	TARRANT COUNTY*	TARRANT COUNTY	AUG 4, 1987(R) AUG 4, 1987
480995A	TATUM, CITY OF	RUSK COUNTY	APR 17, 1985(R) APR 17, 1985(M)
481014#	TAYLOR COUNTY*	TAYLOR COUNTY	JUN 1, 1987(R) JUN 1, 1987(L)
485513#	TAYLOR LAKE VILLAGE, CITY OF	HARRIS COUNTY	NOV 13, 1970(R) SEP 28, 1990
480670#	TAYLOR, CITY OF	WILLIAMSON COUNTY	MAR 1, 1982(R) SEP 27, 1991
480236	TEAGUE, CITY OF	FREESTONE COUNTY	OCT 28, 1977(R) (NSFHA)
480034#	TEMPLE, CITY OF	BELL COUNTY	JAN 19, 1983(R) JAN 3, 1985
481006A	TENEHA, CITY OF	SHELBY COUNTY	JUL 3, 1985(R) JUL 3, 1985(M)
480619#	TERRELL COUNTY*	TERRELL COUNTY	SEP 1, 1987(R) SEP 1, 1987(L)
480048#	TERRELL HILLS, CITY OF	BEXAR COUNTY	JAN 16, 1981(R) JAN 16, 1981
480416#	TERRELL, CITY OF	KAUFMAN COUNTY	SEP 30, 1980(R) SEP 30, 1980
480060#	TEXARKANA, CITY OF	BOWIE COUNTY	MAR 1, 1979(R) MAR 1, 1979
485514#	TEXAS CITY, CITY OF	GALVESTON COUNTY	NOV 20, 1970(R) MAY 4, 1992
481581#	THE COLONY, CITY OF	DENTON COUNTY	SEP 29, 1986(R) SEP 29, 1986
481642	THOMPSONS, TOWN OF	FORT BEND COUNTY	JAN 29, 1992
481632#	THRALL, CITY OF	WILLIAMSON COUNTY	SEP 27, 1991(R) SEP 27, 1991
485515D	THREE RIVERS, CITY OF	LIVE OAK COUNTY	JUN 18, 1971(R) JUL 5, 1984
480693#	THROCKMORTON, CITY OF	THROCKMORTON COUNTY	APR 15, 1977(R) APR 15, 1977
481585#	TIKI ISLAND, VILLAGE OF	GALVESTON COUNTY	APR 9, 1971(R) NOV 1, 1985

(R) - INDICATES ENTRY IN REGULAR PROGRAM

NSFHA - NO SPECIAL FLOOD HAZARD AREA - ALL ZONE C

> - DATE OF CURRENT EFFECTIVE MAP IS AFTER THE DATE OF THIS REPORT

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COMMUNITY NUMBER	COMMUNITY NAME	DATE OF ENTRY EMERGENCY OR REGULAR PROG.	DATE OF CURRENT EFFECTIVE MAP (OR MAP INDEX)
485518#	TIMBERCREEK CANYON, VILLAGE RANDALL COUNTY	JAN 26, 1984(R)	JUL 18, 1985
481007	TIMPSON, CITY OF SHELBY COUNTY	JAN 26, 1983(R)	(NSFHA)
480622#	TOM GREEN COUNTY* TOM GREEN COUNTY	JUN 19, 1978	MAR 14, 1978
480315#	TOMBALL, CITY OF HARRIS COUNTY	DEC 18, 1984(R)	SEP 28, 1990
480539A	TOYAH, CITY OF REEVES COUNTY	AUG 1, 1987(R)	AUG 1, 1987(L)
481026#	TRAVIS COUNTY* TRAVIS COUNTY	APR 1, 1982(R)	JAN 2, 1987
480814A	TRENTON, CITY OF FANNIN COUNTY	JUN 19, 1985(R)	JUN 19, 1985(M)
480333#	TRINIDAD, CITY OF HENDERSON COUNTY	JAN 16, 1979(R)	SEP 27, 1991
481033A	TRINITY, CITY OF TRINITY COUNTY	MAR 1, 1987(R)	MAR 1, 1987(L)
481606#	TROPHY CLUB, TOWN OF DENTON COUNTY	JUN 12, 1987(R)	AUG 3, 1989
480570A	TROUP, CITY OF SMITH COUNTY	JAN 23, 1979(R)	JAN 23, 1979(M)
480709#	TROY, CITY OF BELL COUNTY	JUN 1, 1981(R)	JUN 1, 1981
480581B	TULIA, CITY OF SWISHER COUNTY	MAR 1, 1988(R)	MAR 1, 1988(L)
480280B	TURKEY, CITY OF HALL COUNTY	FEB 15, 1985(R)	FEB 15, 1985(M)
481017A	TUSCOLA, TOWN OF TAYLOR COUNTY	NOV 1, 1989(R)	NOV 1, 1989(L)
481034#	TYLER COUNTY* TYLER COUNTY	OCT 1, 1991(R)	OCT 1, 1991(L)
480571#	TYLER, CITY OF SMITH COUNTY	AUG 1, 1980(R)	FEB 19, 1992
481559	UNCERTAIN, TOWN OF HARRISON COUNTY	AUG 21, 1979(R)	(NSFHA)
480049#	UNIVERSAL CITY, CITY OF BEXAR COUNTY	MAY 16, 1977(R)	MAY 16, 1977
480189#	UNIVERSITY PARK, CITY OF DALLAS COUNTY	NOV 15, 1979(R)	NOV 15, 1979
481036B	UPSHUR COUNTY* UPSHUR COUNTY	MAY 1, 1987(R)	MAY 1, 1987(L)
481248	UPTON COUNTY* UPTON COUNTY	JUL 23, 1991	
480629#	UVALDE COUNTY* UVALDE COUNTY	AUG 4, 1987(R)	AUG 4, 1987
480630#	UVALDE, CITY OF UVALDE COUNTY	MAR 15, 1982(R)	SEP 29, 1986
481187#	VAL VERDE COUNTY* VAL VERDE COUNTY	JUN 1, 1987(R)	JUN 1, 1987(L)
480054#	VALLEY MILLS, CITY OF BOSQUE COUNTY	NOV 15, 1979(R)	NOV 15, 1979
480163B	VAN HORN, TOWN OF CULBERSON COUNTY	NOV 1, 1989(R)	NOV 1, 1989(L)
480636#	VAN, CITY OF VAN ZANDT COUNTY	NOV 23, 1982(R)	NOV 23, 1982(M)
480883#	VENUS, TOWN OF JOHNSON COUNTY	SEP 27, 1991(R)	SEP 27, 1991
480637#	VICTORIA COUNTY* VICTORIA COUNTY	SEP 18, 1987(R)	MAY 17, 1990
480638#	VICTORIA, CITY OF VICTORIA COUNTY	JUL 23, 1971(R)	MAY 17, 1990
480514#	VIDOR, CITY OF ORANGE COUNTY	JAN 6, 1983(R)	JAN 6, 1983
480461#	WACO, CITY OF MCLENNAM COUNTY	NOV 2, 1977(R)	OCT 18, 1988
480255#	WAELDER, CITY OF GONZALES COUNTY	DEC 1, 1977(R)	DEC 1, 1977
480061B	WAKE VILLAGE, CITY OF BOWIE COUNTY	OCT 15, 1985(R)	OCT 15, 1985(M)
481042#	WALKER COUNTY* WALKER COUNTY	MAY 1, 1987(R)	MAY 1, 1987(L)
480640#	WALLER COUNTY* WALLER COUNTY	DEC 18, 1986(R)	MAY 4, 1988
480641#	WALLER, CITY OF WALLER COUNTY	SEP 14, 1979(R)	SEP 14, 1979
480018#	WALLIS, CITY OF AUSTIN COUNTY	OCT 24, 1978(R)	JAN 17, 1990
480713A	WALNUT SPRINGS, CITY OF BOSQUE COUNTY	DEC 1, 1989(R)	DEC 1, 1989(L)
480840A	WARREN CITY, CITY OF GREGG COUNTY	JUL 3, 1985(R)	JUL 3, 1985(M)

(R) - INDICATES ENTRY IN REGULAR PROGRAM

NSFHA - NO SPECIAL FLOOD HAZARD AREA - ALL ZONE C

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COMMUNITY NUMBER	COMMUNITY NAME	DATE OF ENTRY EMERGENCY OR REGULAR PROG.	DATE OF CURRENT EFFECTIVE MAP (OR MAP INDEX)
480613#	WATAUGA, TOWN OF	TARRANT COUNTY	JUN 1, 1982(R) AUG 15, 1989
480211#	WAXAHACHIE, CITY OF	ELLIS COUNTY	AUG 1, 1980(R) JUL 16, 1991
480522#	WEATHERFORD, CITY OF	PARKER COUNTY	AUG 5, 1986(R) SEP 14, 1990
485516#	WEBSTER, CITY OF	HARRIS COUNTY	MAY 19, 1972(R) SEP 28, 1990
481121#	WEIMAR, CITY OF	COLORADO COUNTY	SEP 1, 1987(R) JAN 3, 1990
480143#	WELLINGTON, CITY OF	COLLINGSWORTH COUNTY	APR 3, 1989(R) APR 3, 1989
480741A	WELLS, CITY OF	CHEROKEE COUNTY	JUN 1, 1991(R) JUN 1, 1991(L)
480349#	WESLACO, CITY OF	HIDALGO COUNTY	MAR 4, 1980(R) MAR 4, 1980
480081#	WEST COLUMBIA, CITY OF	BRAZORIA COUNTY	DEC 15, 1983(R) MAY 4, 1992
481602	WEST KEEGANS BAYOU IMPROVEM	FORT BEND COUNTY	AUG 18, 1986(R)
	USE THE FORT BEND COUNTY (480228) FIRM AND THE HARRIS COUNTY (480287) FIRM		
	HARRIS COUNTY		
481030#	WEST LAKE HILLS, CITY OF	TRAVIS COUNTY	JUL 17, 1978(R) AUG 1, 1984
480515#	WEST ORANGE, CITY OF	ORANGE COUNTY	JAN 6, 1983(R) JAN 6, 1983
480318	WEST UNIVERSITY PLACE, CITY	HARRIS COUNTY	MAY 26, 1978(R) (NSFHA)
480615#	WESTOVER HILLS, TOWN OF	TARRANT COUNTY	JUN 5, 1985(R) JUN 5, 1985
480616#	WESTWORTH VILLAGE, VILLAGE	TARRANT COUNTY	JUN 3, 1986(R) JUN 3, 1986
480652#	WHARTON COUNTY*	WHARTON COUNTY	FEB 27, 1987(R) APR 18, 1983
480654#	WHARTON, CITY OF	WHARTON COUNTY	SEP 16, 1982(R) SEP 16, 1982
480657B	WHEELER, CITY OF	WHEELER COUNTY	JUL 1, 1988(R) JUL 1, 1988(L)
480841A	WHITE OAK, TOWN OF	GREGG COUNTY	DEC 1, 1989(R) DEC 1, 1989(L)
480617#	WHITE SETTLEMENT, CITY OF	TARRANT COUNTY	JUL 17, 1986(R) JUL 17, 1986
480572#	WHITEHOUSE, CITY OF	SMITH COUNTY	FEB 13, 1979(R) FEB 13, 1979(M)
480839A	WHITWRIGHT, TOWN OF	GRAYSON COUNTY	JUN 19, 1985(R) JUN 19, 1985
480865#	WHITNEY, TOWN OF	HILL COUNTY	FEB 16, 1990(R) FEB 16, 1990
481189#	WICHITA COUNTY*	WICHITA COUNTY	MAR 2, 1983(R) MAR 2, 1983
480662#	WICHITA FALLS, CITY OF	WICHITA COUNTY	OCT 16, 1979(R) JUN 19, 1985
480664#	WILLACY COUNTY*	WILLACY COUNTY	FEB 15, 1984(R) MAY 4, 1992
481079#	WILLIAMSON COUNTY*	WILLIAMSON COUNTY	SEP 27, 1991(R) SEP 27, 1991
480942#	WILLIS, CITY OF	MONTGOMERY COUNTY	AUG 1, 1984(R) AUG 1, 1984
481603	WILLOW FORK DRAINAGE DISTRI	FORT BEND COUNTY	SEP 8, 1986(R)
	USE THE HARRIS COUNTY (480287) FIRM AND THE FORT BEND COUNTY (480228) FIRM		
	HARRIS COUNTY		
481164#	WILLOW PARK, CITY OF	PARKER COUNTY	MAR 18, 1987(R) MAR 18, 1987
480633B	WILLS POINT, CITY OF	VAN ZANDT COUNTY	MAR 1, 1988(R) MAR 1, 1988(L)
480190#	WILMER, CITY OF	DALLAS COUNTY	SEP 17, 1980(R) SEP 17, 1980
480230#	WILSON COUNTY*	WILSON COUNTY	MAR 15, 1978(R) MAR 15, 1978
480689#	WINDCREST, CITY OF	BEXAR COUNTY	AUG 15, 1977(R) AUG 15, 1977
480680#	WINNSBORO, CITY OF	WOOD COUNTY	DEC 7, 1982(R) DEC 7, 1982(M)

(R) - INDICATES ENTRY IN REGULAR PROGRAM
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COMMUNITY NUMBER	COMMUNITY NAME	DATE OF ENTRY EMERGENCY OR REGULAR PROG.	DATE OF CURRENT EFFECTIVE MAP (OR MAP INDEX)
480550	WINTERS, CITY OF	RUNNELS COUNTY	MAY 25, 1978(R) (NSFHA)
481051#	WISE COUNTY*	WISE COUNTY	MAR 19, 1990(R) MAR 19, 1990
480694#	WOODBANCH, VILLAGE OF	MONTGOMERY COUNTY	AUG 15, 1984(R) AUG 15, 1984
481168#	WOODLOCH, VILLAGE OF	MONTGOMERY COUNTY	JAN 3, 1985(R) JAN 3, 1985
480987#	WOODSBORO, TOWN OF	REFUGIO COUNTY	JUL 16, 1981(R) JUL 16, 1981
481022A	WOODSON, CITY OF	THROCKMORTON COUNTY	APR 1, 1991(R) APR 1, 1991(L)
481035A	WOODVILLE, CITY OF	TYLER COUNTY	OCT 26, 1982(R) OCT 26, 1982(M)
480462#	WOODWAY, CITY OF	MCLENNAN COUNTY	MAY 1, 1979(R) MAY 1, 1979
480826A	WORTHAM, TOWN OF	FREESTONE COUNTY	SEP 4, 1985(R) SEP 4, 1985(M)
480759#	WYLIE, CITY OF	COLLIN COUNTY	JUN 4, 1980(R) SEP 4, 1991
481167A	YANTIS, CITY OF	WOOD COUNTY	OCT 26, 1982(R) OCT 26, 1982(M)
480434B	YOAKUM, CITY OF	LAVACA COUNTY	SEP 1, 1987(R) SEP 1, 1987(L)
480197B	YORKTOWN, CITY OF	DEWITT COUNTY	MAR 1, 1987(R) MAR 1, 1987(L)
480684#	YOUNG COUNTY*	YOUNG COUNTY	JAN 2, 1991(R) JAN 2, 1991
481191#	ZAVALA COUNTY*	ZAVALA COUNTY	SEP 1, 1987(R) SEP 1, 1987(L)
TOTAL IN THE FLOOD PROGRAM		902	
TOTAL IN THE REGULAR PROGRAM		881	
TOTAL IN THE REGULAR PROGRAM BUT HAVING NO SPECIAL FLOOD HAZARD AREA		41	
TOTAL IN REGULAR PROGRAM BUT DESIGNATED AS MINIMALLY FLOOD PRONE		248	
TOTAL IN EMERGENCY PROGRAM		21	
TOTAL IN EMERGENCY PROGRAM WITH THE HAZARD AREA IDENTIFIED		11	

(R) - INDICATES ENTRY IN REGULAR PROGRAM

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COMMUNITY NUMBER	COMMUNITY NAME	HAZARD AREA IDENTIFIED	DATE ON WHICH SANCTIONS APPLY
481089#	ADDISON, TOWN OF	COLLIN COUNTY DALLAS COUNTY	OCT 29, 1976(F) OCT 29, 1977
480960	ADRIAN, CITY OF	OLDHAM COUNTY	JUL 25, 1975 JUL 25, 1976
481090	ALBA, TOWN OF	WOOD COUNTY	MAY 2, 1975 SEP 1, 1982(W)
481546#	ALMA, TOWN OF	ELLIS COUNTY	APR 29, 1980 APR 29, 1981
481306#	ALTOGA, CITY OF	COLLIN COUNTY	JUL 25, 1978(F) JUL 25, 1979
481617#	ALVORD, TOWN OF	WISE COUNTY	MAR 19, 1990(F) MAR 19, 1991
480894	AMHERST, CITY OF	LAMB COUNTY	JUL 11, 1975 JUL 11, 1976
480006	ANDREWS, CITY OF	ANDREWS COUNTY	AUG 27, 1976 AUG 27, 1977
480007#	ANGELINA COUNTY*	ANGELINA COUNTY	DEC 27, 1974 DEC 27, 1975
481547#	ANGUS, TOWN OF	NAVARRO COUNTY	MAY 6, 1980 MAY 6, 1981
481625#	ANNA, CITY OF	COLLIN COUNTY	APR 2, 1991(F) APR 2, 1992
480982	ANNONA, TOWN OF	RED RIVER COUNTY	JUN 11, 1976 JUN 11, 1977
481085	APPLEBY, CITY OF	NACOGDOCHES COUNTY	AUG 6, 1976 AUG 6, 1977
481093	ASPERMONT, TOWN OF	STONEWALL COUNTY	AUG 13, 1976 AUG 13, 1977
480776	AUBREY, TOWN OF	DENTON COUNTY	JUN 4, 1976 JUN 4, 1977
481561#	AURORA, CITY OF	WISE COUNTY	JUN 24, 1980(F) JUN 24, 1981
480731	AVINGER, TOWN OF	CASS COUNTY	AUG 6, 1976 AUG 6, 1977
480951	BARRY, TOWN OF	NAVARRO COUNTY	JUL 30, 1976 JUL 30, 1977
480642	BARSTOW, CITY OF	WARD COUNTY	JUN 25, 1976 JUN 25, 1977
480830	BELLS, TOWN OF	GRAYSON COUNTY	OCT 29, 1976(F) OCT 29, 1977
480888	BENJAMIN, CITY OF	KNOX COUNTY	JUN 27, 1975 JUN 27, 1976
481541#	BERRYVILLE, CITY OF	HENDERSON COUNTY	JUN 26, 1979(F) JUN 26, 1980
481609#	BERTRAM, CITY OF	BURNET COUNTY	NOV 16, 1990(F) NOV 16, 1991
481088	BLACKWELL, TOWN OF	NOLAN COUNTY	AUG 15, 1975 AUG 15, 1976
480732	BLOOMBURG, TOWN OF	CASS COUNTY	NOV 5, 1976 NOV 5, 1977
480984	BOGATA, TOWN OF	RED RIVER COUNTY	AUG 6, 1976 AUG 6, 1977
481096	BREMOND, CITY OF	ROBERTSON COUNTY	NOV 19, 1976(F) NOV 19, 1977
480084#	BREWSTER COUNTY*	BREWSTER COUNTY	DEC 27, 1974(F) OCT 15, 1985(S)
480398#	BRIAR OAKS, CITY OF	JOHNSON COUNTY	MAR 29, 1974(F) MAR 29, 1975
481548#	BROWSON, CITY OF	SABINE COUNTY	APR 1, 1980 APR 1, 1981
480325#	BROWNSBORO, CITY OF	HENDERSON COUNTY	DEC 10, 1976(F) SEP 1, 1987(S)
481302#	BRUCEVILLE-EDDY, CITY OF	FALLS COUNTY MCLENNAN COUNTY	MAY 2, 1978(F) MAY 2, 1979
481549#	BUCKHOLTS, CITY OF	MILAM COUNTY	MAR 18, 1980 MAR 18, 1981
480904	BUFFALO, CITY OF	LEON COUNTY	AUG 20, 1976 AUG 20, 1977
480649	BURTON, CITY OF	WASHINGTON COUNTY	DEC 20, 1974 DEC 20, 1975
480490A	CACTUS, CITY OF	MOORE COUNTY	JUN 14, 1974 JUN 14, 1975
480364#	CADDO MILLS, CITY OF	HUNT COUNTY	JUN 28, 1974(F) JUN 28, 1975
481504#	CAMPBELL, TOWN OF	HUNT COUNTY	APR 10, 1979(F) APR 10, 1980
481068	CAMPBELLTON, TOWN OF	ATASCOSA COUNTY	JUN 25, 1976(F) JUN 25, 1977

N/A - NOT APPLICABLE AT THIS TIME

(S) - SUSPENDED COMMUNITY

(W) - WITHDRAWN COMMUNITY

(F) - EFFECTIVE MAP IS A FLOOD INSURANCE RATE MAP

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 AREAS WHICH HAVE HAD SPECIAL FLOOD HAZARD AREAS IDENTIFIED

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COMMUNITY NUMBER	COMMUNITY NAME	HAZARD AREA IDENTIFIED	DATE ON WHICH SANCTIONS APPLY
481550#	CANEY CITY, CITY OF	HENDERSON COUNTY	JUN 17, 1980(F) JUN 17, 1981
480730A	CASS COUNTY*	CASS COUNTY	JUL 5, 1977 JUL 5, 1978
480737A	CASTRO COUNTY*	CASTRO COUNTY	JUN 3, 1977 JUN 3, 1978
480905	CENTERVILLE, CITY OF	LEON COUNTY	MAR 13, 1976 MAR 13, 1977
480701	CHARLOTTE, CITY OF	ATASCOSA COUNTY	AUG 6, 1976 AUG 6, 1977
481140	CHESTER, TOWN OF	TYLER COUNTY	AUG 13, 1976 AUG 13, 1977
481202	CHILLICOTHE, CITY OF	HARDEMAN COUNTY	JUL 18, 1975 JUL 18, 1976
481543#	CHIRENO, CITY OF	NACOGDOCHES COUNTY	JUL 3, 1979 JUL 3, 1980
480702	CHRISTINE, CITY OF	ATASCOSA COUNTY	JUL 11, 1975 JUL 11, 1976
480535	CLARKSVILLE, TOWN OF	GREGG COUNTY	JUL 11, 1975 JUL 11, 1976
481098	CLAUDE, CITY OF	ARMSTRONG COUNTY	AUG 13, 1976 AUG 13, 1977
481099	COAHOMA, TOWN OF	HOWARD COUNTY	JUN 4, 1976 JUN 4, 1977
480169A	COCKRELL HILL, CITY OF	DALLAS COUNTY	DEC 7, 1973(F) DEC 7, 1974
481507#	COFFEE CITY, CITY OF	HENDERSON COUNTY	JUL 3, 1979(F) JUL 3, 1980
480408	COMBINE, CITY OF	DALLAS COUNTY KAUFMAN COUNTY	JUL 2, 1976(F) JUL 2, 1977
480870	COMO, TOWN OF	HOPKINS COUNTY	AUG 6, 1976 AUG 6, 1977
481510#	COVE, TOWN OF	CHAMBERS COUNTY	JUN 5, 1979 JUN 5, 1980
481511#	COVINGTON, CITY OF	HILL COUNTY	OCT 29, 1976(F) OCT 29, 1977
480158#	CROCKETT COUNTY*	CROCKETT COUNTY	OCT 20, 1981 OCT 20, 1982
480723	CROSS PLAINS, TOWN OF	CALLAHAN COUNTY	AUG 6, 1976 AUG 6, 1977
480871	CUMBY, CITY OF	HOPKINS COUNTY	AUG 6, 1976 AUG 6, 1977
480985	DETROIT, TOWN OF	RED RIVER COUNTY	DEC 24, 1976(F) DEC 24, 1977
481514#	DEVERS, CITY OF	LIBERTY COUNTY	APR 24, 1979 APR 24, 1980
480787	DICKENS, CITY OF	DICKENS COUNTY	AUG 6, 1976 AUG 6, 1977
480789#	DIMIT COUNTY*	DIMIT COUNTY	JAN 24, 1978 JAN 24, 1979
481515#	DOMINO, CITY OF	CASS COUNTY	JUL 10, 1979 JUL 10, 1980
481309#	DORCHESTER, TOWN OF	GRAYSON COUNTY	JUL 4, 1978 JUL 4, 1979
480733	DOUGLASVILLE, TOWN OF	CASS COUNTY	AUG 13, 1976(F) AUG 13, 1977
480976	EAST TAWAKONI, TOWN OF	RAINS COUNTY	NOV 5, 1976 NOV 5, 1977
480793#	EASTLAND COUNTY*	EASTLAND COUNTY	NOV 15, 1977(F) NOV 15, 1978
481517#	EASTVALE, TOWN OF	DENTON COUNTY	JUN 19, 1979(F) JUN 19, 1980
480809	ECTOR, TOWN OF	FANNIN COUNTY	JUL 11, 1975 JUL 11, 1976
480635A	EDGEWOOD, CITY OF	VAN ZANDT COUNTY	JUN 14, 1974 JUN 14, 1975
481146	EDOM, CITY OF	VAN ZANDT COUNTY	AUG 13, 1976 AUG 13, 1977
481217#	EDWARDS COUNTY*	EDWARDS COUNTY	FEB 19, 1982 FEB 19, 1983
481000	EL DORADO, TOWN OF	SCHLEICHER COUNTY	AUG 13, 1976 AUG 13, 1977
480710#	ELMENDORF, CITY OF	BEXAR COUNTY	JUN 11, 1976(F) JUN 11, 1977
480218#	ERATH COUNTY*	ERATH COUNTY	DEC 27, 1977 DEC 27, 1978
480277	ESTELINE, CITY OF	HALL COUNTY	NOV 8, 1974 NOV 8, 1975
480327#	EUSTACE, CITY OF	HENDERSON COUNTY	JUN 11, 1976(F) JUN 11, 1977

N/A - NOT APPLICABLE AT THIS TIME

(S) - SUSPENDED COMMUNITY

(W) - WITHDRAWN COMMUNITY

(F) - EFFECTIVE MAP IS A FLOOD INSURANCE RATE MAP

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FEDERAL EMERGENCY MANAGEMENT AGENCY
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AREAS WHICH HAVE HAD SPECIAL FLOOD HAZARD AREAS IDENTIFIED

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COMMUNITY NUMBER	COMMUNITY NAME	HAZARD AREA IDENTIFIED	DATE ON WHICH SANCTIONS APPLY
480807#	FANNIN COUNTY*	FANNIN COUNTY	NOV 8, 1977 NOV 8, 1978
480544	FATE, CITY OF	ROCKWALL COUNTY	NOV 5, 1976 NOV 5, 1977
481147	FAYETTEVILLE, TOWN OF	FAYETTE COUNTY	AUG 6, 1976 AUG 6, 1977
480817#	FLOYD COUNTY*	FLOYD COUNTY	MAY 17, 1977 MAY 17, 1978
480003B	FRANKSTON, CITY OF	ANDERSON COUNTY	AUG 16, 1974(F) DEC 13, 1989(W)
480822#	FREESTONE COUNTY*	FREESTONE COUNTY	JAN 3, 1978 JAN 3, 1979
480875	FRITCH, CITY OF	HUTCHINSON COUNTY	JUL 16, 1976 JUL 16, 1977
480949	GARRISON, TOWN OF	NACOGDOCHES COUNTY	JUL 16, 1976 JUL 16, 1977
481148	GARY, TOWN OF	PANOLA COUNTY	NOV 19, 1976 NOV 19, 1977
481521#	GHOLSON, CITY OF	MCLENNAN COUNTY	MAY 1, 1979 MAY 1, 1980
480880#	GODLEY, TOWN OF	JOHNSON COUNTY	AUG 22, 1975(F) AUG 22, 1976
481310#	GOLINDA, CITY OF	MCLENNAN COUNTY	JUN 6, 1978 JUN 6, 1979
480963	GORDON, TOWN OF	PALO PINTO COUNTY	OCT 22, 1976 OCT 22, 1977
480964	GRAFORD, TOWN OF	PALO PINTO COUNTY	JUL 11, 1975 SEP 1, 1982(W)
480873	GRAPELAND, TOWN OF	HOUSTON COUNTY	NOV 19, 1976 NOV 19, 1977
481104A	GRUVER, CITY OF	HANSFORD COUNTY	NOV 5, 1976(F) AUG 16, 1988(S)
480328#	GUN BARREL CITY, CITY OF	HENDERSON COUNTY	NOV 8, 1974(F) NOV 8, 1975
481522#	HALLSBURG, CITY OF	MCLENNAN COUNTY	MAY 15, 1979 MAY 15, 1980
480848	HALLSVILLE, CITY OF	HARRISON COUNTY	APR 30, 1976 APR 30, 1977
481011	HAPPY, CITY OF	SWISHER COUNTY	FEB 14, 1975 FEB 14, 1976
480738	HART, CITY OF	CASTRO COUNTY	JUN 27, 1975 JUN 27, 1976
481495#	HEBRON, TOWN OF	DENTON COUNTY	JUL 3, 1979(F) DEC 5, 1990(S)
480843	HICO, CITY OF	HAMILTON COUNTY	AUG 22, 1975 AUG 22, 1976
481106#	HILL COUNTRY VILLAGE, TOWN	BEXAR COUNTY	AUG 23, 1977 AUG 23, 1978
480857#	HILL COUNTY*	HILL COUNTY	AUG 9, 1977(F) AUG 9, 1978
480352#	HOCKLEY COUNTY*	HOCKLEY COUNTY	OCT 25, 1977 OCT 25, 1978
481277A	HOMER, TOWN OF	ANGELINA COUNTY	JUN 3, 1977 JUN 3, 1978
480869#	HOPKINS COUNTY*	HOPKINS COUNTY	DEC 27, 1977 DEC 27, 1978
480872#	HOUSTON COUNTY*	HOUSTON COUNTY	NOV 1, 1977(F) NOV 1, 1978
481535#	HOWARDWICK, CITY OF	DONLEY COUNTY	JAN 2, 1980 JAN 2, 1981
481077	HUNTINGTON, CITY OF	ANGELINA COUNTY	JUL 30, 1976 JUL 30, 1977
480373#	HUTCHINSON COUNTY*	HUTCHINSON COUNTY	FEB 7, 1975 FEB 7, 1976
481047#	HUTTO, TOWN OF	WILLIAMSON COUNTY	SEP 27, 1991(F) SEP 27, 1992
481294A	IMPACT, TOWN OF	TAYLOR COUNTY	JUN 10, 1977 JUN 10, 1978
480906	JEWETT, TOWN OF	LEON COUNTY	DEC 24, 1976 DEC 24, 1977
480756#	JOSEPHINE, CITY OF	COLLIN COUNTY	MAY 28, 1976(F) MAY 28, 1977
		HUNT COUNTY	
480778A	JUSTIN, CITY OF	DENTON COUNTY	JUN 3, 1977 JUN 3, 1978
481175#	KARNES COUNTY	KARNES COUNTY	JUN 7, 1977 JUN 7, 1978
481107#	KEENE, CITY OF	JOHNSON COUNTY	JUN 4, 1976(F) JUN 4, 1977
481551#	KENDLETON, TOWN OF	FORT BEND COUNTY	APR 29, 1980 APR 29, 1981

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FEDERAL EMERGENCY MANAGEMENT AGENCY
 FEDERAL INSURANCE ADMINISTRATION
 AREAS WHICH HAVE HAD SPECIAL FLOOD HAZARD AREAS IDENTIFIED
 --NOT IN THE PROGRAM--
 AS OF MAY 8, 1992
 TEXAS

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COMMUNITY NUMBER	COMMUNITY NAME	HAZARD AREA IDENTIFIED	DATE ON WHICH SANCTIONS APPLY
481523#	KENEFICK, TOWN OF	LIBERTY COUNTY	APR 24, 1979
481552#	KENNARD, TOWN OF	HOUSTON COUNTY	MAR 11, 1980
480674A	KERMIT, CITY OF	WINKLER COUNTY	MAY 24, 1974
481232#	KIMBLE COUNTY*	KIMBLE COUNTY	JAN 15, 1982(F)
481012	KRESS, CITY OF	SWISHER COUNTY	FEB 21, 1975
480779#	KRUM, CITY OF	DENTON COUNTY	SEP 26, 1975(F)
480811A	LADONIA, CITY OF	FANNIN COUNTY	JUL 11, 1975(F)
48027B	LAKEVIEW, TOWN OF	HALL COUNTY	DEC 6, 1974
480891#	LAMAR COUNTY*	LAMAR COUNTY	NOV 29, 1977
481015	LAWN, TOWN OF	TAYLOR COUNTY	JUN 25, 1976
481142	LEARY, CITY OF	BOWIE COUNTY	NOV 26, 1976
480901#	LEE COUNTY*	LEE COUNTY	NOV 16, 1982(F)
480907	LEONA, TOWN OF	LEON COUNTY	NOV 19, 1976
481075	LIPAN, VILLAGE OF	HOOD COUNTY	OCT 29, 1976
480818	LOCKNEY, TOWN OF	FLOYD COUNTY	JUL 2, 1976
481635#	LOG CABIN, CITY OF	HENDERSON COUNTY	SEP 27, 1991(F)
480368#	LONE OAK, CITY OF	HUNT COUNTY	JUN 27, 1975(F)
480944	LONE STAR, TOWN OF	MORRIS COUNTY	AUG 6, 1976
481109	LORAIN, TOWN OF	MITCHELL COUNTY	JUN 27, 1975
480806	LOTT, CITY OF	FALLS COUNTY	JUL 9, 1976
480915#	LUBBOCK COUNTY*	LUBBOCK COUNTY	NOV 29, 1977
480886	LUEDERS, CITY OF	JONES COUNTY	AUG 13, 1976
480736	MARIETTA, TOWN OF	CASS COUNTY	JUN 25, 1976
480946	MATADOR, TOWN OF	MOTLEY COUNTY	NOV 5, 1976
480470#	MAVERICK COUNTY*	MAVERICK COUNTY	DEC 20, 1977(F)
480208	MAYPEARL, CITY OF	ELLIS COUNTY	NOV 29, 1974
480546	MCLENDON-CHISHOLM, CITY OF	ROCKWALL COUNTY	SEP 26, 1975
481020	MEADOW, TOWN OF	TERRY COUNTY	AUG 22, 1975
480700	MEGARGEL, TOWN OF	ARCHER COUNTY	AUG 22, 1975
481626#	MELISSA, CITY OF	COLLIN COUNTY	APR 2, 1991(F)
480924	MELVIN, TOWN OF	MCCULLOCH COUNTY	OCT 29, 1976
481016	MERKEL, CITY OF	TAYLOR COUNTY	MAY 2, 1975
480376A	MERTZON, CITY OF	IRION COUNTY	JUL 26, 1974
481239#	MIDLAND COUNTY*	MIDLAND COUNTY	JAN 3, 1978(F)
480992	MILES, CITY OF	RUNNELS COUNTY	AUG 13, 1976
480679A	MINEOLA, CITY OF	WOOD COUNTY	MAY 3, 1974(F)
480518	MINGUS, CITY OF	PALD PINTO COUNTY	MAY 2, 1975
481524#	MOBEETIE, TOWN OF	WHEELER COUNTY	DEC 18, 1979
481483#	MONTGOMERY, CITY OF	MONTGOMERY COUNTY	NOV 26, 1976(F)
480930	MOODY, TOWN OF	MCLENNAN COUNTY	JUL 9, 1976
481553#	MOORE STATION, CITY OF	HENDERSON COUNTY	JUN 17, 1980(F)

N/A - NOT APPLICABLE AT THIS TIME

(S) - SUSPENDED COMMUNITY

(W) - WITHDRAWN COMMUNITY

(F) - EFFECTIVE MAP IS A FLOOD INSURANCE RATE MAP

* - UNINCORPORATED AREAS ONLY

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 FEDERAL INSURANCE ADMINISTRATION
 AREAS WHICH HAVE HAD SPECIAL FLOOD HAZARD AREAS IDENTIFIED

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--NOT IN THE PROGRAM--

AS OF MAY 8, 1992

TEXAS

COMMUNITY NUMBER	COMMUNITY NAME	HAZARD AREA IDENTIFIED	DATE ON WHICH SANCTIONS APPLY
481525#	MORGAN'S POINT RESORT, TOWN	BELL COUNTY	JUN 19, 1979
481123	MORGAN, VILLAGE OF	BOSQUE COUNTY	NOV 12, 1976
480943#	MORRIS COUNTY*	MORRIS COUNTY	AUG 9, 1977
480863	MOUNT CALM, CITY OF	HILL COUNTY	NOV 5, 1976
481125	MULLIN, TOWN OF	MILLS COUNTY	JUN 11, 1976
481554#	MUSTANG, TOWN OF	NAVARRO COUNTY	MAY 6, 1980
480950#	NAVARRO COUNTY*	NAVARRO COUNTY	DEC 27, 1977
481315#	NEW DEAL, CITY OF	LUBBOCK COUNTY	MAY 16, 1978
481153	NEW SUMMERFIELD, CITY OF	CHEROKEE COUNTY	NOV 19, 1976
481043	NEW WAVERLY, TOWN OF	WALKER COUNTY	JUN 25, 1976
481612#	NEWARK, CITY OF	WISE COUNTY	MAR 19, 1990(F)
481058#	NEWCASTLE, CITY OF	YOUNG COUNTY	DEC 17, 1976(F)
480500A	NEWTON, CITY OF	NEWTON COUNTY	JUN 7, 1974
481083A	NORTH CLEVELAND, CITY OF	LIBERTY COUNTY	MAY 6, 1977
480752	NOVICE, CITY OF	COLEMAN COUNTY	JUL 2, 1976
480852	O'BRIEN, CITY OF	HASKELL COUNTY	JUL 25, 1975
480921	O'DONNELL, CITY OF	LYNN COUNTY	AUG 27, 1976
481533#	OAK GROVE, TOWN OF	KAUFMAN COUNTY	JUL 17, 1979
481534#	OAK RIDGE, TOWN OF	KAUFMAN COUNTY	JUN 26, 1979
480437A	OAKWOOD, TOWN OF	LEON COUNTY	MAY 24, 1974
480769	OGLESBY, CITY OF	CORYELL COUNTY	NOV 12, 1976
480495	OMAHA, CITY OF	MORRIS COUNTY	FEB 6, 1976
480974	ONALASKA, CITY OF	POLK COUNTY	NOV 26, 1976
480994	OVERTON, CITY OF	RUSK COUNTY	AUG 13, 1976
481082	OZONA, CITY OF	CROCKETT COUNTY	DEC 7, 1973
480764	PAINT ROCK, TOWN OF	CONCHO COUNTY	AUG 13, 1976
481527#	PATTISON, TOWN OF	WALLER COUNTY	JUN 12, 1979(F)
481555#	PAYNE SPRINGS, CITY OF	HENDERSON COUNTY	JUL 1, 1980(F)
480773	PECAN GAP, CITY OF	DELTA COUNTY	AUG 20, 1976
480864	PENELOPE, TOWN OF	HILL COUNTY	APR 23, 1976
481528#	POINTBLANK, CITY OF	SAN JACINTO COUNTY	MAY 1, 1979(F)
481241#	POTTER COUNTY*	POTTER COUNTY	DEC 6, 1977
480331#	POYNER, CITY OF	HENDERSON COUNTY	SEP 27, 1991(F)
480724	PUTNAM, TOWN OF	CALLAHAN COUNTY	AUG 13, 1976
481117	QUEEN CITY, TOWN OF	CASS COUNTY	APR 23, 1976
480370#	QUINLAN, CITY OF	HUNT COUNTY	APR 16, 1976(F)
480715	QUITAQUE, CITY OF	BRISCOE COUNTY	OCT 22, 1976
480975#	RAINS COUNTY*	RAINS COUNTY	OCT 18, 1977
480205A	RANGER, CITY OF	EASTLAND COUNTY	MAY 17, 1974
480628A	RANKIN, CITY OF	UPTON COUNTY	MAY 10, 1974
480969	RENO, TOWN OF	PARKER COUNTY	NOV 5, 1976

N/A - NOT APPLICABLE AT THIS TIME

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 TEXAS

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COMMUNITY NUMBER	COMMUNITY NAME	HAZARD AREA IDENTIFIED	DATE ON WHICH SANCTIONS APPLY
481158	RETREAT, TOWN OF	NAVARRO COUNTY	JUL 11, 1975
481054#	RHOME, TOWN OF	WISE COUNTY	MAR 19, 1990(F)
480957	RICE, CITY OF	NAVARRO COUNTY	SEP 26, 1975
480562#	RICHLAND SPRINGS, CITY OF	SAN SABA COUNTY	NOV 8, 1974(F)
480958	RICHLAND, TOWN OF	NAVARRO COUNTY	JUL 25, 1975
481316#	RIESEL, TOWN OF	MCLENNAN COUNTY	MAY 23, 1978
480795A	RISING STAR, CITY OF	EASTLAND COUNTY	SEP 26, 1975(F)
481044	RIVERSIDE, TOWN OF	WALKER COUNTY	NOV 19, 1976
480749	ROBERT LEE, CITY OF	COKE COUNTY	JUN 27, 1975
480988#	ROBERTSON COUNTY*	ROBERTSON COUNTY	JUN 3, 1977
480225A	ROBY, CITY OF	FISHER COUNTY	MAY 17, 1974
480543#	ROCKWALL COUNTY*	ROCKWALL COUNTY	MAY 31, 1977(F)
480577	ROMA-LOS SAENZ, CITY OF	STARR COUNTY	JUN 4, 1976(F)
481061#	ROSE CITY, CITY OF	ORANGE COUNTY	JUL 12, 1977(F)
481119	ROSEBUD, CITY OF	FALLS COUNTY	OCT 29, 1976
481317#	ROSS, CITY OF	MCLENNAN COUNTY	MAY 30, 1978
480816	ROUND TOP, TOWN OF	FAYETTE COUNTY	OCT 29, 1976
481039	SABINAL, CITY OF	UVALDE COUNTY	SEP 26, 1975
481160	SADLER, TOWN OF	GRAYSON COUNTY	JUL 2, 1976(F)
481556#	SAN PATRICIO, TOWN OF	SAN PATRICIO COUNTY	JUL 15, 1980
480876	SANFORD, TOWN OF	HUTCHINSON COUNTY	AUG 13, 1976
480611	SANSOM PARK VILLAGE, CITY OF	TARRANT COUNTY	DEC 10, 1976
480751	SANTA ANNA, TOWN OF	COLEMAN COUNTY	JUN 27, 1975
481134	SCHULENBURG, CITY OF	FAYETTE COUNTY	JUN 25, 1976
481280#	SCOTLAND, CITY OF	ARCHER COUNTY	JUN 14, 1977
481161	SCOTTSVILLE, TOWN OF	HARRISON COUNTY	DEC 10, 1976
480564#	SCURRY COUNTY*	SCURRY COUNTY	MAY 10, 1977
480332#	SEVEN POINTS, CITY OF	HENDERSON COUNTY	NOV 5, 1976(F)
480656	SHAMROCK, CITY OF	WHEELER COUNTY	OCT 22, 1976
481004#	SHELBY COUNTY*	SHELBY COUNTY	AUG 1, 1978
481185#	SMITH COUNTY*	SMITH COUNTY	JAN 3, 1978(F)
480867	SHYER, TOWN OF	HOCKLEY COUNTY	AUG 13, 1976
480090#	SNOOK, CITY OF	BURLESOM COUNTY	NOV 5, 1976(F)
481264A	SOMERSET, CITY OF	BEXAR COUNTY	AUG 9, 1977
481163	SOUTHMAYD, TOWN OF	GRAYSON COUNTY	SEP 12, 1975
480897	SPRINGLAKE, TOWN OF	LAMB COUNTY	OCT 22, 1976
480788	SPUR, CITY OF	DICKENS COUNTY	NOV 12, 1976
481318#	ST. PAUL, TOWN OF	COLLIN COUNTY	JUN 6, 1978(F)
481633#	STAR HARBOR, CITY OF	HENDERSON COUNTY	SEP 27, 1991(F)
480825A	STREETMAN, TOWN OF	FREESTONE COUNTY	MAY 6, 1977
481024	TALCO, CITY OF	TITUS COUNTY	OCT 22, 1976

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480753	TALPA, TOWN OF	COLEMAN COUNTY	JUL 23, 1976	JUL 23, 1977
481019#	TERRY COUNTY*	TERRY COUNTY	APR 14, 1977	APR 14, 1978
480934	THORNDALE, TOWN OF	MILAM COUNTY	AUG 13, 1976	AUG 13, 1977
480914	THORNTON, TOWN OF	LIMESTONE COUNTY	NOV 5, 1976	NOV 5, 1977
480646	THORNTONVILLE, CITY OF	WARD COUNTY	AUG 13, 1976	AUG 13, 1977
481021#	THROCKMORTON COUNTY*	THROCKMORTON COUNTY	MAY 27, 1980	MAY 27, 1981
481023A	TITUS COUNTY*	TITUS COUNTY	JUN 3, 1977	JUN 3, 1978
480868	TOLAR, TOWN OF	HOOD COUNTY	JUL 18, 1975	JUL 18, 1976
481532#	TOOL, CITY OF	HENDERSON COUNTY	MAY 29, 1979(F)	MAY 29, 1980
481130	TRENT, TOWN OF	TAYLOR COUNTY	JUL 23, 1976	JUL 23, 1977
481018	TYE, CITY OF	TAYLOR COUNTY	JUL 11, 1975	JUL 11, 1976
481131A	VALENTINE, TOWN OF	JEFF DAVIS COUNTY	DEC 24, 1976(F)	SEP 2, 1988(S)
481040#	VAN ZANDT COUNTY	VAN ZANDT COUNTY	JAN 10, 1978(F)	JAN 10, 1979
481557#	VINTON, TOWN OF	EL PASO COUNTY	JUN 24, 1980	JUN 24, 1981
481249#	WARD COUNTY*	WARD COUNTY	OCT 23, 1977	OCT 23, 1978
481188#	WASHINGTON COUNTY*	WASHINGTON COUNTY	MAY 14, 1977(F)	MAY 14, 1978
480850	WASKOM, CITY OF	HARRISON COUNTY	OCT 29, 1976	OCT 29, 1977
481059#	WEBB COUNTY*	WEBB COUNTY	MAY 9, 1978(F)	MAY 9, 1979
480855	WEINERT, CITY OF	HASKELL COUNTY	NOV 12, 1976	NOV 12, 1977
480371#	WEST TAWAKONI, CITY OF	HUNT COUNTY	APR 16, 1976(F)	APR 16, 1977
480938	WESTBROOK, CITY OF	MITCHELL COUNTY	NOV 12, 1976	NOV 12, 1977
480614	WESTLAKE, CITY OF	TARRANT COUNTY	DEC 10, 1976	DEC 10, 1977
480758#	WESTMINSTER, TOWN OF	COLLIN COUNTY	NOV 5, 1976(F)	NOV 5, 1977
481324#	WESTON, TOWN OF	COLLIN COUNTY	MAY 23, 1978(F)	MAY 23, 1979
480729	WHITE DEER, TOWN OF	CARSON COUNTY	JUL 2, 1976	JUL 2, 1977
480647B	WICKETT, CITY OF	WARD COUNTY	JUN 28, 1974(F)	JUL 1, 1988(S)
480922	WILSON, TOWN OF	LYNN COUNTY	JUL 16, 1976	JUL 16, 1977
481025	WINFIELD, TOWN OF	TITUS COUNTY	NOV 12, 1976	NOV 12, 1977
480675A	WINK, CITY OF	WINKLER COUNTY	JUN 28, 1974	JUN 28, 1975
480573A	WINONA, CITY OF	SMITH COUNTY	NOV 1, 1974	NOV 1, 1975
481055#	WOOD COUNTY*	WOOD COUNTY	MAY 31, 1977	MAY 31, 1978
480687#	ZAPATA COUNTY*	ZAPATA COUNTY	AUG 2, 1974	AUG 2, 1975

There are communities that ~~are~~ have not been mapped are don't participate. Residents in these communities do not have flood insurance and disaster relief available.

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TOTAL SUSPENDED FROM EMERGENCY PROGRAM	1
TOTAL SUSPENDED FROM REGULAR PROGRAM	10
TOTAL WITHDRAWN COMMUNITIES NOT IN PROGRAM	3
TOTAL NOT IN PROGRAM WITH HAZARD AREA IDENTIFIED	265
TOTAL NOT IN PROGRAM WITH HAZARD AREA IDENTIFIED FOR MORE THAN ONE YEAR	265

CRS enhances marketing opportunities for insurance producers.

Most of the nearly 300 communities approved for CRS credit in 1991 have agreed to perform activities that promote public awareness of flood insurance. *This means your message will be reinforced through various local activities, making it easier for you to sell flood insurance.*

Think of the opportunities you now have to help CRS communities spread the word about flood insurance and floodplain management — and to *let people know that you sell flood insurance!*

Contact the local CRS Coordinator to see how you can tie your marketing efforts in with their CRS program. Call 1-800-638-6620 for names and addresses of CRS Coordinators.

NFIP★CRS

National Flood Insurance Program's
Community Rating System

A Service of the
Federal Insurance Administration



Sometimes even Superheroes need more information. If so, please contact:

National Flood Insurance Program
PO Box 619
Lanham MD 20703-0619
1-800-638-6620



Federal Emergency Management Agency
500 C Street SW
Washington DC 20472

900-335

Now it's easy to be a Superhero to your policy holders



NFIP★CRS

These days, real heroes are the ones who have an impact on the bottom line

You are in a unique position to make improvements in the bottom line for your insureds. Today, as the cost of everything goes up, you can help keep your clients' flood insurance costs down. How? By taking advantage of the National Flood Insurance Program (NFIP) Community Rating System (CRS).

The CRS is a component of the Federal Insurance Administration's NFIP. **CRS provides flood insurance premium reductions** in those communities that go beyond the minimum NFIP requirements. Similar to the fire public protection class earned by a community, CRS adjusts flood insurance premium rates to reflect community activities to:

- reduce flood damages to existing buildings
- manage development in areas not mapped by the NFIP
- protect new buildings beyond the minimum NFIP protection level
- help insurance agents obtain flood data
- help people obtain flood insurance

CRS means easier flood insurance rating for you!

To be approved for CRS credits, communities *must* maintain completed FEMA Elevation Certificates on all buildings constructed or located in the special flood hazard area after the date of their CRS application. They must also agree to provide copies to any inquirer. Some communities are expanding this activity

by maintaining Elevation Certificates on buildings constructed previously.

Now You can contact the local building department of CRS communities and request a copy of the Elevation Certificates for specific properties. The Elevation Certificate provides the flood zone and lowest floor elevation you need to determine the flood insurance premium rate. All in one easy step! (For commercial floodproofed structures, ask for the Floodproofing Certificate.)

Find out which communities are approved for CRS credits.

Refer to the CRS Section of the NFIP Manual Revisions, October 1991. Communities may apply or re-apply each year and be classified from Class 1-10, with Class 1 receiving the most credit. A community that does not apply for the CRS, or that does not obtain a minimum number of credit points, is a Class 10 community.

Flood insurance premium discounts ranging from 5% to 45% become effective in October. Communities are rated based on the activities they voluntarily select to perform and the total point values for those activities.

Encourage other communities to apply for CRS credits. Point out the costs and benefits of CRS.

Costs: No fee is charged for a community to apply for participation in the CRS. Costs to the community include those for implementing floodplain management activities and staff time in preparing the CRS application.

Benefits:

- rewards residents by lowering flood insurance costs
- increases public safety
- reduces damages to property and public infrastructure
- avoids economic disruption and losses
- reduces human suffering
- protects the environment

Show them the impact on the policy holder's bottom line.

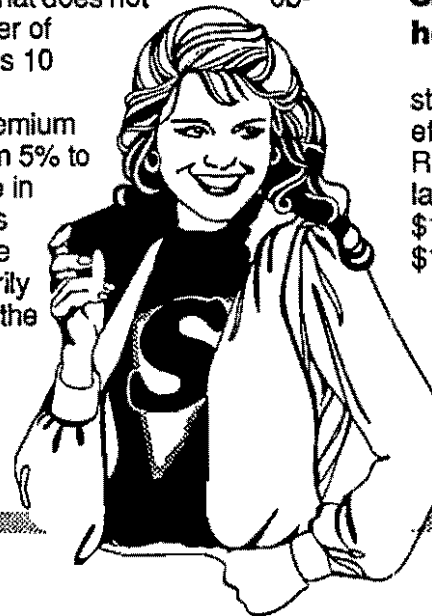
Example: Post-FIRM construction (constructed after December 31, 1974 or after the effective date of the Initial Flood Insurance Rate Map of the community, whichever is later), elevated single family dwelling, \$185,000 building and \$60,000 contents with \$1,000 deductible.

Annual premium = \$189.00

@ 5% CRS Discount = \$180.00

@ 20% CRS Discount = \$151.00

@ 45% CRS Discount = \$101.95



Voice Processing System

Information at your fingertips! Need assistance filling-out an application? Need to know when the next agent seminar will be? Information like this and much more is now available 24 hours a day, 7 days a week. The National Flood Insurance Program's new Voice Processing System for customer service gives you access to recorded messages on:

- NFIP rules and regulations
- Claims information
- NFIP mailing addresses, Regional Office locations, and telephone numbers
- Program materials and supply order information
- Write Your Own Program
- Workshop and conference information schedules

Select the various options by using your touchtone phone's keypad or, if you have a rotary dial phone, through voice prompts.

Customer Service Representatives will continue to handle your complex inquiries during our regular business hours of 8:00 a.m. to 8:00 p.m. EST.

Inside is a diagram of the categories of information available.

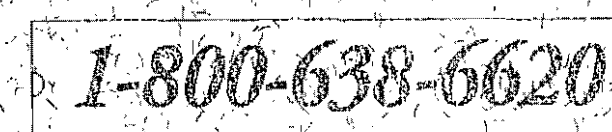
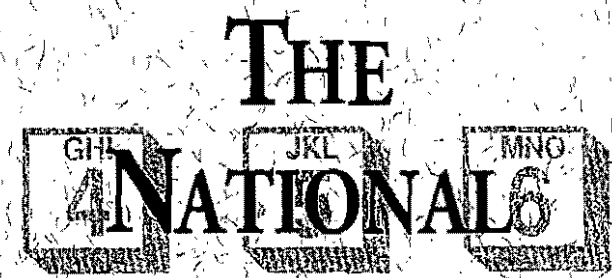
It's Easy!

VOICE PROCESSING INSTRUCTIONS

- 1st Dial 1-800-638-6620, wait for greeting
- 2nd Press **1** if you have a touchtone phone.
- 3rd Listen to the options and make your selection
- 4th You will always be given the choice to return to the main menu.

You do not have to listen to the entire menu before prompting for the option you want.

For rotary dial callers, just stay on the line and give a voice command for the information you want to select. You also will be given the options of returning to the main menu or to be transferred to a Customer Service Representative.



Customer Service Center Voice Messaging Matrix

1-800-638-6620

GREETING

* PRESS 1

Specific Policy Information

PRESS 6

RULES

PRESS 1

CLAIMS

PRESS 2

- FICO Information
- Reporting a Loss (agent)
- Reporting a Loss (policyholder)
- Adjuster Payment Procedures
- Upton-Jones Amendment
- Status of a Claim

ADDRESSES

PRESS 3

- For General Correspondence, Policy Applications, Endorsements, and Cancellations
- For Renewal Premium Submission
- For Notice of Loss Submission
- For Supplies
- For Manual Order Forms
- Regional Office Locations

COMMUNITY STATUS, PROGRAM SUPPLIES, FLOOD MAPS

PRESS 4

- Ordering Maps
- Ordering Supplies and Community Status Information
- Obtaining a Manual

WYO PROGRAM

PRESS 5

- General Information
- List of Participating Companies
- Rollover Program

SEMINARS AND CONFERENCES

PRESS 6

- Agent Seminar
- Adjuster Seminar
- Lender Seminar

CUSTOMER SERVICE REPRESENTATIVE

PRESS 7

- Specific Policy Information
- Problem Resolution

OBTAINING A POLICY

PRESS 1

- Application Sections 1-8
- Application Sections 9-14
- Application Part 2
- Elevation Certification
- Floodproofing
- Condo Master
- Preferred Risk
- Submit for Rate
- Agent Starter Kits

CHANGING A POLICY

PRESS 2

- Completing the Endorsement
- Effective Dates
- Changing Agents
- Tentative Rates

RENEWING A POLICY

PRESS 3

- Renewal Effective Dates
- Renewal Premium Notice

CANCELLING A POLICY

PRESS 4

- Valid Cancellation Reasons
- Completing the Cancellation Form

PROGRAM AND POLICY REVISIONS

PRESS 5

- Community Rating System

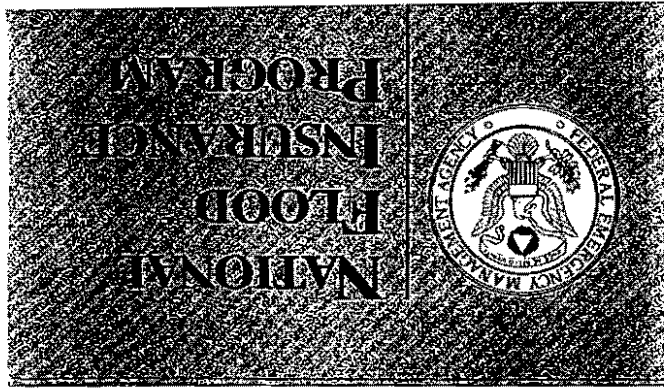
CHANGE OR CORRECT AGENT INFORMATION

PRESS 6

- Agent Commissions
- Updating Addresses
- Billing Statements and Charges
- Changing Book of Business

Remember, at any time during the messages you can reach a Customer Service Representative by pressing 0.

* Callers using rotary phones please listen for instructions.



AMOUNT OF INSURANCE AVAILABLE PREFERRED RATE POLICY			
COVERAGE COMBINATIONS (Note: No other combinations available)			
Building/Contents without Basement	Premium	Building/Contents with Basement	Premium
\$ 20,000/\$ 5,000	\$ 75	\$ 20,000/\$ 5,000	\$100
\$ 30,000/\$ 8,000	\$100	\$ 30,000/\$ 8,000	\$125
\$ 50,000/\$12,000	\$125	\$ 50,000/\$12,000	\$150
\$ 75,000/\$18,000	\$140	\$ 75,000/\$18,000	\$165
\$100,000/\$25,000	\$150	\$100,000/\$25,000	\$175
Building Deductible: \$500		Contents Deductible: \$500	

AMOUNT OF INSURANCE AVAILABLE REGULAR PROGRAM		
Building Coverage	Basic Limits	Additional Limits
Single Family	\$ 45,000	\$ 140,000
2 - 4 Family	\$ 45,000	\$ 205,000
Other Residential	\$130,000	\$ 120,000
Non-Residential	\$130,000	\$ 70,000
Small Business	\$130,000	\$ 120,000
Contents Coverage	Basic Limits	Additional Limits
Residential	\$ 15,000	\$ 45,000
Non-Residential	\$115,000	\$ 85,000
Small Business	\$115,000	\$ 185,000

AMOUNT OF INSURANCE AVAILABLE EMERGENCY PROGRAM	
Building Coverage	Maximum Limits Available
Single Family	\$ 35,000
Other Residential	\$100,000
Non-Residential	\$100,000
Contents Coverage	
Residential	\$ 10,000
Non-Residential	\$100,000

953-908C (7/92)

TOLL FREE TELEPHONE NUMBERS

NATIONAL FLOOD INSURANCE PROGRAM	1-800-638-6620
FLOOD MAP DISTRIBUTION CENTER	1-800-333-1363

OPTIONAL DEDUCTIBLES

Options for All Zones
Except 1981 Post-FIRM V Zones

CATEGORY ONE TO A FAMILY BUILDING/CONTENTS POLICIES		
Deductible Options Building/Contents	Discount from	
	\$500 Deductible	\$750 Deductible
\$1,000/\$1,000	5.0%	2.5%
\$2,000/\$1,000	10.0%	7.5%
\$3,000/\$1,000	15.0%	12.5%
\$4,000/\$2,000	22.5%	20.0%
\$5,000/\$2,000	27.5%	25.0%

CATEGORY TWO TO A FAMILY BUILDING ONLY OR CONTENTS ONLY POLICIES					
Deductible Options Building	Discount from		Deductible Contents*	Discount from	
	\$500 Deductible	\$750 Deductible		\$500 Deductible	\$750 Deductible
\$1,000	5.0%	2.5%	\$1,000	5.0%	2.5%
\$2,000	12.5%	10.0%	\$2,000	15.0%	12.5%
\$3,000	20.0%	17.5%	\$3,000	25.0%	22.5%
\$4,000	25.0%	22.5%	\$4,000	32.5%	30.0%
\$5,000	30.0%	27.5%	\$5,000	37.5%	35.0%

*Also applies to residential unit contents in other residential building or in multi-condominium building.

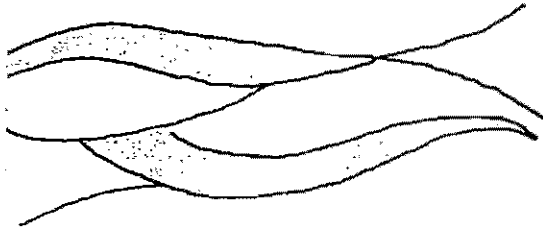
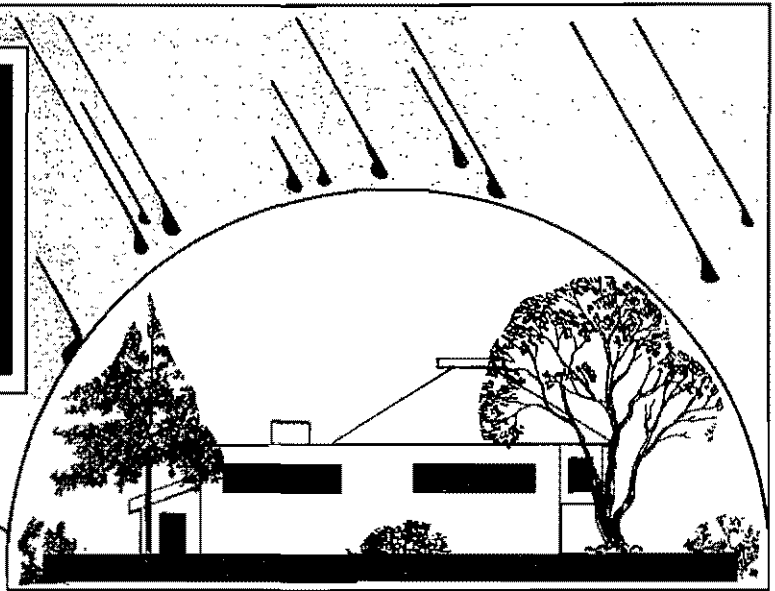
CATEGORY THREE OTHER RESIDENTIAL AND NON-RESIDENTIAL POLICIES							
Deductible Options Bldg./Contents	Discount from		Deductible Options	Discount from Building Only		Discount from Contents Only	
	\$500 Ded.	\$750 Ded.		\$500 Ded.	\$750 Ded.	\$500 Ded.	\$750 Ded.
\$1,000/\$1,000	5.0%	2.5%	\$1,000	5.0%	2.5%	5.0%	2.5%
\$2,000/\$2,000	10.0%	7.5%	\$2,000	10.0%	7.5%	10.0%	7.5%
\$3,000/\$3,000	15.0%	12.5%	\$3,000	15.0%	12.5%	15.0%	12.5%
\$4,000/\$4,000	20.0%	17.5%	\$4,000	20.0%	17.5%	20.0%	17.5%
\$5,000/\$5,000	25.0%	22.5%	\$5,000	25.0%	22.5%	25.0%	22.5%

Note: Submit any other combination of the above for rating.

CATEGORY FOUR CONDOMINIUM MASTER POLICY <i>The deductible amounts for this category are expressed in dollars.</i>			
Building/Contents		Building Only	
Deductible Options	Discount - All Deductibles	Deductible Options	Discount - All Deductibles
\$1,000/\$1,000	\$ 56	\$1,000	\$ 55
\$2,000/\$2,000	\$111	\$2,000	\$110
\$3,000/\$3,000	\$166	\$3,000	\$165
\$4,000/\$4,000	\$221	\$4,000	\$220
\$5,000/\$5,000	\$276	\$5,000	\$275

FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE ADMINISTRATION
NATIONAL FLOOD INSURANCE PROGRAM
October 1992

***IS THERE A
LEAK IN YOUR
PROTECTION?***



© 1997 The American Association of Home Inspectors, Inc. All Rights Reserved.

ARE YOU PROTECTED FROM LOSSES DUE TO FLOODING?

MOST HOMEOWNERS' POLICIES
DO NOT COVER FLOOD LOSSES.
DID YOU KNOW THAT?

- FLOOD INSURANCE IS AVAILABLE FOR ALMOST EVERYONE
- YOU DON'T HAVE TO LIVE IN A FLOOD HAZARD AREA TO BE ABLE TO PURCHASE FLOOD INSURANCE
- OVER A THIRD OF ALL FLOOD INSURANCE CLAIMS COME FROM OUTSIDE OF FLOOD HAZARD AREAS



Make sure your protection is complete. There is normally a five-day waiting period before new policies become effective, so don't wait until the flood warnings are issued.



900-090B (4/91)

U.S. GOVERNMENT PRINTING OFFICE: 1981-522-294

NATIONAL FLOOD INSURANCE PROGRAM

GENERAL PROPERTY

ENDORSEMENT



FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE ADMINISTRATION

ANNOUNCEMENT: THE STANDARD FLOOD INSURANCE POLICY DEDUCTIBLE HAS BEEN INCREASED FOR CERTAIN PROPERTIES

To reduce the amount of subsidy for policies with subsidized premium rates, the minimum deductibles, for building and contents separately, for such policies have been increased from \$500 to \$750. The new \$750 minimum deductibles apply to policies for buildings (and the contents in them) that were built before the effective date of the Flood Insurance Rate Map for the community or December 31, 1974, whichever is later, and that are located in zones A, AO, AH, A1-30, AE, VO, V1-30, VE, or V. Optional fully actuarial rates may be used for such buildings and their contents instead of the subsidized rates, in which case the minimum deductibles would remain at \$500.

Also, reimbursement for temporary removal and storage of insured property and the purchase of sandbags and the other items specifically spelled out in the policy for the purpose of mitigating flood damage when there is imminent danger of a flood loss was previously limited to the minimum deductible, which was \$500 for all policies. To clarify that the uniform ceiling of \$500 will remain in effect now that there is no longer a uniform deductible, changes have been made in the definition of "Direct Physical Loss by or from Flood" in Article II and in Article IV. A. (see subparagraph 7 of the Dwelling Form or subparagraph 3 of the General Property Form) to provide for such reimbursements up to a \$500 ceiling without specifying the ceiling in terms of the minimum deductible.

If you have any questions about these changes, please see your local insurance agent.

**STANDARD FLOOD INSURANCE POLICY
GENERAL PROPERTY FORM**

NOTICE OF ENDORSEMENT

**Increased Deductibles for Certain Policies
and Related Changes**

A change in the National Flood Insurance Program (NFIP) regulations published in the Federal Register on May 7, 1992, at Volume 57, pages 19539-19542, has endorsed your Standard Flood Insurance Policy to read as follows in the indicated Articles below:

1. **Article II--Definitions** - in the definition of "Direct Physical Loss by or from Flood", the phrase "for buildings in an amount up to the amount of the minimum building deductible" is removed and, in place thereof, the phrase "for buildings in an amount not to exceed \$500" is added and the phrase "for contents in an amount up to the amount of the minimum contents deductible." is removed and, in place thereof, the phrase "for contents in an amount not to exceed \$500." is added.
 2. **Article IV--Property Covered (Subject to "Property Not Covered" Provisions)** - in paragraph A.3., the phrase "up to the amount of the minimum building deductible." is removed and, in place thereof, the phrase "not to exceed \$500." is added.
 3. **Article VI--Deductibles** is revised to read, as follows:
Article VI--Deductibles
 - A. Each loss to the insured property is subject to a deductible provision under which the Insured bears a portion of the loss before payment is made under the policy.
 - B. The loss deductible shall apply separately to each building loss and contents loss including, as to each, any debris removal expenses.
 - C. For any flood insurance policy issued or renewed for a property located in an Emergency Program community or for any property located in a Regular Program community in Zones A, AO, AH, A1-30, AE, VO, V1-30, VE, or V where the rates available for
-

buildings built before the effective date of the Flood Insurance Rate Map (FIRM)* are used to compute the premium, the amount of the deductible for each loss occurrence is determined as follows: The Insurer shall be liable only when such loss exceeds \$750.00, or the amount of any higher deductible which the Insured selected when the Insured applied for this insurance or when the Insured raised the deductible by endorsement.

- D. For policies other than those described in paragraph C. above, the amount of the deductible for each loss occurrence is determined as follows: The Insurer shall be liable only when such loss exceeds \$500.00, or the amount of any higher deductible which the Insured selected when the Insured applied for this insurance or when the Insured raised the deductible by endorsement.

***This includes buildings built after the effective date of the FIRM but before December 31, 1974.**

INSTRUCTIONS

1. Form used for map orders, mailing address change and removal from mailing list. Order form must include account number, packing list or recent label.
2. Complete all information requested. **INCOMPLETE FORMS WILL BE RETURNED.**
3. For orders of more than 10 items, copy pre-printed red number from form 1 onto additional forms.
4. "Z" fold maps may be ordered by panel number or community number. Maps ordered by community name or number with no indication that all panels are needed which have greater than 10 panels will be returned with index and order form only. (See note F below). If you require a community Status book call NFIP at 1-800-638-6620. (See note H).
5. Flat map orders require only a six (6) digit community number.
6. A map fee is charged to all map recipients except company types A **Federal, State or Local Government**-a Federal, State or Local government agency that is utilizing Flood Maps primarily for the purpose of administering floodplain management programs.
7. The map fee is \$5.00 per order, not to exceed ten panels and \$5.00 per order plus \$0.60 per panel over 10 panels. The fee is required before the order is filled. You may use your Master Card or Visa charge cards by completing the information on the front of the form or give the information to the operator when you call in your order.
8. There are two methods a map recipient may receive revisions automatically; establish a deposit account, (\$100.00 minimum) or; to have your credit card charged for the revision order. If you requested revisions as they are published and do not maintain a Deposit Account or authorize charges to a credit card, we will send you the revision packing slip/invoice. You may return your packing slip with your payment or you can place the order by telephone and use your VISA or MASTERCARD for payment. (See E below)
9. Map orders or questions regarding map orders should be directed to:

Federal Emergency Management Agency
Flood Map Distribution Center
6930 (A - F) San Tomas Road
Baltimore, Maryland 21227-6227
or call
1-800-333-1363

SPECIAL NOTES

- A. Retain obsolete maps for rating verification.
- B. Notify Flood Map Distribution Center if excess maps are received.
- C. Notify Flood Map Distribution Center of multiple accounts.
- D. Assure current address and telephone numbers are forwarded to Flood Map Distribution Center.
- E. Make checks payable to NFIP and include your account number on your check.
- F. If you need all maps for a community or a group of communities, such as all incorporated communities and county unincorporated areas for a county or all maps for a state, please call toll-free number to discuss the fast easy way to order.
- G. **Index for multi-panel Z-fold maps are free, so make sure you only order maps you are willing to pay for.**
ALL MAP SALES ARE FINAL - NO REFUNDS.
- H. Community Status books contain name, number, statues, and eligibility and date of eligibility for every community.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to vary from 2.5 to 5 minutes per response. The estimated reporting burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the form. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: Information Collections Management, Federal Emergency Management Agency, 500 C Street, S.W., Washington, D.C. 20472; and to the Office of Management and Budget, Paperwork Reduction Project (3067-0215), Washington, D.C. 20510.

NFIP COMMUNITY STATUS BOOK ORDER FORM

Date _____

CHECK APPROPRIATE BOX

- Please send _____ copy(copies) of the current NFIP Community Status Book for the State(s) indicated below to the following agency. **THIS IS A ONE-TIME REQUEST.**
- Please add the following agency to the mailing list to receive the NFIP Community Status Book for the State(s) indicated below. **THE CURRENT NFIP COMMUNITY STATUS BOOK FOR THE STATE(S) HAS ALREADY BEEN MAILED.**
- Please send _____ copy(copies) of the current NFIP Community Status Book for the State(s) indicated below to the following agency. *Also, please add this agency to the mailing list to receive the Community Status Book.*

Firm/Government Agency Name _____

Address _____

Attention _____

Please send Community Status Book for:

_____ Entire U.S.

_____ Following State(s) Only:

Mail This Form To:
Federal Emergency Management Agency
Office of Insurance Operations
Federal Insurance Administration
Washington, D.C. 20472

NOTICE!

The Flood Disaster Protection Act of 1973, as amended, requires federally insured or regulated lenders to require the purchase of flood insurance on all financed buildings (structures) that are located in a special flood hazard area.

THIS LOAN REQUIRES FLOOD INSURANCE!

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NFIP SUPPLIES ORDER FORM

Please send me the flood insurance forms, literature, and/or material indicated below which are available at no charge. *(The maximum amount that can be ordered at one time is 200 units.)*
 Producers placing business with WYO companies should order supplies directly from their company.

PROGRAM FORMS AND MATERIALS

FORM NUMBER	TITLE	QUANTITY	
		Circle One	Other Quantities
593-112A	Notice of Loss	5 15 50	_____
593-114C	Flood Insurance Application	5 15 50	_____
593-115B	Flood Insurance General Change Endorsement	5 15 50	_____
593-116A	Flood Insurance Cancellation/Nullification Request Form	5 15 50	_____
593-117A	Elevation Certificate	5 15 50	_____
593-180A	FEMA Flood Insurance Map Order	5 15 50	_____
593-184J	NFIP Supplies Order Form	5 15 50	_____
593-213	Certificate of Redetermination of a Property's Location Relative to Special Flood Hazard Areas	5 15 50	_____
593-215B	Agent's Premium Calculation Pad	5 15 50	_____
593-226A	Suggested Lender's Notice	5 15 50	_____
593-9003F	Notice of Agent Address Change	5 15	_____
593-9049A	Floodproofing Certificate	5 15 50	_____
593-9058A	Flood Insurance Preferred Risk Policy Application	5 15 50	_____
700-9003B	Flood Insurance Rate Table	5 15 50	_____
900-257	Flood Insurance Manual Order Form	5 15 50	_____

PUBLIC AWARENESS MATERIALS

593-190A	NOTICE: This Policy Does Not Cover Flood Loss (Stuffer)	5 15 50 100	_____
593-192	NOTICE: This Policy Does Not Cover Flood Loss (Sticker/Sheets)	1 3 5	_____
593-227	Guide to Flood Insurance Rate Maps (Booklet)	5 15 50 100	_____
593-236B	Flood . . . Are You Protected From the Next Disaster? (Brochure)	5 15 50 100	_____
593-237A	In the Event of a Flood (Brochure)	5 15 50 100	_____
593-238H	Worst Guest List (Hurricane Stuffer)	5 15 50 100	_____
593-8005	Nothing Could Dampen the Joy of Home Ownership (Brochure)	5 15 50 100	_____
593-9022E-F	Camera-ready Newspaper Advertisements	5	_____
593-9057	NOTICE: This Loan Requires Flood Insurance (Lender Sticker)	1 3 5	_____
593-9066	Answers to Questions About the NFIP (Booklet)	5 15	_____
593-9085	Mandatory Purchase of Flood Insurance Guidelines (Booklet)	5 15 50 100	_____
900-293	Your Homeowners Insurance Doesn't Cover Floods (Stuffer)	5 15 50 100	_____
900-336	The Choice Is Yours (Brochure)	5 15 50 100	_____
900-338	Your Homeowners Insurance Doesn't Cover Floods (17 x 22 Poster)	1 3 5	_____
900-339	Your Homeowners Insurance Doesn't Cover Floods (8 1/2 x 11 Flyer)	5 15 50 100	_____
900-340	Your Homeowners Insurance Doesn't Cover Floods (Counter Card)	1 3 5	_____
900-341	HO - DEC - Flood Notice (Counter Card)	1 3 5	_____
900-342	Just when you thought you had it all together... (8 1/2 x 11 Flyer)	5 15 50 100	_____
900-343	The next one could have your name on it (Counter Card)	1 3 5	_____
900-344	The next one could have your name on it (17 x 22 Poster)	1 3 5	_____
900-345	The next one could have your name on it (8 1/2 x 11 Flyer)	5 15 50 100	_____
900-346	Just when you thought you had it all together... (Counter Card)	1 3 5	_____
900-347	The next one could have your name on it (Stuffer)	5 15 50 100	_____
900-348	Just when you thought you had it all together... (Stuffer)	5 15 50 100	_____
Other: _____			

Fill out your name, company, address, city, state, and zip code. If ordering for an agent/agency, you must include an agent identification number on order.
 Please identify yourself by checking the appropriate box. Fold, seal, and return to the NFIP.

AGENT
 LENDER
 COMMUNITY OFFICIAL
 MEDIA
 OTHER

NAME
COMPANY
ADDRESS
CITY
STATE
ZIP CODE

AGENT ID NUMBER

Please allow 2 to 3 weeks for delivery.

593-184J (6/92)

FOLD

NAME

COMPANY

ADDRESS

CITY

STATE

ZIP

PLACE
STAMP
HERE

NATIONAL FLOOD INSURANCE PROGRAM
FORMS ORDER UNIT
P.O. BOX 99
LANHAM, MARYLAND 20703-0099

FOLD

PLEASE FOLD, STAPLE, AND RETURN BOTH COPIES

PAPERWORK BURDEN DISCLOSURE NOTICE

GENERAL— This information is provided pursuant to Public Law 96-511, (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY— Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320

DISCLOSURE OF BURDEN— Public reporting burden for the collection of information entitled "National Flood Insurance Program Policy Forms," is estimated to average 10 minutes per response. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Reporting burden for this form, as part of this collection, is highlighted below. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: Information Collections Management, Federal Emergency Management Agency, 500 C Street, S.W., Washington, D.C. 20472; and to the Office of Management and Budget, Paperwork Reduction Project (3067-0022), Washington, D.C. 20503.

FEMA FORM NUMBER	TITLE	BURDEN HOURS
81-16 (Part 1)	Application for Flood Insurance	11.5 Minutes
81-16 (Parts 1 & 2)	Application for Flood Insurance	16.5 Minutes
81-16 (Renewal)	Application for Flood Insurance	7.5 Minutes
81-16 (Condo Master)	Application for Flood Insurance	11.5 Minutes
81-16A	Application for Flood Insurance, Part 2	7.5 Minutes
81-17	Cancellation/Nullification Request	7.5 Minutes
81-18 (w/ Premiums)	General Change Endorsement	10.0 Minutes
81-18 (w/o Premiums)	General Change Endorsement	7.5 Minutes
81-23 (w/ Premiums)	Request for Policy Processing and Renewal Information	10.0 Minutes
81-23A (w/o Premiums)	Request for Policy Processing and Renewal Information	7.5 Minutes
81-25	V-Zone Risk Factor Rating	15.0 Minutes
▶ 81-67	Preferred Risk Application	5.75 Minutes



FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

IMPORTANT — PLEASE PRINT OR TYPE

① NEW CURRENT POLICY NUMBER
 RENEWAL FL _____
 IF NEW, LEAVE BLANK

NOTE: THE NUMBERED SECTIONS 1-13 CORRESPOND TO INSTRUCTIONS IN THE FLOOD INSURANCE MANUAL

POLICY TERM
AGENT INFORMATION
DISASTER ASSISTANCE
MORTGAGEE
LOCATION

② DIRECT BILL INSTRUCTIONS:

BILL INSURED BILL FIRST MORTGAGEE BILL SECOND MORTGAGEE BILL LOSS PAYEE BILL OTHER

POLICY PERIOD IS FROM _____ TO _____
 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION

IT IS INTENDED THAT THIS POLICY BE EFFECTIVE AT THE TIME THAT THE DESCRIBED BUILDING IS ACQUIRED? YES NO

DATE OF TITLE TRANSFER _____

③ ADDRESS AND TELEPHONE NUMBER OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:

AGENT'S TAX ID OR SSN _____

④ NAME, TELEPHONE NUMBER AND MAILING ADDRESS OF INSURED:

INSURED'S MAILING ADDRESS _____

INSURED'S SOCIAL SECURITY NUMBER _____

⑤ IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE?
 YES NO

IF YES, CHECK THE GOVERNMENT AGENCY:
 SBA FHA OTHER (PLEASE SPECIFY) _____
 FEMA HHS

CASE FILE NUMBER _____

⑥ COVERAGE COMBINATIONS (NOTE: NO OTHER COMBINATIONS AVAILABLE)

BUILDING/CONTENTS WITHOUT BASEMENT	PREMIUM	BUILDING/CONTENTS WITH BASEMENT	PREMIUM
A \$20,000 / \$5,000	\$ 75	F \$20,000 / \$5,000	\$100
B \$30,000 / \$8,000	\$100	G \$30,000 / \$8,000	\$125
C \$50,000 / \$12,000	\$125	H \$50,000 / \$12,000	\$150
D \$75,000 / \$18,000	\$140	I \$75,000 / \$18,000	\$165
E \$100,000 / \$25,000	\$150	J \$100,000 / \$25,000	\$175

BUILDING DEDUCTIBLE: \$500 CONTENTS DEDUCTIBLE: \$500 RATE TABLE TYPE: 7

⑦ NAME, TELEPHONE NUMBER AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER:

⑧ IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NUMBER AND ADDRESS.

SECOND MORTGAGEE DISASTER AGENCY
 LOSS PAYEE IF OTHER, PLEASE SPECIFY _____

NAME _____
 ADDRESS _____
 TELEPHONE NUMBER _____

⑨ IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS?
 YES NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX)

⑩ NAME OF COUNTY/PARISH _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? YES NO

COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____ FLOOD INSURANCE RATE MAP ZONE _____

INFORMATION SOURCE: COMMUNITY OFFICIAL FLOOD MAP MORTGAGEE OTHER SPECIFY _____

⑪ (A) BUILDING OCCUPANCY RESIDENTIAL <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY	(B) BUILDING TYPE (INCLUDING BASEMENT). <input type="checkbox"/> ONE FLOOR <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TWO FLOORS <input type="checkbox"/> MANUFACTURED (MOBILE) HOME <input type="checkbox"/> THREE OR MORE FLOORS	(D) IS BUILDING INSURED'S PRINCIPAL RESIDENCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	(F) MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME: _____ _____
(C) DATE OF CONSTRUCTION _____ (MM/DD/YY)		(E) DATE OF PURCHASE OF BUILDING _____ (MM/DD/YY)	

⑫ FAILURE TO ANSWER THE FOLLOWING QUESTIONS PROPERLY COULD RESULT IN VOIDANCE OF CONTRACT:

(A) DURING THE PERIOD OF OWNERSHIP HAS THE PROPERTY OWNER RECEIVED 2 OR MORE FLOOD INSURANCE CLAIM PAYMENTS OF \$1,000 OR MORE, OR 2 OR MORE FLOOD DISASTER RELIEF PAYMENTS (INCLUDING LOANS AND GRANTS) OF \$1,000 OR MORE, OR A FLOOD INSURANCE CLAIM PAYMENT AND A FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS) OF \$1,000 OR MORE? YES NO

(B) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR IN A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30? YES NO

INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF THE ANSWER TO THESE TWO QUESTIONS IS NO.

⑬ (ONE BUILDING PER POLICY — BLANKET COVERAGE NOT PERMITTED)

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE, INCLUDING THE ANSWER TO 12(A) THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

SIGNATURE OF INSURANCE AGENT/BROKER

DATE (MM/DD/YY)

(OVER)



FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

EFFECTIVE DATE. The effective date of this policy must be at least five calendar days (date of application plus five) after the date of a new application except as noted in the Flood Insurance Manual.

LOSS IN PROGRESS. The policy does not cover loss resulting from a flood or mudflow occurrence already in progress on the date of this application. This policy is subject to the National Flood Insurance Act of 1968 and any Acts Amendatory thereof, (the Regulations) issued by the Federal Insurance Administration pursuant to such statutes.

LIMITATIONS OF PERIL. Insurance is provided only (1) against the peril of flood as defined in the policy, and (2) with respect to those coverages applied for herein and for which a specific amount of insurance is shown and unless otherwise provided, all conditions and provisions of this form and of the policy shall apply separately to each coverage.

MORTGAGEE GRACE PERIOD. With respect to any mortgagee (or trustee) named in this application, this insurance shall continue in force for the benefit of such mortgagee (or trustee) for 30 days after mailing of written notice to the mortgagee (or trustee) of expiration of this policy. This will provide coverage for approximately 30 days after the policy expiration in the case of a non-renewal.

NONDISCRIMINATION. No person or organization shall be excluded from participating in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the ground of race, color, creed, sex, age or national origin.

PRIVACY ACT. The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office, acting as the government's fiscal agent, to routine users, to your agent and any mortgagee named on your policy.

WARNING TO AGENTS AND INSURANCE APPLICANTS. The National Flood Insurance Act of 1968, as amended, prohibits a flood insurance policy from being newly issued or renewed on a property officially declared as being in violation of Section 1316 of the Act.

NATIONAL FLOOD INSURANCE PROGRAM

FEDERAL EMERGENCY MANAGEMENT AGENCY

SUGGESTED LENDER'S NOTICE

SATISFIES NOTICE REQUIREMENTS OF THE NATIONAL FLOOD INSURANCE ACT OF 1968,
AS AMENDED, AND THE FLOOD DISASTER PROTECTION ACT OF 1973

NOTICE TO BORROWER OF PROPERTY IN SPECIAL FLOOD HAZARD AREA

Notice is given to _____ that
(Borrower)

the improved real estate or manufactured home described in the attached instrument is or will be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area. This area is delineated on _____'s Flood Insurance Rate Map (FIRM) or, if the FIRM is unavailable,

(Community Name)

on the Flood Hazard Boundary Map (FHBM). This area has a 1% chance of being flooded within any given year. The risk of exceeding the 1% chance increases with time periods longer than one year. For example, during the life of a 30-year mortgage, a structure located in a special flood hazard area has a 26% chance of being flooded.

NOTICE TO BORROWER ABOUT FEDERAL FLOOD DISASTER ASSISTANCE

(Lender Check One)

Notice in Participating Communities

The improved real estate or manufactured home securing your loan is or will be located in a community which is now participating in the National Flood Insurance Program. In the event your property is damaged by flooding in a Federally declared disaster, Federal disaster relief may be available. However, such relief will be unavailable if your community is not participating in the National Flood Insurance Program at the time such assistance would be approved (*assuming your community has been identified as flood-prone for at least a year*). This assistance, usually in the form of a loan with a favorable interest rate, may be available for damages incurred in excess of your flood insurance.

Notice in Nonparticipating Communities

The improved real estate or manufactured home securing your loan is or will be located in a community which is not participating in the National Flood Insurance Program. This means that you are not eligible for Federal flood insurance. In the event your property is damaged by flooding in a Federally declared disaster, Federal disaster relief will be unavailable (*assuming your community has been identified as flood-prone for at least a year*). Federal flood disaster relief will be available only if your community is participating in the National Flood Insurance Program at the time such assistance would be approved.

(Bank Official's Name)

(Borrower's Name)

(Date)

FEDERAL EMERGENCY MANAGEMENT AGENCY

CERTIFICATION OF REDETERMINATION OF A PROPERTY'S LOCATION
RELATIVE TO SPECIAL FLOOD HAZARD AREAS

TO: _____ Date: _____
(NAME OF GRANTEE, BORROWER, INSURED)

RE: (Loan) (Transaction) No: _____

RE: Flood Insurance Policy No. _____

This will certify that, as of this date, authorized personnel of this institution have examined the latest (Flood Hazard Boundary Map/Flood Insurance Rate Map) now in effect for _____
(NAME OF COMMUNITY, COUNTY, STATE)
effective _____ and have determined that the property which is the
(DATE)

subject of the above-referenced loan/transaction is not located in a special flood hazard area as represented on the above-referenced, revised map.

Flood insurance had been required as a condition for the loan/transaction in question because the property was shown as located in a special flood hazard area on _____'s Flood Hazard Boundary Map/Flood
(NAME OF COMMUNITY)
Insurance Rate Map effective _____ at the time the loan/transaction was
(DATE)
processed.

This institution now deems _____ waived
(NAME OF GRANTEE, BORROWER, INSURED)
from maintaining flood insurance coverage, on the basis of the Federal Insurance Administration's latest map now in effect for _____
(COMMUNITY'S NAME,
COUNTY, STATE) effective _____ which in our judgment excludes the
(DATE)
property in question from an identified special flood hazard area.

Address of Institution:

Institution: _____

By: _____
(Authorized Signature)

Federal Agency _____

By: _____
(Authorized Signature)

ALPHABET SOUP

BFE

Base flood elevation

CSC

CLOMR

Conditional Letter of Map Revision

COBRA

FDIC

FEMA

FFIEC

FHA

FHBM

FIA

FIRM

FIRREA

FNMA

LFE

Lowest floor elevation

LOMA

Letter of map amendment

LOMR

Letter of map revision

NCUA

NFIP

OCC

OTS

PRP

SFHA

SFIP

URAR

USPAP

WYO



FEDERAL EMERGENCY MANAGEMENT AGENCY

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

PAPERWORK BURDEN DISCLOSURE NOTICE

GENERAL - This information is provided pursuant to Public Law 96-511, (The Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY - Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320

DISCLOSURE OF BURDEN - Public reporting burden for the collection of information entitled "Post-Construction Elevation Certificate/Floodproofing Certificate" (FEMA Form 81-31 and 81-65) is estimated to average 12 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: Information Collections Management, Federal Emergency Management Agency, 500 C Street, S.W. 20472; and to the Office of Management and Budget, Paperwork Reduction Project (3067-0077), Washington, D.C. 20503.

ELEVATION CERTIFICATE

FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

O.M.B. No 3067-0077
Expires May 31, 1993

ATTENTION: Use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). Instructions for completing this form can be found on the following pages.

SECTION A PROPERTY INFORMATION	FOR INSURANCE COMPANY USE
BUILDING OWNER'S NAME	POLICY NUMBER
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER	COMPANY NAIC NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.)	
CITY	STATE ZIP CODE

SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM (See Instructions):

1. COMMUNITY NUMBER	2. PANEL NUMBER	3. SUFFIX	4. DATE OF FIRM INDEX	5. FIRM ZONE	6. BASE FLOOD ELEVATION (in AO Zones, use depth)
---------------------	-----------------	-----------	-----------------------	--------------	---

7. Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE): NGVD '29 Other (describe on back)
8. For Zones A or V, where no BFE is provided on the FIRM, and the community has established a BFE for this building site, indicate the community's BFE: feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION C BUILDING ELEVATION INFORMATION

1. Using the Elevation Certificate Instructions, indicate the diagram number from the diagrams found on Pages 5 and 6 that best describes the subject building's reference level _____.
- 2(a). FIRM Zones A1-A30, AE, AH, and A (with BFE). The top of the reference level floor from the selected diagram is at an elevation of feet NGVD (or other FIRM datum—see Section B, Item 7).
- (b). FIRM Zones V1-V30, VE, and V (with BFE). The bottom of the lowest horizontal structural member of the reference level from the selected diagram, is at an elevation of feet NGVD (or other FIRM datum—see Section B, Item 7).
- (c). FIRM Zone A (without BFE). The floor used as the reference level from the selected diagram is feet above or below (check one) the highest grade adjacent to the building.
- (d). FIRM Zone AO. The floor used as the reference level from the selected diagram is feet above or below (check one) the highest grade adjacent to the building. If no flood depth number is available, is the building's lowest floor (reference level) elevated in accordance with the community's floodplain management ordinance? Yes No Unknown
3. Indicate the elevation datum system used in determining the above reference level elevations: NGVD '29 Other (describe under Comments on Page 2). (NOTE: If the elevation datum used in measuring the elevations is different than that used on the FIRM [see Section B, Item 7], then convert the elevations to the datum system used on the FIRM and show the conversion equation under Comments on Page 2.)
4. Elevation reference mark used appears on FIRM: Yes No (See Instructions on Page 4)
5. The reference level elevation is based on: actual construction construction drawings
(NOTE: Use of construction drawings is only valid if the building does not yet have the reference level floor in place, in which case this certificate will only be valid for the building during the course of construction. A post-construction Elevation Certificate will be required once construction is complete.)
6. The elevation of the lowest grade immediately adjacent to the building is: feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION D COMMUNITY INFORMATION

1. If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: feet NGVD (or other FIRM datum—see Section B, Item 7).
2. Date of the start of construction or substantial improvement _____.

SECTION E CERTIFICATION

This certification is to be signed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1–A30, AE, AH, A (with BFE), V1–V30, VE, and V (with BFE) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information, may also sign the certification. In the case of Zones AO and A (without a FEMA or community issued BFE), a building official, a property owner, or an owner's representative may also sign the certification.

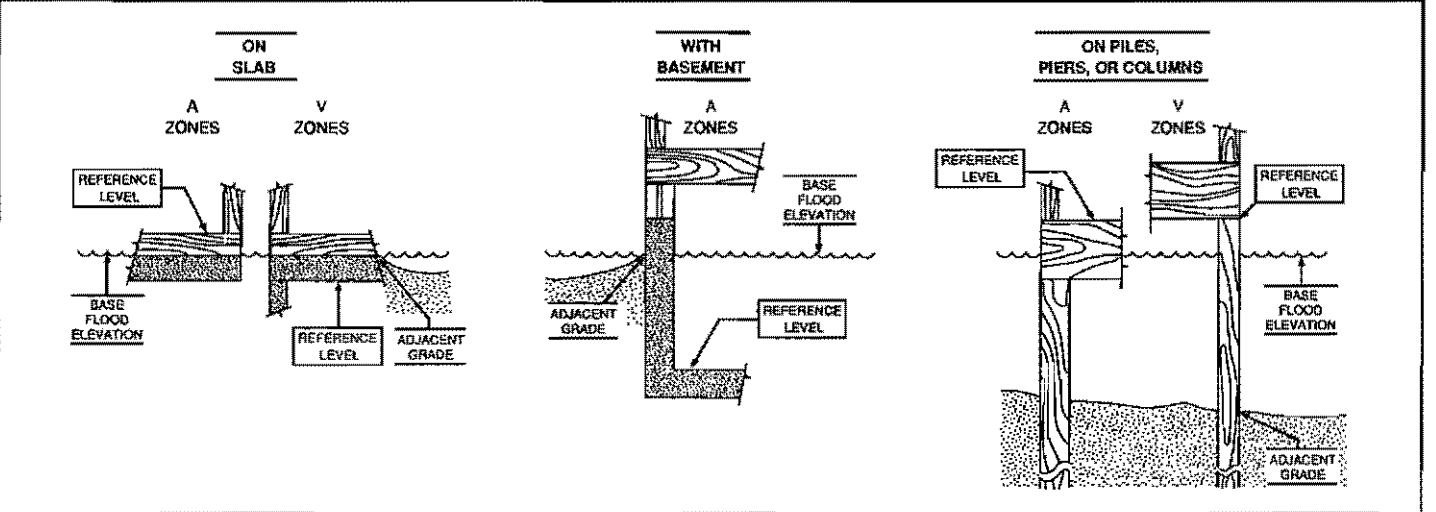
Reference level diagrams 6, 7 and 8 - Distinguishing Features—If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under Comments below. The diagram number, Section C, Item 1, must still be entered.

I certify that the information in Sections B and C on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME	LICENSE NUMBER (or Affix Seal)		
TITLE	COMPANY NAME		
ADDRESS	CITY	STATE	ZIP
SIGNATURE	DATE	PHONE	

Copies should be made of this Certificate for: 1) community official, 2) insurance agent/company, and 3) building owner.

COMMENTS: _____



The diagrams above illustrate the points at which the elevations should be measured in A Zones and V Zones. Elevations for all A Zones should be measured at the top of the reference level floor. Elevations for all V Zones should be measured at the bottom of the lowest horizontal structural member.

THE NATIONAL FLOOD INSURANCE PROGRAM ELEVATION CERTIFICATE

PURPOSE OF THE ELEVATION CERTIFICATE

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (NFIP).

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt a floodplain management ordinance containing certain minimum requirements intended to reduce future flood losses. One such requirement is that the community "obtain the elevation of the lowest floor (including basement) of all new and substantially improved structures, and maintain a record of all such information." The Elevation Certificate is one way for a community to comply with this requirement.

The Elevation Certificate is also required to properly rate post-FIRM structures, which are buildings constructed after publication of the Flood Insurance Rate Map (FIRM), for flood insurance in FIRM Zones A1-A30, AE, AO, AH, A (with Base Flood Elevations [BFE's]), V1-V30, VE, and V (with BFE's). In addition, the Elevation Certificate is also needed for pre-FIRM structures being rated under post-FIRM flood insurance rules.

Use of this certificate does not in any way alter the flood insurance purchase requirement. The Elevation Certificate is only used to provide information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper flood insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). Only a LOMA or LOMR from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the Federal requirement for a lending institution to require the purchase of flood insurance. Note that the lending institution may still require flood insurance.

This certificate is only used to certify the elevation of the reference level of a building. If a non-residential building is being floodproofed, then a Floodproofing Certificate must be completed in addition to certifying the building's elevation. Floodproofing of a residential building does not alter a community's floodplain management elevation requirements or affect the insurance rating unless the community has been issued an exception by FEMA to allow floodproofed residential basements.

INSTRUCTIONS FOR COMPLETING THE ELEVATION CERTIFICATE

The Elevation Certificate is to be completed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1-A30, AE, AH, A (with BFE's), V1-V30, VE, and V (with BFE's) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information may also complete this form. For Zones AO and A (without BFE's), a building official, a property owner, or an owner's representative may also provide the information on this certification.

SECTION A Property Information

The Elevation Certificate identifies the building, its owner and its location. Provide the building owner's name(s), the building's complete street address, and lot and block number. If the property address is a rural route or PO box number, provide a legal description or an abbreviated location description based on distance from a reference point.

SECTION B Flood Insurance Rate Map Information

In order to properly complete the Elevation Certificate, it is necessary to locate the building on the appropriate FIRM, and record the appropriate information. To obtain a FIRM, contact the community or call 1-800-333-1363.

The Elevation Certificate may be completed based on either the FIRM in effect at the time of the certification or the FIRM in effect when construction of the building was started.

Items 1 - 6. Using the FIRM Index and the appropriate FIRM panel for the community, record the community number, panel (or page) number, suffix, and index date. From the appropriate FIRM panel, locate the property and record the zone and the BFE (or flood depth number) at the building site. BFE's are shown on a FIRM for Zones A1-A30, AE, AH, V1-V30, and VE; flood depth numbers are shown for Zone AO.

Item 7. Record the vertical datum system to which the elevations on the applicable FIRM are referenced. The datum is specified in the upper right corner of the title block of the FIRM.

Item 8. In A or V Zones where BFE's are not provided on the FIRM, the community may have established BFE's based on data from other sources. For subdivisions and other development greater than 50 lots or 5 acres, establishment of BFE's is required by community floodplain management ordinance. When this is the case, complete this item.

SECTION C Building Elevation Information

Item 1. The Elevation Certificate uses a building's reference level as the point for measuring its elevation. Pages 5 and 6 of this Elevation Certificate package contain a series of eight diagrams of various building types that are to be used to help determine the reference level. Choose the diagram that best represents this building, record the diagram number, and use the indicated reference level to measure the elevation as requested in Items 2a-d.

Item 2. Depending on the property location's FIRM Zone, complete Item 2a, 2b, 2c, or 2d. Use the reference level shown in the appropriate building diagram as the point of measurement. As shown in the diagram on the back of the Certificate, for all A Zones, the elevation should be measured at the top of the reference level floor. For all V Zones, the elevation should be measured at the bottom of the lowest horizontal structural member of the reference level floor. Reporting of elevations in Items 2a and 2b should be to the nearest tenth of a foot, or alternatively, unless prohibited by state or local ordinance, the reference level elevation may be "rounded down" to the nearest whole foot ("**rounding up**" is prohibited).

Item 2(a). For structures located in FIRM Zones A1-A30, AE, AH, and A (with BFE's), record the elevation (to the nearest tenth of a foot) of the top of the floor identified as the reference level in the applicable diagram.

Item 2(b). For structures located in FIRM Zones V1-V30, VE, and V (with BFE's), record the elevation (to the nearest tenth of a foot) of the bottom of the lowest horizontal structural member of the floor identified as the reference level in the applicable diagram.

Item 2(c). For structures located in FIRM Zone A (without BFE's), record the height (to the nearest tenth of a foot) of the top of the floor indicated as the reference level (from the applicable diagram) above or below the highest adjacent grade immediately next to the building.

Item 2(d). For structures located in FIRM Zone AO, the FIRM will show the base flood depth. For locations in FIRM Zone AO record the height (to the nearest tenth of a foot) of the top of the floor identified as the reference level (from the applicable diagram) above or below the highest adjacent grade immediately next to the building. For post-FIRM buildings, the community's floodplain management ordinance requires that this value equal or exceed the base flood depth provided on the FIRM. For those few communities where this base flood depth is not available, the community will need to determine if the lowest floor is elevated in accordance with their floodplain management ordinance.

Item 3. Record the vertical datum system used in identifying the reference level elevations for all buildings. If the datum used in measuring the elevations is different than that used on the FIRM, then convert the elevations in Items 2a-d to the datum used on the FIRM, and show the conversion equation under the Comments section on Page 2.

Item 4. Indicate if the elevation reference mark used appears on the FIRM. Reference marks other than those shown on the FIRM may be used for elevation determinations. In areas experiencing ground subsidence, the most recently adjusted reference mark elevations must be used for reference level elevation determinations.

Item 5. Indicate if the reference level used in making the elevation measurement is based on actual construction or construction drawings. Construction drawings should only be used if the building does not yet have the reference level floor in place, in which case the Elevation Certificate will only be valid for the building during the course of construction. A post-construction Elevation Certificate will be needed once construction is complete.

Item 6. Record the elevation measurement of the lowest grade adjacent to the building (to the nearest tenth of a foot). Adjacent grade is defined as the elevation of the ground, sidewalk, patio, deck support, or basement entryway immediately next to the structure. This measurement should be to the nearest tenth of a foot if this Certificate is being used to support a request for a LOMA/LOMR.

SECTION D Community Information

Completion of this section may be required by the community in order to meet the minimum floodplain management requirements of the NFIP. Otherwise, completion of this section is not required.

Item 1. The community's floodplain management ordinance requires elevation of the building's "lowest floor" above the BFE. For the vast majority of building types, the reference level and the lowest floor will be the same. If the community determines that there is a discrepancy, record the elevation of the lowest floor.

Item 2. Enter date. These terms are defined by local ordinance.

SECTION E Certification

Complete as indicated. The Elevation Certificate may only be signed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1-A30, AE, AH, A (with BFE's), V1-V30, VE, and V (with BFE's) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information may also sign this certification. In the case of Zones AO and A (without BFE's), a building official, a property owner, or an owner's representative may sign this certification.

Certification is normally to the information provided in Sections B and C. If the certifier is unable to certify to the selection of reference level diagram 6, 7 or 8 (Section C, Item 1), e.g., because of difficulty in obtaining construction or building use information needed to determine the Distinguishing Feature(s), the certifier must list the Feature(s) excluded from the certification under Comments on Page 2. The diagram number used for the Reference level must still be entered in Section C, Item 1.

INSTRUCTIONS

The following 8 diagrams contain descriptions of various types of buildings. Compare the features of your building with those shown in the diagrams and select the diagram most applicable. Indicate the diagram number on the Elevation Certificate (Section C, Item 1) and complete the Certificate. The reference level floor is that level of the building used for underwriting purposes.

NOTE: In all A Zones, the reference level is the top of the lowest floor; in V Zones the reference level is the bottom of the lowest horizontal structural member (see diagram on page 2). Agents should refer to the Flood Insurance Manual for instruction on lowest floor definition.

DIAGRAM NUMBER 1

ALL SINGLE AND MULTIPLE FLOOR BUILDINGS (OTHER THAN SPLIT LEVEL), INCLUDING MANUFACTURED (MOBILE) HOUSING AND HIGH RISE BUILDINGS, EITHER DETACHED OR ROW TYPE (E.G., TOWNHOUSE, ETC.); WITH OR WITHOUT ATTACHED GARAGE.

Distinguishing Feature - The first floor is *not* below ground level (grade) on *all* sides*. This includes "walkout" basements, where at least one side is at or above grade. (Not illustrated)

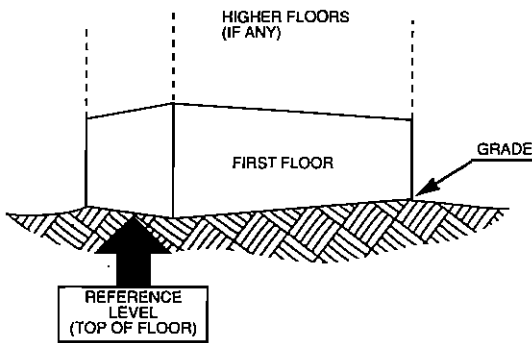


DIAGRAM NUMBER 2

ALL SINGLE AND MULTIPLE FLOOR BUILDINGS (OTHER THAN SPLIT LEVEL), INCLUDING MANUFACTURED (MOBILE) HOUSING AND HIGH RISE BUILDINGS, EITHER DETACHED OR ROW TYPE (E.G., TOWNHOUSES, ETC.); WITH OR WITHOUT ATTACHED GARAGE.

Distinguishing Feature - The first floor or basement (including an underground garage*) is below ground level (grade) on *all* sides*.

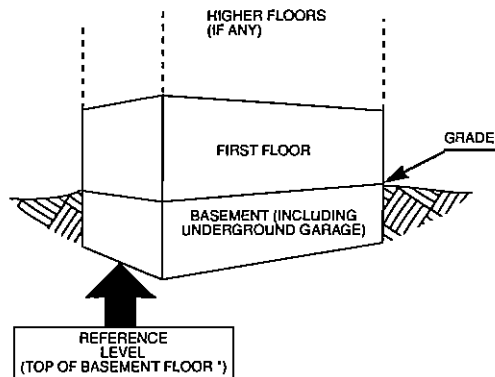


DIAGRAM NUMBER 3

ALL SPLIT LEVEL BUILDINGS, EITHER DETACHED OR ROW TYPE (E.G., TOWNHOUSES, ETC.); WITH OR WITHOUT ATTACHED GARAGE.

Distinguishing Feature - The lower level is *not* below ground level (grade) on *all* sides*. This includes "walkout" basements, where at least one side is at or above grade.

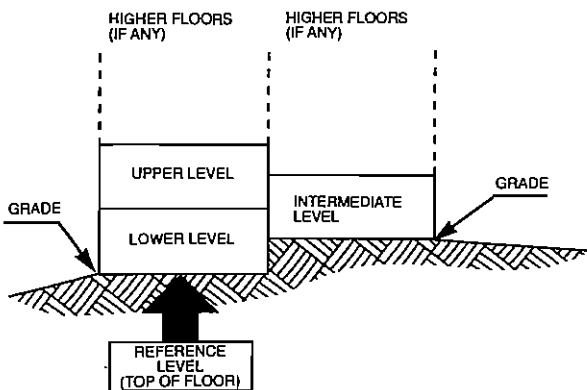
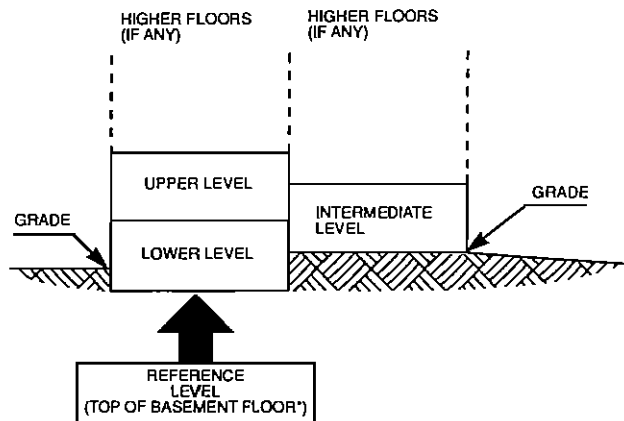


DIAGRAM NUMBER 4

ALL SPLIT LEVEL BUILDINGS, EITHER DETACHED OR ROW TYPE (E.G., TOWNHOUSES, ETC.); WITH OR WITHOUT ATTACHED GARAGE.

Distinguishing Feature - The lower level (or intermediate level) is below ground level (grade) on *all* sides*.



* Under the National Flood Insurance Program's risk classification and insurance coverage, a floor that is below ground level (grade) on all sides is considered a basement even though the floor is used for living purposes, or as an office, garage, workshop, etc.

Note: In all A Zones, the reference level is the top of the lowest floor; In V Zones the reference level is the bottom of the lowest horizontal structural member (see diagram on page 2). Agents should refer to the Flood Insurance Manual for instruction on lowest floor definition.

DIAGRAM NUMBER 5

ALL BUILDINGS, INCLUDING MANUFACTURED (MOBILE) HOMES ELEVATED ON PIERS, POSTS, COLUMNS, SHEAR WALLS, WITH OR WITHOUT PARKING AREA BELOW ELEVATED FLOOR.

Distinguishing Feature - For all zones, the area below the elevated floor is open, with no obstruction to the flow of flood waters (open wood lattice work or readily removable insect screening is permissible).

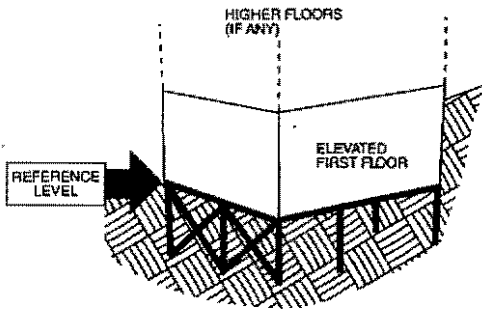


DIAGRAM NUMBER 6

ALL BUILDINGS, INCLUDING MANUFACTURED (MOBILE) HOMES ELEVATED ON PIERS, POSTS, COLUMNS, SHEAR WALLS, WITH OR WITHOUT PARKING AREA BELOW ELEVATED FLOOR.

Distinguishing Feature - For V Zones only, the area below the elevated floor is enclosed, either partially or fully, by solid breakaway walls.** When enclosed area is greater than 300 square feet or contains equipment servicing the building, use Diagram Number 7; this will result in a higher insurance rate. The enclosed area can be used for parking, building access or limited storage.

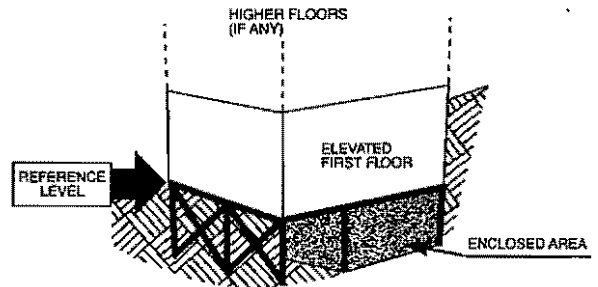


DIAGRAM NUMBER 7

ALL BUILDINGS, INCLUDING MANUFACTURED (MOBILE) HOMES ELEVATED ON PIERS, POSTS, COLUMNS, SHEAR WALLS, SOLID NON-BREAKAWAY WALLS, WITH OR WITHOUT PARKING AREA BELOW ELEVATED FLOOR.

Distinguishing Feature - For all zones, the area below the elevated floor is enclosed, either partially or fully, by solid non-breakaway walls, or contains equipment servicing the building. For V Zones only, the area is enclosed, either partially or fully, by solid breakaway walls** having an enclosed area greater than 300 square feet. For A Zones only, with an area enclosed by solid walls having proper openings,*** and used only for parking, building access, or limited storage, use Diagram Number 8 to determine the reference level.

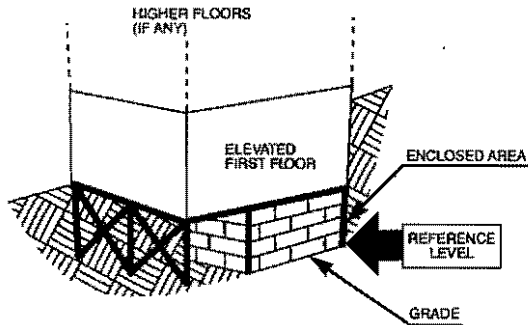
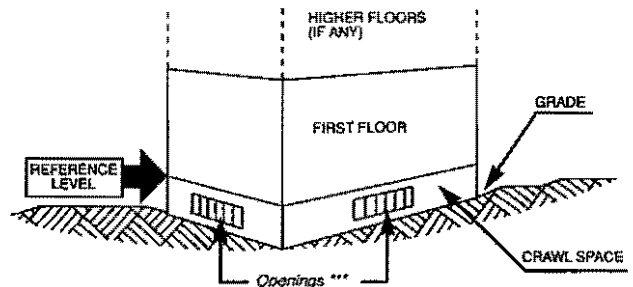


DIAGRAM NUMBER 8

ALL BUILDINGS CONSTRUCTED ABOVE AN UNFINISHED SPACE, INCLUDING CRAWL SPACE.

Distinguishing Feature - For A Zones only, the area below the first floor is enclosed by solid or partial perimeter walls, is unfinished, and contains no equipment servicing the structure. The area can be used for parking, building access, or limited storage.



- * Under the National Flood Insurance Program's risk classification and insurance coverage, a floor that is below ground level (grade) on all sides is considered a basement even though the floor is used for living purposes, or as an office, garage, workshop, etc.
- ** Solid breakaway walls are walls that are not an integral part of the structural support of a building and are intended through their design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation. An area so enclosed is not secure against forceable entry.
- *** If the area below the lowest floor is fully enclosed, then a minimum of two openings are required with a total net area of at least one square inch for every square foot of area enclosed with the bottom of the openings no more than one foot above grade. Alternatively, certification may be provided by a registered professional engineer or architect that the design will allow equalization of hydrostatic flood forces on exterior walls. If neither of these criteria are met, then the reference level is the lowest grade adjacent to the structure.



FLOOD DISASTER PROTECTION ACT OF 1973

(42 USC 4001 et. seq.)

TITLE I—EXPANSION OF THE NATIONAL FLOOD INSURANCE PROGRAM

Requirements To Purchase Flood Insurance

SEC. 102. (a) After the expiration of sixty days following the date of enactment of this Act, no Federal officer or agency shall approve any financial assistance for acquisition or construction purposes for use in any area that has been identified by the Secretary* as an area having special flood hazards and in which the sale of flood insurance has been made available under the National Flood Insurance Act of 1968, unless the building or mobile home and any personal property to which such financial assistance relates is, during the anticipated economic or useful life of the project, covered by flood insurance in an amount at least equal to its development or project cost (less estimated land cost) or to the maximum limit of coverage made available with respect to the particular type of property under the National Flood Insurance Act of 1968, whichever is less: Provided, that if the financial assistance provided is in the form of a loan or an insurance or guaranty of a loan, the amount of flood insurance required need not exceed the outstanding principal balance of the loan and need not be required beyond the term of the loan.

(b) Each Federal instrumentality responsible for the supervision, approval, regulation, or insuring of banks, savings and loan associations, or similar institutions shall by regulation direct such institutions not to make, increase, extend, or renew after the expiration of sixty days following the date of enactment of this Act any loan secured by improved real estate or a mobile home located or to be located in an area that has been identified by the Secretary* as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or to the maximum limit of coverage made available with respect to the particular type of property under the Act, whichever is less.

(c) Notwithstanding the other provisions of this section, flood insurance shall not be required on any State-owned property that is covered under an adequate State policy of self-insurance satisfactory to the Secretary*. The Secretary* shall publish and periodically revise the list of States to which this subsection applies.

* Now Director, Federal Emergency Management Agency (created in 1979 and assumed responsibility for the National Flood Insurance Program).

Summary of Regulations For Lenders

Before Closing

1. When do the regulations apply? At any time you make, increase, renew, or extend a loan secured by a building or mobile home. It also applies to personal property which secures such loans. (Add loan purchase if you're under the Treasury's Office of Thrift Supervision, sell to Fannie Mae, or Freddie Mac.)

2. What are the *Special Flood Hazard Areas* where the requirement applies? They are flood zones A, AO, AH, A1-30, AE, A99, V, V1-30, VE, and VO in NFIP communities.

3. When must the notice to the borrower be given and written acknowledgement returned to the lender? Notice: At least 10 days before the closing of the transaction (or not later than the date of commitment if less than 10 days). Written Acknowledgement: Before the loan closes.

4. How much insurance is required? The outstanding principal balance of the loan (less estimated land cost) or the maximum limit of coverage made available under the Act, whichever is less. ** (Replacement cost coverage is required by Fannie Mae and Freddie Mac when available.) ** See chart on reverse side

At Closing

1. Who is responsible for ensuring that flood insurance was purchased? The lender must require evidence that sufficient flood insurance was purchased.

After Closing

1. How long must the flood insurance coverage be kept in place? For the term of the loan.

2. Who can renew a policy? Either the borrower or lender can be responsible for renewing the policy.

3. Can the borrower cancel the policy? The policy can only be cancelled if the lender is in agreement and for approved reasons.

Important General Rules Of The NFIP

(This is a short extract. See the NFIP Flood Insurance Manual for all rules.)

GR 7 A separate policy is required for each building, except a scheduled building policy.

GR 25 The annual minimum premium shall be \$50.00 per policy, including the expense constant.

GR 21 The policy term is 1 year. (WYO companies can write a 1- or 3-year policy term.)

INSTRUMENTALITIES: FDIC, Office of Thrift Supervision, Federal Reserve, Comptroller of the Currency, and The National Credit Union Administration.

AGENCIES: SBA, VA, FHA, HUD, Fannie Mae, Freddie Mac, FmHA (Farmers Home Administration), etc.

REGULATIONS FOR LENDERS

SAMPLE LENDER'S NOTICE TO BORROWER
SATISFIES REQUIREMENTS OF THE NATIONAL FLOOD INSURANCE ACT OF 1968, AS AMENDED, AND THE
FLOOD DISASTER PROTECTION ACT OF 1973.

Notice To Borrower In Special Flood Hazard Area

Notice is given to (borrower) _____ that the improved real estate or mobile home described in the attached instrument is or will be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area. This area is designated on (community's name) _____'s Flood Insurance Rate Map (FIRM) or, if the FIRM is unavailable, on the Flood Hazard Boundary Map (FHBM). This area has a 1 percent chance of being flooded within any given year. The risk of exceeding the 1 percent chance increases with time periods longer than 1 year. For example, during the life of a 30-year mortgage, a structure located in a special flood hazard area has a 26 percent chance of being flooded.

Notice To Borrower About Federal Flood Disaster Assistance
(Lender check one of the boxes below)

NOTICE IN PARTICIPATING COMMUNITIES

The improved real estate or mobile home securing your loan is or will be located in a community that is now participating in the National Flood Insurance Program. In the event your property is damaged by flooding in a federally declared disaster, federal disaster relief may be available. However, such relief will be unavailable if your community is not participating in the National Flood Insurance Program at the time such assistance would be approved, (assuming your community has been identified as flood-prone for at least 1 year). This assistance, usually in the form of a loan with a favorable interest rate, may be available for damages in excess of your flood insurance.

NOTICE IN NONPARTICIPATING COMMUNITIES

The improved real estate or mobile home securing your loan is or will be located in a community that is *not* participating in the National Flood Insurance Program. This means that you are *not eligible* for federal flood insurance. In the event your property is damaged by flooding in a federally declared disaster, *federal disaster relief will be unavailable* (assuming your community has been identified as flood-prone for at least 1 year). Federal flood disaster relief will be available only if your community is participating in the National Flood Insurance Program at the time such assistance would be approved.

(Borrower's Name)

(Lender Official's Name)

(Date)

Insurance Available Through The National Flood Insurance Program

	Emergency Program	Regular Program Maximum Insurance Available	1 Amount of Insurance Required by 1973 Act, as Amended in 1977
Building Coverage:			
Single Family Dwelling (includes condominium units, manufactured homes, etc.)	\$ 35,000	\$ 185,000	\$ 70,000
Other Residential (multi-unit)	100,000	250,000	200,000
Nonresidential	100,000	200,000	200,000
Small Business	100,000	250,000	200,000
Contents Coverage (per unit):			
Residential	\$ 10,000	\$ 60,000	\$ 20,000
Nonresidential	100,000	200,000	200,000
Small Business	100,000	300,000	200,000

(Higher limits of basic coverage are available under the Emergency Program in Hawaii, Alaska, U.S. Virgin Islands, and Guam.)

593-9065 (10/89)

¹ The amount of flood insurance required is the amount shown or the amount of financial assistance, whichever is less. Lenders, while not required by statute, may choose as a matter of sound business judgment to require flood insurance above this amount and up to the limits available on the basis of their evaluation of the risk to which the property is exposed.

REGULATIONS FOR LENDERS



SOFAS, AND OTHER HARD GOODS should be kept for the adjuster's inspection. A good cleaning major kitchen appliances is to use a solution of baking soda to a quart of water. Any electrical items should be dried and aired; the same recommendations as to their repair or replacement. Pictures of the damage done to your property should be taken.

REMOVE FURNITURE OUTDOORS, but keep it out of the sun to prevent warping. A garage or carport is best for drying. Remove drawers and other items as soon as possible, but do not pry open doors from the front. Instead, remove the contents and push the drawers out.

ALLOW WALLS TO DRY WHILE IT IS STILL MOIST to give walls a chance to dry. Once plastered walls have dried, wash with clean water; always start at the bottom and work up. Paints are done last. Special attention at this time should also be paid to cleaning out heating and air conditioning systems.

REMOVE RUST FROM DRY WOOD with a solution of 6 tablespoons of trisodium phosphate liquid chlorine bleach, and 1 gallon water.

ONCE DRY then wipe with a kerosene-soaked cloth. A coat of oil will prevent iron from rusting.

Scour all utensils, and, if necessary, use fine steel wool on unpolished surfaces. Aluminum may be brightened by scrubbing with a solution of vinegar, cream of tartar, and hot water.

- QUICKLY SEPARATE ALL LAUNDRY ITEMS to avoid running colors. Clothing or household fabrics should be allowed to dry (slowly, away from direct heat) before brushing off loose dirt. If you cannot get a professional cleaner, rinse the items in lukewarm water to remove lodged soil. Then wash with mild detergent; rinse and dry in sunlight.

- FLOODED BASEMENTS SHOULD BE DRAINED and cleaned as soon as possible. However, structural damage can occur by pumping out the water too quickly. After the floodwaters around your property have subsided, begin draining the basement in stages, about 1/3 of the water volume each day.

WHAT DOES NATIONAL FLOOD INSURANCE MEAN TO YOU?

Until the late 1960s, flood insurance was practically unavailable to home and business owners.

Since private insurance firms were unwilling to assume the financial risk alone, Congress voted in 1968 to create the National Flood Insurance Program (NFIP). This federal program provided flood insurance at reasonable cost in exchange for the careful management of flood prone areas by local communities.

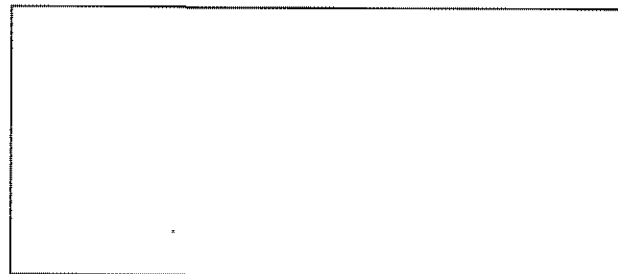
Today, you can insure almost any enclosed building and its contents against flood loss, as long as your community is participating in the NFIP.

Remember, most standard homeowners policies do not cover flood loss. For more details on flood insurance protection, call your agent or broker today.

**IF YOU'RE FLOODED OUT,
YOU DON'T HAVE TO BE
- WIPED OUT.**



FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE ADMINISTRATION
NATIONAL FLOOD INSURANCE PROGRAM



IN THE EVENT OF A FLOOD



**TIPS TO
MINIMIZE LOSS OF
LIFE & PROPERTY . . .**



VE NEVER EXPERIENCED A MAJOR FLOOD, TO KNOW WHAT TO DO IF FLOODWATERS IN YOUR COMMUNITY.

TING TIPS FROM THE NATIONAL FLOOD PROGRAM SHOULD BE USED AS SUGGESTED FOR ACTION. OF COURSE, IF YOU FIND A FLOOD SITUATION AND DO NOT KNOW CHECK WITH LOCAL DISASTER OFFICIALS.

STEPS TO TAKE TODAY

ized list of personal property, including clothing, and valuables. Photographs of your property and out— are helpful. These will assist in filing claims and will help prove uninsured property tax deductible.

SAFEST ROUTE FROM YOUR HOME or place of business to high, safe ground if you should have to evacuate in a hurry.

AVAILABLE RADIO, emergency cooking equipment, and flashlights in working order.

HOW TO LIVE IN FREQUENTLY FLOODED AREAS: Have on hand materials such as sandbags, plastic sheeting, and lumber which can be used to protect your property. (Remember, sandbags should not be piled up against the outer walls of a building, since, if they become saturated, the bags may create added pressure on the

“ About 11 o'clock last night the water started coming in over the bridge. Between 11 and 11:20 it was incredible how fast it rose. There was really no time to move. Or get out. Or anything . . . Whatever is gone in this neighborhood is gone. It's a total loss. ”

Resident of Austin, Texas, May 24, 1981

- **BUY FLOOD INSURANCE.** You should contact your property/casualty agent or broker about eligibility for flood insurance, which is offered through the National Flood Insurance Program. Generally, there is a five-day waiting period for this policy to become effective, so don't wait until the last minute to apply.
- **KEEP YOUR INSURANCE POLICIES** and a list of personal property in a safe place, such as a safety deposit box. Know the name and location of the agent(s) who issued these policies.

WHEN THE FLOOD COMES

The safety of your family is the most important consideration. Since floodwaters can rise very rapidly, you should be prepared to evacuate before the water level reaches your property.

- **KEEP A BATTERY-POWERED RADIO** tuned to a local station, and follow all emergency instructions.
- **IF YOU'RE CAUGHT IN THE HOUSE** by suddenly rising waters, move to the second floor and, if necessary, to the roof. Take warm clothing, a flashlight, and portable radio with you. Then wait for help. . . don't try to swim to safety. Rescue teams will be looking for you.
- **WHEN OUTSIDE THE HOUSE, REMEMBER. . . FLOODS ARE DECEPTIVE.** Try to avoid flooded areas, and don't attempt to walk through floodwaters that are more than knee deep.
- **IF, AND ONLY IF, TIME PERMITS. . .** there are several precautionary steps that can be taken.
 - **TURN OFF ALL UTILITIES** at the main power switch

and close the main gas valve if evacuation appears necessary. Do not touch any electrical equipment unless it is in a dry area and you are standing on a piece of dry wood while wearing rubber gloves and rubber-soled boots or shoes.

- **MOVE VALUABLE PAPERS, furs, jewelry, clothing, and other contents** to upper floors or higher elevations.
- **FILL BATHTUBS, SINKS AND JUGS WITH CLEAN WATER** in case regular supplies are contaminated. You can sanitize these items by first rinsing with bleach.
- **BOARD UP WINDOWS** or protect them with storm shutters or tape to prevent flying glass.
- **BRING OUTDOOR POSSESSIONS INSIDE THE HOUSE** or tie them down securely. This includes lawn furniture, garbage cans, tools, signs, and other moveable objects that might be swept away or hurled about.
- **IF IT IS SAFE TO EVACUATE BY CAR,** you should consider the following:
 - **STOCK THE CAR WITH NONPERISHABLE FOODS** (like canned goods), a plastic container of water, blankets, first aid kit, flashlights, dry clothing and any special medication needed by your family.
 - **KEEP THE GAS TANK AT LEAST HALF FULL** since gasoline pumps will not be working if the electricity has been cut off.
 - **DO NOT DRIVE WHERE THE WATER IS OVER THE ROADS.** Parts of the road may already be washed out.
 - **IF YOUR CAR STALLS IN A FLOODED AREA,** abandon it as soon as possible. Floodwaters can rise rapidly and

sweep a car (and its occupants) away. Many deaths have resulted from attempts to move stalled vehicles.

AFTER THE FLOOD

If your home, apartment or business has suffered flood damage, immediately call the agent or broker who handles your flood insurance policy. The agent will then submit a loss form to the National Flood Insurance Program. An adjuster will be assigned to inspect your property as soon as possible.

- **PRIOR TO ENTERING A BUILDING,** check for structural damage. Make sure it is not in danger of collapsing. Turn off any outside gas lines at the meter or tank, and let the house air for several minutes to remove foul odors or escaping gas.
- **UPON ENTERING THE BUILDING,** do not use open flame as a source of light since gas may still be trapped inside; a battery-operated flashlight is ideal.
- **WATCH FOR ELECTRICAL SHORTS OR LIVE WIRES** before making certain that the main power switch is turned off. Do not turn on any lights or appliances until an electrician has checked the system for short circuits.
- **COVER BROKEN WINDOWS** and holes in the roof or walls to prevent further weather damage.
- **PROCEED WITH IMMEDIATE CLEANUP MEASURES** to prevent any health hazards. Perishable items which pose a health problem should be listed and photographed before discarding. Throw out fresh food and previously opened medicines that have come in contact with floodwaters.
- **WATER FOR DRINKING AND FOOD PREPARATION** should be boiled vigorously for ten minutes (until the public water system has been declared safe). Another method of disinfecting is to mix 1/2 teaspoon of liquid commercial laundry bleach with 2-1/2 gallons of water. . . let stand for five minutes before using. The flat taste can be removed by pouring the water from one container to another or adding a pinch of salt. In an emergency, water may be obtained by draining a hot water tank or melting ice cubes.

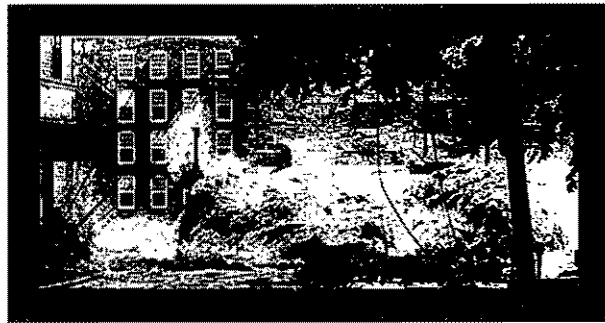


Photo: Providence Journal

But you must act in advance—remember, there is a five-day waiting period on new policies. Once a storm warning has been issued, national flood insurance may be the only thing standing between you and financial disaster. Call a local agent or broker today.

Amounts of Insurance Available

The following limits of insurance are available through the National Flood Insurance Program. Check with a local agent or broker to determine whether your community is in the Emergency or Regular Program phase.

	Emergency Program	Regular Program
BUILDING		
Single Family	\$ 35,000*	\$ 185,000
All Other Residential	100,000**	250,000
Small Business†	100,000	250,000
Any Other Structure	100,000	200,000
CONTENTS		
Residential	10,000	60,000
Small Business†	100,000	300,000
Any Other Structure	100,000	200,000

For Alaska, Hawaii, Guam and Virgin Islands, the building limits are: \$50,000 and **\$150,000

†Check with your agent to see if you qualify.

*If You're Flooded Out,
You Don't Have To Be Wiped Out.*



FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE ADMINISTRATION
NATIONAL FLOOD INSURANCE PROGRAM



593-236B (6/87)

FLOOD



Photo: Jim McGuck

*Are you protected
from the next disaster?*



Photo: American Red Cross

At 9 p.m. on July 19, 1977, the first thundershowers gave a welcome relief to the 90-degree heat in Johnstown, Pennsylvania.

Just after midnight, two local rivers began overflowing their high-channeled walls and the flood that experts said could never happen became a reality. The final toll . . . more than 7,300 families affected, 70 persons dead, 400 homes completely destroyed, and 343 small businesses either destroyed or severely damaged.

The potential for this kind of disaster is just as great today. The leveling of forests and overbuilding of lands have meant that soil can no longer absorb excess water the way it once did. So with little warning a storm can turn into a devastating flood—even if you don't live near a river or stream.

Flooding as a National Problem

Until the late 1960s, most property owners were unable to get insurance against flood damage. Private insurance firms, aware of the potential for catastrophic losses, were unwilling to assume the financial risk alone. This put the burden on taxpayers to provide costly disaster relief to a growing number of flood victims.

In 1968, Congress addressed this issue by creating the National Flood Insurance Program (NFIP). This federal program provided flood insurance at a reasonable cost in exchange for the careful management of flood prone areas by local communities.

Today, the NFIP serves nearly two million policyholders in 17,000 communities across the country. It is currently being administered by the Federal Emergency Management Agency (FEMA) through its Federal Insurance Administration.

“The onrush of water was terrific. You could hear those big boulders rolling down the creek and people calling out. In between flashes of lightning you could see the houses moving . . . All of a sudden one would fall apart and there weren't any more screams.”

resident near Johnstown, Pa., July 20, 1977

Your Homeowners Policy Isn't Enough

Losses due to flooding are *not* covered under most homeowners policies. You can, however, protect your home and its contents through the NFIP, if your community is participating in the program.

To become eligible, a community first enters the *emergency* phase of the NFIP by adopting preliminary actions to reduce the flood threat. Everyone in that community can then apply for limited amounts of flood insurance at federally-subsidized rates.

Much higher levels of insurance become available when a community qualifies for the *regular* program phase. This occurs after FEMA has conducted a detailed flood study, and local officials have enacted more stringent measures to safeguard life and property from future flooding.

To find out more about flood insurance and whether your community is eligible, ask any licensed property/casualty agent or broker—the same person who sells your home and auto policies.

Other Facts You Should Know

Flood insurance is available on almost any enclosed building and its contents. This includes homes, condominiums, mobile homes on foundations, businesses and farms. The contents of a rental unit are also insurable.

During the program's *emergency* phase, single-family homes can be insured up to \$35,000 on the building and

up to \$10,000 on contents. These amounts increase to \$185,000 on building and \$60,000 contents under the NFIP's *regular* phase.

There is a five-day waiting period from the time a policy is purchased until you are covered, with the following exceptions:

When a community has participated 30 days or less in either of the program phases, there is a waiting period of just one day.

At the time of title transfer, coverage becomes effective immediately.

Flood insurance is required by law in order to get federally secured financing to buy, build, or improve structures in the flood hazard areas of a participating community. This includes federal grants, FHA and VA loans, as well as most conventional mortgage loans.

Preventative measures to reduce flood damage to an insured building are often reimbursable. Policyholders may also recover the cost of removing insured contents from a building that has been declared in imminent danger of flooding by community officials. This includes the removal and/or temporary storage of contents up to a maximum of 45 days.

The Next Step is Up to You

At a time when flooding causes more than \$2 billion in property damage each year, you cannot afford to think that it will never happen to you. It can happen, and often when it's least expected.



PART 1 (OF 2) OF FLOOD INSURANCE APPLICATION

FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

IMPORTANT - PLEASE PRINT OR TYPE

1 [] NEW [] RENEWAL FL IF NEW, LEAVE BLANK

NOTE: THE NUMBERED SECTIONS 1-14 CORRESPOND TO INSTRUCTIONS IN THE FLOOD INSURANCE MANUAL

Main application form with sections: 1. DIRECT BILL INSTRUCTIONS, 2. ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER, 3. IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE?, 4. NAME AND ADDRESS OF INSURED, 5. NAME AND ADDRESS OF FIRST MORTGAGEE, 6. IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS?, 7. IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, 8. NAME OF COUNTY/PARISH, 9. COMMUNITY NO. / PANEL NO. AND SUFFIX, 10. BUILDING OCCUPANCY, 11. CONTENTS LOCATED IN, 12. BUILDING PERMIT DATE OR DATE OF CONSTRUCTION, 13. COVERAGE REQUESTED, 14. SIGNATURE

POLICY TERM AGENT INFORMATION DISASTER ASSISTANCE FIRST MORTGAGEE PROPERTY LOCATION COMMUNITY BUILDING CONTENTS CONSTRUCTION DATA COVERAGE AND RATING SIGNATURE

ORIGINAL COPY



FLOOD INSURANCE APPLICATION

EFFECTIVE DATE. The effective date of this policy must be at least five calendar days (date of application plus five) after the date of a new application except as noted in the agent manual.

LOSS IN PROGRESS. The policy does not cover loss resulting from a flood or mudflow occurrence already in progress on the date of this application. This policy is subject to the National Flood Insurance Act of 1968 and any Acts Ammendatory thereof; (the Regulations) issued by the Federal Insurance Administration pursuant to such statutes.

LIMITATIONS OF PERIL. Insurance is provided only (1) against the peril of flood as defined in the policy, and (2) with respect to those coverages applied for herein and for which a specific amount of insurance is shown and unless otherwise provided, all conditions and provisions of this form and of the policy shall apply separately to each coverage.

WARNING

The information requested in Section 12 concerning a building erected after DECEMBER 31, 1974 in highly Flood Prone Zones A, A1-A30, AE, AO, AH, V, V1-V30 or VE, is MATERIAL to the Flood Insurance Contract and should have its answers closely examined by the insurance person submitting the application.

WARNING TO AGENTS AND INSURANCE APPLICANTS. The National Flood Insurance Act of 1968, as amended, prohibits the payment of flood insurance claims on properties officially declared to be in violation of Section 1316 of the Act. Therefore, if the lowest floor elevation of Post-FIRM construction or substantial improvement is below the base flood elevation for the area, the applicant, for his own protection, should obtain a certification (e.g. a copy of the variance) from the appropriate community official that the property has not been officially declared to be in violation of state or local floodplain management requirements.

POST-FIRM CONSTRUCTION OR SUBSTANTIAL IMPROVEMENT. (Formerly called new Construction) Post-FIRM Construction or substantial improvement means, for the purposes of determining insurance rates, buildings whose construction or substantial improvement started on or after December 31, 1974 or the effective date of the initial Regular Program, Flood Insurance Rate Map (FIRM), whichever is later. Substantial improvement is any repair, reconstruction, or improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure.

MORTGAGEE GRACE PERIOD. With respect to any mortgagee (or trustee) named in this application, this insurance shall continue in force for the benefit of such mortgagee (or trustee) for 30 days after mailing of written notice to the mortgagee (or trustee) of expiration of this policy. This will provide coverage for approximately 30 days after the policy expiration in the case of a non-renewal.

NONDISCRIMINATION. No person or organization shall be excluded from participating in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the ground of race, color, creed, sex, age or national origin.

PRIVACY ACT. The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office, acting as the government's fiscal agent, to routine users, to your agent and any mortgagee named on your policy.

DISCLOSURE OF BURDEN. Public reporting burden for the collection of information entitled "National Flood Insurance Program Policy Forms," is estimated to average 10 minutes per response. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: Information Collections Management, Federal Emergency Management Agency, 500 C Street, S.W., Washington, D.C. 20472; and to the Office of Management and Budget, Paperwork Reduction Project (3067-0022), Washington, D.C. 20503.

81-16 (Part 1)	Application for Flood Insurance	11.5 Minutes
81-16 (Parts 1&2)	Application for Flood Insurance	16.5 Minutes
81-16 (Renewal)	Application for Flood Insurance	7.5 Minutes
81-16 (Condo Master)	Application for Flood Insurance	11.5 Minutes

NATIONAL FLOOD INSURANCE PROGRAM

FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE ADMINISTRATION

DWELLING POLICY

NATIONAL FLOOD INSURANCE PROGRAM

STANDARD FLOOD INSURANCE POLICY
[Issued Pursuant to the National Flood Insurance Act
of 1968, or Any Acts Amendatory Thereof, and
Applicable Federal Regulations in Title 44 of the Code
of Federal Regulations, Subchapter B]



SUMMARY OF STANDARD FLOOD INSURANCE POLICY CHANGES

I. The terms of the Standard Flood Insurance Policy have been amended, effective June 1, 1987. The following new provisions are being brought to your attention:

A. Condominium Residential Unit Owner Coverage: Coverage for condominium residential unit owners has been expanded to include assessments by their condominium association for flood damages to buildings other than the building in which that unit is located. The expanded coverage applies only if *all* of the following three conditions are met:

1. The additional coverage **ONLY** applies to other buildings of the condominium that are covered by flood insurance in the name of the association;
2. The association flood insurance coverage **MUST** be National Flood Insurance Program (NFIP) business. This means the policy must have been written directly with the NFIP or with a Write Your Own Company; and
3. The association flood insurance **MUST** be written in an amount which is at least equal to the actual cash value of an insured building's common elements or the maximum amount of NFIP insurance available for that building, whichever is less.

(See Article IV.A.1, Dwelling Form. There is no corresponding change to the General Property Form.)

B. Condominium Association Coverage: There is no coverage for a condominium association for any loss or portion of any loss for which payment is made under any insurance in the name of a condominium unit owner, i.e., any member of the condominium association. (See Paragraph 8 of the Condominium Endorsement at the end of the General Property Form. There is no corresponding change to the Dwelling Form.)

II. COVERAGE EXPANDED BY NEW LAW ON EROSION

On February 5, 1988, President Reagan signed into law the Upton-Jones Amendment to the National Flood Insurance Act of 1968, which significantly alters the scope of coverage afforded by the Standard Flood Insurance Policy for certain risks. The Amendment expands coverage under the National Flood Insurance Program to pay for the demolition or relocation of insured buildings which are subject to imminent collapse or subsidence as a result of erosion or undermining caused by a body of water which exceeds its anticipated cyclical levels. The coverage is subject to certain eligibility requirements, and all claims are subject to approval by the Federal Insurance Administration. For further information, please contact the agent issuing your policy.

III. The terms of the Standard Flood Insurance Policy have been amended, effective October 1, 1988. The following new coverage provisions are being brought to your attention:

A. Antique Value: A provision has been added that any antique value of items is not covered, and antique furniture and antique silver have been deleted from a list of items that are subject to a limitation of \$250. The functional value of antique items will be covered. (See Insuring Agreement [immediately before Article I] and Article IV.C, Dwelling Form; paragraph immediately following the heading "GENERAL PROPERTY FORM" at the beginning of the policy and Article IV.B.2, General Property Form.)

B. Labor of Household Members: Coverage is already provided in the Dwelling Form for the value of the insured's own labor at prevailing Federal minimum wage rates as part of the reasonable expense incurred by the insured (1) in moving insured property temporarily from the imminent danger of flood (subject to a cap that is currently \$500 for building and \$500 for contents), (2) for certain specified mitigative measures, such as sandbags, in the event of imminent danger of flood (subject to a cap that is currently \$500), and (3) for the removal of debris directly caused by a flood. Coverage is being expanded to include the value of the labor of members of the household at prevailing Federal minimum wage rates in all these cases. (See definition of "Direct Physical Loss By or From Flood

in Article II and Paragraphs A.7 and D of Article IV, Dwelling Form. This change does not apply to the General Property Form.)

C. Elevated Building Coverage: The limitation in coverage currently applicable to all elevated buildings having enclosures, contents, machinery, building components, equipment or fixtures below the elevated floor has been revised so that it will no longer be applicable to Pre-FIRM elevated buildings. This limitation in coverage will now only be applicable to Post-FIRM elevated buildings, which are buildings for which the start of construction or substantial improvement occurred on or after the effective date of the initial Flood Insurance Rate Map (FIRM) for the community in which the building is located or occurred after December 31, 1974, if that is later. Substantial improvement means improvement or repair, the cost of which is at least 50% of the market value of the building. (See Article V.F. and definition of "Post-FIRM building" in Article II, Dwelling Form and General Property Form.)

D. Subsurface Water Destabilization: The list of losses not covered has been clarified by adding a specific exclusion for loss from the destabilization or movement of land resulting from the accumulation of water in subsurface land areas. (See Article III.A.1, Dwelling Form; Article III.D, General Property Form.)

E. Exclusion of Walkways, Patios, Etc. : The coverage exclusion in the policy which was applicable to "driveways and other surfaces outside the foundation walls of the building" has been revised to be applicable to "walkways, driveways, patios, and other surfaces, all of whatever kind of construction, located outside the perimeter, exterior walls of the insured building." (See Article V.D, Dwelling Form; Article V.D, General Property Form.)

F. Policy Renewal Grace Period: Policies will be renewed with uninterrupted coverage so long as the renewal premium payment is received by the NFIP within 30 days of the expiration date of the policy being renewed, without regard to when the payment was mailed. Previously, this time period was five days and the mailing had to be made prior to the expiration date. Mailing of the renewal premium by certified mail prior to the expiration date of the policy being renewed will continue to provide uninterrupted coverage even when received more than 30 days after the expiration date. (See Article VIII.G, Dwelling Form; Article VII.J, General Property Form.)

G. Duplicate Policies Not Allowed: When more than one policy per building is discovered by the insurer, the insured will be given a written notice offering the option of which policy is to remain in effect and of increasing the coverage of the remaining policy by the coverage amounts of the policy or policies being cancelled. Coverage increases are to be made effective as of the effective date of the later duplicate policy. The resulting coverage limits are not to exceed the statutorily permissible limits under the Act or the insured's insurable interest, whichever is less. (See Article VIII.T, Dwelling Form; Article VII.X, General Property Form.)

IV. The insurance coverage provided to you and the premium are based on the description of the property contained on your current insurance policy. Review the computer printed Policy Declaration page, which recites the information you have furnished to us, to make sure the information is correct. Your insurance protection can be jeopardized if you have made alterations or substantial improvements to your building which are not reflected on the policy and which are in violation of your community's floodplain management ordinances. This includes such modifications as changing an unfinished basement into a totally or partially finished basement or, in some cases, enclosing an area beneath the lowest floor of an elevated building. (See Article VIII.F, Dwelling Form; Article VII.E, General Property Form.)

Contact your insurance agent about any changes so that the appropriate endorsement can be submitted to protect your insurance coverage. If you have any questions about the new policy changes, please contact your local insurance agent.

The National Flood Insurance Program is a Federal program. Willful misrepresentation of information by the insurance applicant or insurance agent is a criminal offense punishable by imprisonment, fine, or both.

STANDARD FLOOD INSURANCE POLICY
[Issued Pursuant to the National Flood Insurance Act of 1968,
or Any Acts Amendatory Thereof]
DWELLING FORM—INSURING AGREEMENT

Agreement of Insurance Between the Federal Emergency Management Agency (FEMA), as Insurer, (hereinafter known as "we," "our," and "us") and the Insured (hereinafter known as "you" and "your"). Based upon your having paid the correct amount of premium, our reliance on the accuracy of the information and statements you have furnished in the application for this policy about the property to be insured and subject to all the terms of this policy, the National Flood Insurance Act of 1968, as amended (42 U.S.C. 4001 et seq., hereinafter called the Act), and regulations issued by us (Title 44 Code of Federal Regulations), we insure you and

your legal representatives against all "Direct Physical Loss by or from Flood," as defined in Article II of this Agreement, to the insured property, to the extent of the actual cash value, not including any antique value, of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after the loss.

Now therefore, in consideration of the foregoing and the mutual promises exchanged herein, we and you agree, further, as follows:

ARTICLE I—PERSONS INSURED

We insure only:

A. The named Insured and legal representatives;

B. Any mortgagee and loss payee named in the application and declaration page in the order of precedence and to the extent of their interest but for no more, in the aggregate, than the interest of the named insured.

ARTICLE II—DEFINITIONS

"Actual Cash Value" means the replacement cost of an insured item of property at the time of loss, less the value of physical depreciation as to the item damaged.

"Application" means the statement made and signed by you or your agent, and giving information on the basis of which we determine the acceptability of the risk, the policy to be issued and the correct premium payment, which must accompany the application for the policy to be issued. The application is a part of this flood insurance policy.

"Base flood" means the flood having a one percent chance of being equalled or exceeded in any given year.

"Basement" means any area of the building having its floor subgrade (below ground level) on all sides.

"Building" means a walled and roofed structure, other than a gas or liquid storage tank, that is principally above ground and affixed to a permanent site, including a manufactured (i.e., mobile) home on a permanent foundation, subject to Article V(H), and a walled and roofed building in the course of construction, alteration or repair. This policy does not cover more than one building, unless application to cover more than one building is made on a form or in a format approved for that purpose by the Administrator.

"Cancellation" means that ending of the insurance coverage provided by this policy prior to the expiration date.

"Coastal High Hazard Area" means an area subject to high velocity waters, including hurricane wave wash and tsunamis.

"Declarations Page" is a computer generated summary of information furnished by you in the application for insurance. The declarations page is a part of this flood insurance policy.

"Direct Physical Loss By or From Flood" means any loss in the nature of actual loss of or physical damage, evidenced by physical changes, to the insured property (building or contents [personal property]) which is directly and proximately caused by a "flood" (as defined in this Agreement), while the insured property is located: 1. at the property address shown on the application for this insurance, which is a part of this Agreement; and 2. for forty-five days, at another place above ground level, or outside of the special flood hazard area, to which any of the insured property shall necessarily be removed by you in order to protect and preserve it from flood or from the imminent danger of flood (provided, personal property so removed must be placed in a fully enclosed building or otherwise reasonably

protected from the elements to be insured against loss), in which case the reasonable expenses incurred by you, including the value of your own labor and the labor of members of your household at prevailing Federal minimum wage rates in moving any of your insured property temporarily away from the peril of flood and storing this property at the temporary location (not exceeding 45 days) shall be reimbursed to you for buildings in an amount up to the amount of the minimum building deductible and for contents in an amount up to the amount of the minimum contents deductible. This policy's deductible amounts, as provided for at Article VI, shall not be applied to this reimbursement, but shall be applied to any other benefits under this policy's coverage. The term "Direct Physical Loss By or From Flood" shall not include compensation for loss of access, loss of use, loss of profits, or loss resulting from interruption of business, profession or manufacture, or reimbursement for your additional living expenses, incurred by reason of your having to live in rented quarters while the insured building is being repaired or replaced, or allowance for any increased cost of repair or reconstruction as a result of any ordinance regulating reconstruction or repair, or other economic loss.

"Dwelling" means a building designed for use as a residence for no more than four families.

"Expense Constant": The expense constant is a flat charge per policy term, paid by the Insured to defray the Federal Government's policy writing and other expenses.

"Expiration Date" means the ending of the insurance coverage provided by this policy on the expiration date shown on the declaration page.

"Flood": Wherever in this policy the term "flood" occurs, it shall be held to mean:

A. A general and temporary condition of partial or complete inundation of normally dry land areas from:

1. The overflow of inland or tidal waters.

2. The unusual and rapid accumulation or runoff of surface waters from any source.

3. Mudslides (i.e., mudflows) which are proximately caused by flooding as defined in subparagraph A-2 above and are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, including your premises, as when earth is carried by a current of water and deposited along the path of the current.

B. The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding the cyclical levels which result in flooding as defined in A-1 above.

"Manufactured home" means a building transportable in one or more sections, which is built on a permanent chassis and designed to be used with or without a permanent foundation when connected to the required utilities. The term "manufactured home" does not include park trailers, travel trailers, and other similar vehicles. To be eligible for coverage under this policy, a manufactured home must be on a permanent foundation and

if located in a FEMA designated Special Flood Hazard Area, must meet the requirements of paragraph H of Article V.

"Mobile home" means a manufactured home.

"Policy" means the entire written contract between you and us; it includes this printed form, the application, and declarations page, any endorsements which may be issued and any renewal certificates indicating that coverage has been instituted for a new policy and policy term. Only one building, specifically described by you in the application, may be insured under this policy, unless application to cover more than one building is made on a form or in a format approved for that purpose by the Administrator.

"Post-FIRM building" means a building for which the start of construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of the initial Flood Insurance Rate Map (FIRM) for the community in which the building is located, whichever is later.

"Probation Additional Premium" means a flat charge per policy term paid by the Insured on all new and renewal policies issued covering property in a community that has been placed on probation under the provisions of 44 CFR 59.24 on or after October 1, 1986.

"Walled and Roofed" means the building has in place two or more exterior, rigid walls and the roof is fully secured so that the building will resist flotation, collapse and lateral movement.

ARTICLE III--LOSSES NOT COVERED

We only provide coverage for direct physical loss by or from flood which means we do not cover:

A. Losses from other casualties, including:

1. Loss caused by theft, loss of profits, fire, windstorm, wind, explosion, earthquake, land sinkage, land subsidence, landslide, destabilization or movement of land resulting from the accumulation of water in subsurface land areas, gradual erosion, or any other earth movement except such mudslides (i.e., mudflows) or erosion as is covered under the peril of flood.

2. Loss caused (i) by rain, snow, sleet, hail or water spray; or (ii) by freezing, thawing, the pressure or weight of ice or water, sewer backup or seepage of water unless your insured property has been, at the same time, damaged by a flood.

3. Water, moisture or mudslide (i.e., mudflow) damage resulting primarily from any condition substantially confined to the insured building or from any condition which is within your control (including but not limited to design, structural or mechanical defects, failures, stoppages or breakages of water or sewer lines, drains, pumps, fixtures or equipment).

B. Losses of the following nature:

1. A loss which is already in progress as of 12:01 A.M. of the first day of the policy term, or, as to any increase in the limits of coverage which is requested by you, a loss which is already in progress when you request the additional coverage.

2. A loss from a flood which is confined to the premises on which your insured property is located unless the flood is displaced over two acres of the premises.

3. A loss caused by your modification to the insured property or the described premises on which the insured property is located, which materially increases the risk of flooding.

4. Loss caused intentionally by you or any member of your household.

5. Loss caused by or resulting from power, heating or cooling failure, unless such failure results from physical damage to power, heating or cooling equipment situated on premises where the insured property is located, caused by the peril insured against.

6. Loss to any building or contents located on property leased from the Federal Government, arising from or incident to the flooding of the property by the Federal Government, where the lease expressly holds the Federal Government harmless, under flood insurance issued under any Federal Government program, from loss arising from or incident to the flooding of the property by the Federal Government.

ARTICLE IV--PROPERTY COVERED

(Subject to "Property Not Covered" Provisions)

We will pay for physical damage caused by flood to the building at the property address you have furnished, as well as the contents of the building, if you have purchased contents coverage, and provided you have paid the correct premium for the insurance, as follows:

A. We cover your dwelling, which includes:

1. A residential building, designed for principal use as a dwelling place for no more than four families; or we cover your dwelling unit in a condominium building, along with your insurable tenant in common interest in that building's common elements and the common elements of any other building of your condominium association covered by insurance that is: (i) in the name of your condominium association, (ii) provided under the Act, and (iii) in an amount at least equal to the actual cash value of the building's common elements at the beginning of the current policy term or the maximum building coverage limit available under the Act, whichever is less; provided that the insurance under this policy shall be excess over any insurance in the name of your condominium association covering the same property covered by this policy; provided, your condominium dwelling unit is a residence designed for principal use as a dwelling place for no more than one family and it is so described in the Application; provided that, should the amount of insurance collectible under this policy for a loss, when combined with any recovery available to you as a tenant in common under any condominium association flood insurance coverage provided under the Act for the same loss, exceed the statutorily permissible limits of building coverage available for the insuring of single-family dwellings under the Act, then the limits of building coverage under this policy shall be reduced in regard to that loss by the amount of such excess;

2. Additions and extensions attached to and in contact with the dwelling;

3. Building equipment, fixtures and outdoor equipment used in connection with the dwelling while stored inside the dwelling or another fully enclosed building at the property address;

4. Materials and supplies to be used in constructing, altering or repairing the dwelling or another building insured by us at the property address while stored inside a fully enclosed building (i) at the property address or (ii) on an adjacent property at the time of loss, or (iii) in case of another building at the property address which does not have walls on all sides, while stored and secured to prevent flotation out of the building during flooding (the flotation out of the building shall be deemed by you and us to establish the conclusive presumption that the materials and supplies were not reasonably secured to prevent flotation, in which case no coverage is provided for such materials and supplies under this policy).

5. As appurtenant structures, detached garages and carports located at the described premises, at your option at the time of loss, in an amount up to 10% of the amount of insurance you have purchased to cover the dwelling, including additions to the dwelling; to the extent you exercise this option, you reduce the amount of insurance available to cover loss relating to A(1)(2)(3) and (4), above, to the dwelling and this option may not be chosen so as to extend coverage to buildings: (i) occupied, rented or leased in whole or in part for dwelling purposes (or held for such use), or (ii) used in whole or in part for personal or commercial manufacturing or farming purposes (or held for such uses), or (iii) which are boathouses.

6. A building in the course of construction before it is walled and roofed subject to the following conditions: (i) the amount of the deductible for each loss occurrence before the building is walled and roofed is two times the deductible which is selected to apply after the building is walled and roofed; (ii) coverage is provided before the building is walled and roofed only while construction is in progress, or if construction is halted, only for a period of up to 90 continuous days thereafter, until construction is resumed; and (iii) there is no coverage before the building is walled and roofed where the lowest floor, including basement floor, of a non-elevated building or the lowest elevated floor of an elevated building is below the base flood elevation in Zones AH, AE or A1-30 or is below the base flood elevation adjusted to include the effect of wave action in Zones VE or V1-30. The lowest floor levels are based on the bottom of the lowest horizontal structural member of the floor in Zones VE or V1-30 and the top of the floor in Zones AH, AE or A1-30.

7. When the insurance under this policy covers a building, the reasonable expenses incurred by you for the purchase of (i) sandbags, including sand to fill them and plastic sheeting and lumber used in connection with them, (ii) fill for temporary levees, (iii) pumps, and (iv) wood, all for the purpose of saving the building due to the imminent danger of a flood loss, including the value of your own labor and the labor of members of your household at prevailing Federal minimum wage rates, are a covered loss in an aggregate amount up to the amount of the minimum building deductible. The policy's building deductible amount, as provided for at Article VI, shall not be applied to this reimbursement, but shall be applied to any other benefits under the policy's building coverage. For reimbursement under this paragraph 7 to apply, the following conditions must be met:

(i) The insured property must be in imminent danger of sustaining flood

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eat of flood damage must be of such imminence as to lead common prudence to apprehend flood damage; and aral and temporary condition of flooding in the area must oc- the flooding does not reach the insured property, or a legally official must issue an evacuation order or other civil order for ity in which the insured property is located calling for measures life and property from the peril of flood.

over your Personal Property as contents incidental to the occupan- building as a dwelling under the policy, subject to "C" below, belonging to members of your family in your household and, at ion within the limits of contents coverage purchased for personal loss, guests' and servants' personal property and the personal prop- others for which you may be responsible—all while stored within ing at the property address. Personal property in the open and not in a building shall not be covered against loss by flood under this . However, personal property located in buildings having in place r more rigid walls and a fully secured roof are covered if the contents cured to prevent flotation out of the building during flooding; the flota- out of the building during flooding of any such contents shall be deem- you and us to establish the conclusive presumption that the contents re not reasonably secured to prevent flotation. At your option at the time loss, in an amount up to 10% of the amount of insurance you have pur- ased to cover personal property, this policy will also cover:

1. Loss to improvements, alterations, and additions made by you, as a Tenant, to an insured building at the property address;
2. If you are an individual condominium unit owner, loss to the interior walls, floors, and ceilings of your unit that are not otherwise covered under a condominium association policy.

C. Limitations: As a limitation on "B", above, we shall not reimburse you for loss in any one flood as to the following personal property to the extent the total loss of such property exceeds \$250.00: paintings, etchings, pictures, tapestries, art glass windows and other works of art (such as but not limited to statuary, marbles, bronzes, rare books), necklaces, braccllets, gems, precious or semi-precious stones, articles of gold, silver, or platinum and furs or any article containing fur which represents its principal value. In the case of personal property owned by you in a condominium building, as a dwelling unit owner, as well as in common with other dwelling unit owners, should the amount of insurance collectible under this policy for a loss, when combined with any recovery available to you as a tenant in common under any condominium association flood insurance coverage provided under the Act for the same loss, exceed the statutorily permissi- ble limits of contents coverage available for the insuring of single-family dwelling owners under the Act, then the limits of contents coverage under this policy shall be reduced in regard to that loss by the amount of such excess.

D. Debris Removal: Within the limits of your coverage, we cover any expense you incur, including the value of your own labor and the labor of members of your household at prevailing Federal minimum wage rates, as a result of removing debris of, on or from the insured property so long as the debris problem was directly caused by a flood.

E. Demolition Coverage: Within the limits of your coverage, you may apply all or part of the proceeds of any flood insurance claim you make under this policy toward the expenses you incur in removing damaged por- tions of the insured building from the property location following a flood loss.

ARTICLE V—PROPERTY NOT COVERED

We do not cover and will not pay for damage to or loss of any of the following:

A. Accounts, bills, currency, deeds, evidences of debt, money, coins, medals, postage stamps, securities, bullion, manuscripts, or other valuable papers or records and contents used in connection with any incidental com- mercial occupancy or use of the building.

B. A building, and its contents, located entirely in, on, or over water or seaward of mean high tide, if the building was newly constructed or substantially improved on or after October 1, 1982.

C. Fences, retaining walls, seawalls, swimming pools, bulkheads, wharves, piers, bridges, docks; other open structures located on or over water, including boat houses or other similar structures or buildings into which boats are floated or personal property in the open.

D. Land values, lawn, trees, shrubs or plants, growing crops, or livestock; underground structures and equipment including wells, septic tanks or septic systems; those portions of walks, walkways, driveways, patios, and other surfaces, all of whatever kind of construction, located outside the perimeter,

exterior walls of the insured building.

E. Animals, birds, fish; aircraft, any self-propelled vehicle or machine and motor vehicles (other than motorized equipment pertaining to the serv- ice of the premises, operated principally on the premises of the insured, and not licensed for highway use) including their parts and equipment, trailers on wheels and other recreational vehicles whether affixed to a per- manent foundation or on wheels; watercraft including their furnishings and equipment; and business property.

F. Enclosures, contents, machinery, building components, equipment and fixtures located at an elevation lower than the lowest elevated floor of an elevated Post-FIRM building (except for the required utility connec- tions and the footing, foundation, posts, pilings, piers or other foundation walls and anchorage system as required for the support of the elevated Post-FIRM building), including a manufactured (i.e., mobile) home; finished basement walls, floors, ceilings and other improvements to a basement hav- ing its floor subgrade on all sides (except for drywalls and sheetrock walls and ceilings, whether finished or unfinished, all only to the extent of replacing them with unfinished [i.e., nailed to framing but not taped or otherwise finished with paint or other covering] drywall or sheetrock ceilings or walls, and except for fiberglass insulation), and contents, machinery, building equipment and fixtures in such basement areas; except that, as to this sub- paragraph (F), coverage is provided in basement areas and in areas below the lowest elevated floor of an elevated Post-FIRM building for sump pumps, well-water tanks, well-water tank pumps, oil tanks and the oil in them, cisterns and the water in them, natural gas tanks and the gas in them, pumps and/or tanks used in conjunction with solar energy systems, furnaces, hot water heaters, clothes washers and dryers, food freezers and the food in them, air conditioners, heat pumps and electrical junction and circuit breaker boxes; and coverage is also provided in basement areas and in areas below the lowest elevated floor of an elevated Post-FIRM building for stairways and staircases attached to the building which are not separated from the building by elevated walkways and for elevators and relevant equipment, except for such relevant equipment located below the base flood elevation if such relevant equipment was installed on or after October 1, 1987.

G. Buildings and their contents, including machinery and equipment, which are part of the building, where more than 49 percent of the actual cash value of such buildings is below ground, unless the lowest level is at or above the base flood elevation (in the Regular Program) or the adja- cent ground level (in the Emergency Program) by reason of earth having been used as an insulation material in conjunction with energy efficient building techniques.

H. A manufactured (i.e., mobile) home located or placed within a FEMA designated Special Flood Hazard Area that is not anchored to a permanent foundation to resist flotation, collapse, or lateral movement (i) by over- the-top or frame ties to ground anchors or (ii) in accordance with manufac- turer's specifications or (iii) in compliance with the community's flood plain management requirements, unless it is a manufactured (i.e., mobile) home on a permanent foundation continuously insured by the National Flood In- surance Program at the same site at least since September 30, 1982.

I. Units which are primarily containers, rather than buildings (such as gas and liquid tanks).

J. A building, and its contents, newly constructed or substantially im- proved on or after October 1, 1983, in an area designated as an undeveloped coastal barrier within the Coastal Barrier Resources System established by the Coastal Barrier Resources Act (Pub. L. 97-348).

ARTICLE VI—DEDUCTIBLES

A. Each loss to your insured property is subject to a deductible provision under which you bear a portion of the loss before payment is made under the policy.

B. The loss deductible shall apply separately to each building loss and contents (personal property) loss including, as to each, any appurtenant structure loss and debris removal expense.

C. The amount of the deductible for each loss occurrence is determined as follows: we shall be liable only when such loss exceeds \$500.00, or the amount of any higher deductible which you selected when you applied for this insurance or when you raised the deductible by endorsement.

ARTICLE VII—REPLACEMENT COST PROVISIONS

Subject to Article VI and the limits of building coverage you have pur- chased, these provisions shall apply only to a Single Family Dwelling which is the principal residence of the insured and which is covered under this

policy. Outdoor antennas and aeri- als, carpeting, awnings, appliances and other outdoor equipment, all whether attached to the insured building or not, are excluded from the replacement cost coverage. For purposes of this Article VII, a single family dwelling qualifies as your principal residence provided that, at the time of the loss, you or your spouse have lived in your building for either (1) 80% of the calendar year immediately preceding the loss or (2) 80% of the period of your ownership of the insured building, if less than one calendar year immediately preceded the loss. For purposes of this Article, the replacement cost provisions do not apply to a condominium unit within a vertical building having one or more condominium units in it not contiguous to the ground. Under this Article:

A. If at the time of loss the total amount of insurance applicable to said dwelling is 80% or more of the full replacement cost of such dwelling, or is the maximum amount of insurance available under the National Flood Insurance Program, the coverage of this policy applicable to such dwelling is extended to include the full cost of repair or replacement (without deduction for depreciation).

B. If at the time of loss the total amount of insurance applicable to said dwelling is less than 80% of the full replacement cost of such dwelling and less than the maximum amount of insurance available under the National Flood Insurance Program, our liability for loss under this policy shall not exceed the larger of the following amounts:

1. The actual cash value (meaning replacement cost less depreciation) of that part of the dwelling damaged or destroyed; or

2. That portion of the full cost of repair or replacement without deduction for depreciation of that part of the dwelling damaged or destroyed, which the total amount of insurance applicable to said dwelling bears to 80% of the full replacement cost of such dwelling.

If 80% of the full replacement cost of such dwelling is greater than the maximum amount of insurance available under the National Flood Insurance Program, use the maximum amount in lieu of the 80% figure in the application of this limit.

C. Our liability for loss under this policy shall not exceed the smallest of the following amounts:

1. The limit of liability of this policy applicable to the damaged or destroyed building;

2. The replacement cost of the dwelling or any part thereof identical with such dwelling on the same premises and intended for the same occupancy and use; or

3. The amount actually and necessarily expended in repairing or replacing said dwelling or any part thereof intended for the same occupancy and use.

D. When the full cost of repair or replacement is more than \$1,000 or more than 5% of the whole amount of insurance applicable to said dwelling, we shall not be liable for any loss under paragraph A or subparagraph B-2 of these provisions unless and until actual repair or replacement is completed.

E. In determining if the whole amount of insurance applicable to said dwelling is 80% or more of the full replacement cost of such dwelling, the cost of excavations, underground flues and pipes, underground wiring and drains, and brick, stone and concrete foundations, piers and other supports which are below the under surface of the lowest basement floor, or where there is no basement, which are below the surface of the ground inside the foundation walls, shall be disregarded.

F. You may elect to disregard this condition in making claim hereunder, but such election shall not prejudice your right to make further claim within 180 days after loss for any additional liability brought about by these provisions.

G. These Replacement Cost Provisions do not apply to any manufactured (i.e., mobile) home which when assembled is not at least 16 feet wide or does not have an area within its perimeter walls of at least 600 square feet or personal property (contents) covered under this policy, nor do they apply to any loss where insured property is abandoned and remains as debris at the property address following a loss.

H. If your dwelling sustains a total loss or if we should pay you the entire building loss proceeds under these replacement cost provisions, there is no requirement that you rebuild the building at the insured property address.

I. If the community in which your property is located has been converted from the Emergency Program to the Regular Program during the current policy term, then these Replacement Cost Provisions shall be applied based on the maximum amount of insurance available under the National Flood Insurance Program at the beginning of the current policy term instead of

at the time of loss.

ARTICLE VIII— GENERAL CONDITIONS AND PROVISIONS

A. **Pair and Set Clause:** If you lose an article which is part of a pair or set, we will have the option of paying you an amount equal to the cost of replacing the lost article, less depreciation, or an amount which represents the fair proportion of the total value of the pair or set that the lost article bears to the pair or set.

B. **Concealment, Fraud:** We will not cover you under this policy, which shall be void, nor can this policy be renewed or any new flood insurance coverage be issued to you if you have sworn falsely, or willfully concealed or misrepresented any material fact, or done any fraudulent act concerning this insurance (See "F", below). In addition, we will not cover you under this policy, which shall be void, in the event you have willfully concealed or misrepresented any fact on a "Recertification Questionnaire", which causes us to issue a policy to you based on a premium amount which is less than the premium amount which would have been payable by you were it not for the misstatement of fact (see "G", below).

C. **Other Insurance:** We shall not be liable for a greater proportion of any loss, less the amount of deductible, from the peril of flood than the amount of insurance under this policy bears to the whole amount of flood insurance (excluding therefrom any amount of "excess insurance" as hereinafter defined) covering the property, or which would have covered the property except for the existence of this insurance, whether collectible or not. In other words, if you obtain additional flood insurance to cover the structure insured by this policy beyond that obtained under the authority of the National Flood Insurance Act of 1968, as amended, then you must acquire the maximum amount of available flood insurance under said Act in order to avoid the imposition of proration as described in the preceding sentence.

In the event that the whole amount of flood insurance (excluding therefrom any amount of "excess insurance" as hereinafter defined) covering the property exceeds the maximum amount of insurance permitted under the provisions of the National Flood Insurance Act of 1968, or any acts amendatory thereof, it is hereby understood and agreed that the insurance under this policy shall be limited to a proportionate share of the maximum amount of insurance permitted on such property under said Act, and that a refund of any extra premium paid, computed on a pro-rata basis, shall be made by us upon request in writing submitted not later than 2 years after the expiration of the policy term during which such extra amount of insurance was in effect.

"Excess Insurance" as used herein shall be held to mean insurance of such part of the actual cash value of the property as is in excess of the maximum amount of insurance permitted under said Act with respect to such property.

D. **Amendments, Waivers, Assignment:** This Standard Flood Insurance Policy cannot be amended nor can any of its provisions be waived without the express written consent of the Federal Insurance Administrator. No action we take under the terms of this policy can constitute a waiver of any of our rights. Except in the case of (1) a contents only policy and (2) a policy issued to cover a building in the course of construction, assignment of this policy, in writing, is allowed upon transfer of title.

E. Cancellation of Policy By You:

You can cancel this policy at any time but a refund of premium money will only be made to you when:

a. You cancel because you have transferred ownership of the insured property to someone else. In this case, we will refund to you, once we receive your written request for cancellation (signed by you), the excess of premiums paid by you which apply to the unused portion of the policy's term, pro-rata but with retention of the expense constant.

b. You cancel because we have determined that your property is not, in fact, in a special flood hazard area; and you were required to purchase flood insurance coverage by a private lender or Federal agency pursuant to P.L. 93-234, §102; and the lender or Federal agency no longer requires the retention by you of the coverage. In this event, if no claims have been paid or are pending, your premium payments will be refunded to you in full, according to our applicable regulations.

c. You cancel a policy having a term of three (3) years, on an anniversary date, and the reason for the cancellation is:

(i) A policy of flood insurance has been obtained or is being obtained

in substitution for this policy and we have received a written concurrence in the cancellation from any mortgagee of which the NFIP has actual notice, or (ii) you have extinguished the insured mortgage debt and are no longer required by the mortgagee to maintain the coverage.

Refund of any premium, under this subparagraph "c", shall be pro rata but with retention of the expense constant.

F. Avoidance, Reduction or Reformation of the Coverage By Us:

1. **Avoidance:** This policy shall be void and of no legal force and effect in the event that any one of the following conditions occurs:

a. The property listed on the application is not eligible for coverage, in which case the policy is void from its inception;

b. The community in which the property is located was not participating in the National Flood Insurance Program on the policy's inception date and did not qualify as a participating community during the policy's term and before the occurrence of any loss for which you may receive compensation under the policy, in which case the policy is void from its inception date;

c. If, during the term of the policy, the participation in the National Flood Insurance Program of the community in which your property is located ceases, in which case the policy shall be deemed void effective at the end of the last day of the policy year in which such cessation occurred and shall not be renewed; in the event the voided policy included three policy years in a contract term of three years, you shall be entitled to a pro-rata refund of any premium applicable to the remainder of the policy's term after avoidance of the policy;

d. In the event you or your agent have (i) sworn falsely or (ii) fraudulently or willfully concealed or misrepresented any material fact (including facts relevant to the rating of this policy) in the application for coverage, or upon any renewal of coverage, or in connection with the submission of any claim brought under the policy, in which case this entire policy shall be void as of the date the wrongful act was committed or from its inception if this policy is a renewal policy and the wrongful act occurred in connection with an application for or renewal or endorsement of a policy issued to you in a prior year and affects the rating of or premium amount received for this policy. Refunds of premiums, if any, shall be subject to offsets for our administrative expenses (including the payment of agent's commissions for any voided policy year) in connection with the issuance of the policy;

e. The premium you submit is less than the minimum premium set forth in 44 CFR 61.10 in connection with any application for a new policy or policy renewal, in which case the policy is void from its inception date.

2. **Reduction of coverage limits or reformation:** In the event that the premium payment received by us is not sufficient to purchase the amounts of building coverage and contents (personal property) coverage requested or in the event a rating error has been innocently made by you or your agent on the application, renewal, endorsement, or other form (whether evident or not) resulting in insufficient premium being received by us for the purchase of the amounts of coverage requested, then:

(i) If the insufficient premium or other rating error is discovered by us prior to a loss under the policy, the policy shall be deemed to provide only such coverage as can be purchased, for the entire term of the policy, for the amount of premium received; provided, you may increase any reduced coverage(s) at any time by payment of the correct premium for the additional limits of coverage requested and any such correct premium received by us prior to any loss under the policy shall result in coverage being provided for the loss up to the additional amount of coverage requested by you. The application of the insufficient premium received to the provision of flood insurance coverage shall be made as follows:

a. In the event that only one kind of coverage (building coverage or contents coverage) has been requested, you shall receive the limits of that kind of coverage which can be purchased for the amount of premium received, less the expense constant;

b. In the event that both building coverage and contents coverage have been requested, we shall determine the percentage ratio that each kind of insurance bears to the total amount of coverage requested, apportion the total premium received by the percentage ratio for each kind of coverage, and you shall receive, as to each kind of coverage requested, the amount of coverage which can be purchased by the premium amount as apportioned for each kind of coverage; where both building and contents coverage are requested and where the application of the above percentage ratio causes the premium received, as apportioned by the ratio, to produce an amount of premium for one of the kinds of coverage to be more than sufficient to purchase the amount of insurance of that kind of coverage requested by you, any such excess of apportioned premium will be applied to obtain an

additional amount of the other kind of coverage until the amount of insurance requested for the other coverage is obtained;

c. Provided, however, under this subsection (2.)(i) as to any mortgagee (or trustee) named in the policy, we shall give a notice of additional premium due and the right of reformation shall continue in force for the benefit only of the mortgagee (or trustee), up to the amount of your indebtedness, for thirty (30) days after written notice to the mortgagee (or trustee).

(ii) If the insufficient premium or other rating error is discovered by us at the time of a loss under the policy, the policy shall be deemed to provide coverage pursuant to the provisions of (i), above, unless:

a. You or your agent has sworn falsely or fraudulently or willfully concealed or misrepresented any material fact (including facts relevant to the rating of this policy) in the application for coverage, or upon any renewal of coverage, or in connection with the submission of any claim brought under this policy, in which case this entire policy shall be void as of the date the wrongful act was committed or from its inception if this policy is a renewal policy and the wrongful act occurred in connection with an application for or renewal or endorsement of a policy issued to you in a prior year and affects the rating of or premium amount received for this policy.

Refunds of premiums, if any, shall be subject to offsets for our administrative expenses (including the payment of agent's commissions for any voided policy year) in connection with the issuance of the policy; or

b. Provided (ii)(a) above does not apply, you remit and we receive the additional premium required to purchase (for the current policy term and the previous policy term, if then insured) the limits of coverage for each kind of coverage as was initially requested by you within thirty (30) days from the date we give you written notice of additional premium due, in which case the policy shall be reformed, from its inception date, to provide flood insurance coverage to you in the amounts of coverage initially requested. Silence or other failure to remit the additional premium required or non-receipt of such premium by us within thirty (30) days from the date of notice of premium due shall be deemed to be refusal to pay the additional premium due and any subsequent payment of the additional premium due shall not reform the policy from its inception date but shall only add the additional amounts of coverage to the policy for the remainder of its term, pursuant to 44 CFR 61.11, with any excess of premium paid being returned to you. Provided, however, under this subsection "b" as to any mortgagee (or trustee) named in the policy, we shall give a notice of additional premium due and the right of reformation shall continue in force for the benefit only of the mortgagee (or trustee), up to the amount of your indebtedness, for thirty (30) days after written notice to the mortgagee (or trustee); provided, further, we are under no obligation to send you any written notice of additional premium due or notice of premium due under this subsection.

G. Policy Renewal: The term of this policy commences on its inception date and ends on its expiration date, as shown on the "Declaration Page" which is attached to the policy. We are under no obligation to send you any renewal notice or other notice that your policy term is coming to an end and the receipt of any such notice by you shall not be deemed to be a waiver of this provision on our part. We are under no obligation to assure that policy changes reflected in endorsements submitted by you during the policy term and accepted by us are included in any renewal notice or new policy which we send to you. "Policy changes" includes the addition by you of new coverage (e.g. contents coverage added to a building coverage policy or vice versa) or any increases in the amounts of coverage.

This policy shall not be renewed and the coverage provided by it shall not continue into any successive policy term unless the renewal premium payment is received by us at the office of the NFIP within 30 days of the expiration date of this policy, subject to Article VIII.F, above. If the renewal premium payment is mailed by certified mail to the NFIP prior to the expiration date, it shall be deemed to have been received within the required 30 days. The coverage provided by the renewal policy is in effect for any loss occurring during this 30-day period even if the loss occurs before the renewal premium payment is received, so long as the renewal premium payment is received within the required 30 days. In all other cases, this policy shall terminate as of the expiration date of the last policy term for which the premium payment was timely received at the office of the NFIP, and in that event, we shall not be obligated to provide you with any cancellation, termination, policy lapse, or policy renewal notice advising you of any such cancellation, termination, policy lapse, or policy renewal; provided, however with respect to any mortgagee (or trustee) named in the

declarations form attached to this policy, this insurance shall continue in force only for the benefit of such mortgagee (or trustee) for 30 days after written notice to the mortgagee (or trustee) of termination of this policy, and shall then terminate.

In connection with the renewal of this policy, you will be requested during the policy term to recertify, on a Recertification Questionnaire we will provide you, the rating information used to rate your most recent application for or renewal of insurance.

Notwithstanding your responsibility to submit the appropriate renewal premium in sufficient time to permit its receipt by us prior to the expiration of the policy being renewed, we have established a business procedure for mailing renewal notices to assist insureds in meeting their responsibility. Regarding our business procedure, evidence of the placing of any such notices into the U.S. Postal Service, addressed to you at the address appearing on your most recent application or other appropriate form (received by the NFIP prior to the mailing of the renewal notice by us), does, in all respects, for purposes of the NFIP presumptively establish delivery to you for all purposes irrespective of whether you actually received the notice.

However, in the event we determine that, through any circumstances, any renewal notice was not placed into the U.S. Postal Service, or, if placed, was prepared or addressed in a manner which we determine could preclude the likelihood of it being actually and timely received by you prior to the due date for the renewal premium, the following procedures shall be followed:

In the event that you or your agent notifies us not later than one year after the date on which the payment of the renewal was due, of a nonreceipt of a renewal notice prior to the due date for the renewal premium, which we determine was attributable to the above circumstances, we shall mail a second bill providing a revised due date, which shall be thirty days after the date on which the bill is mailed. If the renewal payment is received by such revised due date, the policy shall be renewed as of the date on which the prior policy would have expired. If the renewal payment requested by reason of the second bill is not received by the revised due date, no renewal shall occur and the policy shall remain an expired policy as of the expiration date prescribed on the policy.

H. Alterations and Repairs: You may, at any time and at your own expense, make alterations, additions and repairs to the insured property and complete structures in the course of construction.

I. Requirements in Case of Loss: Should a flood loss occur to your insured property, you must:

1. Notify us in writing as soon as practicable;
2. As soon as reasonably possible, separate the damaged and undamaged property, putting it in the best possible order so that we may examine it; and
3. Within 60 days after the loss, send us a proof of loss, which is your statement as to the amount you are claiming under the policy signed and sworn to by you and furnishing us with the following information:
 - a. The date and time of the loss,
 - b. A brief explanation of how the loss happened,
 - c. Your interest in the property damaged (for example, "owner") and the interests, if any, of others in the damaged property,
 - d. The actual cash value of each damaged item of insured property after depreciation is deducted from the cost of replacement of the property (unless the policy's "REPLACEMENT COST PROVISIONS" apply, in which case the replacement cost without allowance for depreciation should be furnished) and the amount of damages sustained,
 - e. Names of mortgagees or anyone else having a lien, charge or claim against the insured property,
 - f. Details as to any other contracts of insurance covering the property, whether valid or not,
 - g. Details of any changes in ownership, use, occupancy, location or possession of the insured property since the policy was issued,
 - h. Details as to who occupied any insured building at the time of loss and for what purpose, and
 - i. The amount you claim is due under this policy to cover the loss, including statements concerning:
 - (i) The limits of coverage stated in the policy,
 - (ii) The cost to repair or replace the damaged property (whatever costs less).
4. The insurance adjuster whom we hire to investigate your claim may furnish you with a proof of loss form, and she or he may help you to complete it. However, this is a matter of courtesy only, and you must still send

us a proof of loss within 60 days after the loss even if the adjuster does not furnish the form or help you complete it. In completing the proof of loss, you must use your own judgment concerning the amount of loss and the justification for that amount; the adjuster is not authorized to approve or disapprove claims or to tell you whether your claim will be approved by us.

5. We may, at our option, waive the requirement for the completion and filing of a Proof of Loss in certain cases, in which event you will be required to sign and, at our option, swear to an adjuster's report of the loss which includes information about your loss and the damages needed by us in order to adjust your claim;

6. Any false statements made in the course of presentment of a claim under this policy may be punishable by fine or imprisonment under the applicable Federal Laws.

J. Our Options After a Loss: Options we may, in our sole discretion, exercise after loss include the following:

1. **Evidence of Loss:** If we specifically request it, in writing, you may be required to furnish us with a complete inventory of the destroyed, damaged and undamaged property, including details as to quantities, costs, actual cash values, amounts of loss claims, and any written plans and specifications for repair of the damaged property which you can make reasonably available to us.

2. **Examination Under Oath:** We may require you to show us or our designee, the damaged property, to be examined under oath by our designee and to sign any transcripts of such examinations; to, at such reasonable times and places as we may designate, permit us to examine and make extracts and copies of all books of accounts, bills, invoices and other vouchers, or certified copies thereof if the originals are lost, pertaining to the damaged property.

3. **Options to Repair or Replace:** We may take all or any part of the damaged property at the agreed or appraised value and, also, to repair, rebuild or replace the property destroyed or damaged with other of like kind and quality within a reasonable time, on giving you notice of our intention to do so within 30 days after the receipt of the proof of loss herein required under "I", above.

4. **Adjustment Options:** We may adjust loss to any insured property of others with the owners of such property or with you for their account. Any such insurance under this policy shall not inure directly or indirectly to the benefit of any carrier or other bailee for hire.

K. When Loss Payable: Loss is payable within 60 days after you file your proof of loss (or within 90 days after the insurance adjuster files an adjuster's report signed and sworn to by you in lieu of a proof of loss) and ascertainment of the loss is made either by agreement between us and you expressed in writing or by the filing with us of an award as provided in paragraph "M", below. If we reject your proof of loss in whole or in part, you may accept such denial of your claim, or exercise your rights under this policy, or file an amended proof of loss as long as it is filed within 60 days of the date of the loss or any extension of time allowed by the Administrator.

L. Abandonment: You may not abandon damaged or undamaged insured property to us.

However, we may permit you to keep damaged, insured property ("salvage") after a loss and reduce the amount of the loss proceeds payable to you under the policy by the value of the salvage.

M. Appraisal: If at any time after a loss, we are unable to agree with you as to the actual cash value—or, if applicable, replacement cost—of the damaged property so as to determine the amount of loss to be paid to you, then, on the written demand of either one of us, each of us shall select a competent and disinterested appraiser and notify the other of the appraiser selected within 20 days of such demand. The appraisers shall first select a competent and disinterested umpire; and failing, after 15 days, to agree upon such umpire, then, on your request or our request, such umpire shall be selected by a judge of a court of record in the State in which insured property is located. The appraisers shall then appraise the loss, stating separately replacement cost, actual cash value and loss to each item; and, failing to agree, shall submit their differences, only, to the umpire. An award in writing, so itemized, of any two (appraisers or appraiser and umpire) when filed with us shall determine the amount of actual cash value and loss or, should this policy's replacement cost provisions apply, the amount of replacement cost and loss. Each appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by both of us equally.

N. Loss Clause: If we pay you for damage to property sustained in a

flood loss, you are still eligible, during the term of the policy, to collect for a subsequent loss due to another flood. Of course, all loss arising out of a single, continuous flood of long duration shall be adjusted as one flood loss.

O. Mortgage Clause: (Applicable to building coverage only and effective only when policy is made payable to a mortgagee (or trustee) named in the application and declaration form attached to this policy or of whom the Insurer has actual notice prior to the payment of loss proceeds under this policy).

Loss, if any, under this policy, shall be payable to the aforesaid as mortgagee (or trustee) as interest may appear under all present or future mortgages upon the property described in which the aforesaid may have an interest as mortgagee (or trustee), in order of precedence of said mortgages, and this insurance, as to the interest of the mortgagee (or trustee) only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy; provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee (or trustee) shall, on demand, pay the same.

Provided, also, that the mortgagee (or trustee) shall notify the Insurer of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee (or trustee) and, unless permitted by this policy, it shall be noted thereon and the mortgagee (or trustee) shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

If this policy is cancelled by the Insurer, it shall continue in force for the benefit only of the mortgagee (or trustee) for 30 days after written notice to the mortgagee (or trustee) of such cancellation and shall then cease, and the Insurer shall have the right, on like notice, to cancel this agreement.

Whenever the Insurer shall pay the mortgagee (or trustee) any sum for loss under this policy and shall claim that, as to the mortgagor or owner, no liability therefor existed, the Insurer shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may, as its option, pay to the mortgagee (or trustee) the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of said mortgagee's (or trustee's) claim.

P. Mortgagee Obligations: If the insured fails to render proof of loss, the named mortgagee (or trustee) upon notice, shall render proof of loss in the form herein specified within 60 days thereafter and shall be subject to the provisions of this policy relating to appraisal and time of payment and of bringing suit.

Q. Conditions for Filing a Lawsuit: You may not sue us to recover money under this policy unless you have complied with all the requirements of the policy. If you do sue, you must start the suit within twelve (12) months from the date we mailed you notice that we have denied your claim, or part of your claim, and you must file the suit in the United States District Court for the district in which the insured property was located at the time of loss.

R. Subrogation: Whenever we make a payment for a loss under this policy, we are subrogated to your right to recover for that loss from any other person. That means that your right to recover for a loss that was partly or totally caused by someone else is automatically transferred to us, to

the extent that we have paid you for the loss. We may require you to acknowledge this transfer in writing. After the loss, you may not give up our right to recover this money or do anything which would prevent us from recovering it. If you make any claim against any person who caused your loss and recover any money, you must pay us back first before you may keep any of that money.

S. Continuous Lake Flooding: Where the insured building has been inundated by rising lake waters continuously for 90 days or more and it appears reasonably certain that a continuation of this flooding will result in damage, reimbursable under this policy, to the insured building equal to or greater than the building policy limits plus the deductible or the maximum payable under the policy for any one building loss, we will pay you the lesser of these two amounts without waiting for the further damage to occur if you sign a release agreeing (i) to make no further claim under this policy, (ii) not to seek renewal of this policy, and (iii) not to apply for any flood insurance under the National Flood Insurance Act of 1968, as amended, for property at the property location of the insured building. If the policy term ends before the insured building has been flooded continuously for 90 days, the provisions of this paragraph S still apply so long as the first building damage reimbursable under this policy from the continuous flooding occurred before the end of the policy term.

T. Duplicate Policies Not Allowed: Property may not be insured under more than one policy issued under the Act. When we find that duplicate policies are in effect, we shall by written notice give you the option of choosing which policy is to remain in effect. If you choose to keep in effect the policy with the earlier effective date, we shall by the same written notice give you an opportunity to add the coverage limits of the later policy to those of the earlier policy, as of the effective date of the later policy. If you choose to keep in effect the policy with the later effective date, we shall by the same written notice give you the opportunity to add the coverage limits of the earlier policy to those of the later policy, as of the effective date of the later policy. In either case, you must pay the pro rata premium for the increased coverage limits within 30 days of the written notice. In no event shall the resulting coverage limits exceed the statutorily permissible limits of coverage under the Act or your insurable interest, whichever is less. We shall make a refund to you, according to applicable NFIP rules, of the premium for the policy not being kept in effect. For purposes of this paragraph T, the term "effective date" means the date coverage that has been in effect without any lapse was first placed in effect. In addition to the provisions of this paragraph T for increasing policy limits, the usual procedures for increasing policy limits by mid-term endorsement or at renewal time, with the appropriate waiting period, are applicable to the policy you choose to keep in effect.

ARTICLE IX—LIBERALIZATION CLAUSE

While this policy is in force, should we have adopted any forms, endorsements, rules or regulations by which this policy could be broadened or extended for your benefit by endorsement or substitution of policy form, then, such matters shall be considered to be incorporated in this policy without additional premium charge and shall inure to your benefit as though such endorsement or substitution of policy form had been made.

ARTICLE X—WHAT LAW GOVERNS

This policy is governed by the flood insurance regulations issued by FEMA, the National Flood Insurance Act of 1968, as amended (42 U.S.C. §4001, et seq.) and Federal common law.

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this Insurance Agreement.



C. M. "BUD" SCHAUERTE
Administrator,
Federal Insurance Administration

PROCEDURES IN CASE OF A FLOOD

For the protection of you and your family, the following tips are suggested as guidelines by the National Flood Insurance Program. If you are ever in doubt as to what action is needed, consult your insurance agent or call the NFIP toll-free at 1-800-638-6620 or on the TDD line 1-800-447-9487.

Know your agent's name and phone number. List them here for fast reference:

Agent _____ Phone Number _____

- Please notify your insurance agent as soon as possible after the flood;
- Remind your agent to assign the claim to an approved NFIP claims adjuster;
- Determine the independent claims adjuster assigned to your claim and contact him if you have not been contacted within 24 hours after you reported the claim to your insurance agent; the NFIP pays for the services of the independent claims adjuster assigned to your claim.
- As soon as possible separate the damaged property from undamaged property and store all property so it can be inspected and evaluated;
- Discuss with the adjuster any need you may have for an advance or partial payment of your loss;
- In order to help the claims adjuster, try to take pictures of the outside of the premises showing the flooding and the damage and similar pictures of the inside of the premises showing the height of the water and the damaged property;
- Place all books, records, receipts and any other loss verification material in a safe place for examination and evaluation by the claims adjuster;
- Work cooperatively and promptly with the claims adjuster to determine and document all claim items; be prepared to advise the claims adjuster of the cause and responsible party(ies), if flood was caused by other than natural cause;
- Make certain the claims adjuster fully explains all allowances and procedures for processing claim payments, based on your **Proof of Loss**, which the policy requires you to send us **within 60 days of the loss**; and
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP—claims adjusters have no authority to approve or deny claims and only report to the NFIP on the elements of flood cause and damage.

FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE ADMINISTRATION

GENERAL PROPERTY POLICY

**NATIONAL FLOOD
INSURANCE PROGRAM**

STANDARD FLOOD INSURANCE POLICY
[Issued Pursuant to the National Flood Insurance Act
of 1968, or Any Acts Amendatory Thereof, and
Applicable Federal Regulations in Title 44 of the Code
of Federal Regulations, Subchapter B]



SUMMARY OF STANDARD FLOOD INSURANCE POLICY CHANGES

I. The terms of the Standard Flood Insurance Policy have been amended, effective June 1, 1987. The following new provisions are being brought to your attention:

A. Condominium Residential Unit Owner Coverage: Coverage for condominium residential unit owners has been expanded to include assessments by their condominium association for flood damages to buildings other than the building in which that unit is located. The expanded coverage applies only if *all* of the following three conditions are met:

1. The additional coverage **ONLY** applies to other buildings of the condominium that are covered by flood insurance in the name of the association;
2. The association flood insurance coverage **MUST** be National Flood Insurance Program (NFIP) business. This means the policy must have been written directly with the NFIP or with a Write Your Own Company; and
3. The association flood insurance **MUST** be written in an amount which is at least equal to the actual cash value of an insured building's common elements or the maximum amount of NFIP insurance available for that building, whichever is less.

(See Article IV.A.1, Dwelling Form. There is no corresponding change to the General Property Form.)

B. Condominium Association Coverage: There is no coverage for a condominium association for any loss or portion of any loss for which payment is made under any insurance in the name of a condominium unit owner, i.e., any member of the condominium association. (See Paragraph 8 of the Condominium Endorsement at the end of the General Property Form. There is no corresponding change to the Dwelling Form.)

II. COVERAGE EXPANDED BY NEW LAW ON EROSION

On February 5, 1988, President Reagan signed into law the Upton-Jones Amendment to the National Flood Insurance Act of 1968, which significantly alters the scope of coverage afforded by the Standard Flood Insurance Policy for certain risks. The Amendment expands coverage under the National Flood Insurance Program to pay for the demolition or relocation of insured buildings which are subject to imminent collapse or subsidence as a result of erosion or undermining caused by a body of water which exceeds its anticipated cyclical levels. The coverage is subject to certain eligibility requirements, and all claims are subject to approval by the Federal Insurance Administration. For further information, please contact the agent issuing your policy.

III. The terms of the Standard Flood Insurance Policy have been amended, effective October 1, 1988. The following new coverage provisions are being brought to your attention:

A. Antique Value: A provision has been added that any antique value of items is not covered, and antique furniture and antique silver have been deleted from a list of items that are subject to a limitation of \$250. The functional value of antique items will be covered. (See Insuring Agreement [immediately before Article I] and Article IV.C, Dwelling Form; paragraph immediately following the heading "GENERAL PROPERTY FORM" at the beginning of the policy and Article IV.B.2, General Property Form.)

B. Labor of Household Members: Coverage is already provided in the Dwelling Form for the value of the insured's own labor at prevailing Federal minimum wage rates as part of the reasonable expense incurred by the insured (1) in moving insured property temporarily from the imminent danger of flood (subject to a cap that is currently \$500 for building and \$500 for contents), (2) for certain specified mitigative measures, such as sandbags, in the event of imminent danger of flood (subject to a cap that is currently \$500), and (3) for the removal of debris directly caused by a flood. Coverage is being expanded to include the value of the labor of members of the household at prevailing Federal minimum wage rates in all these cases. (See definition of "Direct Physical Loss By or From Flood

in Article II and Paragraphs A.7 and D of Article IV, Dwelling Form. This change does not apply to the General Property Form.)

C. Elevated Building Coverage: The limitation in coverage currently applicable to all elevated buildings having enclosures, contents, machinery, building components, equipment or fixtures below the elevated floor has been revised so that it will no longer be applicable to Pre-FIRM elevated buildings. This limitation in coverage will now only be applicable to Post-FIRM elevated buildings, which are buildings for which the start of construction or substantial improvement occurred on or after the effective date of the initial Flood Insurance Rate Map (FIRM) for the community in which the building is located or occurred after December 31, 1974, if that is later. Substantial improvement means improvement or repair, the cost of which is at least 50% of the market value of the building. (See Article V.F. and definition of "Post-FIRM building" in Article II, Dwelling Form and General Property Form.)

D. Subsurface Water Destabilization: The list of losses not covered has been clarified by adding a specific exclusion for loss from the destabilization or movement of land resulting from the accumulation of water in subsurface land areas. (See Article III.A.1, Dwelling Form; Article III.D, General Property Form.)

E. Exclusion of Walkways, Patios, Etc.: The coverage exclusion in the policy which was applicable to "driveways and other surfaces outside the foundation walls of the building" has been revised to be applicable to "walkways, driveways, patios, and other surfaces, all of whatever kind of construction, located outside the perimeter, exterior walls of the insured building." (See Article V.D, Dwelling Form; Article V.D, General Property Form.)

F. Policy Renewal Grace Period: Policies will be renewed with uninterrupted coverage so long as the renewal premium payment is received by the NFIP within 30 days of the expiration date of the policy being renewed, without regard to when the payment was mailed. Previously, this time period was five days and the mailing had to be made prior to the expiration date. Mailing of the renewal premium by certified mail prior to the expiration date of the policy being renewed will continue to provide uninterrupted coverage even when received more than 30 days after the expiration date. (See Article VIII.G, Dwelling Form; Article VII.J, General Property Form.)

G. Duplicate Policies Not Allowed: When more than one policy per building is discovered by the insurer, the insured will be given a written notice offering the option of which policy is to remain in effect and of increasing the coverage of the remaining policy by the coverage amounts of the policy or policies being cancelled. Coverage increases are to be made effective as of the effective date of the later duplicate policy. The resulting coverage limits are not to exceed the statutorily permissible limits under the Act or the insured's insurable interest, whichever is less. (See Article VIII.T, Dwelling Form; Article VII.X, General Property Form.)

IV. The insurance coverage provided to you and the premium are based on the description of the property contained on your current insurance policy. Review the computer printed Policy Declaration page, **which recites the information you have furnished to us, to make sure the information is correct.** Your insurance protection can be jeopardized if you have made alterations or substantial improvements to your building which are not reflected on the policy and which are in violation of your community's floodplain management ordinances. This includes such modifications as changing an unfinished basement into a totally or partially finished basement or, in some cases, enclosing an area beneath the lowest floor of an elevated building. (See Article VIII.F, Dwelling Form; Article VII.E, General Property Form.)

Contact your insurance agent about any changes so that the appropriate endorsement can be submitted to protect your insurance coverage. If you have any questions about the new policy changes, please contact your local insurance agent.

The National Flood Insurance Program is a Federal program. Willful misrepresentation of information by the insurance applicant or insurance agent is a criminal offense punishable by imprisonment, fine, or both.

STANDARD FLOOD INSURANCE POLICY

[Issued Pursuant to the National Flood Insurance Act of 1968, or Any Acts Amendatory Thereof (Hereinafter Called the Act), and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B]

GENERAL PROPERTY FORM

IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM, IN RELIANCE UPON THE STATEMENTS IN THE APPLICATION AND DECLARATIONS FORM MADE A PART HEREOF AND SUBJECT TO ALL THE TERMS OF THIS POLICY, THE INSURER DOES INSURE the Insured and legal representatives, to the extent of the actual cash value, not including any antique value, of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from

interruption of business or manufacture, nor in any event for more than the interest of the Insured, against all **"DIRECT PHYSICAL LOSS BY OR FROM FLOOD"** as defined herein, to the property described while located or contained as described in the application and declarations form attached hereto, or pro rata for 45 days at each proper place to which any of the property shall necessarily be removed for preservation from the peril of "Flood", but not elsewhere.

Assignment of this policy, in writing, by the Insured is allowed upon transfer of title except for (i) a contents only policy and (ii) a policy issued to cover a building in the course of construction. The Insurer under this policy is the Federal Emergency Management Agency.

ARTICLE I—PERSONS INSURED

The following are insured under this policy:

- A. The named Insured and legal representatives;
- B. Any mortgagee and loss payee named in the application and declaration page in the order of precedence and to the extent of their interest but for no more, in the aggregate, than the interest of the named Insured.

ARTICLE II—DEFINITIONS

Definitions—As used in this Policy:

"Actual Cash Value" means the replacement cost of an insured item of property at the time of loss, less the value of physical depreciation as to the item damaged.

"Application" means the statement made and signed by the Insured, or the Insured's agent, and giving information on the basis of which the Insurer determines the acceptability of the risk, the policy to be issued and the correct premium payment, which must accompany the application for the policy to be issued. The application is a part of this flood insurance policy.

"Base flood" means the flood having a one percent chance of being equalled or exceeded in any given year.

"Basement" means any area of the building having its floor subgrade (below ground level) on all sides.

"Building" means a walled and roofed structure, other than a gas or liquid storage tank, that is principally above ground and affixed to a permanent site, including a walled and roofed building in the course of construction, alteration or repair and a manufactured (i.e., mobile) home on a permanent foundation, subject to Paragraph "H" of the provision titled "Property Not Covered." This policy does not cover more than one building, unless application to cover more than one building is made on a form or in a format approved for that purpose by the Administrator.

"Cancellation" means that ending of the insurance coverage provided by this policy prior to the expiration date.

"Coastal High Hazard Area" means an area subject to high velocity waters, including hurricane wave wash and tsunamis.

"Declarations Page" is a computer generated summary of information furnished by the Insured in the application for insurance. The declarations page is a part of this flood insurance policy.

"Direct Physical Loss By or From Flood" means any loss in the nature of actual loss of or physical damage, evidenced by physical changes, to the insured property (building or contents [personal property]) which is directly and proximately caused by a "flood" (as defined in this Agreement), while the insured property is located: 1. At the property address shown on the application for this insurance, which is a part of this Agreement; and 2. For forty-five days, at another place above ground level or outside of the special flood hazard area, to which any of the insured property shall necessarily be removed in order to protect and preserve it from

a flood or from the imminent danger of flood (provided, personal property so removed must be placed in a fully enclosed building or otherwise reasonably protected from the elements to be insured against loss) in which case the reasonable expenses incurred by the Insured in moving any of the insured property temporarily away from the peril of flood and storing this property at the temporary location (not exceeding 45 days) shall be reimbursed to the Insured for buildings in an amount up to the amount of the minimum building deductible and for contents in an amount up to the amount of the minimum contents deductible. This policy's deductible amounts, as provided for herein under "DEDUCTIBLES," shall not be applied to this reimbursement, but shall be applied to any other benefits under this policy's coverage. The term "Direct Physical Loss By or From Flood" shall not include compensation for loss of use, loss of access, loss of profits or loss resulting from interruption of business, profession or manufacture, allowance for any increased cost of repair or reconstruction as a result of any ordinance regulating reconstruction or repair, or other economic loss.

"Expense Constant" is a flat charge per policy term, paid by the Insured, to defray the Federal Government's policywriting and other expenses.

"Expiration Date" means the ending of the insurance coverage provided by this policy on the expiration date shown on the declarations page.

"Flood": Wherever in this policy the term "flood" occurs, it shall be held to mean:

A. A general and temporary condition of partial or complete inundation of normally dry land areas from:

1. The overflow of inland or tidal waters.
2. The unusual and rapid accumulation or runoff of surface waters from any source.
3. Mudslides (i.e., mudflows) which are proximately caused by flooding as defined in subparagraph A-2 above and are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water and deposited along the path of the current.

B. The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding the cyclical levels which result in flooding as defined in A-1 above.

"Manufactured home" means a building, transportable in one or more sections, which is built on a permanent chassis and designed to be used with or without a permanent foundation when connected to the required utilities. The term "manufactured home" does not include park trailers, travel trailers, and other similar vehicles. To be eligible for coverage under this policy, a manufactured home must be on a permanent foundation and if located in a FEMA designated Special Flood Hazard Area, must meet the requirements of paragraph H of PROPERTY NOT COVERED.

"Mobile home" means a manufactured home.

"Policy" means the entire written contract between the Insured and the Insurer, including this printed form, the application, and declarations page,

any endorsements which may be issued and any renewal certificates indicating that coverage has been instituted for a new policy and policy term. Only one building, specifically described by you in the application, may be insured under this policy, unless application to cover more than one building is made on a form or in a format approved for that purpose by the Administrator.

"Post-FIRM building" means a building for which the start of construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of the initial Flood Insurance Rate Map (FIRM) for the community in which the building is located, whichever is later.

"Probation Additional Premium" means a flat charge per policy term paid by the Insured on all new and renewal policies issued covering property in a community that has been placed on probation under the provisions of 44 CFR 59.24 on or after October 1, 1986.

"Walled and Roofed" means the building has in place two or more exterior, rigid walls and the roof is fully secured so that the building will resist flotation, collapse and lateral movement.

ARTICLE III—PERILS EXCLUDED

The Insurer shall not be liable for loss:

A. By (1) rain, snow, sleet, hail or water spray; (2) freezing, thawing or by the pressure or weight of ice or water, except where the property covered has been simultaneously damaged by flood; (3) water, moisture or mudslide (i.e., mudflow) damage of any kind resulting primarily from conditions, causes or occurrences which are solely related to the described premises or are within the control of the Insured (including but not limited to design, structural or mechanical defects, failures, stoppages or breakages of water or sewer lines, drains, pumps, fixtures, or equipment) or any condition which causes flooding which is substantially confined to the described premises or properties immediately adjacent thereto; or (4) seepage, backup of water, or hydrostatic pressure not related to a condition of "flood" as defined;

B. Caused directly or indirectly by (1) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack, (a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces, or (b) by military, naval or air forces, or (c) by an agent of any such government, power, authority or forces, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be such a hostile or warlike action by such a government, power, authority or forces; (2) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence;

C. By nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, or due to any act or condition incident to any of the foregoing, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril insured against by this policy;

D. By theft, fire, windstorm, wind, explosion, earthquake, land sinkage, land subsidence, landslide, destabilization or movement of land resulting from the accumulation of water in subsurface land areas, gradual erosion, or any other earth movement except such mudslides (i.e., mudflows) or erosion as is covered under the peril of flood;

E. Caused by or resulting from power, heating or cooling failure, unless such failure results from physical damage to power, heating or cooling equipment situated on premises where the property covered is located, caused by the peril insured against;

F. Caused intentionally by the Insured;

G. Which is already in progress as of 12:01 a.m. of the first day of the policy term;

H. From a flood which is confined to the premises on which the insured property is located unless the flood is displaced over two acres of the insured premises;

I. Caused by any modification by the Insured to the insured property or the described premises on which the insured property is located which materially increases the risk of flooding;

J. To any building or contents located on property leased from the Federal Government, arising from or incident to the flooding of the property by the Federal Government, where the lease expressly holds the Federal Government harmless, under flood insurance issued under any Federal Government program, from loss arising from or incident to the flooding of the property by the Federal Government.

ARTICLE IV—PROPERTY COVERED

(Subject to "Property Not Covered" Provisions)

A. **Building:** 1. When the insurance under this policy covers a building, such insurance shall include additions and extensions attached thereto; permanent fixtures, machinery and equipment forming a part of and pertaining to the service of the building; personal property of the Insured as landlord used for the maintenance or service of the building including fire extinguishing apparatus, floor coverings, refrigerating and ventilating equipment, all while within the described building; also, materials and supplies while within an enclosed structure located on the described premises or adjacent thereto, intended for use in construction, alteration or repair of such building or appurtenant private structures on the described premises.

2. When the insurance under this policy covers a building in the course of construction, such insurance shall apply before the building is walled and roofed subject to the following conditions: (i) the amount of the deductible for each loss occurrence before the building is walled and roofed is two times the deductible which is selected to apply after the building is walled and roofed; (ii) coverage is provided before the building is walled and roofed only while construction is in progress, or if construction is halted, only for a period of up to 90 continuous days thereafter, until construction is resumed; and (iii) there is no coverage before the building is walled and roofed where the lowest floor, including basement floor, of a non-elevated building or the lowest elevated floor of an elevated building is below the base flood elevation in Zones AH, AE or A1-30 or is below the base flood elevation adjusted to include the effect of wave action in Zones VE or V1-30. The lowest floor levels are based on the bottom of the lowest horizontal structural member of the floor in Zones VE or V1-30 and the top of the floor in Zones AH, AE or A1-30.

3. When the insurance under this policy covers a building, the reasonable expenses incurred by the Insured for the purchase of (i) sandbags, including sand to fill them and plastic sheeting and lumber used in connection with them, (ii) fill for temporary levees, (iii) pumps, and (iv) wood, all for the purpose of saving the building due to the imminent danger of a flood loss, are a covered loss in an aggregate amount up to the amount of the minimum building deductible. The policy's building deductible amount, as provided for herein under "DEDUCTIBLES," shall not be applied to this reimbursement, but shall be applied to any other benefits under the policy's building coverage. For reimbursement under this paragraph 3 to apply, the following conditions must be met:

(i) The insured property must be in imminent danger of sustaining flood damage; and

(ii) The threat of flood damage must be of such imminence as to lead a person of common prudence to apprehend flood damage; and

(iii) A general and temporary condition of flooding in the area must occur, even if the flooding does not reach the insured property, or a legally authorized official must issue an evacuation order or other civil order for the community in which the insured property is located calling for measures to preserve life and property from the peril of flood.

B. **Contents:** When the insurance under this policy covers contents, coverage shall be for either household contents or other than household contents, but not for both.

1. When the insurance under this policy covers other than household contents, such insurance shall cover merchandise and stock, materials and stock supplies of every description, furniture, fixtures, machinery and equipment of every description all owned by the Insured; improvements and betterments (as hereinafter defined) to the building if the Insured is not the owner of the building and when not otherwise covered; all while within the described enclosed building. Bailees' goods are specifically excluded from coverage under this policy.

2. When the insurance under this policy covers household contents, such insurance shall cover all household and personal property usual or incidental to the occupancy of the premises as a residence—except animals, birds, fish, business property, other property not covered under the provisions of this policy, and any property more specifically covered in whole or in part by other insurance including the peril insured against in this policy; belonging to the Insured or members of the Insured's family of the same household, or for which the Insured may be liable, or, at the option of the Insured, belonging to a servant or guest of the Insured; all while within the described building.

The Insured, if not the owner of the described building, may apply up to 10% of the amount of insurance applicable to the household contents covered under this item, not as an additional amount of insurance, to cover

loss to improvements and betterments (as hereinafter defined) to the described building.

The Insured, if an individual condominium unit owner in the described building, may apply up to 10% of the amount of insurance on contents covered under this policy, not as an additional amount of insurance, to cover loss to the interior walls, floors, and ceilings that are not otherwise covered under a condominium association policy on the described building.

The Insurer shall not be liable for loss in any one occurrence for more than \$250 in the aggregate on paintings, etchings, pictures, tapestries, art glass windows and other works of art (such as but not limited to statuary, marbles, bronzes, rare books, porcelains, rare glass, and bric-a-brac), jewelry, watches, necklaces, bracelets, gems, precious and semi-precious stones, articles of gold, silver, platinum and furs and any article containing fur which represents its principal value.

3. When the insurance under this policy covers improvements and betterments, such insurance shall cover the Insured's used interest in improvements and betterments to the described building.

a. The term "improvements and betterments" wherever used in this policy is defined as fixtures, alterations, installations, or additions comprising a part of the described building and made, or acquired, at the expense of the Insured exclusive of rent paid by the Insured, but which are not legally subject to removal by the Insured.

b. The word "lease" wherever used in this policy shall mean the lease or rental agreement, whether written or oral, in effect as of the time of loss.

c. In the event improvements and betterments are damaged or destroyed during the term of this policy by the peril insured against, the liability of the Insurer shall be determined as follows:

(i) If repaired or replaced at the expense of the Insured within a reasonable time after such loss, the actual cash value of the damaged or destroyed improvements and betterments.

(ii) If not repaired or replaced within a reasonable time after such loss, that proportion of the original cost at time of installation of the damaged or destroyed improvements and betterments which the unexpired term of the lease at the time of loss bears to the period(s) from the date(s) such improvements and betterments were made to the expiration date of the lease.

(iii) If repaired or replaced at the expense of others for the use of the Insured, there shall be no liability hereunder.

4. In the case of contents owned by the Insured in a condominium building, as a condominium unit owner, as well as in common with other condominium unit owners, should the amount of insurance collectible under this policy for a loss, when combined with any recovery available to the Insured as a tenant in common under any condominium association flood insurance coverage provided under the Act for the same loss, exceed the statutorily permissible limits of contents coverage available under the Act for the insuring of risks of the class (residential, non-residential, or small business) of the Insured, then the limits of contents coverage under this policy shall be reduced in regard to that loss by the amount of such excess.

C. Debris Removal: This insurance covers expense incurred in the removal of debris of or on the building or contents covered hereunder, which may be occasioned by loss caused by the peril insured against in this policy.

The total liability under this policy for both loss to property and debris removal expense shall not exceed the amount of insurance applying under this policy to the property covered.

ARTICLE V—PROPERTY NOT COVERED

This policy shall not cover:

A. Accounts, bills, currency, deeds, evidences of debt, money, coins, medals, postage stamps, securities, bullion, manuscripts, or other valuable papers or records.

B. A building, and its contents, located entirely in, on, or over water or seaward of mean high tide, if the building was newly constructed or substantially improved on or after October 1, 1982.

C. Fences, retaining walls, seawalls, swimming pools, bulkheads, wharves, piers, bridges, docks; other open structures located on or over water, including boathouses or other similar structures or buildings into which boats are floated; or personal property in the open.

D. Land values, lawn, trees, shrubs or plants, growing crops, or livestock; underground structures and equipment including wells, septic tanks or septic systems; those portions of walks, walkways, driveways, patios, and other surfaces, all of whatever kind of construction, located outside the perimeter, exterior walls of the insured building.

E. Aircraft, any self-propelled vehicle or machine and motor vehicles

(other than motorized equipment pertaining to the service of the premises, operated principally on the premises of the Insured, and not licensed for highway use) including their parts and equipment, trailers on wheels and other recreational vehicles whether affixed to a permanent foundation or on wheels; watercraft including their furnishings and equipment.

F. Enclosures, contents, machinery, building components, equipment and fixtures located at an elevation lower than the lowest elevated floor of an elevated Post-FIRM building (except for the required utility connections and the footing, foundation, posts, pilings, piers or other foundation walls and anchorage system as required for the support of the elevated Post-FIRM building), including a manufactured (i.e., mobile) home; finished basement walls, floors, ceilings and other improvements to a basement having its floor subgrade on all sides (except for drywalls and sheetrock walls and ceilings, whether finished or unfinished, all only to the extent of replacing them with unfinished [i.e., nailed to framing but not taped or otherwise finished with paint or other covering] drywall or sheetrock ceilings or walls, and except for fiberglass insulation) and contents, machinery, building equipment and fixtures in such basement areas; except that, as to this subparagraph(F), coverage is provided in basement areas and in areas below the lowest elevated floor of an elevated Post-FIRM building for sump pumps, well-water tanks, well-water tank pumps, oil tanks and the oil in them, cisterns and the water in them, natural gas tanks and the gas in them, pumps and/or tanks used in conjunction with solar energy systems, furnaces, hot water heaters, clothes washers and dryers, food freezers and the food in them, air conditioners, heat pumps and electrical junction and circuit breaker boxes; and coverage is also provided in basement areas and in areas below the lowest elevated floor of an elevated Post-FIRM building for stairways and staircases attached to the building which are not separated from the building by elevated walkways and for elevators and relevant equipment, except for such relevant equipment located below the base flood elevation if such relevant equipment was installed on or after October 1, 1987.

G. Buildings and their contents, including machinery and equipment, which are part of the building, where more than 49 percent of the actual cash value of such buildings is below ground, unless the lowest level is at or above the base flood elevation (in the Regular Program) or the adjacent ground level (in the Emergency Program) by reason of earth having been used as an insulation material in conjunction with energy efficient building techniques.

H. A manufactured (i.e., mobile) home located or placed within a FEMA designated Special Flood Hazard Area that is not anchored to a permanent foundation to resist flotation, collapse, or lateral movement (i) by over-the-top or frame ties to ground anchors or (ii) in accordance with manufacturer's specifications or (iii) in compliance with the community's flood plain management requirements, unless it is a manufactured (i.e., mobile) home on a permanent foundation continuously insured by the National Flood Insurance Program at the same site at least since September 30, 1982.

I. Units which are primarily containers, rather than buildings (such as gas and liquid tanks, chemical or reactor container tanks or enclosures, brick kilns, and similar units) and their contents. (Silos and grain storage buildings, including their contents, may be insured even though they may be of container-type construction.)

J. A building, and its contents, newly constructed or substantially improved on or after October 1, 1983 in an area designated as an undeveloped coastal barrier, within the Coastal Barrier Resources System established by the Coastal Barrier Resources Act (Pub. L. 97-348).

ARTICLE VI—DEDUCTIBLES

A. With respect to loss to the building and debris removal covered hereunder, Insurer shall be liable for only that portion of the loss in any one occurrence which is in excess of \$500.00.

B. With respect to loss to contents and debris removal expenses covered hereunder, the Insurer shall be liable for only that portion of the loss in any one occurrence which is in excess of \$500.00.

C. In lieu of the \$500.00 deductible, the amount of the deductible in "A" and "B", above, shall be the higher amount selected, as an option, by the Insured when applying for the insurance or when raising the deductible by endorsement.

ARTICLE VII— GENERAL CONDITIONS AND PROVISIONS

A. **Pair and Set Clause:** If there is loss of an article which is part of a pair or set, the measure of loss shall be a reasonable and fair proportion

of the total value of the pair or set, giving consideration to the importance of said article, but such loss shall not be construed to mean total loss of the pair or set.

B. Concealment, Fraud: This entire policy shall be void and no renewal nor new flood insurance coverage can be issued to the Insured if, whether before or after the loss, the Insured has willfully concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, or the interest of the Insured therein, or in case of any fraud or false swearing by the Insured relating thereto (see "E", below). In addition, this entire policy shall be void if the Insured has willfully concealed or misrepresented any fact, on a "Recertification Questionnaire," which causes the Insurer to issue a policy to the Insured based on a premium amount which is less than the premium amount which would have been payable by the Insured if it were not for the misrepresentation of fact (See "J", below).

C. Other Insurance: The Insurer shall not be liable for a greater proportion of any loss, less the amount of deductible, from the peril of flood than the amount of insurance under this policy bears to the whole amount of flood insurance (excluding therefrom any amount of "excess insurance" as hereinafter defined) covering the property, or which would have covered the property except for the existence of this insurance, whether collectible or not. In other words, if the Insured obtains additional flood insurance to cover the structure insured by this policy beyond that obtained under the authority of the National Flood Insurance Act of 1968, as amended, then the Insured must acquire the maximum amount of available flood insurance under said Act in order to avoid the imposition of proration as described in the preceding sentence.

In the event that the whole amount of flood insurance (excluding therefrom any amount of "excess insurance" as hereinafter defined) covering the property exceeds the maximum amount of insurance permitted under the provisions of the National Flood Insurance Act of 1968, or any acts amendatory thereof, it is hereby understood and agreed that the insurance under this policy shall be limited to a proportionate share of the maximum amount of insurance permitted on such property under said Act, and that a refund of any extra premium paid, computed on a pro rata basis, shall be made by the Insurer upon request in writing submitted not later than 2 years after the expiration of the policy term during which such extra amount of insurance was in effect.

"Excess insurance" as used herein shall be held to mean insurance of such part of the actual cash value of the property as is in excess of the maximum amount of insurance permitted under said Act with respect to such property.

D. Added and Waiver Provisions: The extent of the application of insurance under this policy and of the contribution to be made by the Insurer in case of loss, and any other provision or agreement not inconsistent with the provisions of this policy, may be provided for in writing added hereto, but no provision may be waived except such as by the terms of this policy is subject to change.

No permission affecting this insurance shall exist, or waiver of any provision be valid, unless granted herein or expressed in writing added hereto. No provision, stipulation or forfeiture shall be held to be waived by any requirement or proceeding on the part of the Insurer relating to appraisal or to any examination provided for herein.

E. Voidance, Reduction or Reformation of the Coverage:

1. **Voidance:** This policy will be void and of no legal force and effect in the event that any one of the following conditions occurs:

a. The property listed on the application is not eligible for coverage, in which case the policy is void from its inception;

b. The community in which the property is located was not participating in the National Flood Insurance Program on the policy's inception date and did not qualify as a participating community during the policy's term and before the occurrence of any loss for which the Insured may receive compensation under the policy, in which case the policy is void from its inception;

c. If, during the term of the policy, the participation in the National Flood Insurance Program of the community in which the Insured's property is located ceases, in which case the policy shall be deemed void effective at the end of the last day of the policy year in which such cessation occurred and shall not be renewed; in the event the voided policy included three policy years in a contract term of three years, the Insured shall be entitled to a pro-rata refund of any premium applicable to the remainder of the policy's term after voidance of the policy;

d. The Insured or the Insured's agent has (i) sworn falsely or (ii)

fraudulently or willfully concealed or misrepresented any material fact (including facts relevant to the rating of this policy) in the application for coverage, or upon any renewal of coverage, or in connection with the submission of any claim brought under the policy, in which case this entire policy shall be void as of the date the wrongful act was committed and coverage prior to the date of the wrongful act shall not be affected, provided, refunds of premiums, if any, shall be subject to offsets for the Insurer's administrative expenses (including the payment of agent's commissions through prior policy years, if any) in connection with the issuance of the policy;

e. The premium submitted is less than the minimum premium set forth in 44 CFR 61.10 in connection with any application for a new policy or policy renewal, in which case the policy is void from its inception.

2. **Reduction of Coverage Limits or Reformation:** In the event that the premium payment received by the Insurer is not sufficient to purchase the amounts of building coverage and contents (personal property) coverage requested or in the event a rating error has been innocently made by the Insured or the agent on the application, renewal, endorsement or other form (whether evident or not) resulting in insufficient premium being received by the Insurer for the purchase of the amounts of coverage requested, then:

(i) If the insufficient premium or other rating error is discovered by the Insurer prior to a loss under the policy, the policy shall be deemed to provide only such coverage as can be purchased for the entire term of the policy, with the amount of premium received; provided, the Insured may increase any reduced coverage(s) at any time by payment of the correct premium for the additional limits of coverage requested and any such correct premium received by the Insurer prior to any loss under the policy shall result in coverage being provided for the loss up to the additional amount of coverage requested by the Insured; the application of the insufficient premium received to the provision of flood insurance coverage shall be made as follows:

a. In the event that only one kind of coverage (building coverage or contents coverage) has been requested, the Insured shall receive the limits of that kind of coverage which can be purchased for the amount of premium received, less the expense constant;

b. In the event that both building coverage and contents coverage have been requested, the Insurer shall determine the percentage ratio that each kind of insurance bears to the total amount of coverage requested, apportion the total premium received by the percentage ratio for each kind of coverage, and the Insured shall receive, as to each kind of coverage requested, the amount of coverage which can be purchased by the premium amount as apportioned for each kind of coverage; where both building and contents coverage are requested and a coverage's proportion of the premium paid is more than sufficient to obtain the amount of insurance requested for that coverage, any excess of that proportion of the total premium will be applied to obtain an additional amount of the other kind of coverage until the amount of insurance requested for the other coverage is obtained;

(ii) If the insufficient premium or other rating error is discovered by the Insurer at the time of a loss under the policy, the policy shall be deemed to provide coverage pursuant to the provisions of (i), above, unless:

a. The Insured or the Insured's agent has sworn falsely or fraudulently or willfully concealed or misrepresented any material fact (including facts relevant to the rating of this policy) in the application for coverage, or upon any renewal of coverage, or in connection with the submission of any claim brought under this policy, in which case this entire policy shall be void as of the date the wrongful act was committed and coverage prior to the date of the wrongful act shall not be affected; provided, refunds of premiums, if any, shall be subject to offsets for the Insurer's administrative expenses (including the payment of agent's commissions through prior policy years, if any) in connection with the issuance of the policy, or

b. Provided (ii) a. above, does not apply, the Insured remits and the Insurer receives the additional premium required to purchase (for the current policy term and the previous policy term, if then insured) the limits of coverage for each kind of coverage as was initially requested by the Insured within thirty (30) days from the date the Insurer gives the Insured written notice of additional premium due, in which case the policy shall be reformed, from its inception date, to provide flood insurance coverage to the Insured in the amount(s) of coverage initially requested. Silence or other failure to remit the additional premium required or non-receipt of such premium by the Insurer within thirty (30) days from the date of notice of premium due shall be deemed to be refusal to pay the additional premium due and any subsequent payment of the additional premium due shall not reform the policy from its inception date but shall only add the additional

amounts of coverage to the policy for the remainder of its term, pursuant to 44 CFR 61.11, with any excess of premium paid being returned to the Insured. Provided, however, under this subsection "b" as to any mortgagee (or trustee) named in the policy, the Insurer shall give a notice of additional premium due and the right of reformation shall continue in force for the benefit only of the mortgagee (or trustee), up to the amount of the insured indebtedness, for thirty (30) days after written notice to the mortgagee (or trustee); provided, further, the Insurer is under no obligation to send the Insured any written notice of additional premium due or notice of premium due under this subsection.

F. Conditions, Suspending or Restricting Insurance: Unless otherwise provided in writing added hereto, the Insurer shall not be liable for loss occurring while the hazard is increased by any means within the control or knowledge of the Insured, provided, however, this insurance shall not be prejudiced by any act or neglect of any person (other than the Insured), when such act or neglect is not within the control of the Insured.

G. Alterations and Repairs: The Insured may, at the Insured's own expense, make alterations, additions and repairs, and complete structures in course of construction.

H. Property of Others (Servants and Guest Only): Unless otherwise provided in writing added hereto, loss to any property of others covered under this policy shall be adjusted with the Insured for the account of the owners of said property, except that the right to adjust such loss with said owners is reserved to the Insurer. Any such insurance under this policy shall not inure directly or indirectly to the benefit of any carrier or other bailee for hire.

I. Liberalization Clause: If during the period that insurance is in force under this policy or within 45 days prior to the inception date thereof, on behalf of the Insurer there be adopted under the National Flood Insurance Act of 1968, or any acts amendatory thereof, any forms, endorsements, rules or regulations by which this policy could be extended or broadened, without additional premium charge, by endorsement or substitution of form then such extended or broadened insurance shall inure to the benefit of the Insured hereunder as though such endorsement or substitution of form had been made.

J. Policy Renewal: The term of this policy commences on its inception date and ends on its expiration date, as shown on the "Declarations Page" which is attached to the policy. The Insurer is under no obligation to send any renewal notice or other notice that the policy term is coming to an end and the receipt of any such notice by the Insured, Mortgagee or Agent of the Insured shall not be deemed to be a waiver of this provision on the Insurer's part. The Insurer is under no obligation to assure that policy changes reflected in endorsements submitted by the Insured or Agent during the policy term and accepted by the Insurer are included in any renewal notice or new policy which is sent. "Policy changes" includes the addition of new coverage (e.g., contents coverage added to a building coverage policy or vice versa) or any increases in the amounts of coverage.

This policy shall not be renewed and the coverage provided by it shall not continue into any successive policy term unless the renewal premium payment is received by the National Flood Insurance Program (NFIP) at its office within 30 days of the expiration date of this policy, subject to Article VII.E, above. If the renewal premium payment is mailed by certified mail to the NFIP prior to the expiration date, it shall be deemed to have been received within the required 30 days. The coverage provided by the renewal policy is in effect for any loss occurring during this 30-day period even if the loss occurs before the renewal premium payment is received so long as the renewal premium payment is received within the required 30 days.

In all other cases, this policy shall terminate as of the expiration date of the last policy term for which the premium payment was timely received at the office of the NFIP, and in that event, the Insurer shall not be obligated to provide the Insured with any cancellation, termination, policy lapse, or policy renewal notice advising the Insured of any such cancellation, termination, policy lapse, or policy renewal; provided, however, with respect to any mortgagee (or trustee) named in the Declaration form attached to this policy, this insurance shall continue in force only for the benefit of such mortgagee (or trustee) for 30 days after written notice to the mortgagee (or trustee) of termination of this policy, and shall then terminate.

In connection with the renewal of this policy, the Insured will be requested during the policy term to recertify, on a Recertification Questionnaire provided by the Insurer, the rating information used to rate the most recent application for or renewal of insurance.

Notwithstanding the above mentioned responsibility of the Insured to submit the appropriate renewal premium in sufficient time to permit its receipt by the NFIP prior to the expiration of the policy being renewed, the Insurer has established a business procedure for mailing renewal notices to assist Insureds in meeting their responsibility. Regarding the Insurer's business procedure, evidence of the placing of any such notices into the U.S. Postal Service, addressed to the Insured at the address appearing on the Insured's most recent application or other appropriate form (received by the NFIP prior to the mailing of the renewal notice by the Insurer), does, in all respects, for purposes of the NFIP presumptively establish delivery to the Insured for all purposes irrespective of whether the Insured actually received the notice. However, in the event that the Insurer determines that, through any circumstances, any renewal notice was not placed into the U.S. Postal Service, or, if placed, was prepared or addressed in a manner which the Insurer determines could preclude the likelihood of it being actually and timely received by the Insured prior to the due date for the renewal premium the following procedures shall be followed:

In the event that the Insured or his agent notifies the Insurer, not later than one year after the date on which the payment of the renewal was due, of a non-receipt of a renewal notice prior to the due date for the renewal premium, which the Insurer determines was attributable to the above circumstances, the Insurer shall mail a second bill providing a revised due date, which shall be thirty days after the date on which the bill is mailed. If the renewal payment is received by such revised due date, the policy shall be renewed as of the date on which the prior policy would have expired. If the renewal payment requested by reason of the second bill is not received by the revised due date, no renewal shall occur and the policy shall remain an expired policy as of the expiration date prescribed on the policy.

K. Cancellation of Policy By Insured: 1. The Insured can cancel this policy at anytime but a refund of premium will be made only when:

a. The Insured cancels because the Insured has transferred ownership of the insured property to someone else. In this case, the Insurer will refund to the Insured, once the Insurer receives the Insured's written request for cancellation (signed by the Insured) the excess of premiums paid by the Insured which apply to the unused portion of the policy's term, pro rata but with retention of the expense constant.

b. The Insured cancels because it has been determined that the insured property is not, in fact, in a special flood hazard area; and the Insured was required to purchase flood insurance coverage by a private lender or Federal agency pursuant to Pub. L. 93-234, section 102; and the lender or Federal agency no longer requires the retention by the Insured of the coverage. In this event, if no claims have been paid or are pending, the premium payments will be refunded to the Insured in full, according to applicable regulations.

c. The Insured cancels a policy having a term of three (3) years, on an anniversary date, and the reason for the cancellation is: (i) A policy of flood insurance has been obtained or is being obtained in substitution for this policy and the Insurer has received a written concurrence in the cancellation from any mortgagee of which the Insurer has actual notice, or (ii) the Insured has extinguished the insured mortgage debt and is no longer required by the mortgagee to maintain the coverage.

Refund of any premium under this subparagraph "c" shall be pro rata but with retention of the expense constant.

L. Loss Clause: Payment of any loss under this policy shall not reduce the amount of insurance applicable to any other loss during the policy term which arises out of a separate occurrence of the peril insured against hereunder; provided, that all loss arising out of a continuous or protracted occurrence shall be deemed to constitute loss arising out of a single occurrence.

M. Mortgage Clause: (Applicable to building coverage only and effective only when policy is made payable to a mortgagee (or trustee) named in the application and declarations form attached to this policy or of whom the Insurer has actual notice prior to the payment of loss proceeds under this policy).

Loss, if any, under this policy, shall be payable to the aforesaid as mortgagee (or trustee) as interest may appear under all present or future mortgages upon the property described in which the aforesaid may have an interest as mortgagee (or trustee), in order of precedence of said mortgages, and this insurance, as to the interest of the mortgagee (or trustee) only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes

more hazardous than are permitted by this policy; provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee (or trustee) shall, on demand, pay the same.

Provided, also, that the mortgagee (or trustee) shall notify the Insurer of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee (or trustee) and, unless permitted by this policy, it shall be noted thereon and the mortgagee (or trustee) shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

If this policy is cancelled by the Insurer, it shall continue in force for the benefit only of the mortgagee (or trustee) for 30 days after written notice to the mortgagee (or trustee) of such cancellation and shall then cease, and the Insurer shall have the right, on like notice, to cancel this agreement.

Whenever the Insurer shall pay the mortgagee (or trustee) any sum for loss under this policy and shall claim that, as to the mortgagor or owner, no liability therefor existed, the Insurer shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may, at its option, pay to the mortgagee (or trustee) the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities, but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of said mortgagee's (or trustee's) claim.

N. Mortgagee Obligations: If the Insured fails to render proof of loss, the named mortgagee (or trustee), upon notice, shall render proof of loss in the form herein specified within 60 days thereafter and shall be subject to the provisions of this policy relating to appraisal and time of payment and of bringing suit.

O. Loss Payable Clause (Applicable to contents items only): Loss, if any, shall be adjusted with the Insured and shall be payable to the Insured and loss payee as their interests may appear.

P. Requirements in Case of Loss: The Insured shall give written notice, as soon as practicable, to the Insurer of any loss, forthwith separate the damaged and undamaged property and put it in the best possible order. Within 60 days after the loss, unless such time is extended in writing by the Insurer, the Insured shall render to the Insurer a proof of loss, signed and sworn to by the Insured, stating the knowledge and belief of the Insured as to the following: The time and origin of the loss, the interest of the Insured and of all others in the property, actual cash value of each item thereof and the amount of loss thereto, all encumbrances thereon, all other contracts of insurance, whether valid or not, covering any of said property, any changes in the title, use, occupation, location, possession or exposures of said property since the issuing of this policy, by whom and for what purpose any building herein described and the several parts thereof were occupied at the time of loss. The Insured, at the option of the Insurer, may be required to furnish a complete inventory of the destroyed, damaged and undamaged property, showing in detail quantities, costs, actual cash value and amount of loss claimed, and verified plans and specifications of any building, fixtures or machinery destroyed or damaged.

The Insured, as often as may be reasonably required, shall exhibit to any person designated by the Insurer all that remains of any property herein described, and submit to examinations under oath by any person named by the Insurer, and subscribe the same, and, as often as may be reasonably required, shall produce for examination all books of account, bills, invoices and other vouchers, or certified copies thereof if originals be lost, at such reasonable time and place as may be designated by the Insurer or its representative, and shall permit extracts and copies thereof to be made.

The Insurer may, at its option, waive the requirement for the completion and filing of a Proof of Loss in certain cases, in which event the Insured will be required to sign and, at the Insurer's option, swear to an adjuster's report of the loss which includes information about the loss and the damages needed by the Insurer before the loss can be adjusted.

Any false statements made in the course of presentment of a claim under this policy may be punishable by fine or imprisonment under the applicable Federal laws.

Q. Appraisal: In case the Insured and the Insurer shall fail to agree as to the actual cash value of the amount of loss, then, on the written demand of either, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within 20 days of such demand. The appraisers shall first select a competent and disinterested umpire; and failing for 15 days to agree upon such umpire, then, on request of the Insured or

the Insurer, such umpire shall be selected by a judge of a court of record in the State in which the insured property is located. The appraisers shall then appraise the loss, stating separately actual cash value and loss to each item; and, failing to agree, shall submit their differences, only, to the umpire. An award in writing, so itemized, of any two when filed with the Insurer shall determine the amount of actual cash value and loss. Each appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by the parties equally.

R. Options: It shall be optional with the Insurer to take all, or any part, of the property at the agreed or appraised value, and also to repair, rebuild or replace the property destroyed or damaged with other of like kind and quality within a reasonable time, on giving notice of its intention so to do within 30 days after the receipt of the proof of loss herein required.

S. Abandonment: There shall be no abandonment to the Insurer of any property. However, the Insurer may permit the Insured to keep damaged, insured property ("salvage") after a loss and reduce the amount of the loss proceeds payable to the Insured under the policy by the value of the salvage.

T. When Loss Payable: Loss is payable within 60 days after the Insured files the proof of loss (or within 90 days after the insurance adjuster files an adjuster's report signed and sworn to by the Insured in lieu of a proof of loss) and ascertainment of the loss is made either by agreement between the Insurer and the Insured, expressed in writing, or by the filing with the Insurer of an award as provided in paragraph "Q", above. If the Insurer rejects the Insured's proof of loss in whole or in part, the Insured may accept such denial of the claim, or exercise the Insured's rights under this policy, or file an amended proof of loss as long as it is filed within 60 days of the date of the loss or any extension of time allowed by the Administrator.

U. Action Against the Insurer: No suit or action on this policy for the recovery of any claim shall be sustainable in any court of law or equity unless all the requirements of this policy shall have been complied with, and unless commenced within 12 months next after the date of mailing of notice of disallowance or partial disallowance of the claim. An action on such claim against the Insurer may be instituted, without regard to the amount in controversy, in the United States District Court for the district in which the property shall have been situated.

V. Subrogation: In the event of any payment under this policy, the Insurer shall be subrogated to all the Insured's right of recovery therefor against any party, and the Insurer may require from the Insured an assignment of all rights of recovery against any party for loss to the extent that payment therefor is made by the Insurer. The Insured shall do nothing after loss to prejudice such right; however, this insurance shall not be invalidated should the Insured waive in writing prior to a loss any or all right of recovery against any party for loss occurring to the described property.

W. Continuous Lake Flooding: Where the insured building has been inundated by rising lake waters continuously for 90 days or more and it appears reasonably certain that a continuation of this flooding will result in damage, reimbursable under this policy, to the insured building equal to or greater than the building policy limits plus the deductible or the maximum payable under the policy for any one building loss, the Insurer will pay the Insured the lesser of these two amounts without waiting for the further damage to occur if the Insured signs a release agreeing (i) to make no further claim under this policy, (ii) not to seek renewal of this policy, and (iii) not to apply for any flood insurance under the National Flood Insurance Act of 1968, as amended, for property at the property location of the insured building. If the policy term ends before the insured building has been flooded continuously for 90 days, the provisions of this paragraph W still apply so long as the first building damage reimbursable under this policy from the continuous flooding occurred before the end of the policy term.

X. Duplicate Policies Not Allowed: Property may not be insured under more than one policy issued under the Act. When the Insurer finds that duplicate policies are in effect, the Insurer shall by written notice give the Insured the option of choosing which policy is to remain in effect. If the Insured chooses to keep in effect the policy with the earlier effective date, the Insurer shall by the same written notice give the Insured an opportunity to add the coverage limits of the later policy to those of the earlier policy, as of the effective date of the later policy. If the Insured chooses to keep in effect the policy with the later effective date, the Insurer shall by the same written notice give the Insured the opportunity to add the coverage limits of the earlier policy to those of the later policy, as of the effective date of the later policy. In either case, the Insured must pay the pro rata premium for the increased coverage limits within 30 days of the written

notice. In no event shall the resulting coverage limits exceed the statutorily permissible limits of coverage under the Act or the Insured's insurable interest, whichever is less. The Insurer shall make a refund to the Insured, according to applicable NFIP rules, of the premium for the policy not being kept in effect. For purposes of this paragraph X, the term "effective date" means the date coverage that has been in effect without any lapse was first placed in effect. In addition to the provisions of this paragraph X for increasing policy limits, the usual procedures for increasing limits by mid-term endorsement or at renewal time, with the appropriate waiting period, are applicable to the policy the Insured chooses to keep in effect.

ENDORSEMENT 1 CONDOMINIUM ASSOCIATION ENDORSEMENT

If the named Insured on this policy is a condominium association, then at the time of loss by flood the following terms, subject to all other provisions of the policy, will apply:

1. The building coverage of this policy, subject to the stated limits will cover damage to all building items covered under this policy and owned in common by the condominium association members.
2. The building coverage of this policy, subject to the stated limits, is extended to cover damage to all structural items within the individual condominium units, including walls, floors, ceilings, and their related coverings, such as paint, paper, paneling, carpeting, and tile. Also covered are

installed appliances for heating, cooling, plumbing and electrical purposes. The structural items may be original installations or replacement or additional items.

3. The building coverage outlined in paragraph 2 above has application only to the extent that the policy's stated limits have not been exhausted under paragraph 1.

4. The policy deductible relating to the building coverage shall be applied against the total damage to all of the building's structural elements and not against the covered loss, and shall not be applied separately in the case of each unit sustaining damage.

5. The contents coverage of this policy covers damage, subject to the stated limits, to all contents items owned in common by the association members and contained in the insured building or removed therefrom in accordance with the policy's terms.

6. The policy deductible relating to contents coverage shall be applied against the total damage to all contents owned in common by the condominium association members and contained in the insured building or removed therefrom in accordance with the policy's terms and not against the covered loss.

7. Loss under this endorsement shall be adjusted with the condominium association and shall be payable to the insurance trustee of record, as designated by the association.

8. The Insurer shall not be liable for any loss or any portion of any loss for which payment is made under any insurance in the name of any condominium unit owner, i.e., any member of the condominium association.

IN WITNESS WHEREOF, the Insurer has executed and attested these presents.



C. M. "BUD" SCHAUERTE
Administrator,
Federal Insurance Administration

PROCEDURES IN CASE OF A FLOOD

For the protection of you and your family, the following tips are suggested as guidelines by the National Flood Insurance Program. If you are ever in doubt as to what action is needed, consult your insurance agent or call the NFIP toll-free at 1-800-638-6620 or on the TDD line 1-800-447-9487. Know your agent's name and phone number. List them here for fast reference:

Agent _____ Phone Number _____

- Please notify your insurance agent as soon as possible after the flood;
- Remind your agent to assign the claim to an approved NFIP claims adjuster;
- Determine the independent claims adjuster assigned to your claim and contact him if you have not been contacted within 24 hours after you reported the claim to your insurance agent; the NFIP pays for the services of the independent claims adjuster assigned to your claim.
- As soon as possible separate the damaged property from undamaged property and store all property so it can be inspected and evaluated;
- Discuss with the adjuster any need you may have for an advance or partial payment of your loss;
- In order to help the claims adjuster, try to take pictures of the outside of the premises showing the flooding and the damage and similar pictures of the inside of the premises showing the height of the water and the damaged property;
- Place all books, records, receipts and any other loss verification material in a safe place for examination and evaluation by the claims adjuster;
- Work cooperatively and promptly with the claims adjuster to determine and document all claim items; be prepared to advise the claims adjuster of the cause and responsible party(ies), if flood was caused by other than natural cause;
- Make certain the claims adjuster fully explains all allowances and procedures for processing claim payments, based on your Proof of Loss, which the policy requires you to send us **within 60 days of the loss**; and
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP—claims adjusters have no authority to approve or deny claims and only report to the NFIP on the elements of flood cause and damage.



Answers to Questions About The National Flood Insurance Program



Graphic design based on the Japanese print, The Great Wave Off Kanagawa,
by Katsushika Hokusai (1760–1849), Asiatic collection, Museum of Fine
Arts, Boston.

**Answers to Questions
About
The National Flood Insurance Program**

FEDERAL EMERGENCY MANAGEMENT AGENCY





FEMA-100 - A *Unified National Program for Floodplain Management* updates a 1979 report which presents strategies fundamental to implementing a balanced approach to floodplain management.

To order any of these publications and to request additional copies of **FIA-2-Answers to Questions About the National Flood Insurance Program**, write to:

Federal Emergency Management Agency
P.O. Box 70274
Washington DC 20024
ATTN: Publications

Please include both the publication number and the name when ordering.

Answers to Questions About the National Flood Insurance Program

This pamphlet is intended to acquaint the public with the National Flood Insurance Program (NFIP). Despite the highly technical nature of the Program, there has been a deliberate effort to minimize the use of technical terms. This publication is designed for readers who do not need a detailed history or refined technical or legal explanations, but do need a basic understanding of the program and the answers to some frequently asked questions. Readers who need legal definitions should refer to the Standard Flood Insurance Policy and to Federal regulations.

The information provided is as current as possible, but changes in the NFIP are made periodically. Readers can obtain the most up-to-date insurance information by using the telephone and address directory at the back of the pamphlet.

Use of acronyms and initials has been limited, but some terms are used so often that acronyms and initials are practical and of assistance to the reader. The term will be spelled out at its first use in the text with the acronym or initials following in parentheses. For readers' convenience, following is a listing of acronyms and initials that appear in *Answers to Questions About the National Flood Insurance Program*:

FEMA - Federal Emergency Management Agency
FHBM - Flood Hazard Boundary Map
FIA - Federal Insurance Administration
FIRM - Flood Insurance Rate Map
LOMA - Letter of Map Amendment
LOMR - Letter of Map Revision
NFIP - National Flood Insurance Program
SFHA - Special Flood Hazard Area
SFIP - Standard Flood Insurance Policy
WYO - Write Your Own

Additional Reading

The following publications on flood-related subjects are available at no charge from the Federal Insurance Administration/Federal Emergency Management Agency:

FEMA-14 - Guide to Flood Insurance Rate Maps - for understanding how to read and use a FEMA Flood Insurance Rate Map.

FEMA-15 - Design Guidelines for Flood Damage Reduction - provides general information on flooding and how to properly design and build in floodprone areas.

FEMA-54 - Elevated Residential Structures - covers proper design and construction methods for elevated areas.

FEMA-55 - Coastal Construction Manual - demonstrates design and construction techniques for construction in coastal high hazard areas.

FEMA-85 - Manufactured Home Installation in Flood Hazard Areas - contains information on how properly to site and install a manufactured home in a flood hazard area with emphasis on design of elevated foundations.

FEMA-102 - Floodproofing Non-Residential Structures - describes a variety of floodproofing strategies for commercial and industrial structures.

FEMA-114 - Design Manual for Retrofitting Floodprone Residential Structures - presents floodproofing techniques that can be used for existing residential structures.

FEMA-116 - Reducing Losses in High Risk Flood Hazard Areas: A Guidebook for Local Officials - designed to help local governments improve their floodplain management programs for high risk flood hazard areas.

FIA-12 - Appeals, Revisions, and Amendments to Flood Insurance Maps: A Guide for Community Officials - details how to obtain revisions to FEMA flood risk maps.

FIA-13 - Flood Emergency and Residential Repair Handbook - outlines for the homeowner those actions that can be taken before and after a flood to help reduce damage and speed repairs.



Guide to Answers to Questions About the National Flood Insurance Program



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WEST VIRGINIA
West Virginia Office of
Emergency Services
Room EB-80
Capitol Building
Charleston, West Virginia 25305
(304) 348-5380

WISCONSIN
Department of Natural Resources
Flood Plain-Shoreland Management
Section
P.O. Box 7921
Madison, Wisconsin 53707
(608) 266-3093

WYOMING
Wyoming Emergency
Management Agency
P.O. Box 1709
Cheyenne, Wyoming 82003
(307) 777-7566



TENNESSEE

Tennessee Department of Economic
and Community Development
Division of Community Development
320 Sixth Avenue, North - Sixth floor
Nashville, Tennessee 37219-5408

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TEXAS

Texas Water Commission
P.O. Box 13087
Capitol Station
Austin, Texas 78711-3087

UTAH

Office of Comprehensive Emergency
Management
1543 Sunnyside Avenue
Salt Lake City, Utah 84108

VERMONT

Division of Water Resources (802) 244-6951
 Agency of Environmental Conservation
10 North Building
103 South Main Street
Waterbury, Vermont 05676

Flood Insurance Address and Telephone Directory

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VIRGIN ISLANDS

Department of Planning
Resources
179 Alton & Weigunst
St. Thomas, Virgin Islands 00802

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VIRGINIA

Department of Conservation
and Historic Resources
Division on Soil and Water Conservation
203 Governor Street - Suite 206
Richmond, Virginia 23219-2094

WASHINGTON

Department of Ecology
Mail Stop PV11
Olympia, Washington 98504



OKLAHOMA

Oklahoma Water Resources Board
12th Floor Northeast
1000 Northeast 10th
P.O. Box 53585
Oklahoma City, Oklahoma 73152

(405) 271-2555

OREGON

Department of Land Conservation
Development
1175 Court Street N.E.
Salem, Oregon 97310

(503) 378-2332

PENNSYLVANIA

Department of Community Affairs
Forum Building - Room 317
Harrisburg, Pennsylvania 17120

(717) 787-7400

PUERTO RICO

Puerto Rico Planning Board
P.O. Box 41119, Minillas Station
De Diego Avenue, Stop 22
San Juan, Puerto Rico 00940-90985

(809) 726-6000
Extension 4494

RHODE ISLAND

Department of Administration
Statewide Planning Program
265 Melrose Street
Providence, Rhode Island 02907

(401) 277-2656

**SOUTH
CAROLINA**

South Carolina Water Resources
Commission
AT&T Capital Center, Suite 1100
1201 Main Street
Columbia, South Carolina 29201

(803) 737-0800

SOUTH DAKOTA

Disaster Assistance Program
Emergency and Disaster Services
500 East Capitol
Pierre, South Dakota 57501

(605) 773-3231



Introduction to the NFIP

NEW JERSEY	New Jersey Department of Environmental Protection Division of Coastal Resources P.O. Box 401 501 East State Street CN 401 Trenton, New Jersey 08625	(609) 292-2296	1. What is the National Flood Insurance Program (NFIP)? The NFIP is a federal program enabling property owners to purchase insurance protection against losses from flooding. This insurance is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods. Until recently, such coverage was generally unavailable from private-sector insurance companies.
NEW MEXICO	New Mexico State Engineer's Office Bataan Memorial Building Santa Fe, New Mexico 87503	(505) 827-6091	Participation in the NFIP is based on an agreement between local communities and the federal government which states that if a community will implement and enforce measures to reduce future flood risks to new construction in special flood hazard areas, the federal government will make flood insurance available within the community as a financial protection against flood losses which do occur.
NEW YORK	Flood Protection Bureau New York Department of Environmental Conservation 50 Wolf Road - Room 330 Albany, New York 12233-3507	(518) 457-3157	2. Why was the NFIP established by Congress? For decades, the national response to flood disasters was generally limited to constructing flood control works such as dams, levees, sea walls, and the like and providing disaster relief to flood victims. This approach did not reduce losses or discourage unwise development and, in some instances, may have actually encouraged additional development. To compound the problem, the public could not buy flood coverage from insurance companies, and building techniques to reduce flood damage were often overlooked.
NORTH CAROLINA	North Carolina Department of Crime Control and Public Safety Division of Emergency Management 116 West Jones Street Raleigh, North Carolina 27603-1335	(701) 224-2750	In the face of mounting flood losses and escalating costs to the general taxpayers of disaster relief, Congress created the NFIP. The intent was to mitigate future damage and provide protection for property owners against potential losses through an insurance mechanism that allows a premium to be paid for the protection by those most in need of this protection.
NORTH DAKOTA	State Water Commission 900 East Boulevard Bismark, North Dakota 58505	(614) 265-6755	3. How was the NFIP established and who administers it? Congress established the NFIP with the passage of the National Flood Insurance Act of 1968. The NFIP was broadened and modified with the passage of the Flood Disaster Protection Act of 1973 and other legislative measures. The NFIP is administered by the Federal Insurance
OHIO	Ohio Department of Natural Resources Division of Water Flood Plain Management Fountain Square Columbus, Ohio 43224		



Administration (FIA), a component of the Federal Emergency Management Agency (FEMA), an independent agency.

4. What is a flood?

“Flood” is defined in the Standard Flood Insurance Policy (SFIP), in part, as:
A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source.

5. Do the state insurance regulators have any jurisdiction over the NFIP in their respective states?

As established by Congress, the NFIP is subject to the rules and regulations of the Federal Insurance Administration. FIA has elected to have state-licensed insurance companies’ agents and brokers sell flood insurance to consumers. State regulators hold the insurance companies’ agents and brokers accountable for providing NFIP customers with the same standards and level of service that the states require of them in selling their other lines of insurance.

Private insurance companies participating in the Write Your Own (WYO) program must be licensed and regulated by states to engage in the business of property insurance in those states in which they wish to sell flood insurance.

6. What is the NFIP’s “Write Your Own” (WYO) program?

In 1981, a strong effort was begun by the Federal Insurance Administrator to reinvolve the private-sector insurance companies in the NFIP. Representatives of major insurance companies and insurance trade associations met with FIA officials to determine the best way to achieve this reinvolvement, and the company representatives outlined conditions under which the voluntary sector would become involved in the WYO program. FIA obtained the necessary clearances from other federal agencies to meet these conditions.

MISSISSIPPI

Mississippi Emergency Management Agency
P.O. Box 4501
Fondren Station
Jackson, Mississippi 39216 (602) 960-9033

MISSOURI

Department of Natural Resources
101 North Jefferson
P.O. Box 176
Jefferson City, Missouri, 65102 (314) 751-2116

MONTANA

Montana Department of Natural Resources and Conservation
1520 East 6th Avenue
Helena, Montana 59620-2301 (406) 444-6646

NEBRASKA

Nebraska Natural Resources Commission
P.O. Box 94876
Lincoln, Nebraska 68509 (402) 471-2081

NEVADA

Division of Emergency Management
State of Nevada
Capitol Complex
2525 South Carson
Carson City, Nevada 89710 (702) 885-4240

NEW HAMPSHIRE

Governor’s Office of Emergency Management
State Office Park South
107 Pleasant Street
Concord, New Hampshire 03301 (603) 271-2231



LOUISIANA

Louisiana Department of Transportation and Development Office of Public Works
Floodplain Management Section
P.O. Box 94245
Baton Rouge, Louisiana 70804-9245

(504) 379-1432

Over the next several months, FIA, working with insurance company executives, addressed and resolved the financial control issues that prevented the development of a WYO program in the past. The goals of the WYO program are:

- Increase the NFIP policy base and the geographic distribution of policies
- Improve service to NFIP policyholders through the infusion of insurance industry knowledge
- Provide the insurance industry with direct operating experience with flood insurance.

MAINE

Maine Department of Economic and Community Development
State House Station 130
Augusta, Maine 04333

(207) 289-3154

In August 1983, the Administrator extended an invitation to all licensed property and casualty insurance companies to participate in the WYO, and as of October 1988, over 200 insurance companies had signed arrangements with FIA to sell and service flood insurance under their own names.

MARYLAND

Maryland Water Resources Administration
Tawes State Office Building D-3
Annapolis, Maryland 21401

(301) 974-2644

7. How does the NFIP benefit property owners? Taxpayers? Communities?

Through the NFIP, property owners in participating communities are able to insure against flood losses. By employing wise floodplain management, a participating community can protect its citizens against much of the devastating financial loss resulting from future flood disasters. More-careful local management of development in the floodplains results in construction practices that can reduce flood loss and the high costs associated with flood disasters to all levels of government.

MASSACHUSETTS

Massachusetts Division of Water Resources
Saltonstall Building - Room 1304
100 Cambridge Street
Boston, Massachusetts 02202

(617) 727-3267

MICHIGAN

Water Management Division
Michigan Department of Natural Resources
P.O. Box 30028
Lansing, Michigan 48909

(517) 335-3182

8. What is the definition of a community?

A "community," as defined for NFIP's purposes, is any state, area, or political subdivision; any Indian tribe, authorized tribal organization, or Alaska native village, or authorized native organization which has the authority to adopt and enforce floodplain management ordinances for the area under its jurisdiction. In most cases, a community is an incorporated city, town, township, borough, or village or an unincorporated area of a county or parish. However, some states have statutory authorities which vary from this description.

MINNESOTA

Flood Plains/Shoreline Management Section
Division of Waters
Department of Natural Resources
500 LaFayette Road - Box 32
St. Paul, Minnesota 55515-4032

(612) 296-4800



9. Why is participation in the NFIP on a community basis rather than on an individual basis?

The National Flood Insurance Act allows FIA to make flood insurance available only in those areas where the appropriate public body has adopted adequate floodplain management regulators for its flood-prone areas. Individual citizens cannot regulate building or establish construction priorities for communities. Without community oversight of building activities in the floodplain, the best efforts of some to reduce future flood losses could be undermined or nullified by the careless building of others. Unless the community as a whole is practicing adequate flood hazard mitigation, the potential for loss cannot be reduced sufficiently to affect disaster relief costs. Insurance rates also would reflect the probable higher losses that would result without local floodplain management enforcement activities.

10. Is community participation mandatory?

No. Community participation in the NFIP is voluntary (although some states require NFIP participation as part of their state floodplain management program). Each identified flood-prone community must assess its flood hazard and determine whether flood insurance and floodplain management would benefit the community's residents and economy. However, a community that chooses not to participate within one year after the flood hazard has been identified and a flood risk map has been provided is subject to the ramifications explained in the answer to Question #18.

Because a community's participation status can significantly affect current and future owners of property located in Special Flood Hazard Areas (SFHA) and the availability of federal financial assistance in the flood-prone areas of the community, the decision should be made with a full awareness of the consequence of each action.

11. What is the emergency program?

The emergency program is the initial phase of a community's participation in the NFIP and is designed to provide a limited amount of insurance at federally subsidized rates prior to the effective date of the community's initial Flood Insurance Rate Map (FIRM). A community participating in the

IDAHO

Department of Water Resources
State House
Boise, Idaho 83720
(208) 334-7900

ILLINOIS

Illinois Department of Transportation
Division of Water Resources
2300 South Dirksen Parkway
Springfield, Illinois 62764
(217) 782-3862

INDIANA

Department of Natural Resources
2475 Directors Row
Indianapolis, Indiana 46241
(317) 232-4160

IOWA

Iowa Department of Natural Resources
Wallace State Office Building
Des Moines, Iowa 50319
(515) 281-5385

KANSAS

Division of Water Resources
Kansas State Board of Agriculture
109 Southwest Ninth Street
Topeka, Kansas 66612-1283
(913) 296-3717

KENTUCKY

Kentucky Department of Natural Resources
Division of Water
18 Reilly Road
Fort Boone Plaza
Frankfort, Kentucky 40601
(502) 564-3410



CONNECTICUT

State Department of Environmental Protection
168 Capitol Avenue
Hartford, Connecticut 06106
(203) 566-7244

DELAWARE

Department of Natural Resources and Environmental Control
Division of Soil and Water Conservation
89 Kings Highway - P.O. 1401
Dover, Delaware 19903
(302) 736-4411

DISTRICT OF COLUMBIA

Department of Consumer Regulatory Affairs
614 H Street N.W.
Washington, D.C. 20001
(202) 727-7170

FLORIDA

Department of Community Affairs
Division of Emergency Management
Rhyne Building
2741 Centerview
Tallahassee, Florida 32399
(904) 487-4915

GEORGIA

Department of Natural Resources
Environmental Protection Division
205 Butler Street S.E.
Floyd Towers East - Suite 1252
Atlanta, Georgia 30334
(404) 656-4713

GUAM

Office of Civil Defense
Post Office Box 2877
Agana, Guam 96910
(011) 671-477-9841

HAWAII

Hawaii Board of Land and Natural Resources
P.O. Box 621
Honolulu, Hawaii 96809
(808) 548-7642

emergency program is usually provided with a Flood Hazard Boundary Map (FHBM) and is required to adopt limited measures aimed at controlling future use of its floodplains. Relatively few of the 18,000 communities participating in the NFIP remain in the emergency program, and all of them will be converted to the regular program by the end of FY 1991. (For additional information on mapping, see Question #61.)

12. What is the regular program?

The regular program is the phase of a community's participation in the NFIP under which more comprehensive floodplain management requirements are imposed and higher amounts of insurance are available based on risk zones and elevations determined in the flood insurance study of the community. A FIRM is used in this phase of NFIP participation.

13. What is probation?

Probation is the formal notification by FEMA to a community that its floodplain management compliance program does not meet NFIP criteria. It is an action authorized under federal regulations.

14. When can a community be placed on probation?

A community can be placed on probation 90 days after FEMA provides written notice to community officials of specific deficiencies. Probation generally is imposed only after FEMA has consulted with the community and has not been able to resolve deficiencies. The FEMA Regional Director has the authority to place communities on probation.

15. How long will probation last?

Probation may be continued for up to one year after the community corrects all program deficiencies and remedies all violations to the maximum extent possible.

16. What penalties are imposed when a community is placed on probation?

An additional \$25 charge is added to the premium for each flood insurance policy sold or renewed in the community. The additional charge is effective for at least one year after the community's probation period begins. The



surcharge is intended to focus the attention of policyholders on the community's non-compliance to help avoid suspension of the community which has serious adverse impacts on those policyholders. Probation does not affect the availability of flood insurance.

17. What is suspension?

Suspension of a participating community (usually after a period of probation) occurs when the community fails to solve its compliance problems. The community is provided written notice of the impending suspension and granted 30 days in which to show cause why it should not be suspended. Suspension is imposed by the Federal Insurance Administrator. If suspended, the community becomes non-participating and flood insurance policies cannot be written or renewed. Policies in force at the time of suspension continue in force for the policy term. Three-year policies, which are written only by Write Your Own (WYO) companies, remain in force until the next annual anniversary date of the policy.

18. What happens if a community does not participate in the NFIP?

Flood insurance under the NFIP or WYO program is not available within that community. (See Question #27 on mandatory purchase requirements.) If a Presidentially declared disaster due to flooding occurs in a non-participating community, no federal financial assistance can be provided for the permanent repair or reconstruction of insurable buildings in Special Flood Hazard Areas (SFHAs). Eligible applicants may receive those forms of disaster assistance that are not related to permanent repair and reconstruction of buildings.

State Coordinating Agencies for Flood Insurance

ALABAMA	Alabama Department of Economics and Community Affairs State Planning Division P.O. Box 2939 3465 Norman Bridge Road Montgomery, Alabama 36105-0939	(205) 284-8735
ALASKA	Alaska Department of Community and Regional Affairs Municipal and Regional Assistance Division 949 East 36 - Suite 400 Anchorage, Alaska 99508	(907) 561-8586
ARIZONA	Arizona Department of Water Resources 15 South 15th Avenue Phoenix, Arizona 85004	(602) 542-156
ARKANSAS	Arkansas Soil and Water Conservation Commission # 1 Capitol Mall - Suite 2 D Little Rock, Arkansas 72201	(501) 628-3969
CALIFORNIA	California Department of Water Resources P.O. Box 942836 Sacramento, California 94236-0001	(916) 445-6249
COLORADO	Colorado Water Conservation Board State Centennial Building, Room 721 1313 Sherman Street Denver, Colorado 80203	(303) 866-3441

Flood Insurance Information for Prospective Buyers



19. Who may purchase a flood insurance policy?

NFIP coverage is available to all owners and occupants of insurable property (a building and/or its contents) in a community participating in the NFIP. Owners and renters may insure their personal property against flood loss. Builders of buildings in the course of construction, condominium associations, and owners of residential condominium units in participating communities all may purchase flood insurance.

Condominium associations may purchase a condominium master policy that covers both the common elements of the building and the individual units owned by the members of the association. Residential condominium unit owners may purchase building and contents (personal property) flood insurance to supplement any insurance purchased by the condominium owners' association. Owners of non-residential condominium units may purchase only contents coverage in their own name. The non-residential condominium building must be insured in the name of the association.

20. How can I find out if I am eligible to purchase flood insurance?

NFIP coverage is available only in participating communities. Almost all of the nation's communities with serious flooding potential have joined the NFIP. To learn if a community is participating in the NFIP, contact a property insurance agent or broker or community officials.

21. How can a property owner determine if the property is in a Special Flood Hazard Area (SFHA)?

FEMA publishes maps indicating communities' flood hazard areas and the degree of risk in those areas. Flood insurance maps usually are on file in a local repository in the community such as the town hall or county building. A property owner may consult these maps to determine if the property is in a SFHA. A toll-free telephone number and mailing address for the Flood Map Distribution Center are listed in the Flood Insurance Address and Telephone Directory at the back of this publication (Page 33), and may be used to order maps. Delivery is usually within two to four weeks. There is a charge for maps for some users, so it is advisable to call for detailed information.



22. What types of property may be insured against flood loss?

Almost every type of walled and roofed building that is principally above ground and not entirely over water may be insured if it is in a participating community. In most cases, this includes manufactured (i.e., mobile) homes that are anchored to permanent foundations, but does not include travel trailers or converted buses or vans. Contents within insurable walled and roofed buildings also may be insured under separate coverage.

23. What kinds of property are not insurable under the NFIP?

Buildings over water or principally below ground, gas and liquid storage tanks, animals, birds, fish, aircraft, wharves, piers, bulkheads, growing crops, shrubbery, land, livestock, roads, machinery or equipment in the open, and motor vehicles are not insurable. Most contents and finishing materials located in a basement or in enclosures below the lowest elevated floor of an elevated Post-FIRM building are not covered. (See Question #41 for coverage limitations in basements and below lowest elevated floors.) Information on the insurability of any special property may be obtained by contacting a property insurance agent or a Write Your Own company agent.

24. Are there certain buildings that cannot be covered?

Flood insurance is not available for buildings which the Federal Insurance Administrator determines have been declared by a state or local zoning or other authorized authority to be in violation of state or local floodplain management regulations or ordinances. No new policies can be written to cover such buildings, nor can an existing policy be renewed.

Buildings constructed or substantially improved since October 1, 1983, and located in designated undeveloped coastal barrier portions or communities are not eligible for flood insurance. These areas are located in over 100 communities on the Atlantic and Gulf coasts and are delineated on the communities' flood maps.

25. How is flood insurance purchased?

After a community joins the NFIP, a policy may be purchased from any licensed property insurance agent or broker who is in good standing in the state in which the agent is licensed or through any agent representing a

REGION IX

(Arizona, California, Hawaii, Nevada, Guam, American Samoa, Northern Mariana Isles, Micronesia, Marshall Islands, and Palau)

Presidio of San Francisco
Building 105
San Francisco, CA 94129
(415) 923-7179

REGION X

(Alaska, Idaho, Oregon, and Washington)

Federal Regional Center
130 228th Street, S.W.
Bothell, WA 98021-9796
(206) 481-8800



REGION V

(Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin)

175 West Jackson Boulevard (Fourth floor)

Chicago, IL 60604-2698

(312) 408-5500

REGION VI

(Arkansas, Louisiana, New Mexico, Oklahoma, and Texas)

Federal Regional Center

800 North Loop 288

Denton, TX 76201-3698

(817) 898-5134

REGION VII

(Iowa, Kansas, Missouri, and Nebraska)

Federal Office Building

911 Walnut Street

Room 200

Kansas City, MO 64106

(816) 283-7002

REGION VIII

(Colorado, Montana, North Dakota, South Dakota, Utah, and Wyoming)

Denver Federal Center

Building 710

P.O. Box 25267

Denver, CO 80225-0267

(303) 235-4830

Write Your Own company (WYO) (see Question #6), including an employee of the company authorized to issue the coverage.

The steps leading to the purchase of a flood insurance policy are:

- A property owner perceives a risk of flooding to an insurable building and elects to purchase flood insurance or a lender making a mortgage informs the builder or potential buyer that the building is in a Special Flood Hazard Area (SFHA) and that flood insurance must be purchased as required by the Flood Disaster Protection Act of 1973. The builder or borrower contacts an insurance agent or broker or Write Your Own ("WYO) company.
- The insurance agent completes the necessary forms for the builder or buyer. In the case of a building constructed in a SFHA after the issuance of a Flood Insurance Rate Map (FIRM) (see Question #53), the builder or buyer must obtain an elevation certificate completed by a licensed engineer, architect, surveyor, or appropriate community official.
- The insurance agent submits the application, necessary elevation certification, and full premium to the NFIP or to a participating WYO company.
- The property owner may choose to purchase a flood insurance policy through a company that sells property insurance (e.g., homeowners) if that company is participating in the WYO program. In this case, the company's agent goes through the same process as an agent in obtaining coverage directly with the NFIP, except the property owner must submit the full premium to the company, not the NFIP. The policy is then serviced by the company under its customary business practices.

26. How are flood insurance premiums calculated?

A number of factors determine the premium rates for flood insurance coverage. They include the amount of coverage purchased, location, age of the building, building occupancy, the design of the building, and, for buildings in SFHAs, the elevation. The only buildings in Zones B, C, and X which are eligible for preferred risk coverage at a pre-determined, reduced premium rate are single-family and 1-4 family dwellings. For these



exceptions, there are certain loss limitations depending on the amount of insurance purchased.

27. Is the purchase of flood insurance mandatory?

The Flood Disaster Protection Act of 1973 as amended mandates the purchase of flood insurance as a condition of receipt of federal or federally related financial assistance for acquisition and/or construction of buildings in SFHAs of any community. The purchase of flood insurance on a voluntary basis is frequently prudent even outside of SFHAs.

The Act prohibits federal agencies, such as FHA, VA and SBA, from making or guaranteeing a loan secured by a building in a SFHA unless flood insurance has been purchased. The prohibition applies in all communities which FEMA has identified as having SFHAs, including those communities that are not participating in the NFIP. Flood insurance cannot be purchased for buildings in non-participating communities.

The prohibition of the Act applies to federal regulatory instrumentalities, such as Office of Comptroller of the Currency, Federal Deposit Insurance Corporation, Federal Savings and Loan Institution, and Federal Home Loan Bank Board Lending institutions regulated, or whose deposits are insured, by a Federal instrumentality, must require the purchase of flood insurance according to the regulations of the federal instrumentality.

The purchase of flood insurance does not apply for conventional loans from federally regulated lenders when the community in which the building is located is not participating in the NFIP. In these cases, the lending institution is required to notify the borrower that, in the event of a flood-related Presidentially declared disaster, Federal disaster assistance will not be available for the permanent repair or restoration of the building. Federally regulated or insured lending institutions are required in all cases to notify the borrower when the building being used to secure a loan is in a SFHA.

The amount of flood insurance required by a lending institution cannot exceed the amount of coverage which the Congress has made available and should not exceed the insurable value of the building, whichever is less. A lending institution is not required by statute to make the borrower purchase flood insurance for more than the amount of the loan or for more than twice

FEMA Regional Offices

REGION I

(Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont)

J. W. McCormack Post Office and Courthouse Building
Room 462
Boston, MA 02109
(617) 223-9561

REGION II

(New Jersey, New York, Puerto Rico, and Virgin Islands)

26 Federal Plaza
Room 1337
New York, NY 10278
(212) 225-7203

REGION III

(Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia)

Liberty Square Building (Second floor)
105 South Seventh Street
Philadelphia, PA 19106
(215) 931-5750

REGION IV

(Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee)

1371 Peachtree Street, N.E.
Suite 700
Atlanta, GA 30309
(404) 853-4400



the amount of insurance available under the Emergency Program (\$35,000 times 2 = \$70,000), whichever is less. A lending institution may, however, as part of its lending policy, require the borrower to purchase flood insurance in a greater amount than required by statute, and for buildings outside SFHAs.

28. Why is there a requirement to purchase flood insurance in communities which have not suffered flooding in many years or ever?

A major purpose of the NFIP is to alert communities to the danger of flooding and to assist them in reducing potential property losses before a flood occurs, not when it is too late. Therefore, FEMA determines flood risk through the use of all available information for each community. Historical flood data are only one element used in determining flood risk. More critical conclusions can be made by evaluating the community's rainfall and river-flow data, topography, wind velocity, tidal surge, flood control measures, development (existing and planned), community maps, and other data.

29. How many buildings or locations (and their contents) may be insured on each policy?

Normally, only one building and its contents can be insured on each policy. The Dwelling Form of the Standard Flood Insurance Policy does provide coverage for up to 10 percent of policy amount for appurtenant garages and carports, but not for tool and storage sheds and the like. In addition, up to 10 buildings and/or their contents may be insured on one policy on a scheduled building basis, if the application to schedule buildings under one policy is presented on a form or in a format approved by the Federal Insurance Administrator.

30. What is the flood insurance policy term?

Flood insurance coverage written directly with the NFIP is available only on a one-year, prepaid basis. Write Your Own companies may offer three-year policies at their discretion.



Flood Insurance Address and Telephone Directory

31. Is there a minimum premium for a flood insurance policy?

There is a minimum premium for all flood insurance policies. Property insurance agents who write flood insurance coverage should know the current minimum premium.

32. Is there a waiting period for flood insurance to become effective?

There is normally a five-day waiting period. During the 30-day period following a community's initial entry into the emergency program or following the community's conversion to the regular program, the effective date and time of any new or added amount of flood insurance coverage is 12:01 a.m. of the day following the application date and the presentation of payment of premium. When title to a property is conveyed, any new or added flood insurance coverage on the property is effective when the title is transferred.

33. What is "presentation of payment?"

"Presentation of payment" is the receipt of premium and is considered to be the time that payment is actually received by the NFIP. Delivery to an insurance agent or broker or mailing a premium by ordinary mail with placement of a postmark does not constitute presentation to the NFIP.

A premium mailed in a timely manner by certified mail and received by the NFIP is considered to have been delivered to and received by the NFIP as of the date of the certification by the post office. If time is short and coverage is needed, the certified mail transmittal of payment should be considered.

34. Is there any difference in the waiting period and presentation of payment for policies written with a Write Your Own (WYO) company?

The waiting period for policies written with WYO companies is the same as detailed in Question #32. The presentation of payment is determined from the time the agent or authorized employee of the WYO company received the application and premium, or from the time the application and premium are received in a central office or processing facility. Property owners should check with individual WYO company agents for details about specific companies.

For general program information or inquiries about the laws, regulations, or administrative policies related to the NFIP, write:

**Federal Emergency Management Agency
Federal Insurance Administration
500 C Street, S.W.
Washington, DC 20472**

For insurance questions, call local property insurance agents or brokers or call toll-free, 1-(800) 638-6620*.

* In Maryland, call 1-(800) 492-6605. In Alaska, Guam, and Hawaii, call 1-(800) 638-6831.

To order Flood Hazard Boundary Maps, Flood Insurance Rate Maps, and for information on Flood Insurance Studies, call the Flood Map Distribution Center's toll-free number, 1-800-333-1363, or mail a Flood Insurance Map Order Form (obtained by calling the same number), to:

**Federal Emergency Management Agency
Flood Map Distribution Center
693D (A-4) San Tomas Road
Baltimore, MD 21227-6227**

For information pertaining to hazard identification mapping and floodplain management, contact the appropriate FEMA Regional Office listed on the following pages or the FEMA/FIA address shown above.

For requests for multiple-lot or multiple-building LOMA, LOMR, or physical map revision determinations, write:

**Federal Emergency Management Agency
Federal Insurance Administration
Office of Risk Assessment
Technical Operations Division
Washington, DC 20472**

For technical data that is the basis for flood hazard identification write:

**EDSP Repository
7500 Greenway Center Drive
Suite 700
Greenbelt, MD 20770**



35. Is there a special rating procedure applicable to V zones (coastal high hazard areas)?

In calculating the applicable rates for buildings which were constructed or substantially improved in V zones after October 1, 1981, the actuarial formula takes into account the ability of the building to withstand the impact of wave action. The agent must follow the special instructions in the Flood Insurance Manual in preparing an application for coverage for buildings located in any V zone. (See Question #63 for a further explanation of V zones.)

36. Can flood insurance be cancelled at the request of the insured with a refund of premium?

Yes, but only in certain specified circumstances, since all of the premium is fully earned on the first day of the policy term. Premium will be refunded on a pro-rata basis when the policyholder no longer owns or has an insurable interest in the insured property, provided that no claim has been paid or is pending. There are other limited cancellation provisions for the refunding of premium. Policyholders wishing to cancel a policy should contact the insurance agent who wrote the policy to discuss cancellation criteria. Additional information on cancellations may be obtained by calling the appropriate toll-free number shown in the "Flood Insurance Address and Telephone Directory" section.

37. Is there a "grace period" for an insured under the NFIP policy conditions?

All policies expire at 12:01 a.m. on the last day of the effective term. (For the ease and convenience of insurance agents and brokers, lenders, and policyholders, NFIP rules allow for "renewal" of expiring policies and no new application is required.) Coverage remains in force for 30 days after the expiration of the policy, and claims for losses that occur in that period will be honored providing that full renewal premium is received by the end of the 30-day period. A coverage "grace period" also remains in force for 30 days after written notice to the mortgagee of the expiration of a policy for any mortgagee named in the policy.



for which the data are sought, provide specific information as to the portion of the community and type of data needed, and should give the requester's name and telephone number. Before the request is serviced, the repository staff will call to discuss the request. If a charge will be necessary for the service, the extent of the service and the costs will be discussed during the call.



issued within four weeks. LOMAs and LOMRs involving multiple lots or multiple buildings require up to eight weeks to process. Times are specified from the date of receipt of all technical, scientific, or legal documentation. LOMRs involving decreases in Base Flood Elevations (BFEs) or floodways take approximately 90 days for processing. If changes in flooding conditions are extensive or if BFEs increase, a physical map revision will be required, which may take 12 months or longer.

73. If a LOMA or LOMR is granted and the lender waives the requirement for flood insurance, how can a flood insurance policy be cancelled?

To effect a cancellation of a flood insurance policy, the policyholder must supply a copy of the LOMA or LOMR and a waiver for the flood insurance purchase requirement from the lending institution to the insurance agent or broker who services the policy. A completed a cancellation form with the LOMA or LOMR and the waiver must be submitted by the agent to the NFIP or the appropriate Write Your Own company.

When a LOMA or LOMR is issued and cancellation requested, the policyholder may be eligible for a refund of the premium paid for the current policy year only if no claim is pending and no claim has been paid during the current policy year.

74. Why is the burden of proof on the person requesting a map change?

Government agencies and private engineering firms are contracted at considerable cost to perform analyses of flood risks and prepare flood maps for the community. The analysis and Flood Insurance Study findings are then reviewed by FEMA and community officials. FEMA has no justification for changing a study determination without sufficient evidence that a change is appropriate.

75. How can the technical data that is the basis for the flood hazard information shown on the published FEMA maps be obtained?

By writing to the address shown in the Flood Insurance Address and Telephone Directory (page 33) for the EDSP Repository and requesting the technical data. Requesters' letters should give the name of the community

Coverage

38. How much flood insurance coverage is available

	<u>Emergency Program</u>	<u>Regular Program</u>
<u>Building Coverage</u>		
Single-family dwelling*	\$ 35,000	\$185,000
Other residential*	100,000	250,000
Non-residential	100,000	200,000
Small business	100,000	250,000

Contents Coverage (per unit)

Residential	\$ 10,000	\$ 60,000
Non-residential	100,000	200,000
Small Business	100,000	300,000

* Higher limits of basic coverage are available under the emergency program in Hawaii, Alaska, U.S. Virgin Islands, and Guam.

39. Are there limitations on the amount of insurance available for certain types of property?

General coverage limitations are explained in the answer to Question #38 above. In addition, items such as paintings, etchings, pictures, tapestries, other works of art, jewelry, articles of gold, silver or platinum, and furs are limited to \$250 coverage in the aggregate. This limitation does not apply to other items that are personal property or household contents usual or incidental to the occupancy of the building as a residence. For other limitations under the Standard Flood Insurance Policy, see the current policy or contact a property insurance agent or broker.

40. What flood losses are covered?

The Standard Flood Insurance Policy (SFIP) contains a complete definition of the coverage it provides. Direct physical losses by "flood" are covered. Also covered are losses resulting from flood-related erosion caused by waves or currents of water activity exceeding anticipated cyclical levels and



accompanied by a severe storm, flash flood, abnormal tidal surge, or the like, which result in flooding, as defined. Damages caused by mudslides (i.e., mudflows), as specifically defined in the policy, are covered.

In certain cases, NFIP will pay claims on insured buildings that are subject to imminent collapse or subsidence as a result of erosion so the building can be demolished or relocated before the damage occurs. Specific requirements must be met for such claims to be paid, and the amounts of payment are defined by statute.

41. What coverage is available in basements and enclosed areas beneath the lowest elevated floor?

Coverage is provided for foundation elements, including posts, pilings, piers, or other support systems for elevated buildings. Coverage also is available for basement and enclosure utility connections, mechanical equipment necessary for the habitability of the building, such as furnaces, hot water heaters, clothes washers and dryers, food freezers, air conditioners, heat pumps, electrical junctions and circuit breaker boxes. Finished structural elements such as paneling and linoleum and contents items such as rugs and furniture are not covered. The SFIP has a complete list of covered elements and equipment.

42. What is a basement?

The NFIP's definition of "basement" includes any part of a building where all sides of the floor are located below ground level. Even though a room may have windows and constitute living quarters, it is still considered to be a basement if the floor is below ground level on all sides.

43. Are losses from water seepage, sewer backup, or hydrostatic pressure covered?

These losses are covered only when they occur in conjunction with a general condition of flooding in which the insured property has been, at the same time, physically damaged by surface floodwaters.

44. Does the NFIP apply a deductible to losses?

A minimum deductible is applied separately to a building and its contents, although both may be damaged in the same flood. Higher deductibles are

Those who are planning such actions may submit design plans and other engineering data to FEMA and request that FEMA evaluate them. The response to such requests describe the changes that may eventually be made to the effective flood map and are called "conditional letters of map revision."

FIA charges a fee to defray the costs associated with the evaluation of proposed projects. Information on these fees may be obtained from the appropriate FEMA Regional Office (see pp. 35-37).

70. What is a physical map revision?

A physical map revision is an official republication of a map to effect changes to flood insurance zones, floodplain delineations, flood elevations, floodways, and planimetric features. These changes typically occur as a result of structural works or improvements, annexations resulting in additional flood hazard areas, or corrections of base flood elevations or flood insurance risk zones.

The community's chief executive officer can submit scientific and technical data to FEMA to support the request for a map revision. The data will be analyzed, and the map will be revised if warranted. The executive officer is afforded a review period. When base flood elevations are changed, a 90-day appeal period is provided, followed by a period for formal approval.

71. Who should be contacted in FEMA to initiate a LOMA, LOMR, or physical map revision?

Requests for multiple-lot or multiple-building determinations that do not involve changes to base flood elevations or floodways should be addressed to FIA's Office of Risk Assessment at the address given in the Flood Insurance Address and Telephone Directory (Page 33).

All other requests should be sent to the appropriate FEMA Regional Office (see pp. 35-37).

72. How long does it take to obtain a LOMA, LOMR, or physical map revision?

For single-building or single-lot determinations that do not involve changes to base flood elevations or floodways, a LOMA or LOMR generally can be



66. What is a LOMA?

A LOMA is the result of an administrative procedure in which the Federal Insurance Administrator reviews scientific or technical data submitted by the owner or lessee of property who believes the property has incorrectly been included in a designated SFHA. A LOMA amends the currently effective FEMA map and establishes that a property is not located in a SFHA.

Although FEMA may issue a LOMA, it is the lending institution's prerogative to require flood insurance as a condition of its own beyond the provisions of the Flood Disaster Protection Act of 1973 before granting a loan or mortgage. Those seeking a LOMA should first confer with the affected lending institution to determine whether the institution will waive the requirement for flood insurance if a LOMA is issued. If so, the policyholder may cancel flood insurance coverage and obtain a premium refund.

67. What comprises technical or scientific data?

In general, the scientific or technical data needed to effect a map amendment include certified topographic data and/or hydrologic and hydraulic analyses to support the request for amendment or revision.

68. What is a LOMR?

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations, and planimetric features. All requests for LOMRs must be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. A LOMR is usually followed by a physical map revision.

69. What is a conditional map revision?

Communities, developers, and property owners often undertake improvement projects intended to reduce the flood hazard in their communities and usually want FEMA maps to recognize the effects of these projects. Similarly, property owners and developers who intend to place structures in the 100-year floodplain usually must demonstrate to lending institutions and local officials that these structures will be above base flood elevation.

available, and an insurance agent can detail the range of specific amounts of available deductibles. Optional higher deductibles reduce policy premiums but will have to be approved by the any lienholder.

45. Are costs of preventive measures covered under the SFIP?

Some are. When an insured building is in imminent danger of being flooded, the reasonable expenses incurred by the insured for removal of insured contents to a safe location and return and the purchase of sandbags, sand to fill them, plastic sheeting and lumber used in connection with them, the cost of pumps, fill for temporary levees, and wood will be reimbursed up to the amount of the minimum standard deductible (\$500). No deductible is applied to this coverage.

46. Does insurance under the SFIP provide coverage at replacement cost?

Only for one type of building, and if several criteria are met. Replacement cost coverage is available for a single-family dwelling that is the policyholder's principal residence and is insured for at least 80 percent of the building's replacement cost at the time of the loss up to the maximum amount of insurance available at the inception of the policy term (see Questions #38 and #39 for coverage limitations). Replacement cost coverage does not apply to manufactured (i.e. mobile) homes smaller than certain dimensions specified in the policy or to condominium units not contiguous to the ground.

Contents losses are always adjusted on an actual cash value basis. If the replacement cost conditions are not met, the building loss also is adjusted on an actual cash value basis.



Zone A99: SFHAs subject to inundation by the 100-year flood which will be protected by a federal flood protection system when construction has reached specified statutory progress toward completion. No base flood elevations or depths are shown. Mandatory flood insurance purchase requirements apply.

Zones B, C, and X: These areas have been identified in the community flood insurance study as areas of moderate or minimal hazard from the principal source of flood in the area. However, buildings in these zones could be flooded by severe, concentrated rainfall coupled with inadequate local drainage systems. Local stormwater drainage systems are not normally considered in the community's FIS. The failure of a local drainage system creates areas of high flood risk within these rate zones. Flood insurance is available in participating communities but is not required by regulation in these zones. (Zone X is used on new and revised maps in place of Zones B and C.)

Zone D: Unstudied areas where flood hazards are undetermined but flooding is possible. No mandatory flood insurance purchase requirements apply, but coverage is available in participating communities.

64. What is a floodway and who designates it?

The floodway includes the channel of a river and the adjacent floodplain that must be reserved in an unobstructed condition in order to discharge the base flood without increasing flood levels by more than one foot. Some state standards specify smaller allowable increases. FEMA requires the community to designate a floodway to avoid the possibility of significantly increasing upstream flood elevations. A community must prohibit development within the designated floodway that would cause any additional rise in base flood elevations.

65. If a FIRM is believed to be incorrect, what can be done to change it?

Three procedures have been established for changing or correcting a flood map. They are: Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR), and physical map revision.



systems, and such flooding sources with small drainage areas are generally not identified on FIRMS. The SFHAs are subdivided into flood hazard zones (insurance risk rate zones) according to the following criteria:

Zone V: SFHAs along coasts subject to inundation by the 100-year flood with the additional hazards associated with storm waves. Because detailed hydraulic analyses have not been performed, no base flood elevations or depths are shown. Mandatory flood insurance purchase requirements apply.

Zones VE and V1-30: SFHAs along coasts subject to inundation by the 100-year flood with additional hazards due to velocity (wave action). Base flood elevations derived from detailed hydraulic analyses are shown within these zones. Mandatory flood insurance purchase requirements apply. (Zone VE is used on new and revised maps in place of Zones V1-30.)

Zone A: SFHAs subject to inundation by the 100-year flood. Because detailed hydraulic analyses have not been performed, no base flood elevation or depths are shown. Mandatory flood insurance purchase requirements apply.

Zones AE and A1-30: SFHAs subject to inundation by the 100-year flood determined in a Flood Insurance Study by detailed methods. Base flood elevations are shown within these zones. Mandatory flood insurance purchase requirements apply. (Zone AE is used on new and revised maps in place of Zones A1-30.)

Zone AH: SFHAs subject to inundation by 100-year shallow flooding (usually areas of ponding) where average depths are between one and three feet. Base flood elevations derived from detailed hydraulic analyses are shown in this zone. Mandatory flood insurance purchase requirements apply.

Zone AO: SFHAs subject to inundation by 100-year shallow flooding (usually sheet flow on sloping terrain) where average depths are between one and three feet. Average flood depths derived from detailed hydraulic analyses are shown within this zone. Mandatory flood insurance purchase requirements apply.

Filing a Flood Insurance Claim

47. How does a policyholder file a claim for flood loss?

A flood insurance policyholder should immediately report any flood loss to the insurance agent who wrote the policy. A claims adjuster will be assigned to the loss, and the policyholder must file a "proof of loss" within 60 days of the date of loss. A policyholder whose policy is with a Write Your Own (WYO) company must follow the company's claim procedures. The 60-day time limit for filing a proof of loss remains the same.

When the anticipated number of claims exceeds a predetermined number after widespread flooding, an Integrated Flood Insurance Claims Office is established at the site to assist insurance agents and adjusters in providing prompt service to policyholders.

48. What is a "proof of loss?"

A proof of loss — the policyholder's valuation of claimed damages — is a sworn statement made by the policyholder that substantiates the insurance claim and is required to be submitted to the NFIP or WYO company within 60 days of the loss. A printed form usually is available from the adjuster assigned to the claim.

49. What is a "loss in progress?"

A loss in progress occurs when actual flood damage to a building or its contents started before the inception of the policy.

50. Is a loss in progress covered?

The Standard Flood Insurance Policy does not cover damage caused by a loss in progress.

51. What is the maximum that can be collected for a loss under the NFIP policy?

An insured will never be paid more than the value of the covered loss, less deductible, up to the amounts of insurance purchased, so purchasing insurance to value is an important consideration. The amount of insurance a property owner needs should be discussed with an insurance agent or broker.

MAPPING



61. What is the role of the local community in its flood hazard assessment?

Before the flood hazard assessment is initiated, FEMA considers all available existing information for use in the study. Public meetings may be conducted at which interested parties may present relevant facts to help ensure accurate results. FEMA also works closely with each community's officials before and during the study to describe the technical procedures and to obtain community input before publication of the Flood Insurance Study (FIS) and Flood Insurance Rate Map (FIRM). Before the FIS is initiated, community officials, FEMA representatives, and the study contractor meet to discuss the areas that need to be studied. This is called the time and cost estimate meeting.

62. How are flood hazard areas and flood levels determined?

Flood hazard areas are determined using statistical analyses of records of river flow, storm tides, and rainfall; information obtained through consultation with the community; floodplain topographic surveys; and hydrologic and hydraulic analysis. The detailed FIS covers those areas that are subject to flooding from rivers and streams, along coastal areas and lake shores, or in shallow flooding areas, but do not include areas of less than one square mile.

63. What are flood hazard zones and what do they mean?

The Flood Insurance Rate Map (FIRM) shows areas within the 100-year flood boundary, which are termed "Special Flood Hazard Areas (SFHAs)." A "100-year flood" does not refer to a flood that occurs once every 100 years, but refers to a flood level with a 1 percent or greater chance of being equalled or exceeded in any given year. The SFHAs may be further subdivided into insurance risk rate zones (see below). Areas between the 100-year and 500-year flood boundaries are termed "moderate flood hazard areas." The remaining areas are above the 500-year flood level and are termed "minimal flood hazard areas."

Historically, about one-third of claims paid by the NFIP are for flood damage in areas identified as having only "moderate" and "minimal" risk of flood. Flooding in these areas often is the result of inadequate local drainage

The Community's Role in Floodplain Management



52. What is the role of the community in NFIP participation?

When the community chooses to join the NFIP, it then must adopt and enforce minimum floodplain management standards for participation. FEMA works closely with states and local communities to identify flood hazard areas and flooding risks. The floodplain management requirements within the SFHA are designed to prevent new development from increasing the flood threat and to protect new and existing buildings from anticipated flood events.

When a community chooses to join the NFIP, it then must require permits for all development in the SFHA and ensure that construction materials and methods used will minimize future flood damage. Permit files must contain documentation to substantiate how buildings were actually constructed. In return, the federal government makes flood insurance available for almost every building and its contents within the community.

Communities must ensure that their adopted floodplain management regulations and enforcement procedures meet program requirements. Local regulations must be updated when additional data are provided by FEMA or when federal or state standards are revised.

53. What is the difference between a FFBM and a FIRM?

A FFBM is based on approximate data and identities, in general, the SFHAs within a community. It is used in the emergency program of the NFIP for floodplain management and insurance purposes. A FIRM usually is issued following a flood risk assessment conducted in connection with the conversion to the regular program. If a detailed Flood Insurance Study has been performed, the FIRM will show base flood elevations and insurance risk zones in addition to floodplain boundaries. The FIRM may also show a delineation of the floodway. (See Question #64 for a description of "floodway.") After the effective data of the FIRM, the community's floodplain management ordinances must be in compliance with appropriate regular program requirements. Actuarial rates, based on the risk zone designations shown on the FIRM, are then applied for newly constructed and substantially improved buildings.



54. Do state governments assist in implementing the NFIP?

At the request of the Federal Insurance Administrator, each governor has designated an agency of state or territorial government to coordinate that state's or territory's NFIP activities. These agencies often assist communities in developing and adopting necessary floodplain management measures. Some states require more stringent measures than those of the NFIP. A list of state coordinating agencies and their telephone numbers is provided starting on page 35 of this booklet.

55. Do federal requirements take precedence over state requirements?

The regulatory requirements set forth by FIA are the minimum measures acceptable for NFIP participation. More stringent requirements adopted by the local community or state would take precedence over the minimum regulatory requirements established for flood insurance availability.

56. What is meant when FEMA uses the phrase, "floodplain management measures"?

The phrase, "floodplain management measures," refers to an overall community program of corrective and preventive measures for reducing future flood damage. These measures take a variety of forms and generally include zoning, subdivision, or building requirements, and special-purpose floodplain ordinances.

57. Do the floodplain management measures required by the NFIP affect existing buildings?

They affect existing buildings only when an existing building is substantially improved.

58. What constitutes "substantial improvement" or "substantial damage?"

"Substantial improvement" means any rehabilitation, addition, or other improvement of a building when the cost of the improvement equals or exceeds 50 percent of the market value of the building before start of construction of the improvement. The term includes buildings which have incurred "substantial damage," or damage of any origin sustained by a

building when the cost of restoring the building to its pre-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed.

Substantial improvement or damage does not, however, include any project for improvement of a building to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions. Also excluded from the substantial improvement requirement are alterations to historic structures as defined by the NFIP.

59. Do FEMA requirements apply to construction taking place outside the Specific Flood Hazard Areas (SFHA) within the community?

No. The local floodplain management regulations required by the NFIP apply only in the SFHAs.

60. Can modifications be made to the basic floodplain management requirements?

In developing their floodplain management ordinances, participating communities must meet at least the minimum regulatory standards issued by FEMA. NFIP standards and policies are reviewed periodically and revised whenever appropriate.

FIA-14 / May 1988
(Supersedes FIA-10, dated April 1981
which may not be used.)

GUIDE TO FLOOD INSURANCE RATE MAPS

A guide for interested citizens,
community officials, lending
institutions, and insurance agents



FEDERAL EMERGENCY
MANAGEMENT AGENCY



This guide will help you read and understand a Flood Insurance Rate Map (FIRM). The FIRM is one product of a Flood Insurance Study conducted by the Federal Emergency Management Agency to establish the extent of the flood hazard within a flood-prone community. Once published, the FIRM is an important source of flood risk data for the implementation of the National Flood Insurance Program in that community.

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ABBREVIATIONS USED IN THIS GUIDE

BFE	Base Flood Elevation
ERM	Elevation Reference Mark
ETJ	Extraterritorial Jurisdiction
FBFM	Flood Boundary and Floodway Map
FEMA	Federal Emergency Management Agency
FBHM	Flood Hazard Boundary Map
FIA	Federal Insurance Administration
FIRM	Flood Insurance Rate Map
FIS	Flood Insurance Study
FMDC	Flood Map Distribution Center
MIP	Map Initiatives Project
NFIP	National Flood Insurance Program
NGVD	National Geodetic Vertical Datum of 1929
SFHA	Special Flood Hazard Area

INTRODUCTION

The National Flood Insurance Program (NFIP) is a Federal program, established by Congress in 1968, that allows property owners to purchase federally backed flood insurance within communities that participate in the Program.

In return for this insurance protection, participating communities implement floodplain management measures to reduce flood risks to new development. Through this mechanism, the Federal Emergency Management Agency (FEMA) and participating communities are able to reduce future flood losses.

Under the NFIP, FEMA is required to develop flood risk data for use in both insurance rating and floodplain management. FEMA develops these data through Flood Insurance Studies (FISs).

In FISs, both detailed and approximate analyses are employed. Generally, detailed analyses are used to generate flood risk data only for developed or developing areas of communities. For undeveloped areas where little or no development is expected to occur, FEMA uses approximate analyses to generate flood risk data.

Using the results of an FIS, FEMA prepares a Flood Insurance Rate Map (FIRM) that depicts the Special Flood Hazard Areas (SFHAs) within the studied community. SFHAs are areas subject to inundation by a flood having a one-percent or greater probability of being equaled or exceeded during any given

REGION VIII CO, MT, ND, SD, UT, WY

Denver Federal Center Building 710
Box 25267
Denver, Colorado 80225-0267

Telephone No. (303) 235-4811

REGION IX AZ, CA, HI, NV

Federal Regional Center Building
105 Presidio of San Francisco
San Francisco, California 94129

Telephone No. (415) 923-7100

REGION X AK, ID, OR, WA

Federal Regional Center 130
228th Street, SW.
Bothell, Washington 98021-9796

Telephone No. (206) 481-8800

APPENDIX C

FEMA REGIONAL OFFICES

REGION I

CT, ME, MA, NH, RI, VT

J.W. McCormack Post Office and
Courthouse Building
Room 462
Boston, Massachusetts 02109

Telephone No. (617) 223-9540

REGION II

NJ, NY, PR, VI

26 Federal Plaza
New York, New York 10278

Telephone No. (212) 264-8980

REGION III

DE, DC, MD, PA, VA, WV

Liberty Square Building
105 South 7th Street
2nd Floor

Philadelphia, Pennsylvania 19106

Telephone No. (215) 597-9416

REGION IV

AL, FL, GA, KY, MS, NC, SC, TN

Gulf Oil Building
1371 Peachtree Street, NE.
Suite 736

Atlanta, Georgia 30309

Telephone No. (404) 853-4444

REGION V

IL, IN, MI, MN, OH, WI

175 West Jackson Boulevard
4th Floor
Chicago, Illinois 60604

Telephone No. (312) 408-5500

REGION VI

AR, LA, NM, OK, TX

Federal Regional Center
800 North Loop 288
Room 206
Denton, Texas 76201-3698

Telephone No. (817) 898-9399

REGION VII

IA, KS, MO, NE

Old Federal Office Building
911 Walnut Street
Room 300
Kansas City, Missouri 64106

Telephone No. (816) 283-7002

year. This flood, which is referred to as the 100-year flood (or base flood), is the national standard on which the floodplain management and insurance requirements of the NFIP are based.

Within the SFHAs identified by detailed analyses, the FIRM shows base flood elevations (BFEs) and flood insurance risk zones. In addition to SFHAs, the FIRM shows areas subject to inundation during the 500-year flood and may show areas designated as a regulatory floodway. The regulatory floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 100-year flood discharge can be conveyed without increasing the BFE more than a specified amount. Within the SFHAs identified by approximate analyses, the FIRM shows only the flood insurance zone designation.

The results of the FIS are also presented in an FIS report. This report is a technical document that provides information used mainly by community officials for floodplain management. The FIS report can be reviewed at community planning, zoning, or engineering offices.

FEMA publishes the FIRM and distributes it to a wide range of users. Private citizens, community officials, insurance agents and brokers, lending institutions, and Federal agencies use the FIRM to determine the degree of flood hazard in specific areas of the community so that actuarial premium rates can be assigned and full insurance coverage obtained for properties at risk.

The FIRM provides information that allows the map user to—

- identify Special Flood Hazard Areas subject to flooding.

- identify the location of a specific property,

- estimate the BFE at a specific site,
- determine the flood insurance zone at a specific site, and

- determine the location of the regulatory floodway (where shown).
- Insurance agents and brokers use the FIRM to determine the locations of properties and the corresponding insurance zones, which determine actuarial flood insurance premium rates.

Lending institutions and Federal agencies, when they make loans or provide grants for the acquisition or construction of buildings, use the FIRM to determine the locations of properties and whether flood insurance is required.

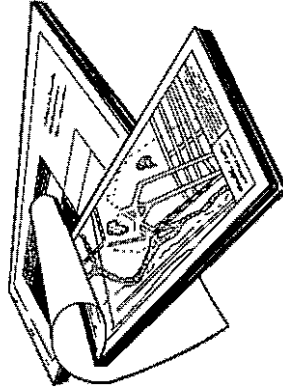
Community officials use the FIRM to administer floodplain management regulations.

This guide will help you identify and understand key features of a FIRM. It contains illustrations and a step-by-step example of how to use a FIRM.

FLOOD INSURANCE RATE MAP FORMATS

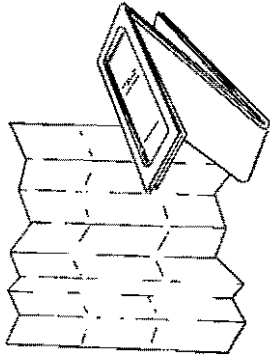
To help the map user locate a specific property or site and determine the flooding information that applies to the site, the FIRM depicts common physical features that exist within the community. These features include major highways, secondary roads, lakes, railroads, and streams and other waterways. The FIRM may consist of one or more individual panels; however, panels are printed only for those areas of the community that are subject to flooding.

The FIRM for your community will be either a Flat FIRM or a Z-Fold FIRM:



Flat FIRM—A Flat FIRM consists of a cover sheet, on which a map index and map legend appear, and one or more 11"×17" map panels that cover the flooded areas of the community.

Originally, all FIRMs were published in this format. In the mid-1970's, FEMA began publishing FIRMs in the Z-Fold format.



Z-Fold FIRM—A Z-Fold FIRM consists of one or more map panels, each of which contains a map legend. Depending on the size and shape of the community and the areas to be covered, the FIRM may consist of panels of up to five standard sizes.

When a FIRM consists of more than one panel, it will also include a separate Index. Eventually, all FIRMs will be published in this format.

A separate map, the Flood Boundary and Floodway Map (FBFM), that depicts regulatory floodways and other floodplain management information may be prepared in conjunction with the FIRM but is distributed separately, with the FIS report.

In general appearance, all Z-Fold FIRMs are alike. However, as a result of design changes that affect the type and amount of information shown on these maps, several variations now exist.

■ **Map Initiatives Project (MIP)**—As a result of a project conducted to identify the needs of FIRM users, FEMA changed

and other applications of police power.

Interpolation

The process by which an unknown value that lies between two known values may be calculated; in the determination of BFEs, the map user applies this process by assuming a constant rate of change between two BFEs shown on the FIRM and estimating the BFE for an intervening point based on the distance between it and one of the two known BFEs.

Lacustrine Flood Hazard Area

Area subject to inundation by flooding from lakes or ponds.

Map Repository

Community office that stores reference copies of the FIRM and FIS report and makes those copies available for review by community residents and other interested parties.

National Flood Insurance Program (NFIP)

Federal program under which flood-prone areas are identified and flood insurance is made available to the owners of property in participating communities.

National Geodetic Vertical Datum of 1929 (NGVD)

Standard reference plain from which elevations are measured.

Regulatory Floodway

Channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 100-year flood discharge can be conveyed without increasing the BFE more than a specified amount.

Riverine Flood Hazard Area

Area subject to inundation by flooding from streams such as rivers and creeks.

Water-Surface Elevation

The height, in relation to NGVD (or other datum where specified), of floods of various magnitudes and frequencies in coastal, lacustrine (lake), and riverine flood hazard areas.

APPENDIX B

GLOSSARY

Actuarial Insurance Premiums

Premiums based on the calculated magnitudes of flood risk to which specific properties are subject.

Base Flood

The flood having a one-percent probability of being equated or exceeded in any given year; also referred to as the 100-year flood.

Base Flood Elevation (BFE)

The height of the base flood in relation to the National Geodetic Vertical Datum of 1929 (or other datum where specified).

Effective FIRM

Latest FIRM issued by FEMA, which is in effect as of the date shown in the title box of the FIRM as "Effective Date," "Revised," or "Map Revised."

Encroachment

Construction, placement of fill, or similar alteration of topography in the floodplain that reduces the area available to convey floodwaters.

Extraterritorial Jurisdiction

Authority of a community to establish land use zones and issue building permits in areas outside its corporate limits.

Flood Boundary and Floodway Map (FBFM)

Floodplain management map issued by FEMA that depicts, based on detailed analyses, the boundaries of the 100-year and 500-year floods and the 100-year floodway.

Flood Hazard Area/Floodplain/Flood-prone Area

Land area subject to inundation by water from any flooding source.

Flood Hazard Boundary Map (FHBM)

Initial insurance map issued by FEMA that identifies, based on approximate analyses, areas of 100-year flood hazard within a community.

Flood Insurance Rate Map (FIRM)

Insurance and floodplain management map issued by FEMA that identifies, based on detailed or approximate analyses, areas of 100-year flood hazard in a community. Also shown on the FIRM are actuarial insurance rate zones. In areas studied by detailed analyses, the FIRM also shows BFEs and 500-year floodplain boundaries and, occasionally, floodway boundaries.

Flood Insurance Study (FIS)

Engineering study performed by FEMA to identify flood-prone areas, insurance risk zones, and other flood data within a community.

Floodplain Management

The operation of a program of corrective and preventive measures for reducing flood damage, including, but not limited to, emergency preparedness plans, flood control works, and floodplain management regulations.

Floodplain Management Regulations

Zoning ordinances, subdivision regulations, building codes, health regulations, special purpose ordinances.

the design of the Z-Fold FIRM in several ways to better meet those needs.

The two most significant changes are that newer Z-Fold FIRMs include floodways and floodplain management information not shown on older FIRMs, and newer Z-Fold FIRMs present a simplified, or compressed, set of insurance zone designations.

■ **Countywide FIRM**—In the past, each FIRM usually covered only one community. If the mapped community was a county, flooding information was shown only for those areas within the jurisdiction of the county government, the unincorporated areas.

Therefore, on the FIRMs for most counties, no flooding information has been shown for the incorporated communities within those counties. The corporate limits of the communities have been shown in the proper location, but the areas within the limits remain blank. Separate FIRMs have been prepared for the incorporated communities.

More recently, several Z-Fold countywide FIRMs have been produced, each of which shows flooding information for the entire geographic area of a county, including the incorporated communities within the county. As a result, each countywide FIRM becomes the official source of flood risk data for several communities.

The following sections provide a complete description of the key elements of FIRM indexes and FIRM panels. Keep in mind, however, that as a result of variations in FIRM format and design, not all of the elements described appear on every FIRM.

KEY ELEMENTS OF THE FIRM INDEX

Flat FIRMs, and Z-Fold FIRMs composed of more than one panel, are accompanied by indexes. The FIRM index shows the outline of the mapped community and the numbers and layout of the individual FIRM panels that cover the community. The FIRM index also contains a title box, in which the name of the mapped community appears.

Figures 1 through 3 illustrate the following key elements of Flat FIRM Indexes and Z-Fold FIRM Indexes.

A. Community Name

Identifies the mapped community, the community type (e.g., town, city, county), and the county and state in which the community is situated. When the mapped community is a county, the words "Unincorporated Areas" appear below the county name, indicating that the incorporated communities within the county are not covered.

On countywide FIRMs, the words "And Incorporated Areas" appear as part of the community name, indicating that the entire geographic area of the county is covered, including the incorporated communities within the county.

B. Community Number

Six-digit NFIP identification number for the mapped community. The community number is often followed by a letter suffix, which is increased alphabetically each time the FIRM is revised.

Refer to the appropriate community number when you have questions concerning a Flat FIRM or non-countywide Z-Fold FIRM or when you order one of those types of maps from the Flood Map Distribution Center (see Appendix A). Community numbers also appear on countywide FIRMs. However, when you have a question about a countywide FIRM or when you order one, you should refer to the map number (see Item G).

C. Listing of Communities (Countywide FIRMs Only)

Identifies all communities covered by the FIRM, their NFIP identification numbers, the panel or panels on which each community is shown, and the Initial Identification Date (see "Key Elements of the FIRM Panel," Item 31) and Post-FIRM Date for each community.

The Post-FIRM Date for a community is the effective date of the first FIRM published for that community. When a countywide FIRM becomes effective, it supersedes all previous versions of FEMA flood hazard maps for the communities it covers.

D. List of Printed Panels (Z-Fold FIRMs Only)

Identifies those panels, out of the total number shown in the body of the Index, that are printed. The layout of a multiple-panel FIRM allows for map coverage of the entire community. However, when a panel covers an area of the community that falls entirely within one flood insurance zone, that panel is not printed and an explanatory note is added to the body of the Index (see Item L).

E. List of Community-Panel Numbers (Non-countywide Z-Fold FIRMs Only)

Indicates the total number of panels in

the layout of the FIRM, including both printed and unprinted panels. Each panel is identified by a ten-digit community-panel number, which is composed of the six-digit NFIP identification number for the mapped community (see Item B) and a four-digit panel number.

F. Key to Map (Flat FIRMs Only)

Map legend that identifies the symbols that appear on the map and provides information about the map. The legend does not appear on individual Flat FIRM panels. For Z-Fold FIRMs, a similar legend is shown on each FIRM Panel. You may therefore refer to the section entitled "Key Elements of the Z-Fold FIRM Panel" for an explanation of the information that appears in the Key to Map (see Figure 7, "Panel Legend").

G. Map Number (Countywide FIRMs Only)

Identifies the FIRM. Because a countywide FIRM covers more than one community, the map number cannot be based on the six-digit NFIP community identification number (see Item B) for either the county or any of its incorporated communities. Instead the map number is composed of a two-digit state code; a three-digit county code; the letter "C," which indicates that the FIRM has been prepared in the countywide format; and four zeros.

H. Panel Limit Line

Shows the extent of the area covered by the panel.

I. Corporate Limit or County Boundary Line

Identifies the jurisdictional limits within which the mapped community has regulatory authority over development.

In some states, an incorporated

APPENDIX A

HOW TO OBTAIN A FIRM

Copies of effective FIRMs are made available by FEMA, and a nominal cost may be charged. To obtain a copy of the current FIRM for a specific community, you may write to the Flood Map Distribution Center (FMDC) at the following address:

Federal Emergency Management Agency
Flood Map Distribution Center
6930 (A-F) San Tomas Road
Baltimore, Maryland 21227-6227

You may also call the FMDC directly, at 1 (800) 333-1363.

Before you contact the FMDC, you should review the current FIRM on file at the local community map repository and obtain the following information:

1. Full name of the community shown on the FIRM (including city, town, village, etc.; county; and state) and

2a. For a Flat FIRM the NFIP community identification number, appearing in the title box of the FIRM Index, or

b. For a non-countywide Z-Fold FIRM the community-panel number that appears in the title box of each panel covering the portion of the community in which you are interested, or

c. For a countywide FIRM the map number that appears in the title box of

each panel covering the portion of the community in which you are interested. Generally, for multiple-panel FIRMs, the FMDC will provide copies of specific panels rather than a copy of the entire FIRM.

Before you order FIRM panels, you should also be aware of the following:

- The portion of the community in which you are interested may be covered by a panel that is not printed. If so, a note on the FIRM Index will explain why the panel is not printed. The most common reason a panel is not printed is that it covers an area entirely within one insurance zone (usually Zone C or Zone X).

- The area in which you are interested may not be within the community whose FIRM you are reviewing. A post office address for a property may include the name of a nearby incorporated community even though the property is actually in the unincorporated area of the surrounding county. You may therefore find it necessary to review the FIRM for the county, which is available at the county map repository.

- Also, areas recently annexed by a community may not appear on the FIRM for that community. To obtain flooding information for those areas, you should obtain the FIRM for the community from which the areas were annexed.

Once you have obtained Items 1 and 2, you can contact the FMDC and order the panels you need.

If you cannot find a copy of the current FIRM and therefore cannot identify the FIRM panel you need, you may request that the FMDC provide you with a copy of the FIRM Index. You can use the Index as described in the preceding section to identify the panel you need.

whole-foot BFE label that applies to the entire area. You can determine the BFE easily, without interpolating, simply by identifying the area where your property is situated and finding the BFE label for that area.

In SFHAs designated as Zone A, no BFEs are shown. For help in determining an approximate BFE within such SFHAs, you should consult community officials, such as city engineers or city planners, or you may contact the FEMA Regional Office for your state (see Appendix C).

community may exercise extraterritorial jurisdiction (ETI) over land use in areas beyond its corporate limits. Where appropriate, ETI limits are shown and labeled on the Index.

J. North Arrow

Orients the map and helps map users determine property locations.

K. Effective or Revised Date (Z-Fold FIRM's Only)

The effective date of the FIRM. This date appears below the words "Effective Date:" or "Map Revised:". "Map Revised:" indicates that one or more panels of the FIRM have been revised at least once.

L. Panel-Not-Printed Note

Identifies panels included in the FIRM layout that are not printed and explains why they are not printed. The note is preceded by an asterisk or other reference symbol, which also appears next to the appropriate panel number, community-panel number, or map number (see Item P).

M. Inset Note

Identifies areas of the mapped community for which panels have not been created. Such areas are usually small and do not warrant the creation of a panel. These areas are shown as insets (i.e., small, separate maps) on printed panels. The note identifies the panel on which the inset is shown.

N. Flood Prone Street Index (Newer Z-Fold FIRM's Only)

Lists the streets within the mapped community that are partially or completely within the SFHA and the panel or panels on which each street is shown. Also listed for each street are grid coordinates that allow the map user to

locate the street on the panel (see "Key Elements of the FIRM Panel," Item 33). For multiple-panel FIRM's, the Flood Prone Street Index is shown either on the Index or, when the number of flood-prone streets is large, on a separate panel. When the FIRM consists of only one panel, the Flood Prone Street Index is shown on that panel.

O. Flood Prone Area Overview (Newer Z-Fold FIRM's Only)

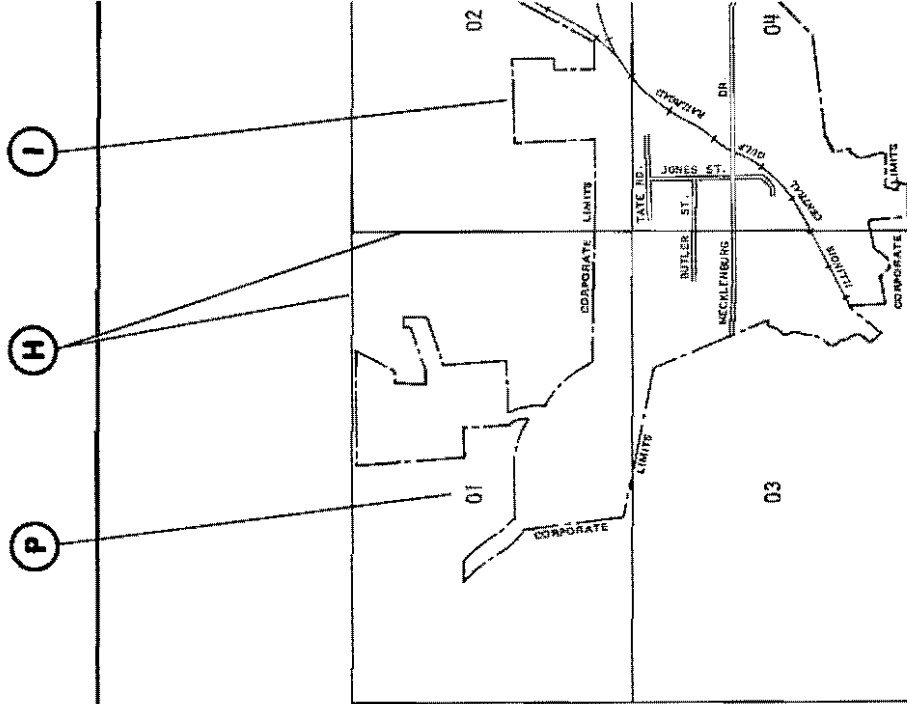
Provides a generalized depiction of the SFHAs shown on the individual FIRM panels. Because the delineations of SFHAs on the Index are generalized, they are intended only to help the map user find the appropriate FIRM panel; they are not to be used in place of the more detailed delineations shown on the FIRM panels.

P. Panel Number/Community-Panel Number/Map Number

A panel number appears within each panel shown on a Flat FIRM Index; a community-panel number appears within each panel shown on a non-countywide Z-Fold FIRM Index; and a map number appears within each panel shown on a countywide Z-Fold FIRM Index. Each of these three elements serves the same purpose on an Index: it identifies the FIRM panel that covers the indicated portion of the mapped community.

On Z-Fold FIRM indexes, the community-panel number or map number shown for each panel is followed by a letter suffix, which is increased alphabetically each time that panel is revised.

Figure
Key Elements of a



below the BFE, the building is within the SFHA.

In this example, the FIRM for Sampleville shows a floodway for Little Creek. As shown in Figure 13, neither the property nor the building is within the floodway.

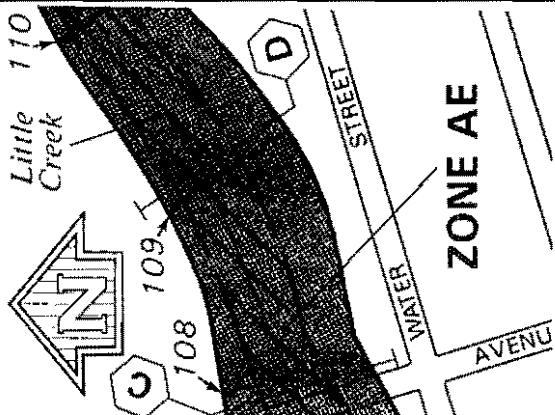


Figure 13

Step 5. Determine the BFE at the Property

To determine the BFE, start by finding the BFE lines (the numbered wavy lines) shown near the property on the FIRM. As shown in Figure 14, BFE lines 108 and 109 are near the property, and 109 is the nearer of the two. When a property is between two BFE lines, such as in Figure 14, you can determine the BFE at the property by interpolating between the two BFEs that are shown.

To interpolate, you assume the rate at which the BFE changes from 108 to

109 is constant. Therefore, for example, at the point halfway between 108 and 109, the BFE would be 108.5. In Figure 14, the property is approximately six-tenths the distance from 108 to 109; therefore, the BFE at the property would be approximately 108.6. The same principle applies regardless of whether the difference between the two known BFEs is one foot, as shown, or more than one foot.

For riverine flooding sources, such as Little Creek in the example, you can also determine the BFE from the Flood Profiles in the FIS report.

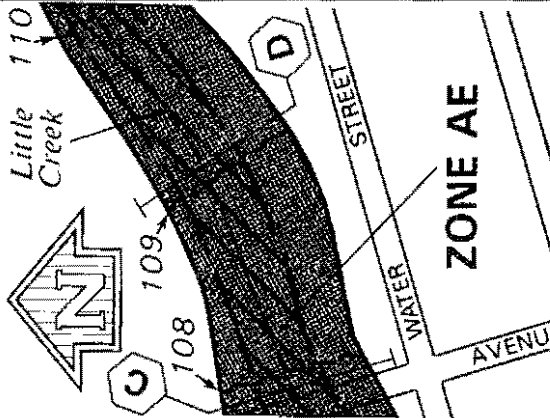


Figure 14

The example illustrated in Figure 14 is a riverine floodplain. In lacustrine (lake) and coastal floodplains, the wavy BFE line is not used. Instead, the SFHA is divided into areas within which the BFE is uniform. Each area is identified with a

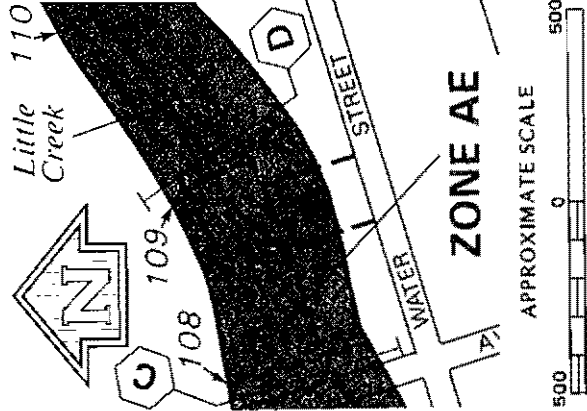


Figure 12

Step 3. Determine the Specific Location of the Property
To determine the specific property location, you will have to use the map scale. In addition, you may want to refer to a plat map, city tax assessor's map, or property description such as that usually provided in a deed.

You know the property lies on the north side of Water Street, east of the Oak Avenue-Water Street intersection. From the exact dimensions of the property provided on a tax assessor's map or plat map or in a legal description, you can determine the specific location of the property and building on the FIRM by converting the known dimensions to inches using the map scale and measuring on the FIRM panel. For example, at the map scale shown for Figure 12 (1 inch=500 feet), 250 feet on the ground equals ½ inch on the FIRM,

and 50 feet on the ground equals ⅓ inch on the FIRM.

You know the property line nearest Oak Avenue is 375 feet east of the centerline of Oak Avenue. At a map scale of 1 inch=500 feet, 375 feet equals ¾ inch on the FIRM. You know that the property is 156 feet wide and 188 feet deep; on the FIRM, those dimensions become approximately ⅜ inch by ⅜ inch. You can use the same method to determine the location of the building on the property.

Step 4. Determine the Flood Insurance Zone Designation for the Property
As shown in Figure 12, the property is partially within the dark-tinted area (the SFHA) and the building on the property is within the SFHA.

You can now determine the flood insurance zone designation for the property by finding the zone label. As shown in Figure 13, the SFHA in the vicinity of the property is designated as Zone AE. (On other FIRMs, this SFHA may be designated as a numbered A zone, e.g., A1, A5, A12.) The zone designation applies to both the portion of the property within the SFHA and any building on that portion.

Occasionally, when a property or building is close to the edge of the SFHA, you may find it difficult to determine whether or not the property or building is within the SFHA. The deciding factor in such instances is the elevation of the property or building compared to the BFE (see Step 5). In general, land areas where ground elevations are below the BFE are within the SFHA. When the elevations of the lowest floor of a building and the lowest grade adjacent to the building are

1 Flat FIRM Index



ZONE DESIGNATIONS*

Zone C
Zone A
Zone B

KEY TO MAP

EXPLANATION OF ZONE DESIGNATIONS

ZONE

A Areas of 100-year flood hazard (unshaded flood hazard) (not determined)

AO Areas of 100-year flood hazard (shaded flood hazard) (not determined)

AM Areas of 100-year flood hazard (shaded flood hazard) (not determined)

ALAD Areas of 100-year flood hazard (shaded flood hazard) (not determined)

APF Areas of 100-year flood hazard (shaded flood hazard) (not determined)

B Areas between 100 and 500-year flood and 500-year flood (shaded flood hazard) (not determined)

C Areas of minimal flooding (not shaded)

D Areas of moderate flooding (shaded)

V Areas of 100-year flood with velocity hazard (shaded flood hazard) (not determined)

VFV25 Areas of 100-year flood with velocity hazard (shaded flood hazard) (not determined)

NOTES TO USER

Certain areas may be shown as special flood hazard areas (SFHAs) and may be protected by flood hazard insurance.

The map is for flood insurance purposes only. It does not constitute a warranty of any kind, and it is not intended to be used for any other purpose. For more information, contact your insurance agent or call the National Flood Insurance Program at (800) 354-2747.

INITIAL IDENTIFICATION NOVEMBER 17, 1975

FLOOD HAZARD RECONSTRUCTION DATE AUGUST 13, 1981

FLOOD INSURANCE RATE MAP DESIGNATION

FEDERAL EMERGENCY MANAGEMENT AGENCY

FIRM

FLOOD INSURANCE RATE MAP 01-04

INDEX

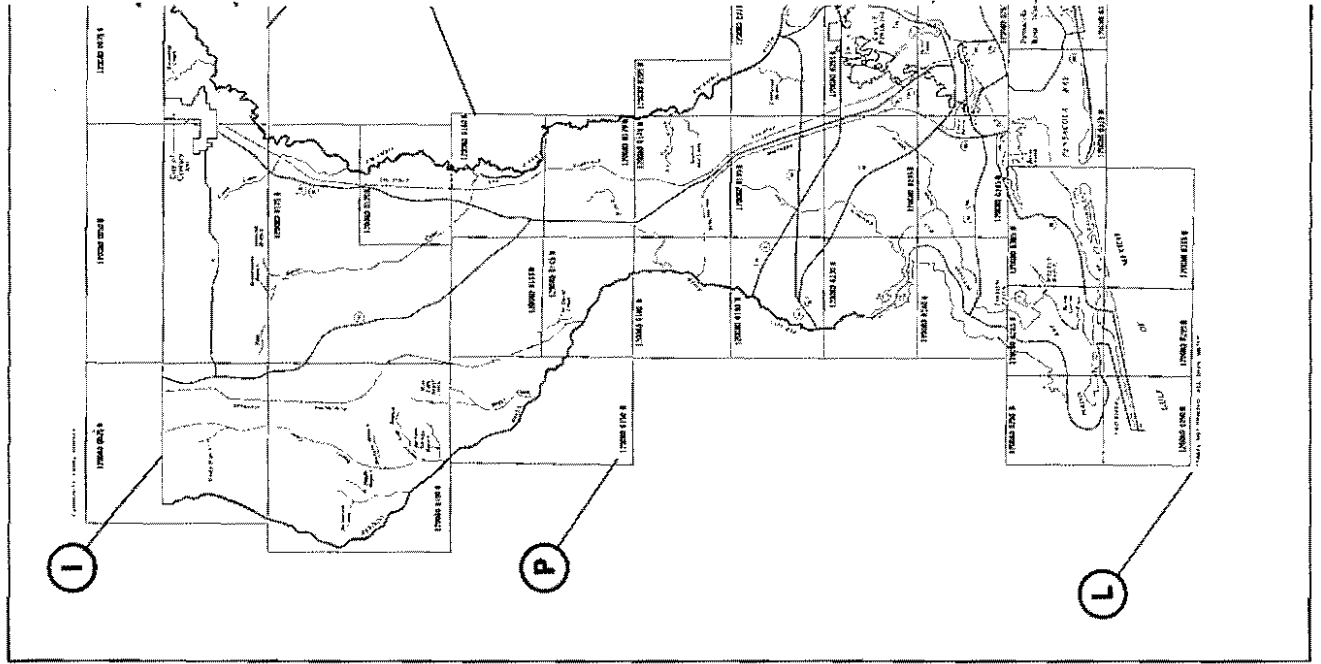
SAMPLEVILLE, USA

SAMPLE COUNTY

COMMUNITY NUMBER 470081 A

KEY TO MAP

Figure 1
Key Elements of a Non-cou



Community Example: City of Sampleville, U.S.A.

You are considering buying a piece of property on Water Street in the City of Sampleville, Sample County, U.S.A., and you want to know whether this property is in an SFHA or a floodway. You also want to determine the flood insurance zone designation and BFE that apply to the property. To obtain that information you should follow the steps outlined in this section. (Refer to Appendix A for information about how you can obtain a copy of the FIRM for a specific community.)

Step 1. Identify the Correct FIRM Panel
To identify the FIRM panel that covers the property in question, you should refer to the Index for the Sampleville FIRM (Figure 9). In reviewing the Index, you find the FIRM was prepared in the Z-Fold format and that it is composed of four panels. The Index title box indicates all four panels (Numbers 1, 2, 3, and 4) are printed. According to the north arrow on the Index, the FIRM is oriented so that north is straight up.

You know the property is on Water Street, which lies in the southeastern portion of the city, south of Interstate 32.

Although Water Street itself is not shown on the Index, you can determine from the north arrow and the major roads shown on the Index that Water Street is on FIRM Panel 4 of 4.

You can then check the title boxes of the individual FIRM panels to find Panel 4 of 4 (Figure 10).

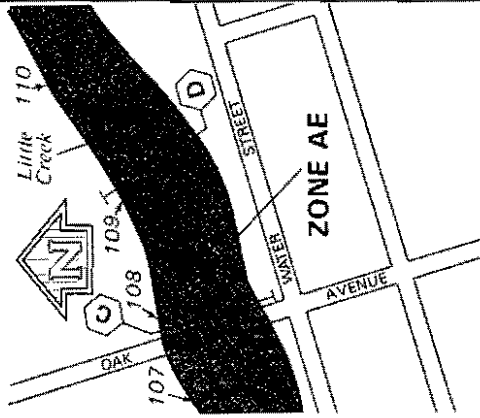
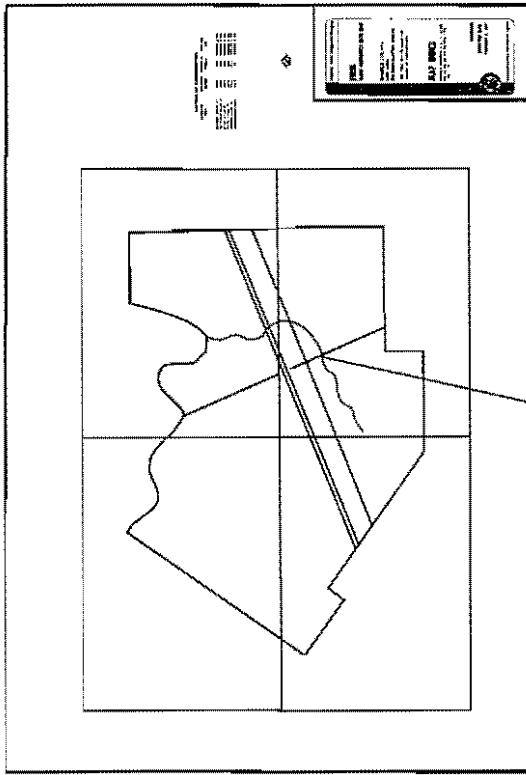


Figure 11

Step 2. Determine the General Location of the Property
Each FIRM panel shows more roads and physical landmarks than the FIRM Index does. This information enables you to find the property in question. You know the property is near the intersection of Oak Avenue and Water Street, and you can find that general area on the panel (Figure 11).

Only major roads and the roads in or near flood-prone areas are shown on the FIRM. Therefore, in determining the general location of the property, you may find it helpful to refer to another map, such as a city map, highway department map, or U.S. Geological Survey quadrangle, that shows additional roads and physical landmarks within the community.

ntywide Z-Fold FIRM Index



General Area of Property

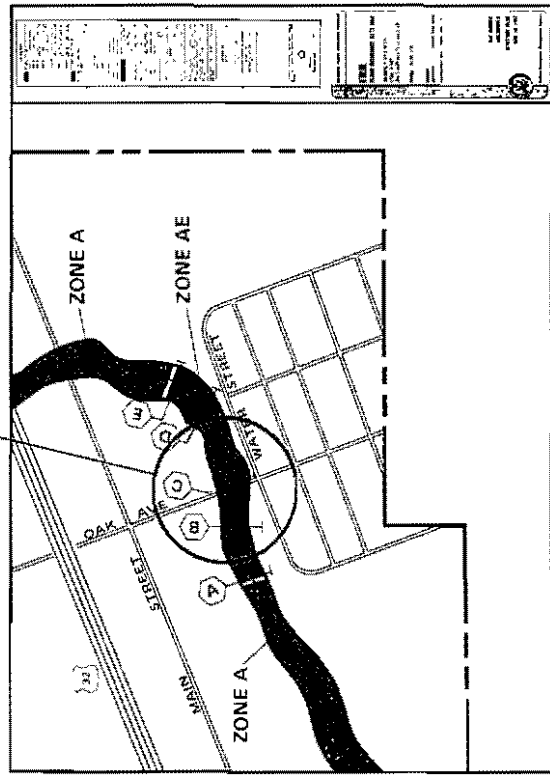


Figure 10— Z-Fold FIRM Index Panel 0004 for Sampleville

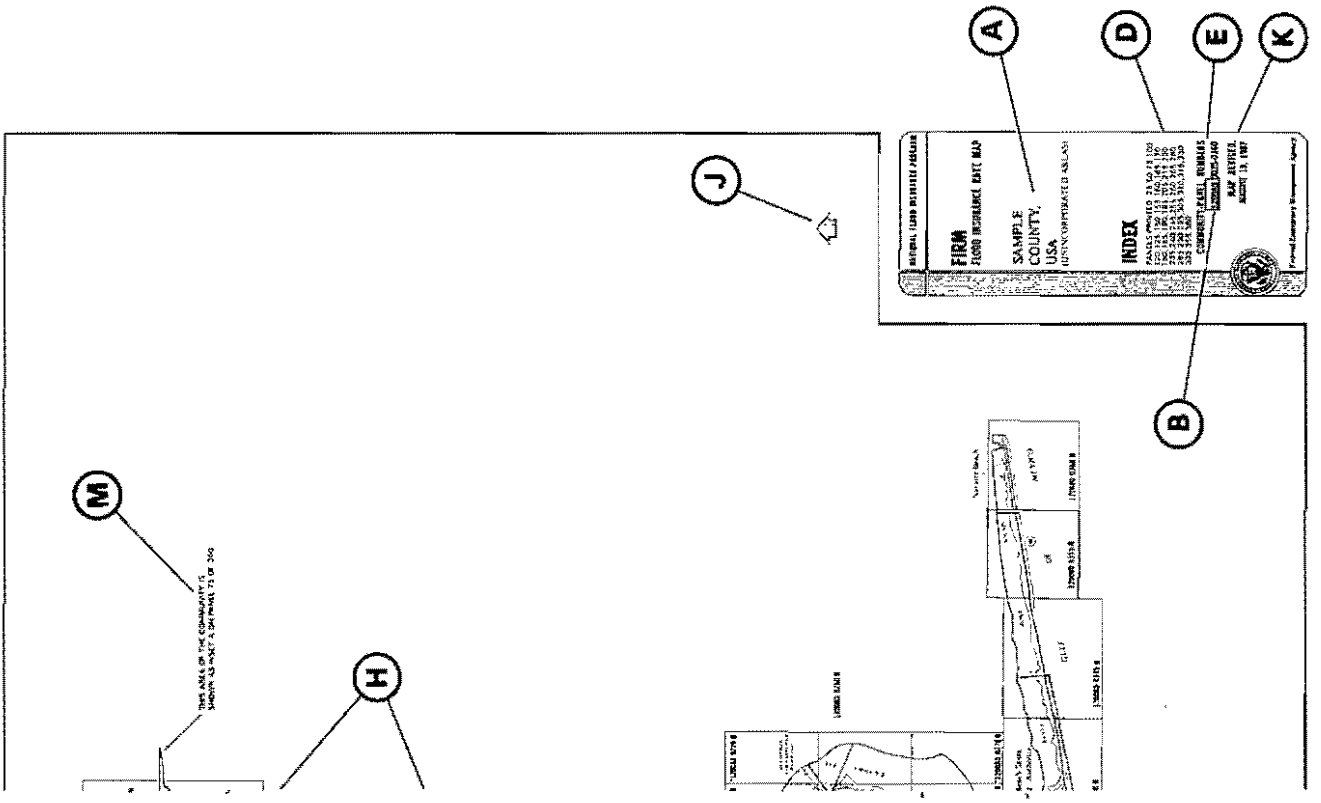
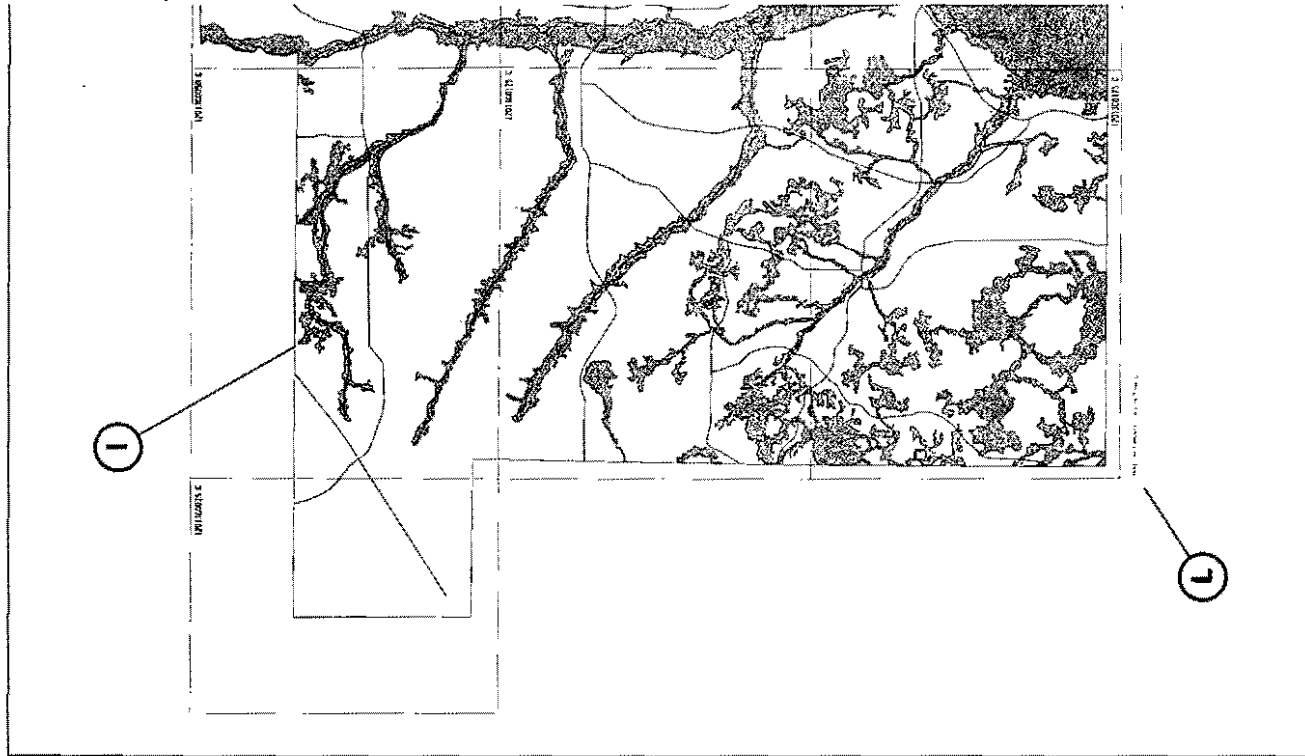


Figure
Key Elements of a County



USING THE FIRM TO DETERMINE THE ZONE DESIGNATION AND BASE FLOOD ELEVATION FOR A SPECIFIC PROPERTY

The main purpose of the FIRM is to provide the information needed by insurance agents, lending institutions, community officials, and private citizens to determine—

- whether a specific property is within the SFHA (or floodway, where shown),
- the flood insurance zone designation that applies to the property, and
- the BFE at the property.

The following example illustrates a step-by-step procedure by which map users can establish the location of a property on the FIRM and make the necessary determinations.

Dates in the Listing of Communities that appears on the FIRM Index (see "Key Elements of the FIRM Index," Item C).

30. Map Repository Address (Newer Z-Fold FIRMs Only)

The official community repository in which reference copies of the FIRM and FIS report are stored and made available for community residents and other interested parties to review.

31. Initial Identification Date (Non-countywide FIRMs Only)

The date on which the flood hazards within the mapped community were first identified (usually the date that the first FIRM for the community became effective).

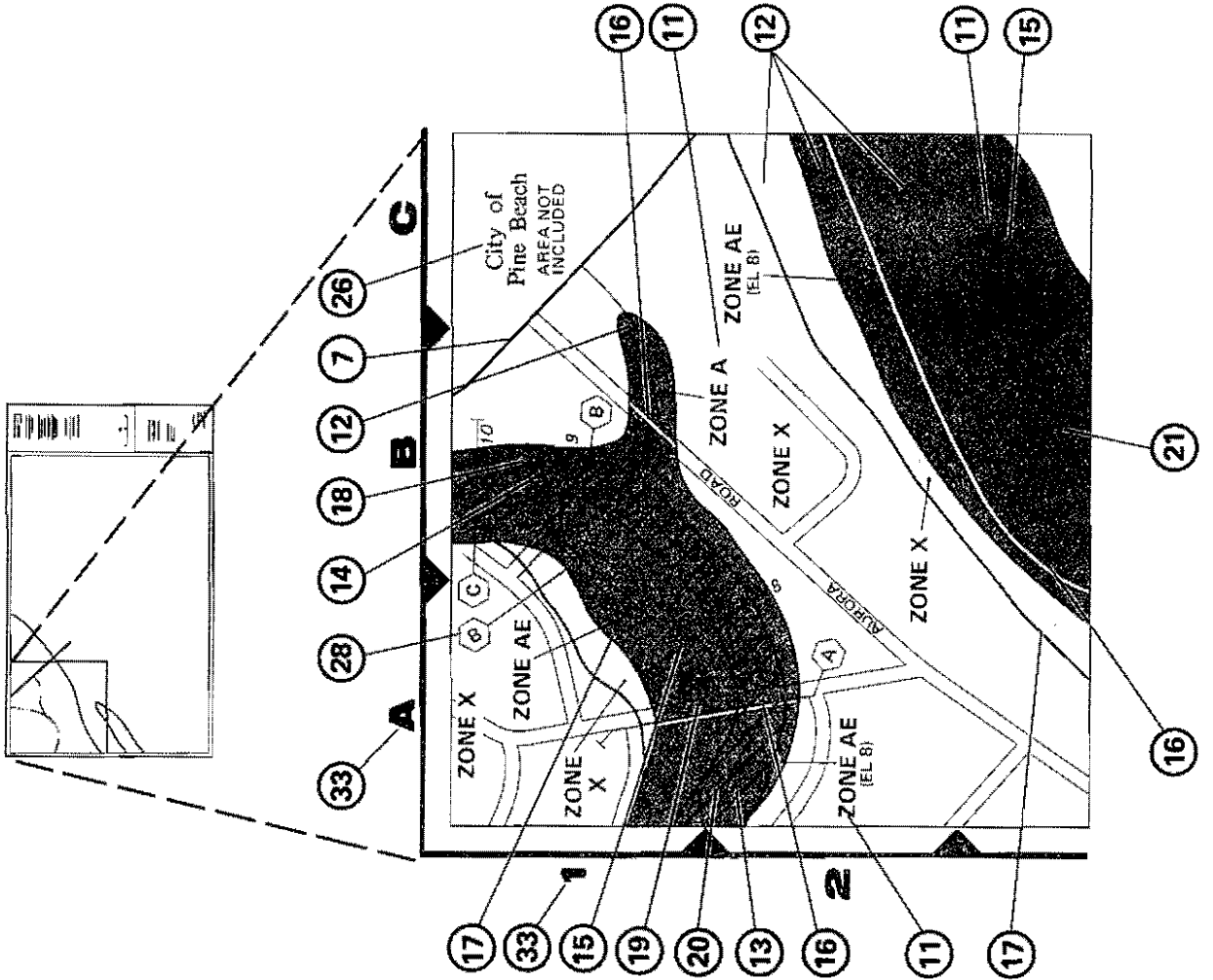
32. FIRM Revisions Chronology (Non-countywide FIRMs Only)

Lists the effective dates of revised versions of the FIRM, if any.

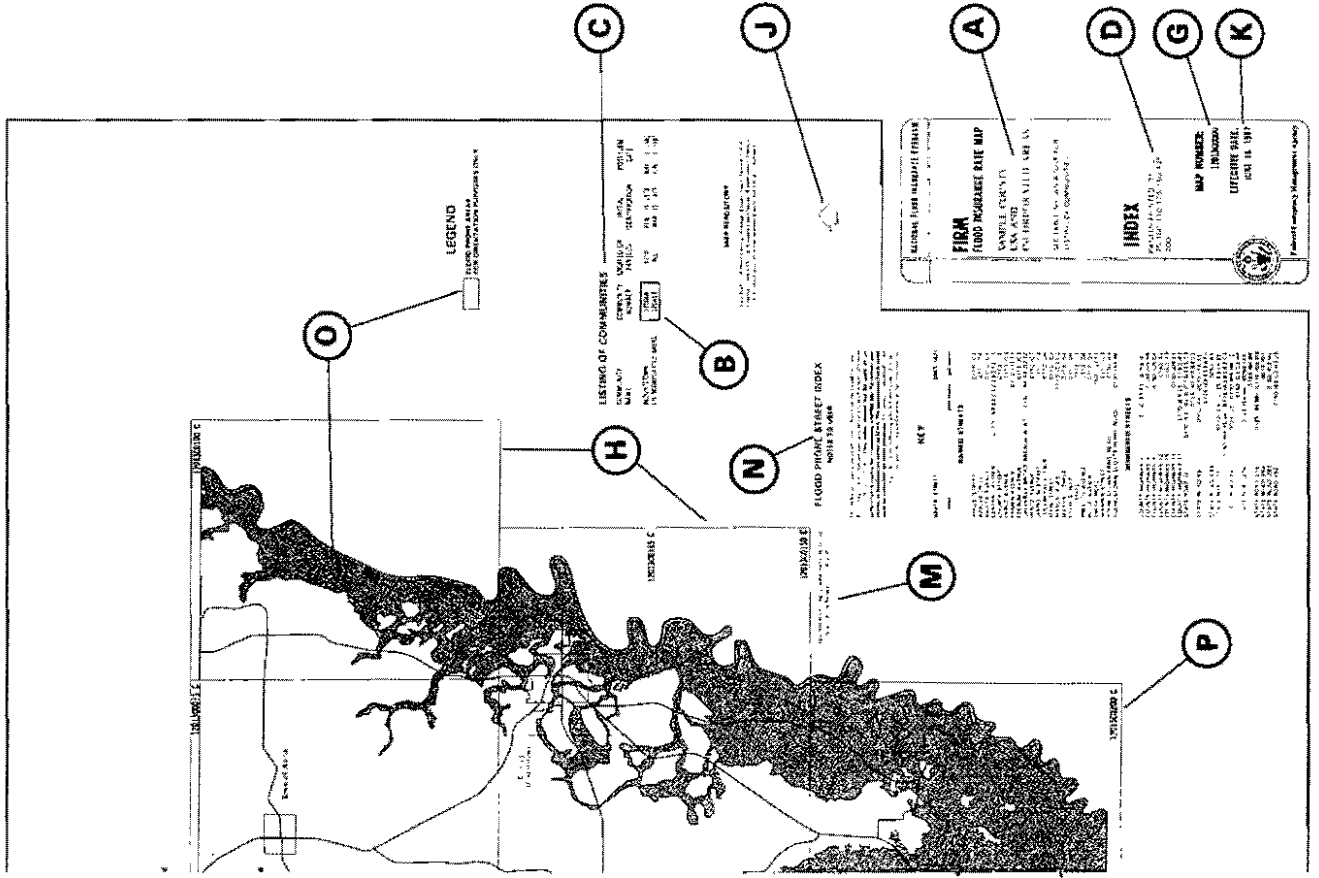
33. Alpha-numeric Grid (Newer Z-Fold FIRMs Only)

Basis of coordinate system established for the Flood Prone Street Index (see "Key Elements of the FIRM Index," Item N).

**Figure 8
Body of Map**



**3
wide Z-Fold FIRM Index**



KEY ELEMENTS OF THE FIRM PANEL

A FIRM may consist of one or more panels. The number of panels depends on the size of the mapped community and the scale at which the FIRM is prepared. Each panel depicts the flood hazards within the portion of the community covered by that panel. Each panel includes a title box that contains the name of the community, the map panel number, and other information. Each Z-Fold FIRM panel also includes a legend that provides information about the map.

Figures 4 through 8 illustrate the following key elements of Flat FIRM panels and Z-Fold FIRM panels.

1. Community Name

Identifies the mapped community, the community type (e.g., town, city, county), and the county and state in which the community is situated. When the mapped community is a county, the words "Unincorporated Areas" appear below the county name, indicating that the incorporated communities within the county are not covered.

On countywide FIRMs, the words "And Incorporated Areas" appear as part of the community name, indicating that the entire geographic area of the county is covered, including the incorporated communities within the county.

2. Community Number

Six-digit NFIP community identification number for the mapped community.

3. Panel Number

Identifies the panel. On Flat FIRMs, the panel number matches a panel number shown on the Index (see "Key Elements of the FIRM Index," Item P).

On non-countywide Z-Fold FIRMs, the panel number also appears in four-digit form as the last part of the community-panel number (see Item 4). On countywide Z-Fold FIRMs, the panel number also appears in four-digit form as the last part of the map number (see Item 5).

4. Community-Panel Number (Non-countywide Z-Fold FIRMs Only)

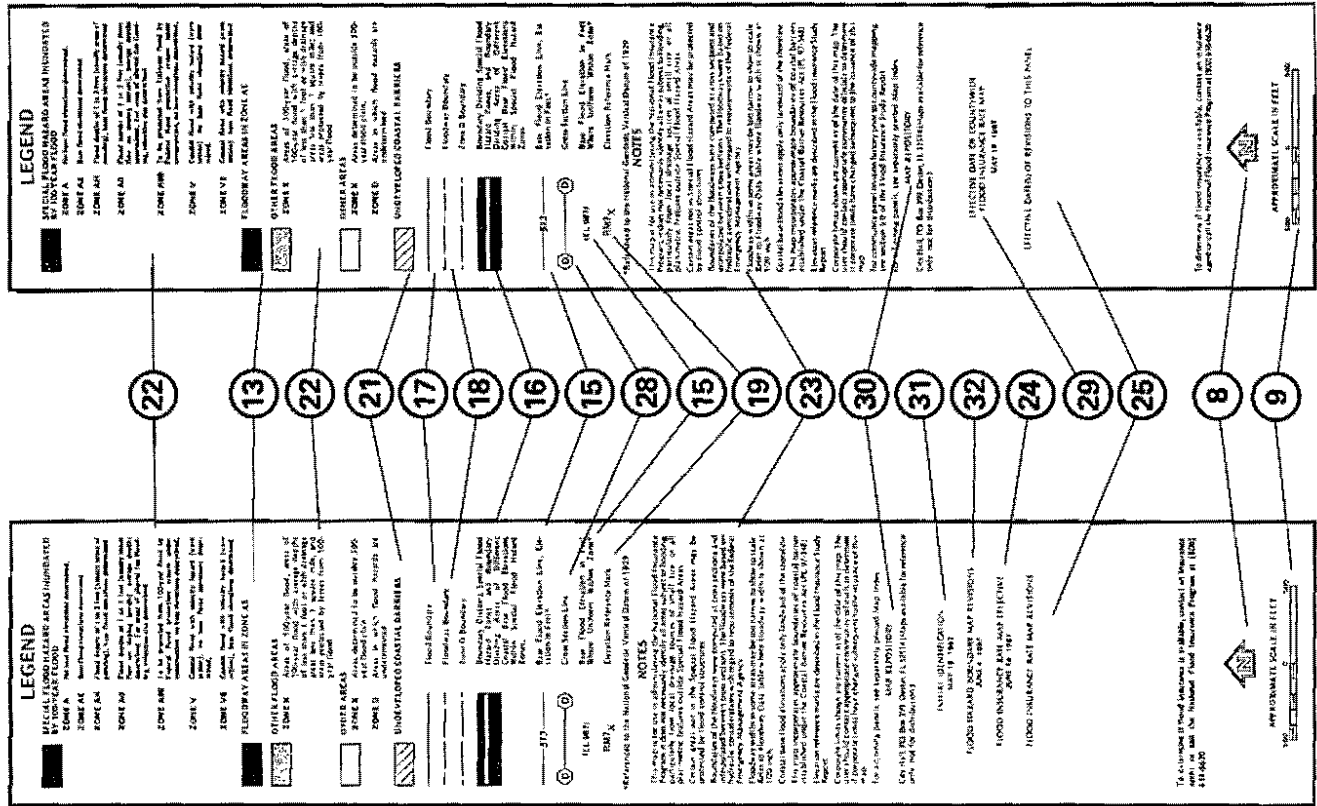
Corresponds to a community-panel number shown on the FIRM Index and identifies the panel (see "Key Elements of the FIRM Index," Item P). The community-panel number may be followed by a letter suffix, which is increased alphabetically each time the panel is revised.

5. Map Number (Countywide FIRMs Only)

Corresponds to a map number shown on the FIRM Index and identifies the panel (see "Key Elements of the FIRM Index," Item P). The map number shown on each panel is composed of the same state code, county code, and letter "C" that appear in the title box of the Index, but includes the appropriate four-digit panel number instead of the four zeros shown in the Index title box (see "Key Elements of the FIRM Index," Item G).

The map number may be followed by a letter suffix, which is increased alphabetically each time the panel is revised.

Figure 7 Panel Legend

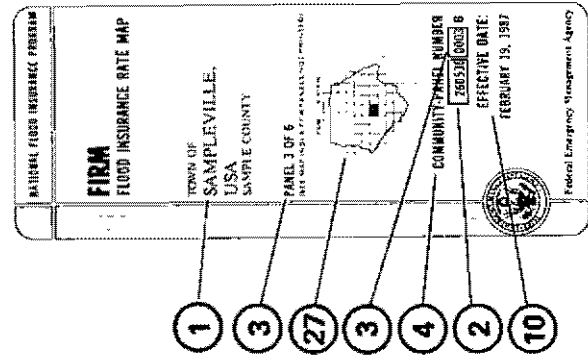


Non-countywide

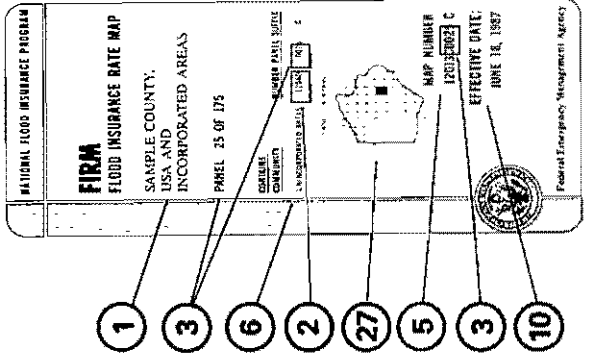
Countywide

Figure 6

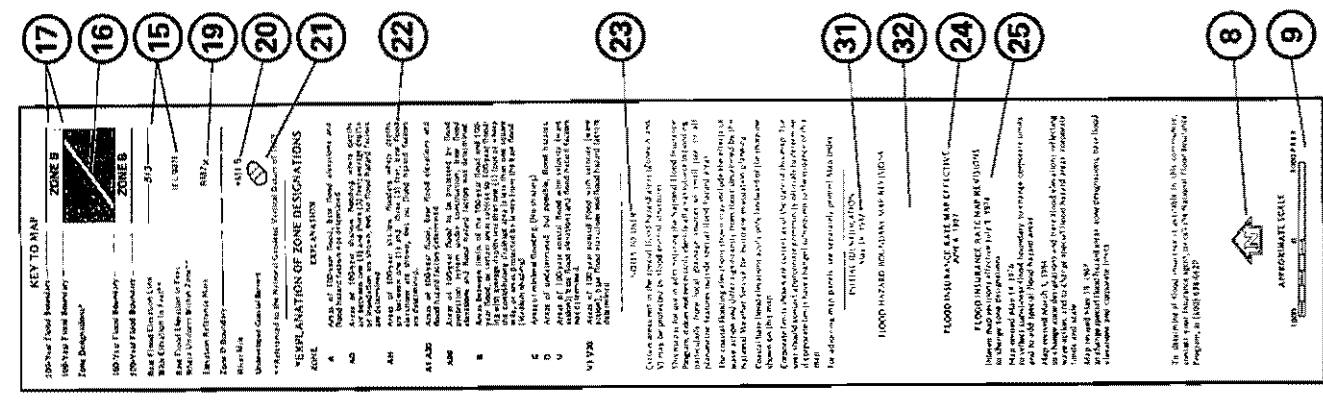
Panel Title Box



Non-Countywide



Countywide



Non-countywide

6. **List of Communities (Countywide FIRMs Only)**
Identifies the communities for which flooding information appears on the panel. The appropriate NFIP identification number, panel number, and letter suffix are shown for each community in the list.
7. **Corporate Limit or County Boundary Line**
Identifies the jurisdictional limits (within which the mapped community has regulatory authority over development) of the portion of the community that appears on the panel. (Portions of more than one mapped community may appear on a countywide FIRM panel.)
In some states, an incorporated community may exercise extrajurisdictional (ETJ) over land use in areas beyond its corporate limits. Where appropriate, ETJ limits are shown and labeled on FIRM panels.
8. **North Arrow**
Orients the map and helps map users determine property locations.
9. **Map Scale**
Allows the map user to relate distances measured on the map to actual distances on the ground and thereby determine the locations of individual properties.
The scales most commonly used for FIRMs are 1"=500', 1"=1000', and 1"=2000'. The scale at which an individual FIRM panel is prepared depends on the type and amount of flooding expected to occur in the portion of the community covered by that panel. Because flooding and development conditions can vary within a community, a single FIRM may include panels prepared at different scales. Therefore,
10. **Effective or Revised Date**
The effective date of the FIRM. On Flat FIRM panels, the date appears below the words "Effective Date" or "Revised." On Z-Fold FIRM panels, the date appears below the words "Effective Date," or "Map Revised."
- When revisions are made to a Flat FIRM, the entire FIRM is reprinted, regardless of the number of panels it comprises or the extent of the revision. A revision to one panel necessitates reprinting the entire FIRM. Therefore, "Revised" on a Flat FIRM panel means that the FIRM has been revised and reprinted at least once.
When revisions are made to a Z-Fold FIRM, only those panels affected by the revision are reprinted. Therefore, "Map Revised" appears only on those panels that have been revised and reprinted.
When one or more panels of a Z-Fold FIRM are revised, the FIRM Index is revised to show the new suffix for each of those panels (see "Key Elements of the FIRM Index," item P).
Refer to the FIRM revisions chronology in the panel legend for a list of any revisions made to the FIRM (see item 25).
11. **Zone Label**
Identifies the flood insurance zone designation for a specific area of the mapped community.
12. **Flood Hazard Area Designation**
Dark and light tints that identify areas of greater and lesser flood hazard, respectively. On Flat FIRMs and older Z-Fold FIRMs, the dark-tinted areas are designated as Zone A, AO, AH, AI-A30, A99, V, or V1-V30; light-tinted areas are

designated as Zone B; and areas where no tints are shown are designated as Zone C or Zone D.

On newer Z-Fold FIRMs, the dark-tinted areas are designated as Zone A, AE, AH, AO, A99, V, or VE; light-tinted areas are designated as Zone X; and areas where no tints are shown are designated as Zone X or Zone D.

13. Floodway Designation (Newer Z-Fold FIRMs Only)
Identifies floodway areas. The floodway is the channel of a river or other watercourse plus any adjacent floodplain areas that must be kept free of encroachments so that the 100-year flood discharge can be conveyed without increasing the elevation of the 100-year flood more than a specified amount.

14. Stream Line
Identifies the location of a watercourse. Small streams are usually shown by a single line that represents the approximate location of the stream centerline. Larger streams are often shown by a double line that represents the approximate location of the streambanks.

15. BFE Line and BFE Label
Indicate the water-surface elevation of the base flood referenced to the National Geodetic Vertical Datum of 1929 (NGVD)—or another datum, if specified—within SFHAs. The wavy BFE line is used in areas where the BFE varies, such as riverine floodplains. The BFE label, or tag, appears in SFHAs where the BFE is uniform across a large area, such as lacustrine (lake) or coastal floodplains. The BFE is usually expressed in feet but is expressed in meters for some communities.

16. Zone Division Line
Divides zones in SFHAs and divides areas with different whole-foot BFEs in coastal SFHAs.

17. Floodplain Boundaries
Shows the limits of the 100-year and 500-year floodplains.

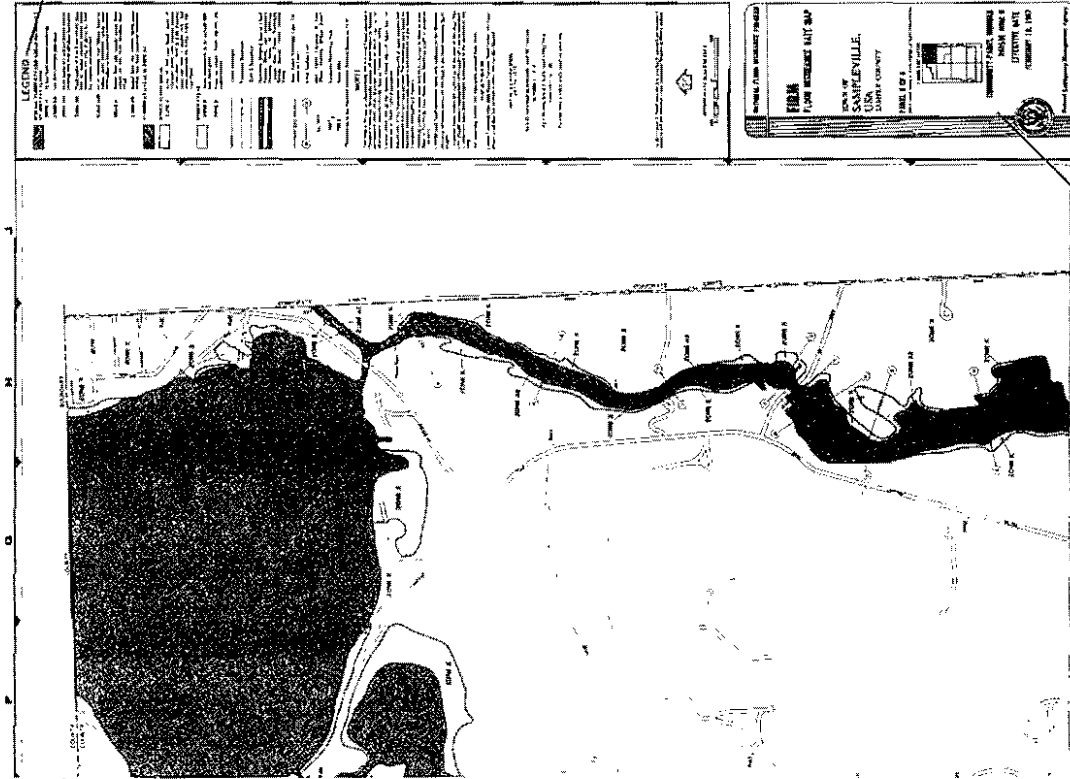
18. Floodway Boundary (Newer Z-Fold FIRMs Only)
Shows the limits of the floodway (see item 13).

19. Elevation Reference Mark (ERM)
Identifies a point where a ground elevation has been established by survey. Descriptions of the ERMs, including their elevations (referenced to NGVD), are provided. ERM elevations are usually expressed in feet but are expressed in meters for some communities.

Descriptions of the ERMs shown on a Flat FIRM are provided on the last panel of the FIRM. Descriptions of the ERMs shown on older Z-Fold FIRMs are usually provided on the panel on which the ERMs appear. Occasionally, when there is no room to include the descriptions on that panel, they are shown on another panel, and an explanatory note is added to the panel on which the descriptions would have otherwise been shown. Descriptions of the ERMs that appear on newer Z-Fold FIRMs are provided in the separately printed FIS report.

20. River Mile Marker
Indicates distance in miles from a reference point on a river or other major watercourse. A standard reference point could be a river mouth, community corporate limit, or a major physical feature, such as a bridge or dam. River miles are established only for selected streams and therefore do not always appear on FIRMs.

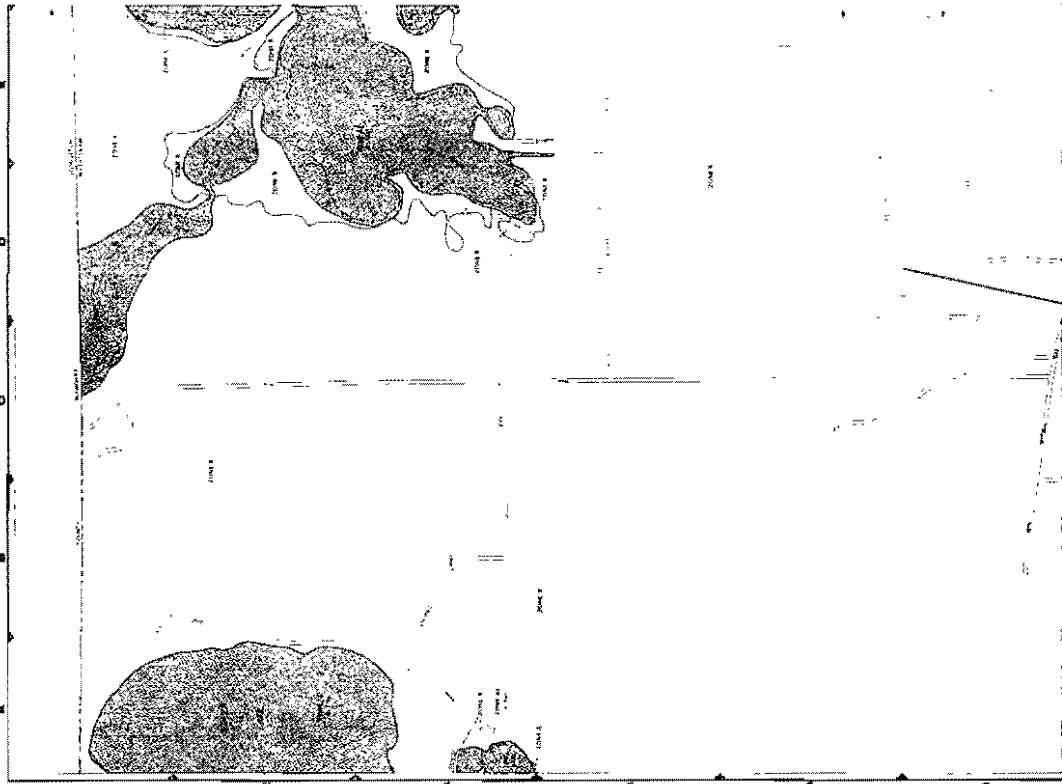
5 Z-Fold FIRM Panel



Legend
(See Figure 7)

Title Box
(See Figure 6)

**Figure
Key Elements of a**



**Body of Map
(See Figure 8)**

21. Coastal Barrier Symbol
Identifies undeveloped coastal barriers within the Coastal Barrier Resources System established by Section 4 of the Coastal Barrier Resources Act (Pub. L. 97-348). As required by the Act, no new flood insurance coverage may be provided after October 1, 1983, for new or substantially improved structures on any barrier within the Coastal Barrier Resources System. The coastal barrier symbol appears on a FIRM only when the mapped community includes such barriers.

22. Flood Insurance Zone Designations
The zone designations that appear on the FIRM. Each designation indicates the magnitude of the flood hazard within a specific area. On Flat FIRMs and older Z-Fold FIRMs, Zones A, AO, AH, AI-A30, A99, V, and VI-Y30 identify SFHAs; Zones B and C identify areas of lesser flood hazard; and Zone D identifies areas where the magnitude of the flood hazard has not been determined.

On newer Z-Fold FIRMs, Zones A, AE, AH, AO, A99, V, and VE identify SFHAs; Zone X identifies areas of lesser flood hazard; and Zone D identifies areas where the magnitude of the flood hazard has not been determined.

23. Notes to User
Provide additional information about the FIRM.

24. First FIRM Effective Date (Non-countywide FIRMs Only)
The date on which a FIRM first became effective for the community. As of that date, the FIRM superseded all previous versions of FEMA flood hazard maps for the mapped community, i.e., FHBMs. On the FIRM effective date, the mapped community (if participating in the NFIP)

is converted to the Regular Phase of the NFIP. This date is not necessarily the date of the latest version of the FIRM, however (see Item 25).

25. FIRM Revisions Chronology
On Flat FIRMs, lists the effective dates of revised versions of the FIRM, if any, and briefly describes the reasons for the revisions. On a Z-Fold FIRM panel, lists the effective dates of revised versions of that panel, if any, and briefly describes the reasons for the revision. A more comprehensive revisions chronology may be found in the FIS report.

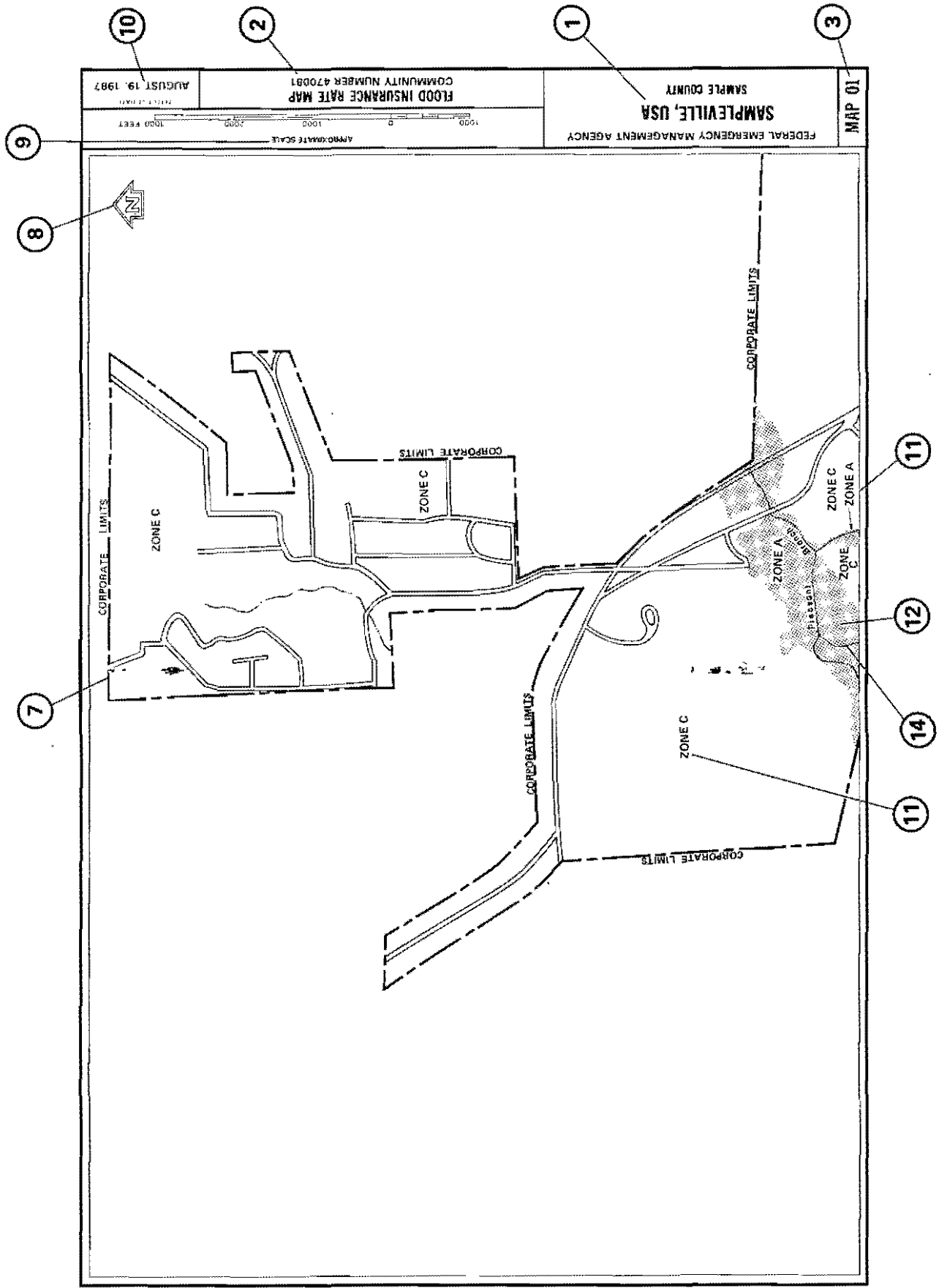
26. Area-Not-Included Label
Identifies areas in or adjacent to the mapped community that are not within the jurisdiction of that community and are therefore not mapped.

27. Panel Locator Diagram (Newer Z-Fold FIRMs Only)
Shows the area covered by the panel in relation to the outline of the mapped community. The panel locator diagram helps map users to find the panel that covers a specific portion of the community.

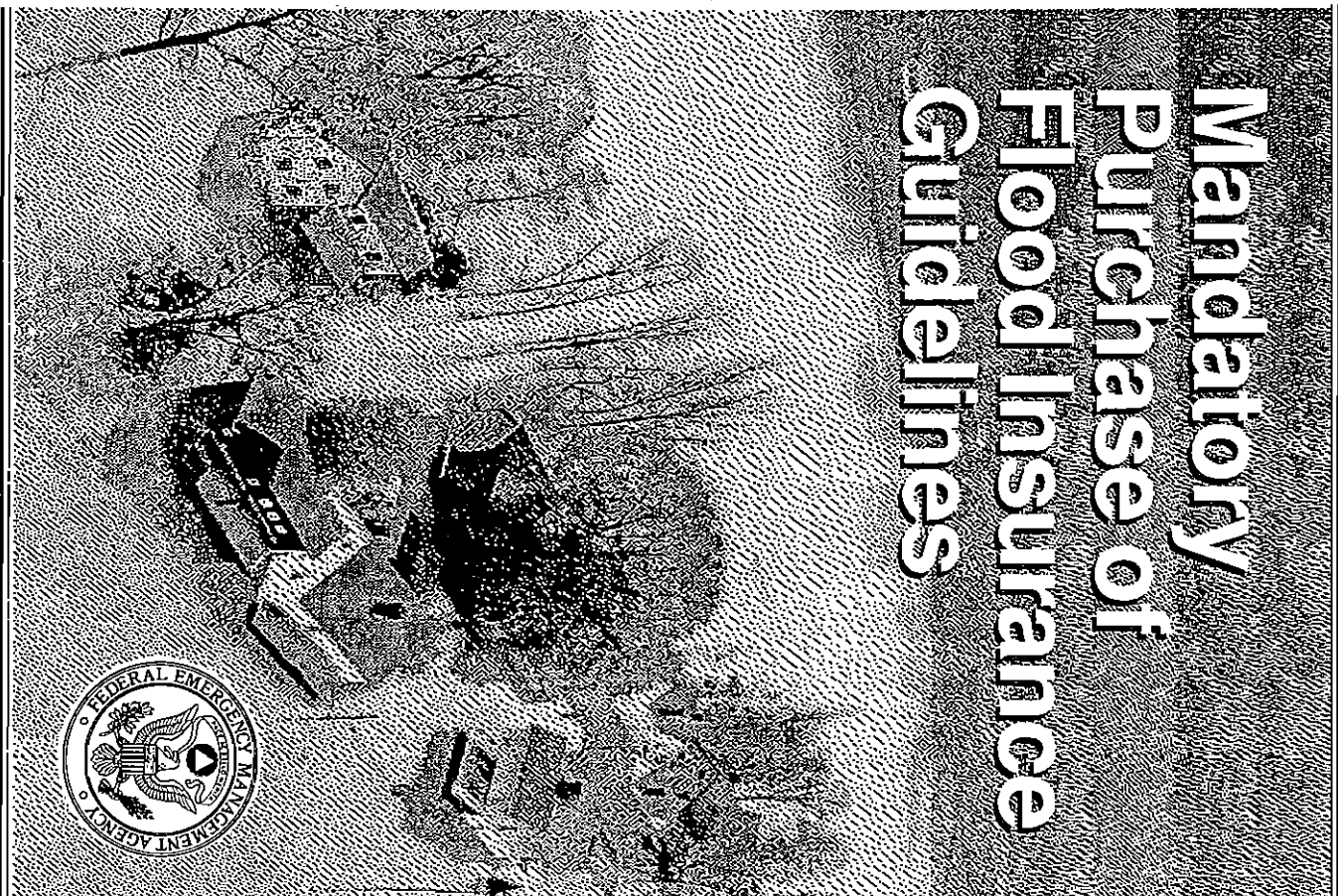
28. Cross Section Symbol (Newer Z-Fold FIRMs Only)
Identifies the locations of floodplain cross sections used in the computation of BFES.

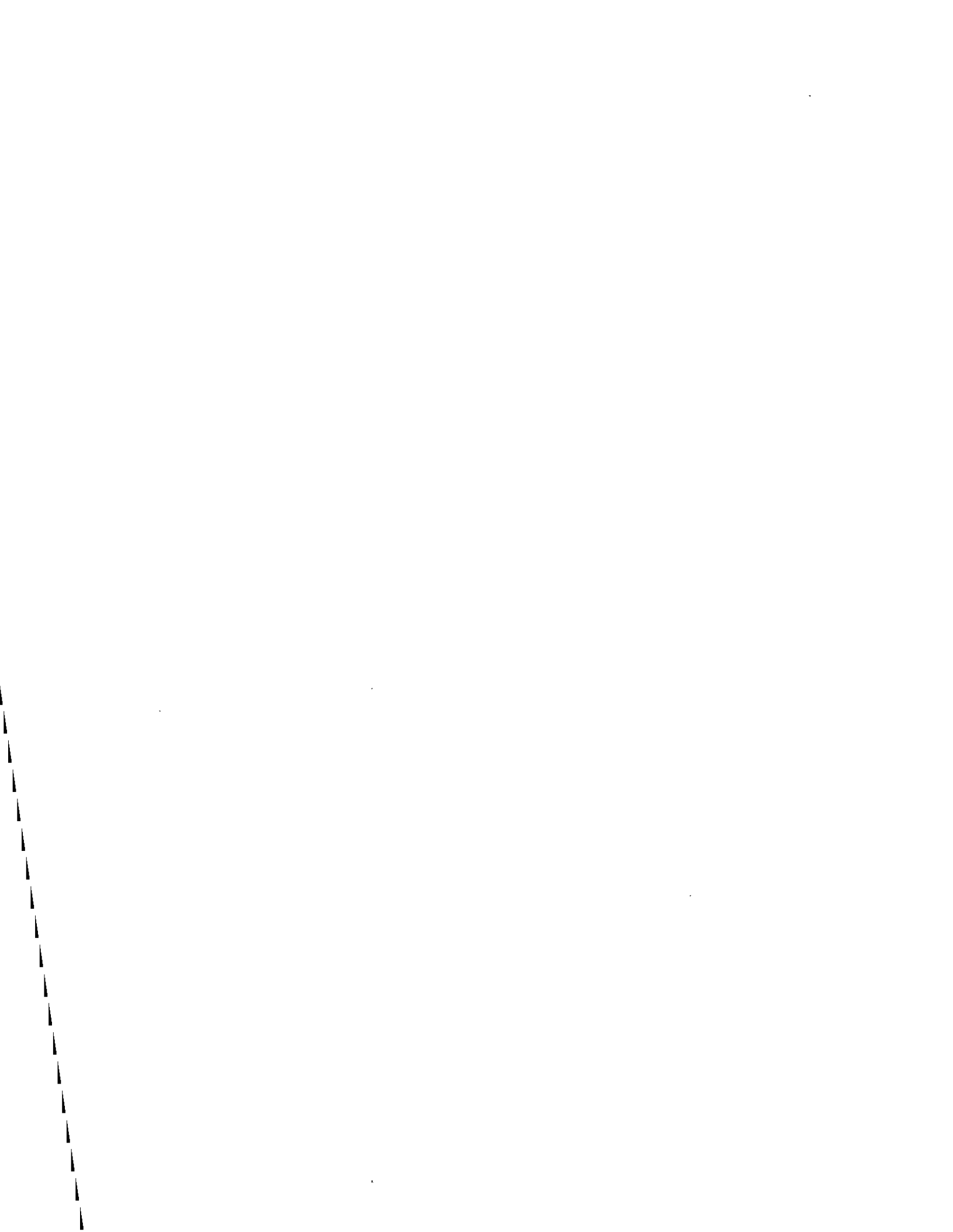
29. Countywide FIRM Effective Date (Countywide FIRMs Only)
The date on which the countywide FIRM first became effective. Individual non-countywide FIRMs may have been in effect for one or more of the communities in the county before the countywide FIRM was published. If so, the initial FIRM effective dates for each community may be shown as Post-FIRM

Figure 4
Key Elements of a Flat FIRM Panel



Mandatory Purchase of Flood Insurance Guidelines





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Harold T. Duryee

Federal Insurance Administrator

July 13, 1989

Date

Billing Code 6718-01

Federal Emergency Management Agency

FEDERAL EMERGENCY MANAGEMENT AGENCY

Federal Insurance Administration

MANDATORY PURCHASE OF FLOOD INSURANCE

Guidelines

Agency: Federal Emergency Management Agency, Federal Insurance Administration

Action: Issuance of Guidelines

Summary: These Guidelines pertain to the mandatory flood insurance purchase requirements contained in Sections 102(a) and 102(b) of the Flood Disaster Protection Act of 1973, as amended, (codified as Sections 4012a(a) and 4012a(b) of 42 USC), (Public Law 93-234, 87 Stat.975), December 31, 1973, and reflect experience gained by the Federal Insurance Administration (FIA) in its administration of the National Flood Insurance Program over the past twenty years following the enactment of the National Flood Insurance Act of 1968, as amended. (Public Law 90-448, 82 Stat.572, 42 USC 4001-4128). They revise and replace Guidelines previously published in the Federal Register on July 17, 1974, at pages 26186-93; as revised on February 17, 1978, at pages 7142-48; on March 22, 1978, at page 11862; and on July 21, 1980, at pages 48711 and 48712.

Supplementary Information: The implementation of the statutory mandatory flood insurance purchase requirements of the 1973 Act cited above is the responsibility of Federal Agencies and Federal Instrumentalities and does not rest upon the Federal Insurance Administration (FIA). However, Section 205(b) of the 1973 Act (42 USC 4128(b)) provides that Federal Agencies and Federal Instrumentalities shall, in cooperation with the Director of the Federal Emergency Management

Agency, issue appropriate rules and regulations to govern the carrying out of the Agencies' and Instrumentalities' responsibilities under the 1973 Act.

Pursuant to this mandate for cooperation, during the period in which FIA was a part of the United States Department of Housing and Urban Development, FIA issued Guidelines designed to provide such guidance concerning the insurance purchase requirements as might be helpful in promoting greater uniformity and understanding of the requirements among Federal agencies, Federal instrumentalities, private lending institutions, and their trade associations, and the public. Over the past ten years, numerous questions of interpretation have arisen which have been discussed at many productive meetings between FIA and representatives of Federal instrumentalities and agencies. While FIA's Guidelines are not binding upon these groups, FIA was encouraged by the Federal Financial Institutions Examination Council to update the earlier Guidelines, and the Council members, who have reviewed interim drafts of these Guidelines and offered valuable suggestions, have agreed to disseminate this final edition. FIA wishes to express its deep appreciation for the assistance and suggestions received not only from the Council, but from others within the agencies and instrumentalities involved in the mandatory flood insurance purchase requirements. In publishing these Guidelines, FIA invites continuing dialogue with all interested parties.

Effective Date: Upon publication in the Federal Register of July 13, 1989 at pages 29666 - 29695.

FOR FURTHER INFORMATION CONTACT:

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Mandatory Purchase of Flood Insurance Guidelines

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A. INTRODUCTION

1. STATUTORY AUTHORITY FOR THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) became effective on January 28, 1969, (33 FR 17804) and was authorized by the National Flood Insurance Act of 1968, (Title XIII of the Housing and Urban Development Act of 1968, as amended, Public Law 90-448, 82 Stat 476, 42 U.S.C. 4001-4128). The position of Federal Insurance Administrator was authorized by the Urban Property Protection and Reinsurance Act of 1968, (Title XI of the Housing and Urban Development Act of 1968, and the Federal Insurance Administration was established under the Housing and Urban Development Act of 1968 as part of the United States Department of Housing and Urban Development (HUD). The Secretary of HUD delegated to the Federal Insurance Administrator the responsibility for administering the NFIP.

Subsequently, on June 19, 1978, President Carter forwarded to the Congress Reorganization Plan No. 3 of 1978 (43 FR 41493) (which had the effect of a Federal statute). This plan, in addition to creating the Federal Emergency Management Agency (FEMA), transferred the functions authorized and described in the National Flood Insurance Act of 1968 and the position of Federal Insurance Administrator to FEMA. The organization of FEMA was further defined in Executive Order 12127, dated March 31, 1979 (44 FR 19367) and Executive Order 12148, dated June 20, 1979. On April 1, 1979, in a notice published in 44 FR 20962, and later codified at 44 CFR 2.64, the Director of FEMA delegated responsibility for the administration of the NFIP to the Federal Insurance Administration of the Federal Insurance Administration (FIA), which had become a Directorate within FEMA.

2. BACKGROUND HISTORY AND BRIEF DESCRIPTION OF THE NATIONAL FLOOD INSURANCE PROGRAM

Between 70 and 80 percent of all natural disasters in the United States involve flooding, and from its earliest days the Federal government has been involved with the peril of flooding. Through re-channeling, or through dams and levees, restricting the flow of waters, as well as through the development of hydroelectric power and irrigation, the Federal government has attempted to ameliorate the effects of flooding. But in spite of all these actions, vast sums of money have had to be expended through the response mechanism of Federal Disaster Assistance.

In 1968 the Congress embarked upon a new course of action and focused upon ways in which flood damage could be avoided or reduced by making the public aware of its potential exposure to flooding and by providing, through the authorization of a Federal flood insurance program, an incentive to encourage communities to adopt floodplain management ordinances that would mitigate the effects of flooding upon new construction. Taking note of the fact that insurance coverage against the peril of flooding was virtually unavailable in the private sector, the Congress enacted the National Flood Insurance Act of 1968, and authorized the National Flood Insurance Program, which represented a new approach to assisting the victims of flooding by providing an opportunity for property owners to purchase from the Federal government insurance protection for structures and contents exposed to the peril of flooding.

Because the availability of government flood insurance without hazard mitigation would only have increased the potential for flood damage by encouraging unwise construction,

Mandatory Purchase of Flood Insurance Guidelines

FIA was directed under the 1968 Act to conduct studies throughout the United States to determine in each community the location of areas of special flood hazard and to issue Flood Hazard Boundary Maps (FHBM) and Flood Insurance Rate Maps (FIRM) showing the location of these areas and to notify each community of such identification.

Eligibility for the purchase of flood insurance was made available only to those individuals or corporations whose insurable property is located within a community that has agreed with the Federal government to adopt ordinances that will mitigate the impact of future flooding. The most significant of these required ordinances are those which, for example, condition the issuance of building permits for new residential construction in areas of special flood hazard upon the requirement that the building be constructed so that the lowest floor will be located above the base flood elevation, if that figure is provided on a Flood Insurance Rate Map issued by FIA.

Participating communities that fail to adequately enforce their floodplain management ordinances may be placed on probation if they do not take corrective actions within a specified time period. NFIP policyholders in that community will be notified of the pending probation and that their policies may become subject to a surcharge on their flood insurance premiums. If a community which has been placed on probation fails to bring its floodplain management program into compliance with the NFIP requirements, it may be suspended from the NFIP, a step which would terminate its status as a participating community. In that event, NFIP policies would not be renewed for property owners in that community and no new policies would be issued. Experience shows that the probation process leads to compliance and, as of January 1989, only three communities have had to be suspended for lack of compliance. However, communities are routinely suspended for failure to adopt or amend their floodplain management ordinances to incorporate new flood hazard information

or revisions to NFIP regulations. Experience shows that within a very short time most of these communities become participating again.

3. STATUS OF STUDIES AND MAPS FOR THE NATIONAL FLOOD INSURANCE PROGRAM AS OF JANUARY, 1989

Some 18,642 communities have been identified as flood prone through the publication of a flood map by FIA. The total number of communities participating in the NFIP is 17,797, including some 1,851 communities for which no special flood hazards have been identified and for which no map has been published. Property owners within these participating communities are eligible to purchase flood insurance to protect buildings located anywhere within such communities, both inside and outside of special flood hazard areas (subject to restrictions of the Coastal Barrier Resources Act, discussed below). Some 2,700 communities which have been mapped do not presently participate, and property owners in those communities are not eligible to purchase flood insurance.

While these figures constantly change, as a benchmark it may be useful to record the fact that as of January, 1989, of the 17,797 participating communities, 16,537 are in the Regular Program. Their property owners, therefore, are eligible to purchase the maximum amounts of insurance coverage available under the Program.

Presently, only 1,260 participating communities remain in the Emergency Program phase, where only limited amounts of insurance are available. Flood risk studies currently underway in these communities are scheduled for completion before September 30, 1991. Upon their completion, Flood Insurance Rate Maps will be issued and will replace the Flood Hazard Boundary Maps currently in effect for each of these communities. At that time, these communities will, also, be eligible for conversion

Federal Emergency Management Agency

Federal Insurance Administration National Flood Insurance Program Condominium Master Policy

Individual Features

- Policy in effect:** • As of January 1, 1989
- Insured:** • Association only
- Buildings Eligible:** • 3 or more floors / 5 or more units
- Property Covered:** • All common structural building elements
 - Internal unit elements
 - Wall, floor, ceiling coverings
 - Improvements and betterments
- Assessment Coverage:** • Yes*
- Coverage Limits:** • \$185,000 x no. of units in bldg. or actual cash value of bldg. (whichever is less)
- Coverage Type:** • Actual cash value
- Deductible:** • \$500 per building (not unit)
- Expense Constant:** • \$45 per building (not unit)
- Rates:** • Lower than with other NFIP policies
- Used differently - results in lower premium
- Significantly lower - up to 60% plus
- Minimum Coverage Requirement?** • Insurance to value strongly urged

* So long as the following assessment criteria are met.

1. Other bldgs. of association covered by General Prop. policy.
2. Association flood coverage must be NFIP coverage.
3. Coverage amount must be ACV or maximum available, whichever is less.

National Flood Insurance Program

Condominium Master Policy

Major Benefits

- Significant cost savings to the association
- Increased coverage at no cost
- Assists unit owners with mortgage insurance requirements
- Assists in meeting Federal mortgage assistance requirements
- Allows Association to treat same as other property insurance
- Provides greater protection against liability issues to association and board members
- Allows association full central control over coverage, renewals, claims and repairs
- Simple to process

to the Regular Program phase and eligible for higher amounts of insurance coverage.

Special flood hazard areas are determined with reference to the "100- year" flood standard, which is the national standard on which NFIP regulations are based. It is also the standard adopted by virtually every federal agency and most state agencies for the administration of their floodplain management programs. The 100-year flood, also referred to as a "base flood," is defined as the flood having a 1 percent probability of being equalled or exceeded in any given year. The risk of experiencing a flood of this magnitude increases with the length of time considered.

Of special interest to lenders is the fact that within the special flood hazard area there is a 26 percent chance (about one in four) of experiencing such a flood over a typical 30 year mortgage period. By contrast, during the term of a 30-year mortgage, there is only a 1 percent chance of suffering a fire loss.

But, while necessary for applying floodplain management requirements and establishing uniform flood insurance rates, the term 100-year flood can be misleading. Although it represents the long term average recurrence interval for a flood of this magnitude, such floods may be experienced in any given year. There have been numerous instances since the NFIP was established where communities have sustained two, and even three, 100- year or greater floods within a several year period. A notable example took place in the 1970s when within five years after experiencing Tropical Storm Agnes in 1972, Pennsylvania was battered by another 100-year flood, demonstrating the value of the standard as a tool for measuring exposure to a 100 year flood, but not for predicting its timing. The 100-year flood might be more properly termed the "1 percent annual chance flood", which represents its true probability of being equalled or exceeded in any year.

Special flood hazard areas include only those areas which are in the 100- year floodplain.

The delineation of areas subject to such inundation is determined by FEMA through engineering studies. Special flood hazard areas are usually refined into Zones A, AO, AH, AE, A99, VO, VE, or V. (Older maps utilize numbered A Zones, e.g. A1, A2, A30, and numbered V Zones, e.g. V1, V2, V30 in lieu of the newer AE and VE Zones, respectively). (New maps use fewer zone designations for purposes of simplicity). The term special flood hazard area does not include areas outside the 100-year floodplain, which are referred to as moderate to minimal risk and are designated Zone X. (Older maps differentiate the X Zone into Zones B and C, which represent moderate and minimal flood risks, respectively). Areas for which no flood hazard evaluation has been made by FEMA are designated as Zone D.)

4. LETTERS OF MAP AMENDMENT OR MAP REVISION REMOVING PROPERTIES FROM SPECIAL FLOOD HAZARD PROGRAMS

Situations occasionally arise in which a piece of real property is shown on a flood map as being in a special flood hazard area even though the property is, in fact, above the 100 year flood level. This happens because flood insurance maps cannot reflect every rise in terrain and there will be instances where there will be "natural islands" of high ground in the special flood hazard area that were inadvertently included in the special flood hazard area. Nevertheless, until the map has been changed, lenders are bound by the information shown on FIA maps and cannot validly make a determination on their own that is inconsistent with the map.

Fortunately, there is a very workable mechanism for resolving such problems. FIA has created an efficient procedure by which a property owner can submit elevation materials in support of a request for a Letter of Map Amendment (LOMA) removing the property from the special flood hazard area. Such a process involves only the property owner and the FIA, and does not require that the community become involved.

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A related but different situation is presented when a property owner, whose land is within a special flood hazard area below the 100 year flood level, grades and fills the site to raise the level of the land above the 100-year flood level. This situation differs from the one above because in the previous situation the natural level of the land at the time that the map was issued was above the 100 year flood level and no artificial improvement was needed to accomplish that level. In cases where physical changes have had to be made to raise the level of the property above the base flood elevation, FIA will not issue a letter of map amendment. However, with the concurrence of the community FIA will issue a Letter of Map Revision (LOMR) which, for the purposes of the property owner will accomplish the same purpose. A LOMR can also be used to correct a mistake made in the original analysis or when conditions have changed as in the case of the construction or removal of a dam or other flood control structure.

The request must be made, or concurred in, by the community because changes in land level that result from grading and the placing of fill on the property may have an impact upon other property owners. The submission of a request for a letter of map revision from the community evidences that the change in land level has been reviewed by the community and been found to be compatible with the community's planning. Letters of map revision may be also be granted in situations where channels have been dug or reservoirs built to reduce base flood elevations and where levees or floodwalls have been constructed to protect areas. (It should be noted that in floodways of special flood hazard areas, which include the channel of a river and the adjacent floodplain that must be reserved in an unobstructed condition, the placing of fill or other development is not allowed if it will result in increased flood levels.) A seemingly related, but different, situation is presented when a property owner, whose land is at a level below the 100-year flood level, i.e., the base flood elevation, in a special flood hazard area, builds an elevated

building, supported by walls or pilings, whose lowest floor is above the 100-year flood level. In this situation there is no basis for the issuance of either a letter of map amendment or map revision. The building is still in the designated special flood hazard area and its foundation can come into direct contact with flood waters. However, the elevation of the building will be reflected in the lower insurance rate and premium that such elevation will have made possible. Only the Federal Insurance Administration can amend an official map to remove or add a particular property location from a designated SFHA by a Letter of Map Amendment, or revise a map by a Letter of Map Revision to change the special flood hazard area or revise the elevations on a map.

B. THE MANDATORY FLOOD INSURANCE PURCHASE REQUIREMENT

1. BACKGROUND AND LEGISLATIVE HISTORY OF THE FLOOD DISASTER PROTECTION ACT OF 1973

From 1968 until the adoption of the Flood Disaster Protection Act of 1973, the purchase of flood insurance was voluntary. Unfortunately, despite the availability of the insurance, after major flooding disasters in 1972 it became evident that relatively few flood victims had purchased flood insurance. From the standpoint of the Federal government the question has been not whether the Federal government would be called upon to provide relief to those who suffered from flooding, but rather, through what mechanism would Federal funds be made available. Therefore, the failure of the public to avail itself of the benefits of flood insurance as an alternative to the disaster assistance approach became a matter of concern to the Congress.

This concern was expressed by the Congress in the findings contained in Sections 2(a)(2), (3), (4) and (5) (42 USC 4002) of the Flood Disaster Protection Act of 1973, which noted

Federal Emergency Management Agency

Example 4

FLOOD INSURANCE COVERAGE/COSTS FOR CONDOMINIUMS IN MULTI-STORY BUILDINGS CURRENT INDIVIDUAL DWELLING POLICIES VERSUS NEW CONDOMINIUM MASTER POLICY

(Regular Program, Post-FIRM Construction, Zones AO-AH, No Basement, With Certification)

	CURRENT DWELLING POLICY (Annual)	NEW CONDOMINIUM MASTER POLICY (Estimated)
• AMT. OF COVERAGE/UNIT	\$70,000	\$70,000
• NO. OF UNITS	100	
• AMT. OF COVERAGE/BLDG.	\$7 MILLION	\$7 MILLION
• RATES	\$ 171.06	\$ 171.06
D.P.—Single Family	400 × \$.17 = \$ 68	1,150 × \$.17 = \$ 195
C.M.F.—Outer Residential/Single Family	300 × \$.06 = 18	68,850 × \$.06 = \$ 4,131
• PREMIUM—UNIT/BLDG.	\$ 86	\$ 4,326
• EXPENSE CONSTANT	\$45/UNIT	\$ 45/ BLDG.
• TOTAL PREMIUM/UNIT	\$ 131	\$ 4,371
• NO. OF UNITS	X 100	N/A
• TOTAL PREMIUM/BLDG.	\$ 13,100	\$ 4,371
• DEDUCTIBLE—UNIT/BLDG.	\$500UNIT × 100 = \$ 50,000	\$ 500

- NET SAVINGS/BENEFIT TO THE ASSOCIATION
- ANNUAL PREMIUM \$8,759
- LOWER DEDUCTIBLE/INCREASED COVERAGE AT NO ADDITIONAL COST
- BOARD FIDUCIARY RESPONSIBILITY MET
- NET BENEFIT TO THE PRODUCER/AVYO COMPANY
- ONE APPLICATION FORM
- ONE POLICY
- ONE DECLARATION PAGE
- ONE SET OF NOTICES

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Mandatory Purchase of Flood Insurance Guidelines

Example 3

FLOOD INSURANCE COVERAGE/COSTS FOR CONDOMINIUMS IN MULTI-STORY BUILDINGS

CURRENT INDIVIDUAL DWELLING POLICIES VERSUS NEW CONDOMINIUM MASTER POLICY

(Regular Program, Part-FIRM Construction, Zone AO-1H, No Basement, Without Certification)

	CURRENT DWELLING POLICY (Firm)	NEW CONDOMINIUM MASTER POLICY (Firm)
• AMT. OF COVERAGE/UNIT	\$70,000	\$70,000
• NO. OF UNITS	100	
• AMT. OF COVERAGE/BLDG.	\$7 MILLION	\$7 MILLION
• RATES	\$,558.17	\$,651.17
D.P.—Single Family	$400 \times \$.55 = \$ 220$	$1,150 \times \$.65 = \$ 748$
C.M.P.—Other Residential/Single Family	$300 \times \$.17 = \$ 51$	$68,850 \times \$.17 = \$ 11,703$
• PREMIUM—UNIT/BLDG.	\$271	\$12,453
• EXPENSE CONSTANT	\$49/UNIT	\$ 457/BLDG.
• TOTAL PREMIUM/UNIT	\$ 316	\$12,498
• NO. OF UNITS	X 100	N/A
• TOTAL PREMIUM/BLDG.	\$ 31,600	\$12,498
• DEDUCTIBLE—UNIT/BLDG.	\$50/UNIT X 100 = \$ 50,000	\$ 500

• NET SAVINGS/BENEFIT TO THE ASSOCIATION

- ANNUAL PREMIUM \$19,102
- LOWER DEDUCTIBLE/INCREASED COVERAGE AT NO ADDITIONAL COST \$49,500
- BOARD FIDUCIARY RESPONSIBILITY MET

• NET BENEFIT TO THE PRODUCER/WVVO COMPANY

- ONE APPLICATION FORM
- ONE POLICY
- ONE DECLARATIONS PAGE
- ONE SET OF NOTICES

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Federal Emergency Management Agency

"the availability of Federal loans, grants, guarantees, insurance, and other forms of financial assistance are often determining factors in the utilization of land and the location and construction of public and of private industrial, commercial and residential facilities" and that "property acquired or constructed with grants or other Federal assistance may be exposed to risk of loss through floods, thus frustrating the purpose for which such assistance was extended" and that "the Nation cannot afford the tragic losses of life caused annually by flood occurrences, nor the increasing losses of property suffered by flood victims, most of whom are still inadequately compensated despite the provision of costly disaster relief".

Insurance Program's Standard Flood Insurance Policy refer to "mobile homes" as "manufactured homes.")

The Act also requires Federal Financial Regulatory Agencies (Federal Instrumentalities) to direct lenders subject to their regulatory jurisdiction to require borrowers, whose security consists of buildings or mobile homes located in a special flood hazard area in a participating community, to purchase flood insurance. Contents coverage is not required unless, as specified in the statute, there is any "personal property securing the loan", as well as improved real property.

3. SIX FUNDAMENTAL COMPONENTS OF THE 1973 ACT

In assessing the impact of the 1973 Act and gaining an understanding of its provisions, the six most important factors to keep in mind are:

(a) Although the intent of the statute is to require the purchase of flood insurance by borrowers in special flood hazard areas, the directives and prohibitions contained in the 1973 Act apply only to Federal officers and agencies, and to Federal Instrumentalities that are required by the statute to issue implementing rules. The 1973 Act, by itself, does not require or prohibit action on the part of communities, owners of improved real property, or lending institutions.

(b) The directives and prohibitions of the 1973 Act require implementing rules only as to transactions that involve improved real estate located in special flood hazard areas designated by FEMA on its Flood Hazard Boundary Maps and Flood Insurance Rate Maps, and whose Zone designations are A or V. Improved real estate, for purposes of the act, is property on which there is already standing, or in the course of construction, a walled and roofed building insurable under an NFIP flood insurance policy.

(c) Inasmuch as the NFIP does not insure land and provides coverage only for buildings, the fact that part of the borrower's real property may be located in a special flood hazard area

2. BASIC DESCRIPTION OF MANDATORY FLOOD INSURANCE PURCHASE REQUIREMENTS, AS CONTAINED IN THE FLOOD DISASTER PROTECTION ACT OF 1973

Since March 2, 1974, the Flood Disaster Protection Act of 1973, hereinafter the "1973 Act", has required the purchase of flood insurance as a condition of receiving any form of Federal or Federally related financial assistance from any Federal officer or agency for acquisition or construction purposes with respect to any building or mobile home located in any area that has been identified by the Director of the Federal Emergency Management Agency as a special flood hazard area, within any community participating in the National Flood Insurance Program. (Recent terminology adopted by the Department of Housing and Urban Development and regulatory changes in the language of the National Flood

Mandatory Purchase of Flood Insurance Guidelines

does not require that flood insurance be purchased for a building located on that real property unless some portion of the building itself, and not just a portion or portions of the real property, is located in a special flood hazard area.

(d) Because the NFIP and its flood insurance policies are not available in communities that are not participating in the NFIP, the mandatory flood insurance purchase requirement applies only with respect to property located in special flood hazard areas in communities participating in the NFIP.

(e) As to properties located outside the special flood hazard areas, and whose Zone designations are B, C, X, or D, the 1973 Act does not apply and, therefore, there is no mandatory flood insurance purchase requirement.

(f) Lenders are free to consider requiring flood insurance in a participating community on the basis of their own business judgment, even if the building that is the security for a loan is located outside of a special flood hazard area.

While the mandatory flood insurance purchase requirement applies only to properties located in special flood hazard areas of participating communities, it is important to remember that flood insurance is available throughout participating communities. This is especially significant in light of the fact that, historically, the NFIP's loss ratio indicates that one-third of claims paid have actually been outside of special flood hazard areas. Areas where lenders and property owners may wish to exercise additional caution include, but are not limited to, areas subject to flooding due to stormwater, areas where the NFIP has used approximate methods to map flood hazard areas, and the more remote areas where no flood hazard areas have been designated by FEMA. To facilitate the purchase of flood insurance outside of special flood hazard areas, in January, 1989, the NFIP began offering a low cost "preferred risk" policy for structures located in Zones B, C, and X.

Some properties in a participating community may be ineligible for flood insurance because

of statutory restrictions or underwriting rules of the NFIP. The consequences of the unavailability of flood insurance in such instances will be discussed further along.

C. APPLICATION OF THE 1973 ACT TO FEDERAL OFFICERS AND AGENCIES

1. FEDERAL AGENCIES DEFINED

Federal Agencies are defined in Section 3(a)(2) of the 1973 Act (42 USC 4003(a)(2)), as "any department, agency, corporation, or other entity or instrumentality of the executive branch of the Federal Government, and includes the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation".

2. APPLICATION OF THE 1973 ACT IN COMMUNITIES THAT ARE PARTICIPATING IN THE NATIONAL FLOOD INSURANCE PROGRAM

The first application of the mandatory flood insurance purchase provision of the 1973 Act is contained in Section 102 (a), 42 USC 4012a(a), which addresses the responsibility of Federal officers and agencies in approving financial assistance for acquisition or construction purposes for use in any special flood hazard area in communities that are participating in the NFIP. A community participates in the NFIP by entering into an agreement with the FIA to adopt and enforce ordinances which are designed to reduce the vulnerability of property in that community to the peril of flooding. In return for that participation, most owners of residential and commercial property in that community become eligible to purchase flood insurance for their buildings from the NFIP. If the community is participating in the NFIP, that participation makes flood insurance available to the property owners in that community and Federal officers and agencies are authorized to provide financial assistance in that community.

Federal Emergency Management Agency

Example 2

FLOOD INSURANCE COVERAGE/COSTS FOR CONDOMINIUMS IN MULTI-STORY BUILDINGS

CURRENT INDIVIDUAL DWELLING POLICIES VERSUS NEW CONDOMINIUM MASTER POLICY

(Regular Program, Post-FIRM Construction, Zones AI-30, Lowest Floor At BFE)

	AMT. OF COVERAGE/UNIT	NO. OF UNITS	AMT. OF COVERAGE/BLDG.	RATES D.P.—Single Family C.M.P.—Other Residential/ Single Family	CURRENT DWELLING POLICY (Annual) \$70,000	NEW CONDOMINIUM MASTER POLICY (Estimated) \$70,000
	\$10,000	100	\$7 MILLION		\$7 MILLION	\$7 MILLION
					\$,300/06	\$,337.06
					$400 \times \$.30 = \120	$1,150 \times \$.35 = \$ 403$
					$300 \times \$.06 = 18$	$68,850 \times \$.06 = \$ 4,131$
					\$138	\$ 4,534
					\$45/UNIT	\$ 45/BLDG.
					\$ 183	\$ 4,579
					X 100	N/A
					\$ 18,300	\$ 4,579
					\$800/UNIT X 100 = \$ 80,000	\$ 500

- NET SAVINGS/BENEFIT TO THE ASSOCIATION
- ANNUAL PREMIUM \$13,721
- LOWER DEDUCTIBLE / INCREASED COVERAGE AT NO ADDITIONAL COST
- BOARD FIDUCIARY RESPONSIBILITY MET
- ONE APPLICATION FORM
- ONE POLICY
- ONE DECLARATION PAGE
- ONE SET OF NOTICES

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Mandatory Purchase of Flood Insurance Guidelines

Example 1

FLOOD INSURANCE COVERAGE/COSTS FOR CONDOMINIUMS IN MULTI-STORY BUILDINGS

CURRENT INDIVIDUAL DWELLING POLICIES VERSUS NEW CONDOMINIUM MASTER POLICY

(Regular Program, Pre-FIRM Construction, Zone A)

	AMT. OF COVERAGE/UNIT	NO. OF UNITS	AMT. OF COVERAGE/BLDG.	RATES	D.P. - Single Family C.M.P. - Other Residential/ Single Family	PREMIUM—UNIT/BLDG.	EXPENSE CONSTANT	TOTAL PREMIUM/UNIT	NO. OF UNITS	TOTAL PREMIUM/BLDG.	DEDUCTIBLE—UNIT/BLDG.
CURRENT DWELLING POLICY (Annual)	\$70,000	100	\$7 MILLION	\$55.17		\$271	\$45/UNIT	\$ 316	X 100	\$12,383	N/A
NEW CONDOMINIUM MASTER POLICY (Estimated)	\$70,000		\$7 MILLION	\$55.17						\$12,338	\$ 45/ BLDG.
								$400 \times \$.55 = \220		$1,150 \times \$.55 = \$ 633$	
								$300 \times \$.17 = \$ 51$		$68,850 \times \$.17 = \$11,705$	
											\$ 900
											\$500/UNIT x 100 = \$ 50,000

• NET SAVINGS/BENEFIT TO THE ASSOCIATION

- ANNUAL PREMIUM \$19,217
- LOWER DEDUCTIBLE / INCREASED COVERAGE AT NO ADDITIONAL COST \$ 49,500
- BOARD FIDUCIARY RESPONSIBILITY MET

• NET BENEFIT TO THE PRODUCER/INSURANCE COMPANY

- ONE APPLICATION FORM
- ONE POLICY
- ONE DECLARATIONS PAGE
- ONE SET OF NOTICES

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But, under Section 102 (a) of the 1973 Act, Federal officers and agencies are prohibited from providing financial assistance unless the property to which that financial assistance is applicable is protected by flood insurance (if the particular property is eligible for flood insurance under the rules of the NFIP) and must, therefore, require the purchase of flood insurance as a condition of making such financial assistance available. The term "property" to which the mandatory flood insurance purchase requirement applies is described as "the building or mobile home and any personal property to which such financial assistance relates". The flood insurance must remain in force "during the anticipated economic life of the project" and the insurance coverage must be "in an amount that is at least equal to its development or project cost (less estimated land cost) or to the maximum limit of coverage made available under the National Flood Insurance Act of 1968, whichever is less." (But note that when the amount of flood insurance that can be purchased was raised by the Congress in 1977, a statutory cap on the amount that must be purchased was established by the Congress.)

3. EFFECT OF LETTERS OF MAP AMENDMENT AND MAP REVISION UPON PURCHASE REQUIREMENT

Questions are frequently asked concerning buildings that are located on ground that is shown as being in a special flood hazard area, but that is actually above the 100 year flood level. As noted above, under Section A 4., there are procedures under which a Letter of Map Amendment or a Letter of Map Revision can be obtained which will take the particular portion of real property and the improvements thereon out of the special flood hazard area. However, it is important to keep in mind that until a property owner has received a Letter of Map Amendment or a Letter of Map Revision, removing the improved real property from the special flood hazard area, Federal agencies (as well as lenders regulated by Federal Instrumentalities) must rely only upon flood hazard boundary maps and flood insurance rate maps.

Thus, if a building is shown as being in a special flood hazard area, the purchase requirements of the 1973 Act apply. When the property owner obtains a Letter of Map Amendment or Letter of Map Revision, he may submit the letter to the Federal agency and the Federal Agency may release the property owner from the obligation to purchase flood insurance. However, even though a Federal Agency is not required to compel the purchase of flood insurance with respect to improved real property that is subject to a letter of map amendment or map revision, the Agency has the discretionary right to continue to require flood insurance if the Agency chooses to do so. It must also be kept in mind that when a property owner with property below the 100 year flood level builds an elevated building whose lowest floor is above the 100 year flood level, there is no basis for the issuance of either a letter of map amendment or map revision and the flood insurance purchase requirement continues to apply.

The reason for requiring the insurance is that the foundation on which the house is elevated is still below the base flood elevation in the special flood hazard area where it remains exposed to the action of floodwaters.

4. WHAT IS "FINANCIAL ASSISTANCE?"

Federal "financial assistance" and federal "financial assistance for acquisition or construction purposes" are defined in Sections 3 (a)(3) and (4) of the 1973 Act (42 USC 4003). "Financial assistance" is defined as any "loan, grant, guaranty, insurance, payment, rebate, subsidy, disaster assistance loan or grant, or any other form of direct or indirect Federal assistance, other than general or special revenue sharing or formula grants made to States." and similar forms of direct and indirect assistance from Federal agencies, such as Federal Housing Administration or Veterans Administration loans, insurance or guaranties. Federal "financial assistance for acquisition or construction purposes" is defined as "any form of financial assistance which is intended in whole or in part for the acquisition, con-

struction, reconstruction, repair, or improvement of any publicly or privately owned building or mobile home, whether or not the building is enhanced, and for any machinery, equipment, fixtures, and furnishings contained or to be contained therein, and shall include the purchase or subsidization of mortgages or mortgage loans."

Federal Agencies, such as the Federal Housing Administration, the Veterans Administration and the Small Business Administration and the Federal National Mortgage Association (FNMA) and the Federal Home Loan Mortgage Corporation (FHLMC), the latter two having been specifically included in the definition contained in Section 3(a)(2) of the 1973 Act, are forbidden by the Act from approving any financial assistance in the form of a loan or guaranty of a loan in the case of a building to which such financial assistance relates which is located in a special flood hazard area unless flood insurance has been purchased to protect that building against the peril of flooding, thereby protecting the interests of the Federal entity against the consequences of flood damage to the property.

The Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation

of the Department of Housing and Urban Development have interpreted the term "financial assistance" to include their purchase of mortgage loans from lending institutions and include in their definition of hazard insurance, the peril of flood. It should be noted that the servicing guidelines of FNMA and FHLMC require that the current servicer of loans sold to those agencies assume responsibility for flood insurance renewals. The term Federal financial assistance includes loans, grants, guarantees and similar forms of direct and indirect assistance from Federal agencies such as HUD, the Federal Housing Administration (FHA) and the SBA. The 1973 Act applies and thus restricts flood-related Federal financial assistance pursuant to the Disaster Relief Act of 1974. However, the current definition of financial assistance contained in Section 3(a)(4) of the 1973 Act does not apply to and, therefore, does not restrict assistance for disasters that are not related to flooding.

5. HOW MUCH FLOOD INSURANCE IS AVAILABLE?

The amounts of flood insurance currently available under the NFIP are as follows:

Building Coverage	Emergency program	Regular Program Maximum Insurance Available	Maximum Amount of Insurance Required by 1973 Act, as Amended in 1977
Single-family dwelling	\$35,000	\$185,000	\$ 70,000
Other residential	100,000	250,000	200,000
Non-residential	100,000	200,000	200,000
Small Business	100,000	250,000	200,000
Contents Coverage (Per Unit)			
Residential	\$ 10,000	\$ 60,000	\$ 20,000
Non-Residential	100,000	200,000	200,000
Small Business	100,000	300,000	200,000

(Higher limits of basic coverage are available under the Emergency Program in Hawaii, Alaska, U.S. Virgin Islands, and Guam.)
 *Federal instrumentalities, as well as lenders, while not required by statute, may choose to require insurance above this amount on the basis of their evaluation of the risk to which the property is exposed.

NATIONAL FLOOD INSURANCE PROGRAM APPLICATION TO CONDOMINIUMS

FLOOD COVERAGE AVAILABLE

INSURABLE INTEREST

OWNERSHIP

PROPERTY/LOCATION Within Unit Unit Owner Association Unit Owner Association Unit Owner Association

air space Y N N N N N N
 wall, floor and ceiling coverings, improvements and betterments Y Y Y Y Y Y Y
 common structural elements N Y Y5 Y Y5 Y5 Y6
 contents Y N1 Y Y N1 Y N7

Outside Unit

Common Structural elements of all buildings owned by Association Y2 Y3 Y Y Y5 Y
 Common Areas (non-structural) Y2 Y3 Y3 N4 N4 N4
 Common contents Y2 Y3 Y Y Y Y

NOTES:

- (1) Except when contents of unit are commonly owned.
- (2) The unit owner owns a proportional share of the total common elements.
- (3) Ownership divided proportionally amongst all unit owners.
- (4) NFIP covers only buildings and their contents.
- (5) The Dwelling Policy covers both the unit owner's insurable interest in structural elements of the unit as well as those for all the common structural elements of the NFIP insured buildings. This policy may be purchased by either the unit owner or the association. Associations may, in certain cases, also purchase a Condominium Master Policy, which gives similar coverage of both units and common elements.
- (6) Only the association may purchase a General Property Policy. It covers all common structural elements of the building, including those within a unit, to the extent that adequate amounts of coverage have been purchased. This would include the improvements and betterments within the units.
- (7) Except when the association owns the contents in a unit as common property. For more detailed information on the condominium concept, see the four examples and descriptive exhibits which follow:

Mandatory Purchase of Flood Insurance Guidelines

careful to assure that the amount of coverage purchased will be sufficient to meet its regulatory requirements.

It will be easier for this to be the case because this policy is a compilation of individual Dwelling policies. Therefore, because the coverage limits available under the Condominium Master Policy are \$185,000 times the number of units, the association may purchase up to that amount. The simplest way for a lender to be certain that the coverage on such a policy is sufficient is for the lender to divide the coverage purchased by the number of units in the building. If the resulting amount is at least \$70,000, and the value of the average unit is at least that amount, then the total coverage purchased under that policy is probably sufficient to meet the lender's basic requirements, on the basis of the statutory cap of \$70,000.*

IF SUFFICIENT AMOUNTS OF FLOOD INSURANCE ARE PURCHASED BY THE ASSOCIATION UNDER OPTION (C), THIS MIGHT BE THE BEST OPTION FOR A LENDER TO CONSIDER, AS IT WILL BE THE

ONE MOST LIKELY TO FULFILL THE MANDATORY FLOOD INSURANCE PURCHASE REQUIREMENTS, SINCE IT IS LIKELY THAT IT WILL BE HANDLED ADMINISTRATIVELY BY THE ASSOCIATION IN THE SAME MANNER AS IN THE CASE OF THEIR OTHER FORMS OF PROPERTY INSURANCE, IT SHOULD ASSURE A HIGHER LIKELIHOOD THAT THE ASSOCIATION WILL RENEW THE POLICY.

* In this connection it should be noted that \$70,000 is the maximum amount of insurance required for single-family residential dwellings by Section 1306(b)(6) of the 1968 Act (Section 1413(b)(6) of Title 42 USC), which on October 12, 1977, modified the language of Section 102 of the original 1973 Act, which defined the purchase requirement as being "at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available with respect to this particular type of property under the [1968] Act, whichever is less."

6. HOW MUCH FLOOD INSURANCE MUST BE PURCHASED?

In addressing the question of how much insurance must be purchased, Section 102(a) of the 1973 Act prohibits the providing of financial assistance "unless the building or mobile home and any personal property to which such financial assistance relates is, during the anticipated economic or useful life of the project, covered by flood insurance in an amount at least equal to its development or project cost (less estimated land cost) or to the maximum limit of coverage made available with respect to the particular type of property under the National Flood Insurance Act of 1968, whichever is less: Provided, That if the financial assistance provided is in the form of a loan or an insurance or guaranty of a loan, the amount of flood insurance required need not exceed the outstanding principal balance of the loan and need not be required beyond the term of the loan". However, on October 12, 1977, the requirement that insurance be purchased to "the maximum limit of coverage made available" under the 1968 Act was revised and made subject to a statutory cap by Section 1306(b)(6) of the National Flood Insurance Act of 1968, (42 USC 4013(b)(6)), which states: "the Flood insurance purchase requirements of Section 102 of the Flood Disaster Protection Act of 1973 do not apply to the additional flood insurance limits made available in excess of twice the limits made available under paragraph 1306(b)(1)".

Section 1306 (b)(1) authorizes the Federal Insurance Administration to make available under the lower limits of the Emergency Program \$35,000 of coverage for any single family dwelling and \$100,000 for any residential structure containing more than one dwelling unit. (In the States of Alaska and Hawaii and in the Virgin Islands and Guam the figures are \$50,000 and \$150,000). Section 1306 (b)(1) makes available \$100,000 for commercial structures. Thus the maximum cap on the mandatory flood insurance purchase requirements provided by Section 1306(b)(6) is two

times these amounts, namely, \$70,000 for single family dwellings, and \$200,000 for other structures.

7. ARE THE AMOUNTS OF FLOOD INSURANCE THAT MUST BE PURCHASED ALWAYS THE SAME, REGARDLESS OF WHICH FEDERAL AGENCY OR INSTRUMENTALITY IS RESPONSIBLE FOR ENFORCING THE FLOOD INSURANCE PURCHASE REQUIREMENT?

In the exercise of its statutory responsibilities, the Small Business Administration has made an interpretation of the statutory provisions cited above and requires insurance up to the value of a property, or the maximum amount of insurance that can be purchased, whichever is less, regardless of the actual amount of the loan. In this way, the borrower becomes more fully protected against the peril of flooding. While the Act does not require insurance to value, a practice normal in property insurance, neither does it prohibit it, and SBA has used its authority to align the treatment of flood insurance with the standard treatment of other hazard insurance.

The basic amounts of insurance required by statute are discussed above in Section C.5. of these guidelines. Some of the Federal agencies, however, such as the Federal National Mortgage Association (FNMA), have adopted different requirements to protect their interests. The FNMA requires, "the amount of flood insurance to be equal to the lesser of 100% of the insurable value of the (condominium) facilities or the maximum coverage available under the appropriate National Flood Insurance Administration program...." Thus, for a lender to be absolutely sure that it is complying with the specific requirements of the Federal agency that regulates, supervises or insures that institution, it should carefully review the requirements of such agencies or instrumentalities and not rely solely on these guidelines.

Mandatory Purchase of Flood Insurance Guidelines

In those cases where the amount of the loan or the insurable value of the property exceeds the statutorily required amount of flood insurance, it would seem to be a wise business practice to encourage the purchase of enough flood insurance to protect the interests of both the mortgagee and the mortgagee, to the extent that such interests can be protected, by the coverage under the NFIP.

8. RESTRICTION ON FEDERAL FINANCIAL ASSISTANCE BY FEDERAL OFFICERS AND AGENCIES IN COMMUNITIES THAT ARE NOT PARTICIPATING IN THE NATIONAL FLOOD INSURANCE PROGRAM

Section 202(a) of the 1973 Act (42 USC 4106(a)) addresses the responsibility of Federal officers and agencies with respect to Federal financial assistance in areas of special flood hazard of communities that are not participating in the National Flood Insurance Program and in which flood insurance is not available. In order to prevent the Federal government from being financially exposed to potential loss as a result of flood damage to uninsured buildings located in areas of special flood hazard, Federal officers and agencies are specifically prohibited by Section 202 (a) from providing financial assistance for acquisition or construction purposes, for use in areas of special flood hazard if the community is not participating in the NFIP.

Section 202 (a), read by itself, has a very broad scope, for its prohibition refers to any assistance for acquisition or construction purposes that would be used in any special flood hazard area. However, read in conjunction with the definition of financial assistance contained in paragraph (4) of Section 3 of the 1973 Act, as discussed above, it becomes clear that Section 202 (a) limits financial assistance to "financial assistance which is intended in whole or in part for the acquisition, construction, reconstruction, repair, or improvement of any publicly or privately owned building or mobile home, and for any machinery, equipment, fixtures, and

furnishings contained or to be contained therein".

Thus, for example, Section 202 (a) does not prevent financial assistance for the construction of roads and bridges in special flood hazard areas of nonparticipating communities. But it does prohibit assistance for constructing any building. This prohibition applies even if the building would not have been eligible for flood insurance had it been located in a participating community, as in the case of a building that is partially underground and used as a pumping station in a sewer system. The prohibition against providing financial assistance in nonparticipating communities, therefore, is based not so much upon the fact that the protection of NFIP flood insurance is not available in nonparticipating communities as it is to the fact that the community has not agreed to mitigate the hazard of flooding through floodplain management.

D. APPLICATION OF THE 1973 ACT TO FEDERAL INSTRUMENTALITIES AND TO PRIVATE LENDERS WHO ARE SUBJECT TO THEIR JURISDICTION

Of special significance to Federal instrumentalities and the lenders regulated by, or whose deposits are insured by, the Instrumentalities is the second area to which the 1973 Act applies in Sections 102 (b) and 202 (b), which address conventional loans by such lenders, as distinguished from Federal financial assistance.

1. IN COMMUNITIES THAT ARE PARTICIPATING IN THE NATIONAL FLOOD INSURANCE PROGRAM AND WHERE FEDERAL FLOOD INSURANCE CAN THEREFORE BE MADE AVAILABLE

(a) Instrumentalities defined

The term "Federal Instrumentality" is defined in Section 3(a)(5) of the 1973 Act

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their mortgage lenders in meeting the mandatory flood insurance purchase requirements.

Mortgage lenders should realize, however, that it would be impractical to expect that every mortgagee with an interest in one or more units in such buildings will be able to be listed as such on the CMP. Associations that purchase this policy in most cases do not have a mortgage on the property, and therefore would have no reason to list mortgagees on such policies. Other property insurance policies purchased by associations in the private sector to protect such buildings against other perils, typically, do not list mortgagees for the above reason, as well as because of the practical aspects of the difficulty the insurers would have in keeping current with the names and addresses of all such mortgagees. Thus, the protection that exists for the interests of the mortgagees on their mortgages in condominium buildings under Master Policies purchased in the private sector has always had to consist of the fiduciary responsibility that is placed on the association's Board of Directors in the By-Laws of the associations for insuring the property and maintaining the property in a proper state of repair.

10. Non-Residential Coverage - Condominiums

Individual units in multi-unit nonresidential condominium buildings are treated differently by the NFIP. The commonly owned structural elements of such buildings, together with any community owned contents for that building, may not be insured by the individual unit owners. They may, however, be insured in the name of the association. Owners of non-residential units may purchase individual contents coverage in their own name for their own contents.

11. Coverage Options - For Lenders
(a) Individual Dwelling Policies - A lender can require the borrower to purchase and maintain an individual Dwelling Policy for the appropriate amount, as discussed previously.

(b) General Property Policy - A lender might accept evidence of a General Property Policy purchased by the association. However, as mentioned previously, the coverage limits available under this policy are only \$250,000, and that amount is the total for the entire building. It is therefore unlikely that this will be sufficient insurance to cover all mortgages in the building. Even though such an amount might appear to be sufficient to cover an individual mortgage, its actual ability to provide protection with respect to that mortgage will have to be significantly reduced at the time of loss, as any benefits arising out of that coverage will be shared with all of the other unit owners in that building, regardless of whether or not they have a mortgage.

NOTE: LENDERS SHOULD BE CAUTIONED THAT THEY SHOULD NOT ACCEPT EVIDENCE OF THIS POLICY AS AUTOMATICALLY FULFILLING THEIR STATUTORY REQUIREMENT WITHOUT FURTHER REVIEWING THE POLICY'S DETAILS AS TO THE AMOUNT OF COVERAGE BEING PROVIDED EACH UNIT IN THAT BUILDING.

(c) Condominium Master Policy - A lender could accept evidence of this policy being purchased by the association to meet the lenders regulatory requirement. The lender should be

Mandatory Purchase of Flood Insurance Guidelines

The unit owner's policy described above will cover the owner's personal contents, such as furniture, but only if separate contents coverage is purchased by the unit owner.

8. Residential Coverage - Condominium Association

However, inasmuch as the unit owners collectively have the responsibility of repairing the common elements, the condominium association has been the traditional logical entity to be the purchaser of flood insurance. By insuring the overall condominium structure, the Association can reduce the likelihood that it will have to assess unit owners for funds with which to make repairs. A condominium association may, in addition to purchasing policies on each individual unit, purchase insurance coverage on a residential building containing five or more units under a separate General Property Form. The policy will cover building common elements as well as the building elements (improvements and betterments) within all units in the building.

The reason that condominium associations had to purchase the General Property Form and supplement it with separate policies on the individual units is that the statute governing the NFIP limits the amount of coverage available on multi-unit residential buildings to only \$250,000, without regard to the size, value or type of ownership involved. This has posed a problem because such an amount is in most cases NOT sufficient to meet the collective, individual, and statutory flood insurance requirements with respect to all the mortgages for all the units located in a specific building.

For this reason, FIA has encouraged lenders to treat the flood insurance requirement on individual mortgages for individual units in buildings involving condominium ownership in the same way as

they would for single family detached properties, and to require that flood coverage be purchased to protect their interests in those mortgages by having unit owners, or the Association, purchase individual unit owners Dwelling Policies. When this practice is followed, there should be every reason to believe that the mandatory flood insurance purchase requirement for lenders has been satisfied.

9. Condominium Master Policy (CMP) Under the NFIP

Beginning in early 1989, FIA made available to Condominium Associations, only, a Master Policy that provides flood insurance coverage on each residential condominium building separately, on one form, in much the same way that the private sector does for other hazards, without imposing the burden of purchasing individual policies for each unit. Initially this policy is being made available only for such buildings with three or more floors and five or more units. In addition to these benefits, the cost of such a policy will in most cases be significantly less expensive than the cost of multiple individual policies, while at the same time providing even more coverage, at the lower price.

The rationale for making the Condominium Master Policy available at a lower cost is that by offering a more attractive and comprehensive policy, the NFIP will be in a position to issue more policies that will be in amounts reflecting the total value of the insured properties rather than issuing policies which cover only a fraction of the total value of the properties. In insurance terminology this is referred to as realizing "more insurance to value". This should prove to be a great advantage to lenders, Associations, unit owners and insurance agents as it will provide more complete flood insurance protection for less cost. In short, in a greatly simplified fashion it will assist the unit owners and

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(42 USC 4003(a)(5)), as the "Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Comptroller of the Currency, the Federal Home Loan Bank Board (currently, Office of Thrift Supervision), the Federal Savings and Loan Insurance Corporation, and the National Credit Union Administration."

(b) Legislative purpose and specific mandate

The purpose behind these Sections is seen in the Congressional finding in Section 2(a)(4) of the 1973 Act that "Federal instrumentalities insure or otherwise provide financial protection to banking and credit institutions whose assets include a substantial number of mortgage loans and other indebtedness secured by property exposed to loss and damage from floods and mudslides". As noted above, the Act does not, by itself, require or prohibit activities on the part of lenders. Section 102(b) of the Act (42 USC 4012a(b)) directs the Federal instrumentalities to adopt regulations requiring lenders subject to their jurisdiction to compel borrowers to purchase flood insurance protecting any "improved real estate or mobile home" located in a special flood hazard area in a community that is eligible for the purchase of National Flood Insurance, if the building, mobile home, and any personal property securing such loan, is to be the security for the loan. (The requirement only applies if the particular property is eligible for flood insurance under the rules of the NFIP.)

(c) How much insurance must be purchased and for how long must it be in force, and to what transactions does the requirement apply?

The Act requires that "the building or mobile home and any personal property securing the loan" be covered "for the term of the loan by flood insurance in an amount at least equal to the outstanding

principal balance of the loan, or to the maximum limit of coverage made available with respect to the particular type of property under the Act, whichever is less". However, as noted above, on October 12, 1977, the requirement that insurance be purchased to "the maximum limit of coverage made available" under the 1968 Act was revised by Section 1306(b)(6) of the National Flood Insurance Act of 1968, (42 USC 4013(b)(6)), and made subject to a statutory cap of twice the limits made available under paragraph 1306(b)(1).

The specific language of the Act describes very broadly the transactions that come within the purchase provisions and includes instances in which lenders "make, increase, extend, or renew any loan secured by improved real property or a mobile home located or to be located" in a special flood hazard area of a community "in which flood insurance has been made available under the National Flood Insurance Act of 1968". This also includes such transactions as second mortgages and home equity loans.

NOTE: IN ALL OF THESE INSTANCES, LENDERS SHOULD BE AWARE THAT, SUBJECT TO AVAILABLE POLICY LIMITS, THEY HAVE THE DISCRETION TO REQUIRE HIGHER AMOUNTS OF COVERAGE THAN REQUIRED BY LAW IF THEY CONSIDER IT NECESSARY TO PROTECT THE FULL AMOUNT OF THEIR INTERESTS, AS WELL AS THOSE OF THE BORROWER.

2. IN PORTIONS OF PARTICIPATING COMMUNITIES THAT HAVE BEEN DESIGNATED BY THE DEPARTMENT OF THE INTERIOR AS UNDEVELOPED AREAS UNDER THE THE COASTAL BARRIER RESOURCES ACT (COBRIA)

While ordinarily almost any building in a community that is participating in the NFIP is

eligible for flood insurance, there is one significant situation in which Congress has chosen to deny residents of a participating community eligibility for flood insurance. The Coastal Barrier Resources Act (COBRA), Public Law 97-348, was adopted by Congress in October of 1982 to amend the National Flood Insurance Act of 1968, as amended, by adding Section 1321 (42 USC 4028). Section 1321 prohibits the NFIP from providing flood insurance protection for structures built or substantially improved after October 1, 1983, in any of the areas designated by the Department of the Interior as an undeveloped coastal barrier.

Buildings already located in the designated areas and walled or roofed prior to October 1, 1983 remain eligible for coverage. If a building built in a designated area prior to October 1, 1983 sustains major damage as a result of a fire, hurricane or other causes, the restored structure would not be eligible for flood insurance coverage. Major damage is considered to be damage in an amount of 50% or more of the structure's pre-damage fair market value. Similarly, improvements to a structure built prior to October 1, 1983, on a designated undeveloped coastal barrier area which total 50% or more of the structure's pre-improvement fair market value would eliminate the structure's eligibility for coverage under the NFIP. Only the undeveloped coastal barrier portion of each community is affected by COBRA's insurance limitation. The remainder of the participating community remains eligible under the NFIP for flood insurance coverage for new and existing construction. The Department of the Interior was assigned the task of determining which of the coastal areas were undeveloped coastal barriers and of submitting a list to the Congress. The final Congressional designation included 187 undeveloped portions of 134 coastal communities. Additional areas are currently under consideration for inclusion in the Coastal Barrier Resources System.

The question as to whether any requirements are placed upon lenders who wish to make

conventional loans with respect to uninsurable property on an undeveloped coastal barrier in a special flood hazard area of a participating community is specifically answered by Section 1321 of the 1968 Act, (42 USC 4028). That section provides:

"A federally insured financial institution may make loans secured by structures which are not eligible for flood insurance under this title by reason of subsection (a)"

Thus, while lenders would still have to notify borrowers that the property was in a special flood hazard area, as required by Section 1364 of the 1968 Act, the unavailability of flood insurance does not prevent the making of the conventional loan. However, the lender would be well advised to assess the flood risk at the site and make a decision on granting the loan based on that assessment.

3. IN COMMUNITIES THAT ARE PARTICIPATING IN THE NFIP - PROPERTY SUBJECT TO LETTERS OF MAP AMENDMENT OR MAP REVISION

As noted above, there are procedures under which a Letter of Map Amendment or a Letter of Map Revision can be obtained which will take the particular portion of real property, and the improvements thereon, out of the special flood hazard area. However, it is important to keep in mind that until a property owner has received a Letter of Map Amendment or Letter of Map Revision, the lender must rely only upon Flood Hazard Boundary and Flood Insurance Rate Maps. If a particular piece of property is shown as being in a special flood hazard area, the lender is bound by the information and must apply the insurance purchase requirements of the 1973 Act in accordance with the map.

However, even though a lender is not required to compel the purchase of flood insurance with respect to improved real property that is subject to a letter of map amendment or map revision, the lender has the discretionary right to continue to require flood insurance if the lender

the Federal Insurance Administration. This brought focus on the flood insurance available from the FIA, as more and more the NFIP became virtually the only flood insurance available for most types of residential property.

6. NFIP Coverage - Satisfying Lender Requirements

In one sense, in a manner similar to that followed in the private insurance sector, the NFIP has provided two different policies, one for individual unit owners, regardless of the type of configuration employed for their units, and another for the Associations. Unlike the private insurance sector, however, the insurance policies of the NFIP can only be issued as authorized by the National Flood Insurance Act of 1968, as amended, and, consequently NFIP policies are required to have various limitations and differences that distinguish them from insurance policies provided by the private insurance sector. Most significantly, NFIP insurance policies are limited as to the amount of coverage that they can provide for individual unit owners as well as for the Association. Again, as differentiated from the insurance coverage provided by the private sector, the NFIP's unit owner policy provides coverage for the unit owner's interest in the common areas of all buildings "owned" by the Association, as well as for the internal portion of his own unit.

7. Residential Coverage - Unit Owner

Regardless of the type of building a residential condominium unit may be located in, the NFIP considers the unit to be a single family dwelling (except for the limitation of its value to actual cash value rather than replacement value). The unit owner can purchase in his own name a flood insurance policy on his unit within a building involving condominium ownership. In addition, if the unit owner has not

already insured that same unit, the condominium association may separately insure a particular unit in the name of the owner of record, specifying the unit number and the name of the association, as their interests may appear. This would provide the same kind of coverage as could be purchased individually by the unit owner. Such a policy will cover the improvements and betterments the unit owner has made within that unit. It will also respond to assessments levied upon the residential unit owner by his condominium association for flood damages which occur in the building in which the unit owner resides as well as the structural and or common elements of other buildings owned by the condominium association for the repair of which he may be subject to assessment. However, because the NFIP policy does not cover lawns, parking lots, sidewalks and other improvements away from the building, the portion of any assessment attributable to damage to such items would not be covered under an NFIP policy.

Insurance policies covering an individual residential unit are available in amounts up to the limits of coverage, and at the rates available, for a "single family" dwelling, regardless of the type of building in which the unit is located. But it must be noted that only those residential condominium units that are separate structures or are located in a townhouse or rowhouse configuration are eligible for replacement cost coverage.

However, coverage is available to owners of units in other types of buildings, including high rise condominium buildings, on an actual cash value basis. Building coverage under a unit owners policy applies first to his or her individually owned building improvements and betterments and, then, to the damage to the building's overall common elements, which are the unit owner's responsibility and for which he or she is subject to assessment.

partition walls, tubs, toilets, sinks, counter areas, etc. If a flood damages one or more units in a condominium building, and the individual unit owner of a damaged unit sustains damage to the improvements and betterments within his unit, he is not entitled to financial assistance from his fellow unit owners as to such property and must look to his own insurance protection.

But unlike the owner of a detached individually owned non-condominium home, he is not primarily responsible for repairing the common elements in which he has an undivided interest, such as building walls, roofs, floors, stairways, lobbies, lawns, parking lots, sidewalks, and recreational facilities. Because of the multiplicity of these ownership interests, a condominium association is typically the corporate entity responsible for the operation, maintenance and repair of a condominium. Its membership is made up of the condominium unit owners, all of whom collectively have an obligation to each other to maintain and repair the commonly owned property. This specific obligation is customarily authorized and spelled out in the by-laws of an association and is included in the condominium unit owner's contract agreement which requires each unit owner to pay a proportionate share of the amount of money needed to perform maintenance and repair, as well as other administrative and operating expenses, including the building up of reserves. They are usually collected monthly in order to provide a dependable source of operating funds for the association.

The by-laws and unit owner's agreement will also confer upon the Board of Directors of an association the authority, following loss or damage to the common elements, to levy special assessments, as necessary, to provide for the repair or reconstruction of loss or damage to the common elements. Thus, the funds for

repair and/or reconstruction can be obtained from the association's own funds and from the proceeds from claims filed against insurance policies and/or assessments levied against the individual unit owners.

4. Peril of Flood

Traditionally, the peril of flood was covered in the Difference in Conditions policies mentioned earlier. Associations that wished even more complete protection against the peril of flood than these policies offered, i.e., coverage for the deductible, would also purchase a policy under the NFIP for each building in the floodplain. The motivation for such purchases stems from the fact that Associations have the responsibility to purchase insurance in general to protect their property. Thus, it was not driven by lender's insurance requirements placed on individual unit owners. However, those requirements were nonetheless able to be satisfied by that broad policy coverage purchased by the association.

As a result of this, few individual flood insurance policies were purchased under the NFIP covering the individual mortgages issued by lenders for units involving condominium ownership in buildings located in flood hazard areas, as such coverage was evidently deemed by lenders to be unnecessary and possibly duplicative.

5. Changes in the market place

In the mid 1980's, conditions in the property insurance market changed, however, resulting in insurance companies either not continuing to offer such broad based coverage at all or continuing to offer such coverage, only on a much more limited basis and virtually without any protection from the peril of flood. At that time Associations, insurance agents, and lenders began to bring the issue to the attention of

chooses to do so. When a property owner with property below the 100 year flood level builds an elevated building whose lowest floor is above the 100 year flood level, there is no basis for the issuance of either a letter of map amendment or map revision and the flood insurance purchase requirement continues to apply, because the foundation supporting the elevated building in the special flood hazard area is still below the base flood elevation where it is exposed to the action of the water. However, premium levels may reflect reduced exposure to damage.

4. IN COMMUNITIES THAT ARE NOT PARTICIPATING IN THE NATIONAL FLOOD INSURANCE PROGRAM

It is important to note that while Federal officers and agencies are still prohibited by Section 202(a) of the 1973 Act, (42 USC 4106(a)) from providing financial assistance with respect to improved real property in areas of flood hazard in communities that are not participating in the NFIP and in which the sale of National Flood Insurance is not authorized, the making of conventional loans in such communities by private lenders became permissible in 1977.

(a) What is a conventional loan?

A conventional loan is a loan by a private lender, as distinguished from a loan by a Federal government agency, that is not secured, insured or guaranteed by a Federal government agency. Such a loan, even when made by a lender that is regulated by or has its deposits insured by a Federal Financial Regulatory Agency (Federal Instrumentality), remains a conventional loan because the loan itself is not secured, insured or guaranteed by a Federal government agency.

(b) Authority for lenders to make conventional loans in special flood hazard areas of nonparticipating communities

An amendment to the 1973 Act (frequently referred to as "The Eagleton Amendment") contained in the Housing and Community Development Act of 1977 (Public Law 95-128), deleted from the Act its original Section 202(b) (42 USC 4106(b)) requirement that Federal Instrumentalities issue regulations prohibiting lenders from making conventional loans with respect to property in nonparticipating communities. The original prohibition was replaced by a new Section 202(b) which substituted in its place a notification requirement. Consequently, lenders regulated by, or whose deposits are insured by Federal Instrumentalities may make conventional loans secured by mortgages on improved real property and mobile homes in areas of special flood hazard in communities that are not participating in the NFIP. They may do so notwithstanding the fact that such property is not eligible for the purchase of National Flood Insurance, and, thus, the mandatory flood insurance purchase requirement does not apply with respect to such loans. However, lenders should carefully evaluate the underwriting risk involved in making such loans.

(c) Requirements for notification to the borrower if improved real property that is the security for the loan is in a special flood hazard area.

The notice requirements, by their specific language, apply only when improved real property is the security for a loan. The requirements do not apply to unsecured loans or to loans secured by improved real property that is not located in a special flood hazard area. While the Housing and Community Development Act of 1977 removed the prohibition against making conventional loans in nonparticipating communities, the "notice" provision, which is the current Section 202(b) of the Flood Disaster Protection Act of 1973, requires the instrumentalities to compel lenders to notify borrowers as to whether Federal

JUDGED IN CONSIDERING ITS DETERMINATION AS TO WHETHER A STRUCTURE IS OR IS NOT IN AN AREA OF SPECIAL FLOOD HAZARD?

(a) Significance of the location of the structure
As pointed out above, the mandatory flood insurance purchase requirements of the 1973 Act apply only where improved real property, i.e., a structure, is located in a special flood hazard area in a community that is participating in the National Flood Insurance Program. Such a structure must be insurable under the NFIP, and under NFIP rules an insurable "structure" means any walled and roofed improvement predominantly above ground or in the course of construction. Even though a portion of real property on which a structure is located may lie within an area of special flood hazard, the purchase and notice requirements of the 1973 Act do not apply unless the structure itself, or some part of the structure is in the special flood hazard area. Prudence may suggest the wisdom of the lender's choosing as a matter of its own discretion to require the purchase of flood insurance where the distance from the structure to the edge of the special flood hazard area is minimal, but such a decision is not compelled by the 1973 Act.

(b) Examination of the map

In order to determine whether a structure is located in an area of special flood hazard it is necessary to examine the location of the structure in relationship to the areas of special flood hazard shown on Flood Hazard Boundary Maps or Flood Insurance Rate Maps. However, despite FEMA's efforts to make the maps as useful as possible, the descriptions of special flood hazard areas contained in some maps may, in some instances, not be clear enough to permit lenders to decide with certainty and precision whether or not property

From an insurance point of view, the representative capacity of the condominium association gives it the insurable interest in common areas, and even gives it the right to purchase coverage on individual units as a means of protecting the entire condominium community. It is only in that sense that the association might be thought of as having a quasi-ownership interest.

In the past, Associations have traditionally fulfilled their insurance responsibility by purchasing some form of master "Difference in Conditions" policy. Because of the unique nature of condominium ownership, these policies have provided protection for the structural portion of the buildings, usually including most of the internal portions of the individual units as well. Individual policies were also available from the private insurance industry, but typically provided coverage for the unit owner and only for things unique to him, such as his contents and physical surface changes made by him to the internal portion of his unit, such as new wall, floor or ceiling coverings, all of which was of little interest to the lender as their mortgagee interests were considered protected by the Association's master policy.

2. Lender's Interest

The interests of individual lenders in the mortgages they have provided on individual units have typically been satisfied by obtaining evidence of the existence of these master insurance policies, even though the Associations, unlike the unit owners, normally do not have mortgages. Such insurance by Associations has proven a convenience to lenders since, in essence, full hazard insurance coverage is provided through one policy, alleviating the need to deal with a separate policy for each individual unit's mortgage.

3. Nature of Condominium Ownership/Lenders Exposure

The concept of condominium ownership shapes not only the nature of the borrower's exposure to insurable risk, but also the kind of property interest that the lender receives as security for the loan. While the owner of a unit in a condominium building, especially in the case of a townhouse, may appear to have the same kind of property interest as the owner of a separately owned detached house, there is, in fact, a vast difference between their interests.

In its simplest terms, the owner of a condominium unit does not have exclusive ownership of the walls, floor and roof of his residence or of the land upon which it rests. His exclusive property interest is limited to the space within the walls, floor and roof. Although he typically retains the exclusive right to occupy and sell his unit, all of his other interests in the common areas of the condominium are shared in common with the owners of the other units owned by the members of the condominium association.

There are various kinds of structures involving condominium ownership. A condominium building may be a vertical, multiple story unit building (often called a "high rise"), a townhouse or row house or, infrequently, a single unit building. The ownership interest of a purchaser of a unit usually includes (1) the airspace in the individual unit; (2) certain property attached to the building but within the unfinished perimeter walls, floor and ceiling of the unit; and (3) an undivided interest with all other unit owners in the common elements.

The items attached to the building within the perimeter walls, floor and ceiling, are often referred to as "improvements and betterments" or "additions and betterments", which include floor, wall and ceiling coverings, cabinets, wallpaper, paneling, fixtures, built in appliances,

disaster relief will be available to the property in the event of a disaster caused by flood. For the convenience of lenders, FIA has drafted a notice form, FEMA Form 81-2.

An additional requirement, mandated by Section 1364 of the National Flood Insurance Act of 1968, as amended, (42 USC 4104a), directs the Instrumentalities to compel lenders to notify the purchaser or lessee of the improved real property or mobile home in writing of the special flood hazard to which the property is exposed or obtain satisfactory assurances that the seller or lessor has so notified the purchaser or lessee. These notifications are to be made "a reasonable period in advance of the signing of the purchase agreement, lease, or other documents involved in the transaction". Consistent with the recommendation by the Federal Financial Institutions Examination Council, FIA believes that the "reasonable time" requirement is satisfied if the notices are provided ten days before the closing, or at the time of commitment if this occurs less than ten days before the closing.

E. GUIDELINES TO AN INTERPRETATION OF THE 1973 ACT

The paragraphs above constitute a descriptive analysis of the provisions of the 1973 Act. What follows is an analysis of some of the issues that have arisen under the Act based upon the experience that the Federal Insurance Administration has gathered over the past twenty years and the discussions we have had with representatives of Federal agencies and Instrumentalities. The views expressed below represent our best effort toward providing guidance and we welcome the views of other Federal agencies and the Federal Instrumentalities on these subjects.

1. WHAT IS THE STANDARD BY WHICH A LENDER SHOULD BE

Mandatory Purchase of Flood Insurance Guidelines

8. If the institution does not provide such notification, does it obtain satisfactory written assurances from a seller or lessor that the borrower has been properly notified of the fact that the property is located in a special flood hazard area prior to the execution of the agreement.

Yes No

9. Are notifications provided within the required time limit?

Yes No

10. Prior to closing, does the institution obtain a satisfactory written acknowledgment from the borrower that the improved property or manufactured home securing the loan is or will be located in a special flood hazard area?

Yes No

11. Indicate the method(s) of notification used.

SUFFICIENCY OF COVERAGE

12. Does a review of files (or procedures) indicate that a sufficient amount of flood insurance coverage is required of loans granted within communities in:

a. the Emergency Program

Yes No

b. the Regular Program

Yes No

13. Does a review of files (or procedures) indicate that insurance policies are renewed annually? (Refer to workpapers from past examinations and list applicable customer names.)

Yes No

NONPARTICIPATING COMMUNITIES

14. If the institution grants federally related loans (such as Federal Housing Administration, Veterans Administration,

and Small Business Administration loans) does it refrain from granting such loans when the property securing the loan is or will be located in a special flood hazard area of a nonparticipating community?

Yes No

15. Are proper notices of the unavailability of Federal Disaster relief assistance (conventional loans only) given to borrower whose property is located in a special flood hazard area of a non-participating community?

Yes No

F. THE REQUIREMENTS OF THE 1973 ACT AS TO CONDOMINIUMS

1. Insurance/Property Repair Responsibility of Condominium Associations. Condominiums Associations, by both State law and association by-laws, typically have the responsibility to purchase and maintain adequate insurance on their buildings and common areas of those buildings. In addition, they also have the responsibility to make repairs to all commonly owned property, regardless of whether or not there is adequate insurance to cover damage to the property.

However, it must also be kept in mind that, typically, it is the condominium association unit owners who actually own property. In almost all situations, the condominium association itself does not own the property, but is only the governing body for the condominium and contractually responsible for representing and protecting the unit owners' undivided interests in the common areas. The "condominium" in the aggregate sense, therefore, would be the collection of property rights comprising all individual units and common elements.

SUGGESTED LENDER'S NOTICE

SATISFIES NOTICE REQUIREMENTS OF THE NATIONAL FLOOD INSURANCE ACT OF 1968, AS AMENDED, AND THE FLOOD DISASTER PROTECTION ACT OF 1973

NOTICE TO BORROWER OF PROPERTY IN SPECIAL FLOOD HAZARD AREA

Notice is given to _____ that the _____ (Borrower) improved real estate or mobile home described in the attached instrument is or will be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area. This area is delineated on _____'s Flood Insurance Rate Map (FIRM) or, if the FIRM is unavailable, on the Flood Hazard Boundary Map (FHBM). This area has a 1% chance of being flooded within any given year. The risk of exceeding the 1% chance increases with time periods longer than one year. For example, during the life of a 30-year mortgage, a structure located in a special flood hazard area has a 26% chance of being flooded.

NOTICE TO BORROWER ABOUT FEDERAL FLOOD DISASTER ASSISTANCE

(Lender Check One)

Notice in Participating Communities

The improved real estate or mobile home securing your loan is or will be located in a community which is now participating in the National Flood Insurance Program. In the event your property is damaged by flooding in a Federally declared disaster, Federal disaster relief may be available. However, such relief will be unavailable if your community is not participating in the National Flood Insurance Program at the time such assistance would be approved, (assuming your community has been identified as flood-prone for at least one year). This assistance usually in the form of a loan with a favorable interest rate, may be available for damages incurred in excess of your flood insurance.

Notice in Nonparticipating Communities

The improved real estate or mobile home securing your loan is or will be located in a community which is not participating in the National Flood Insurance Program. This means that you are not eligible for Federal flood insurance. In the event your property is damaged by flooding in a Federally declared disaster, Federal disaster relief will be unavailable, (assuming your community has been identified as flood-prone for at least one year). Federal flood disaster relief will be available only if your community is participating in the National Flood Insurance Program at the time such assistance would be approved.

(Bank Official's Name)

(Borrower's Name)

(Date)

in the special flood hazard area should have been designated by the FIA as being in a SFHA is totally beyond the authority of the lender.

Only the Federal Insurance Administration can amend an official map to remove or add a particular property location from a designated SFHA by a Letter of Map Amendment, or revise a map by a Letter of Map Revision to change the special flood hazard area or revise the elevations on a map.

(g) How to record that a determination was made?

FEMA Forms 81-3 and 81-2 were developed by FIA to help lenders notify borrowers of their status under the NFIP maps and to enable them to document any changes in NFIP maps which may have altered the boundaries of special flood hazard areas in such a way as to cause a borrower's structure to no longer be located in an area of special flood hazard. These notices create a record showing that the lender has made a determination or a redetermination as to the status of the borrower's structure and when placed in the files of the lender demonstrate to examiners of Federal Instrumentalities that there is a proper basis for a borrower to have been required to purchase flood insurance, or permitted not to purchase, or to drop a flood insurance policy after a map revision. Additionally, many lenders, as well as the Federal agencies, such as FNMA, Freddie Mac, FMHA, HUD and VA, use the Uniform Residential Appraisal Report form which contains, amongst other things, questions on the location of property relative to flood hazard areas. When a determination is made that a structure is not in a special flood hazard area, evidence should be recorded showing, at the least, the map panel used, the date and number of the map, the name of the community, the zone in which the property is located, and the address of the structure. A

photocopy of the official map, marked to show the location of the property would provide a convenient record.

(h) The ultimate responsibility of the lender

But, in all these situations the lender, using such evidence as is reasonable, must take the responsibility for making determinations and redeterminations, regardless of whether the lender actually makes the determination or hires someone else to do it. Because it is the lender that requires the purchase of flood insurance, only the lender can make a determination or a redetermination, and only the signature of a representative or duly authorized agent of the lender on Form 81-2 and 81-3 can make the form take on any significance in terms of establishing the status of the improved real property and providing the lender with a record of the determination or redetermination.

2. SHOULD THE AMOUNT OF INSURANCE REQUIRED REFLECT THE VALUE OF LAND?

(a) The 1973 Act refers to buildings and mobile homes

Section 102(a) of the 1973 Act conditions the granting of financial assistance by Federal officers and agencies upon there being flood insurance coverage with respect to "the building or mobile home and any personal property to which such financial assistance relates" in an amount at least equal to "its development or project cost (less estimated land cost)." Thus this section of the statute clearly expresses the intent of Congress that the amount of insurance be related only to the cost of the building and not include the cost of the land. Section 102(b) describes the flood insurance purchase requirement for lenders making conventional loans in terms of "improved real estate or a mobile home located or to be located" in a special flood

and therefore maintain the flood insurance coverage. Also when a flood insurance policy is written in conjunction with a closing, FIA fears that subsequent servicers may not be notifying the insurance agent who originally wrote that policy of the change in mortgagee (or servicer) to enable renewal and/or cancellation notices to be sent to the proper party (lender) servicing the loan.

Thus, in the case where the insurance payments were not escrowed, the mortgage servicer would have no way of knowing whether or not the borrower continued to renew the policy or allowed it to lapse. Lenders selling mortgages in the secondary market to FNMA, FHLMA or GNMA, (Federal Agencies under the 1973 Act) should be aware that those Agencies will be requiring that the security for such mortgages in special flood hazard areas be protected by flood insurance. The remedies available to the lenders will vary depending upon the language in the loan agreements. Most mortgages require that the borrower obtain and maintain hazard insurance. This provision was originally developed with a view to fire insurance at a time when flood insurance was not available.

But in light of the fact that flood insurance under the NFIP has been offered for twenty years, the term "hazard insurance" should be broad enough to include flood insurance. On the basis of discussions FIA has had with Federal Instrumentalities and the U. S. Department of Housing and Urban Development, it is FEMA's view that, if the loan agreement is specific in requiring hazard insurance, that provision, especially when coupled with the regulatory obligation upon the lender to require the borrower to purchase flood insurance, gives the lender ample authority to require the borrower to purchase flood insurance, even at a date subsequent to the date on which the loan was initiated. On the basis of these same discussions, FEMA believes that if the borrower refused to purchase flood insurance, the bank would be justified in purchasing the insurance for the borrower and charging the borrower for the cost. In the case of loans that are being paid off through escrow agreements, this process

would be greatly facilitated. For new construction in Regular Program communities, NFIP rules require the submission of an elevation certificate with the application, and that certificate is, in FEMA's view, a cost of the procurement of flood insurance.

FIA's same discussions lead FEMA to conclude that, where appraisal procedures include an analysis as to whether the improved real estate is in a special flood hazard area, the costs attributable to that process would be proper expenses in connection with the costs of appraisal. FIA is in the course of exploring the feasibility of a forced-placement capability for flood insurance to facilitate the prompt procurement of flood insurance when there is doubt that flood insurance has been purchased or kept in force by the borrower.

8. HOME EQUITY LOANS UNDER THE 1973 ACT.

The currently popular Home Equity Loans are clearly secured loans of the kind covered under the 1973 Act and trigger the flood insurance purchase requirement. The simplest way in which a lender could protect its interests and comply with the purchase requirements would be to consider that, when the bank has filed its lien, based on the signing of the Home Equity Loan agreement, the purchase of insurance becomes mandatory to the amount of the loan authority (subject to the limit on insurance available and the insurance requirement cap) if the improved real property is located in a special flood hazard area of a participating community. This procedure would be similar in concept to the way in which many mortgage lenders have typically handled their property insurance requirements for building construction loans prior to the existence of an actual insurable building. However, the difficulty with this solution lies in the fact that the Home Equity Loan is more like an approved line of credit to be utilized in the future. A borrower could argue that so long as the lender has not paid out any money, there is no flood exposure and consequently no flood insurance purchase

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the public to purchase the same NFIP coverage from private companies that have agreed to enter into agreements with FIA.

The coverage, eligibility and premiums are the same on WYO policies as in the case of policies that are issued directly by the FIA through its servicing company. The FIA has guaranteed that in the event that any WYO company is required by State regulatory authorities to cease writing insurance and is unable to pay flood insurance claims under any WYO policy, FIA will assume all obligations for the payment of covered claims under that policy. Thus, lenders and insureds should not hesitate to accept NFIP policies written either directly by FIA or through a WYO company.

In the event of a submission of a flood insurance policy that is not issued by the NFIP through FIA or a WYO company, FIA believes that the following criteria should be met with respect to any flood insurance policy submitted to a lending institution or a Federal agency in purported satisfaction of the insurance purchase requirements of the 1973 Act.

(a) The insurer should be licensed to do business in the jurisdiction where the property is located, by the Insurance Department of that jurisdiction, except as indicated in (b) below.

(b) In the case of a non-residential commercial property insured pursuant to a policy of difference in conditions, multiple peril, all risk, or other blanket coverage, it should be sufficient if the insurer is recognized, or not disapproved, as a surplus lines insurer by the Insurance Department of the jurisdiction where the property is located.

(c) The flood insurance policy issued by the insurer should include an endorsement which requires that the insurer give 30 days written notice of cancellation or non-renewal to the insured with respect to the flood insurance coverage and that to be effective such notice must be mailed to both the insured and the lender or Federal agency

and must include information as to the availability of flood insurance coverage under the NFIP.

(d) The policy should guarantee that the flood insurance coverage, considering both deductibles and exclusions or conditions offered by the insurer, is at least as broad as the coverage offered by the NFIP policies.

(e) Lenders should satisfy themselves that a mortgagee interest clause similar to that contained in NFIP policies is contained in the policy. In the opinion of the FIA, an insurance policy that meets all of the above criteria meets the insurance purchase requirements of Section 102 of the 1973 Act. To the extent that the policy differs from the FIA policy, the differences should be carefully examined before consideration is given to acceptance of the policy as sufficient protection under the 1973 Act.

7. LENDERS' REMEDIES IN THE EVENT OF PRIOR FAILURE TO REQUIRE FLOOD INSURANCE

The history of the NFIP since the enactment of the 1973 Act indicates that lenders have not consistently required the purchase and renewal of flood insurance policies as required by regulations issued by Federal Instrumentalities pursuant to the 1973 Act. Questions arise as to what steps are available for lenders whose attention has been directed to the situation at a later time. The issue has been raised to FIA with growing frequency that because of the rapid turnover of the servicing of mortgages, some loan originators may be paying little or no attention to the flood insurance purchase requirement because the servicing is sold so quickly.

This could result in no flood coverage being written to protect the interests of either the mortgagor or the mortgagee. It also means that any subsequent servicer of that loan would be provided with no basis upon which it can know that the property is located in the floodplain

CERTIFICATION OF REDETERMINATION OF A PROPERTY'S LOCATION RELATIVE TO SPECIAL FLOOD HAZARD AREAS

TO: _____ (NAME OF GRANTEE, BORROWER, INSURED) _____ Date: _____

RE: (Loan) (Transaction) No: _____
RE: Flood Insurance Policy No. _____

This will certify that, as of this date, authorized personnel of this institution have examined the latest (Flood Hazard Boundary Map/Flood Insurance Rate Map) now in effect for _____ (NAME OF COMMUNITY, COUNTY, STATE) effective _____ and have determined that the property which is the subject of the above-referenced loan/transaction is not located in a special flood hazard area as represented on the above-referenced, revised map.

Flood insurance had been required as a condition for the loan/transaction in question because the property was shown as located in a special flood hazard area on _____ (NAME OF COMMUNITY) '5 Flood Hazard Boundary Map/Flood Insurance Rate Map effective _____ at the time the loan/transaction was processed.

This institution now deems _____ (NAME OF GRANTEE, BORROWER, INSURED) waived from maintaining flood insurance coverage, on the basis of the Federal Insurance Administration's latest map now in effect for _____ (COMMUNITY'S NAME, COUNTY, STATE) effective _____ which in our judgment excludes the property in question from an identified special flood hazard area.

Address of Institution: _____
Institution: _____
By: _____ (Authorized Signature)
Federal Agency: _____
By: _____ (Authorized Signature)

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the lender than structures that are compliant with floodplain management ordinances.

(c) Section 1316, as applicable to Federal Officers and Agencies

Questions have arisen as to the applicability of Section 1316 to Section 102(a), which applies to the approval of financial assistance by Federal officers and agencies. Federal officers and agencies should make their own determinations as to whether they should approve financial assistance with respect to a building that the community has declared to be in violation of local ordinances designed to reduce the peril of flood damage to such building. And in coastal barrier areas they must consider the restrictions placed on Federal assistance by COBRA.

(d) NFIP underwriting restrictions on eligibility for flood insurance

In addition to COBRA and Section 1316 of the 1968 Act, there are policy provisions and underwriting rules of the Standard Flood Insurance Policy sold under the NFIP which preclude certain properties from eligibility for coverage. For example, structures built over water cannot be insured under the Program, nor can boat houses. The NFIP coverages also contain restrictions on insurance coverage, such as the portions of homes consisting of finished basements where only enumerated and limited coverage is available.

5. THE APPLICABILITY OF THE 1973 ACT TO THE PURCHASE OF MORTGAGES BY LENDERS

Among the Federal Instrumentalities two different views have been expressed on the subject of the applicability of the Act to transactions involving the purchase of mortgages by lenders. The Federal Home Loan Bank Board has taken a position which is similar to that expressed by the Federal Insurance Administration in FIA Guidelines dated 1978, and has

interpreted the Act as including not only the origination of mortgage loans, but also the purchase of mortgage loan portfolios in the secondary market and participations thereof. Thus, under this view purchased mortgage loans secured by improved property in a SFHA must be covered by flood insurance, where applicable, unless the original loan was made pursuant to a formal loan commitment issued prior to March 2, 1974.

On the other hand, the Federal Deposit Insurance Corporation, the Federal Reserve Board and the Comptroller of the Currency have interpreted the Act to apply only to the origination of mortgage loans and not the purchase of mortgage loans in the secondary market. Lenders should, therefore, follow the interpretations of the particular Federal Instrumentality to whose examinations they are subject for authoritative guidance. In FIA's view, the term "where applicable," as used in connection with the position that the statute does apply to the purchase of mortgages, means that such a requirement pertains only to mortgage loans involving improved real property in areas of special flood hazard in communities participating in the National Flood Insurance Program, and in which flood insurance is thereby available through the NFIP.

6. ACCEPTANCE OF PRIVATE FLOOD INSURANCE POLICIES TO MEET STATUTORY REQUIREMENT AND THE ACCEPTANCE OF NFIP "WRITE YOUR OWN POLICIES"

FIA would welcome the availability of adequate flood insurance from the private insurance market. Had adequate and assured flood insurance protection been available through the private insurance market in 1968, the NFIP might not have been necessary. To give the public the benefits of the marketing and servicing expertise of the private insurance industry, FIA has since 1983 been making flood insurance available through the NFIP "Write Your Own" Program (WYO) which enables

available immediately when the construction starts and is not delayed until the building has reached a roofed and walled condition.

4. WHAT ARE THE CONSEQUENCES IF A STRUCTURE IS LOCATED IN A COMMUNITY THAT IS PARTICIPATING IN THE NATIONAL FLOOD INSURANCE PROGRAM, BUT FLOOD INSURANCE IS NOT AVAILABLE WITH RESPECT TO THAT PARTICULAR STRUCTURE?

It is the view of FIA that in using the words "the sale of flood insurance has been made available" the Congress meant the mandatory flood insurance purchase requirement of Section 102 (b) to address the situation where FIA, through the NFIP, offers to sell a flood insurance policy to the owner of the particular structure that is the subject of the transaction. Where the Federal government has chosen to limit the availability of flood insurance in a participating community, the inability of the property owner to purchase flood insurance does not require a lender to refrain from making a conventional loan with respect to that property.

(a) Coastal Barrier Resources Act

There are several reasons why flood insurance might not be available to a particular structure. One of the most significant is the Coastal Barrier Resources Act (COBRA), Public Law 97-348, mentioned above, which was adopted by Congress in October of 1982 to reduce or restrict Federal government actions that were believed to be encouraging the development of certain coastal barrier areas, including both islands and mainland property, that are currently undeveloped. While COBRA does not prevent private financing and development, it limits financial assistance by Federal agencies on undeveloped coastal barriers, except for enumerated situations such as assistance for emergency actions essential to the saving of

hazard area and uses the language similar to that in Section 102(a), conditioning the making of a loan in a participating community upon there being flood insurance covering "the building or mobile home and any personal property securing such loan".

This reference to "buildings and mobile homes" is consistent with the fact that the National Flood Insurance Program insures only buildings, including manufactured homes (mobile homes), and does not insure land. Thus improved real estate, as used in Section 102(b) of the 1973 Act means land with a building on it and the mandatory flood insurance purchase requirement applies only to the buildings and manufactured homes which constitute the improvements on the land.

(b) What the NFIP policy covers

Moreover, it should be kept in mind that the NFIP policy does not provide insurance coverage for losses in excess of the value of a structure. The determination of whether the loss will be paid on the basis of replacement value or actual cash value depends upon whether the residence is primary, and whether the insured has purchased insurance of up to at least 80% of the replacement cost of the structure. Under the NFIP policy, "replacement value" means that the coverage is intended to include the full cost of repair or replacement without deduction for depreciation. The term "actual cash value" means that the coverage is intended to include repair or replacement less depreciation. A dwelling which is the principal residence of an insured may be insured for its replacement cost value, but secondary residences, condominium units in vertical high rise buildings and commercial buildings may be insured only for their actual cash value.

In light of the above, in requiring the purchase of flood insurance the lender should first calculate the amount of the loan, or the maximum amount of insur-

ance available under the National Flood Insurance Program, whichever is less. Having developed that figure, the lender may, depending upon its view of the flood risk, take into account the statutory "cap" of Section 1306(b)(6), which, for example, limits the mandatory purchase to \$70,000 for single-family residential structures). Then, the value of the land should be subtracted from the overall value of the property in reaching a determination as to the value of the improved property, i.e., the structure, that is to be insured. This is especially significant in cases where the proposed loan clearly exceeds the value of the insurable buildings. In instances where the lender does not take into account separate valuations of land, which is not insurable under the NFIP, and improvements, which are insurable, the insured may, unfortunately, be paying for coverage that is in excess of the amount that the NFIP will pay in the event of a loss. In FIA's view, lenders should avoid creating such a situation.

(c) What if the loan is secured only by land upon which there are no structures?

If a lender makes a loan which does not give the lender a lien on any land upon which there is a building i.e. improved real property, no flood insurance purchase requirement applies. Thus, if a lender can separate his loan so as to become the holder of a mortgage that is secured by land alone, no flood insurance purchase requirement applies because the NFIP does not insure land, and the 1973 Act does not address mortgages secured by land alone.

d) What if a detached garage of a residential property, to which 10 percent of the principal structure's insurance is applicable, is in the special flood hazard area, while the principal structure is outside of the special flood hazard area?

Flood insurance on the principal structure would not be required because of its location outside the special flood hazard area.

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But if the detached garage is part of the security for the loan, flood insurance on the garage would be required and could be purchased through a separate policy on the General Property form, covering just the garage. However, if the value of the principal structure is sufficient to serve as security for the loan, the requirement would not apply if the lender was willing to delete the garage from the description of improved real property securing the loan. In agreeing to do this, a prudent lender would consider the value of the garage and the likely degree of its exposure to damage in the event of flooding, as well as whether the close proximity of the house to the special flood hazard area raised questions as to the safety of the house, itself.

If, instead of a detached garage in the special flood hazard area, there was a tool shed or similar shack with no foundation and not attached to the land, such property would not be insurable under the NFIP. Being more in the nature of personality as opposed to realty, it would not be part of the security for the loan, and no flood insurance would be required.

3. WHAT IS THE IMPACT OF THE FLOOD INSURANCE PURCHASE REQUIREMENTS ON THE REAL PROPERTY ARE OF NOMINAL VALUE, AND THE PURPOSE OF THE LOAN TRANSACTION IS TO FACILITATE THE PURCHASE OF LAND FOR SUBSEQUENT DEVELOPMENT?

(a) Surplus buildings of nominal value on land purchased for development. Instances arise when real estate is purchased for the purpose of development and the presence of a structure on the land is not a factor in the purchase of the land. In fact, in many such situations, the developer's plan may call for the structure to be demolished as soon as development oc-

curs. But, because the 1973 Act speaks of "improved real estate" in triggering the mandatory flood insurance purchase requirement, questions are frequently asked as to whether flood insurance must be required in such situations. It is FIA's view that the answers to such questions should be approached through a view of the purposes for which the purchase requirements of the 1973 Act were adopted, namely to protect lenders and the Federal resources against potential losses resulting from unsecured loans, and to protect unwary borrowers against financial losses resulting from uninsured buildings.

In these situations the acquisition of the building is not the primary purpose behind the purchase of the land, and frequently the structure is not intended to remain in place when the property is developed. If the value of the building was less than the NFIP \$500 deductible, clearly there would be no requirement for the purchase of flood insurance. But, even if the value exceeded \$500, given the fact that the transaction involves primarily land, this would be an appropriate situation for wording the mortgage so as to specifically exclude such a building as part of the security for the loan. In this kind of situation where the structure is not being used for residential or commercial purposes and where there is no intent to improve it or use it for such purposes, and where the loan is adequately secured without including the building, in FIA's view, the flood insurance purchase requirement would not apply.

(b) What if there is a structure in a special flood hazard area which is being used for residential or commercial purposes on land whose value alone would be sufficient to secure the loan without regard to the value of the building?

The 1973 Act does not give a lender the option of enabling the borrower to avoid the purchase of flood insurance, even

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though the land may be so valuable that it would provide more than adequate security for the amount of the loan, without taking into account the value of the building on the land. If the land has a building upon it, and the lender has a security interest in that building, the Act requires the lender to require the purchase of flood insurance to protect its security interest. In so doing, the lender is also protecting the government's interests by preserving the assets of agencies which insure the lender's deposits.

(c) NFIP deductibles and definition of structure

It should be kept in mind that the NFIP has a minimum \$500 deductible, which means that if the actual cash value of a structure, taking into account depreciation, did not exceed \$500, the structure would for practical purposes be uninsurable because there could never be any claim payment in the event of flood damage. It should also be kept in mind that the NFIP insures only walled and roofed structures which are principally above ground and are permanently affixed to sites. Also eligible are silos and grain storage buildings, and buildings in the course of construction, i.e. under construction, but before they have become walled and roofed. Buildings are walled and roofed when they have two or more rigid external walls in place and are roofed and adequately anchored so that they will resist flotation, collapse and lateral movement.

The Flood Insurance Manual lists as ineligible for insurance coverage gazebos, pavilions, pole barns, pumping stations, and storage tanks, and thus, the presence of such structures would not give rise to any question as to the purchase of flood insurance.

(d) Buildings in the course of construction. However, when a structure is to be built which, when completed will be a walled and roofed structure that will be eligible

for coverage, flood insurance must be purchased. Therefore, where a development loan is made for the purpose of constructing insurable improvements on land, flood insurance coverage must be purchased to keep pace with the new construction. The only practical way of implementing the flood insurance coverage is to require the purchase of the policy at the time that the development loan is made and requiring that the policy be purchased to cover the eventual value of the property to be constructed.

Since October 1, 1986, buildings that are in the course of construction but have yet to be walled and roofed are eligible for flood insurance, subject to certain underwriting restrictions. The 1986 regulations and policy changes resolved a prior problem which arose out of the fact that lenders had to require the purchase of flood insurance policies that could not provide any coverage until a future date when the building would be considered to be walled and roofed. This significant change recognizes the flood peril faced by a builder during the process of construction and brings the NFIP more into conformity with the practices of fire insurers by providing insurance coverage that begins during the period of time when construction is taking place. Unless defined stages of development can be identified, the most practical way of implementing the flood coverage may be to require the purchase of the policy at the time that the development loan is made and funds are disbursed.

For new construction in Regular Program communities, where elevation certificates are required, the certificate and the premium will be based upon an elevation figure derived from construction drawings. However, the policy will not be renewed until a new certificate based upon actual construction has been submitted. In any event, the point of the 1986 change is that coverage under the policy becomes