




FEMA

W-11038

June 14, 2011

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

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

SUBJECT: Clarification of May 1, 2011, *Flood Insurance Manual*  
Guidance on Attached Garages in Non-Elevated Buildings

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

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

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

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

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

cc: IBHS, FIPNC, Government Technical Representative

Required Routing: Underwriting, Data Processing