

To: ASFPM Board Sheet, State Floodplain Managers, and State Chapters

FEMA's Elevation Certificate (FEMA Form 81-31) and the Floodproofing Certificate (FEMA Form 81-65) have been approved. The new expiration date for both forms is March 31, 2012. FEMA will permit a "phase-in" of the revised Elevation Certificate on a voluntary basis. During a 12-month transition period, beginning April 1, 2009, FEMA will accept either the new form or the old form. For more information and copies of the form go to [http://www.floods.org/PDF/Committees/Insurance/EC\\_and\\_Floodproofing\\_Bulletin\\_04-09.pdf](http://www.floods.org/PDF/Committees/Insurance/EC_and_Floodproofing_Bulletin_04-09.pdf).

FEMA also announced changes to the National Flood Insurance Program (NFIP) affecting insurance effective October 1, 2009. A quick summary of the major changes for October 1, 2009 are:

- The basic limit is being increased.
- Premiums are being increased.
  - ✓ V Zones up to the 10% maximum
  - ✓ A Zones up to the 10% maximum except for AH and AO zones
  - ✓ X Zones up 8%
- Minimum deductibles are increasing. There will no longer be a \$500 deductible. Pre-FIRM standard deductibles will be \$2,000. Post-FIRM deductible will be \$1,000.
- A new Risk Rating Method for Leased Federal Properties has been developed.

For more information and the changes go to [http://www.floods.org/PDF/Committees/Insurance/October\\_2009\\_Program\\_Change\\_Bulletin\\_04-09.pdf](http://www.floods.org/PDF/Committees/Insurance/October_2009_Program_Change_Bulletin_04-09.pdf).

Thank you.

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