



FEMA

W-09018

March 26, 2009

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

FROM: WYO Clearinghouse
NFIP Bureau and Statistical Agent

SUBJECT: Rescission of Policy Issuance 2-97,
Intentional Flooding of Basements to Prevent Sewer Backup

Attached is a new NFIP Policy Issuance, issued and effective today, which rescinds the 1997 Policy Issuance referenced above.

Please promptly distribute this information within your organization as appropriate.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Claims, Training, Underwriting



FEMA

**NATIONAL FLOOD INSURANCE PROGRAM
POLICY ISSUANCE NO. 01-09**

SUBJECT: Rescind Policy Issuance No. 2-97

Background: In 1997, community officials in the Upper Midwest published advice to property owners to intentionally flood their basements to prevent sewer backup. Policy Issuance No. 2-97 was issued April 15, 1997, and effective March 21, 1997, to support this published advice.

The Standard Flood Insurance Policy (SFIP) specifically excludes loss caused directly or indirectly by water or waterborne material that: backs up through sewers or drains; discharges or overflows from a sump, sump pump, or related equipment; seeps or leaks on or through the covered property; or damage caused by the pressure or weight of water (hydrostatic pressure). **However**, the policy will pay for such loss if there is a flood, as defined by the policy, in the area and that flood is the proximate cause of the sewer or drain backup; sump pump discharge or overflow; seepage; or loss caused by the pressure or weight of water.

Neither the SFIP nor public policy will allow payments for damage that occurs while a hazard is increased by any means within an insured's control or knowledge or that is caused intentionally by an insured.

The waiver announced in Policy Issuance No. 2-97 and effective March 21, 1997, is hereby rescinded for all participating NFIP communities.

A handwritten signature in black ink, reading "Edward L. Connor".

Edward L. Connor
Acting Federal Insurance Administrator
National Flood Insurance Program

Date: March 26, 2009