



FEMA

April 2019

Dear *National Flood Insurance Program Flood Insurance Manual* User:

FEMA has revised the *NFIP Flood Insurance Manual* with program changes that will become effective April 1, 2019. Red text on the amended pages identifies updated information, and the related footers reflect the April 1, 2019 effective date.

Significant revisions include the following:

Section 2 – Before You Start

- Provided the documentation required when an agency check is used for Policy Effective date with no waiting period.
- Added guidance for applying for post-wildfire exceptions.
- Clarified acceptable evidence of insurance for new policies.

Section 3 – How to Write

- Provided additional guidance for buildings eligible for grandfathered rating (Tables 5 and 5a).
- Added guidance for qualifying a 2-4 family building as a primary residence.
- Added guidance for Buildings Over Water, Buildings Partially Over Water, and Boathouses Located Partially Over Water.
- Provided additional guidance for using an Elevation Certificate to rate a Non-Elevated Building with a garage (Table 11).
- Inserted guidance for Post-'81 V-Zone Optional Rating.
- Provided instruction for Zone A (Estimated BFE) Rounding.
- Provided instruction for applying Severe Repetitive Loss premium (Tables 19 and 43).
- Updated submission process for Submit-for-Rate policies through UCORT.
- Updated PRP and Newly Mapped Increased Cost of Compliance (ICC) premiums.
- Updated rating examples.

Section 4 – How to Endorse

- Provided guidance for US Postal Service (911) property address revisions.
- Clarified endorsement effective dates for current-term rating adjustments (Table 4).
- Clarified requirements for assignment of a policy.

Section 5 – How to Renew

- Updated guidance for payments sent via certified mail.

Section 6 – How to Cancel

- Updated documentation requirements and eligible terms for Cancellation Reason Code 6.
- Provided additional guidance for Cancellation Reason Code 13.
- Updated guidance for Cancellation Reason Code 26.

Appendix D

- Updated Coastal Barrier Resources System information.

Appendix F

- Updated Community Rating System eligible communities (Table 3).

Appendix I

- Added contact information for the NFIP Direct Servicing Agent regarding the Severe Repetitive Loss process.

Appendix J

- Revised rates for policies written or renewed on or after April 1, 2019.
- Updated Increased Cost of Compliance (ICC) coverage table to include ICC premiums for PRP, Newly Mapped, and Provisionally rated policies.

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in dark ink, appearing to read "Paul Huang", written in a cursive style.

Paul P. Huang
Assistant Administrator for Federal Insurance
Federal Insurance and Mitigation Administration

