



FEMA

September 2015

Dear *NFIP Flood Insurance Manual* User:

FEMA has revised the *NFIP Flood Insurance Manual* with program changes that will become effective November 1, 2015. Solid change bars on the enclosed amended pages identify updated information, and related footers reflect the November 1, 2015, effective date. This release of the *NFIP Flood Insurance Manual* includes changes required for the continued implementation of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) and the Biggert-Waters Flood Insurance Reform Act of 2012.

Significant revisions include the following:

- Updates to the NFIP Servicing Agent Contact Information and NFIP Bureau and Statistical Agent Regional Offices (REF Section).
- Introduction of the Non-Residential Business and Other Non-Residential occupancies and additional guidance for existing occupancy types (GR, APP, RATE, PRP, Newly Mapped, and DEF Sections).
- Further guidance for Primary Residence determination (GR, APP, PRP, and Newly Mapped Sections).
- Revised NFIP application forms and revised instructions (APP, PRP, Newly Mapped, and END sections).
- Revised rate tables to reflect the new building occupancies of Non-Residential Business and Other Non-Residential (RATE, CONDO, PRP, and Newly Mapped Sections).
- Revised rate tables for Post-FIRM rating AE, A1-A30 to include rates up to negative 15 elevation difference (RATE Section).
- Updated Increase Cost of Compliance (ICC) tables to provide guidance in determining the ICC premium (RATE and CONDO Sections).
- Additional guidance for the Cancellation/Nullification rules (CN Section).
- Updates to the Community Rating System Eligible Communities list (CRS Section).
- Definitions, Table of Contents, and Index updates.

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink, appearing to read "Roy E. Wright".

Roy E. Wright
Deputy Associate Administrator
for Insurance and Mitigation
Federal Insurance and Mitigation Administration

