



FEMA

April 2014

Dear *NFIP Flood Insurance Manual* User:

This edition is a complete reissue of the *NFIP Flood Insurance Manual*, updated with program changes that become effective June 1, 2014. All pages display the new date, and change bars identify the updated information. This release of the *NFIP Flood Insurance Manual* reflects changes required for the implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12).

On March 21, 2014, President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 into law. This law repeals and modifies certain provisions of BW-12 and makes additional program changes to other aspects of the program not covered by that Act. Many provisions of BW-12 remain and are still being implemented. Because the enactment of the Homeowner Flood Insurance Affordability Act of 2014 occurred when the June 2014 Flood Insurance Manual was close to completion, the NFIP will be issuing adjustments to this edition of the Manual at a later date to address the changes required by the new Act.

Significant revisions include the following:

- Updates to the NFIP Servicing Agent Contact Information and NFIP Bureau and Statistical Agent Regional Offices (REF Section).
- Revised primary residence definition and new underwriting requirement to verify the eligibility for primary residence (GR, APP, PRP, and DEF Sections).
- Clarification of rules regarding tenant's coverage and only one policy per building (GR, END, and CN Sections).
- New maximum limits for Other Residential buildings (RATE and PRP Sections).
- Revised deductible amounts, deductible factors and changes to the minimum deductible (RATE and CONDO Sections).
- Inclusion of the 2014 edition of the Residential Basement Floodproofing Certificate (CERT Section).
- New Renewal Notice requirement to include a message on the back of the Renewal Notice about the advantage of using certified mail to submit premium payments (REN Section).
- Revised Cancellation Reason Code 9 to include a Letter of Map Revision under the same rules for a Physical Map Revision (CN Section).
- Updates to the Community Rating System Eligible Communities list (CRS Section).

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in cursive script that reads "Edward L. Connor".

Edward L. Connor
Deputy Associate Administrator for Federal Insurance