FEMA

August 2014

Dear *NFIP Flood Insurance Manual* User:

Revisions have been made to the *NFIP Flood Insurance Manual*, updated with program changes that will become effective October 1, 2014. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2014, effective date. Solid change bars identify updated information. Hollow change bars identify where information was previously added in accordance with the Biggert-Waters Flood Insurance Reform Act of 2012, but removed to comply with provisions of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA).

Significant revisions include the following:

- Updates to the NFIP Bureau and Statistical Agent Regional Offices (REF Section).

- New policy procedures concerning accepting a signed statement from the insured in lieu of the prescribed documentation of primary residence, when such documentation is not available at the time of policy application for newly purchased properties. (GR, APP, and PRP Sections).

- Guidance on eligibility for a beneficiary of a Trust for primary residence rating (GR Section).

- Further guidance on named insureds for tenant's coverage (GR Section).

- Updated information on the photograph requirement for transfer of elevation-rated business policies (GR Section).

- Revised rate tables for policies written or renewed on or after October 1, 2014 (RATE, CONDO, and PRP Sections).

- Updates to the Building Drawing instructions to revise footnotes and rating guidance to comply with HFIAA. Addition of a new Building Drawing for building with a subgrade crawlspace and attached enclosure/garage (LFG Section).

- Updates to the Coastal Barrier Resources System Communities list (CBRS Section).

- Updates to the Community Rating System Eligible Communities list (CRS Section).

Thank you for your continued support of the NFIP.

Sincerely,

Edward L. Connor
Deputy Associate Administrator for Federal Insurance