

# Change Record Page

## Effective Date: November 1, 2015

Updates to the *NFIP Flood Insurance Manual* are distributed periodically, usually on a semiannual basis. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner. Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another.

Please keep this Change Record page in your manual for reference.

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