



# FEMA

March 2016

Dear *NFIP Flood Insurance Manual* User:

FEMA has revised the *NFIP Flood Insurance Manual* with program changes that will become effective April 1, 2016. Solid change bars on the enclosed amended pages identify updated information, and related footers reflect the April 1, 2016, effective date. Significant revisions include the following:

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- Further guidance for determining building occupancy (GR, APP, PRP, and NM Sections).
- Revised definition for business buildings (GR, APP, PRP, NM, and DEF Sections).
- Clarifications to Reduction of Coverage Limits or Reformation (GR and MPPP Sections).
- Additional instructions for NFIP application forms (APP, PRP, NM, and END Sections).
- Revised rates and premium tables for policies written or renewed on or after April 1, 2016 (RATE, CONDO, PRP, and NM Sections).
- Increase to the Federal Policy Fee for all policies and increase to the Reserve Fund Assessment for Preferred Risk Policies (RATE, CONDO, PRP, and NM Sections).
- Guidance on the elimination of subsidies for certain Pre-FIRM properties with policies that lapse and are reinstated (RATE and CONDO Sections).
- Additional instructions for Pre-FIRM buildings that have been substantially improved on or after April 1, 2015 (APP, RATE, and CONDO Sections).
- Updated Lowest Floor Guide to include new Building Diagram 2B (LFG Section).
- Updated Elevation Certificate and Non-Residential Floodproofing Certificate (CERT Section).
- New base premium tables, rating methodology, and premium calculations for PRP and Newly-Mapped-rated policies written or renewed on or after April 1, 2016 (PRP and NM).
- Additional instructions for properties ineligible for the Newly Mapped procedure and for renewals (NM Section).
- Revised claims section to outline key aspects of the claims process (CL Section).
- Reformatted policy forms (Policy Section).
- Additional clarifications for the Cancellation/Nullification rules (CN Section).
- Updates to the Community Rating System Eligible Communities list (CRS Section).
- Updates to the Definitions, Table of Contents, and Index.

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

