

# NFIP FLOOD INSURANCE MANUAL

## TABLE OF CONTENTS

SECTION	PAGE
<b>REFERENCE</b> .....	<b>REF 1</b>
I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM .....	REF 1
II. THE WRITE YOUR OWN PROGRAM .....	REF 1
III. TECHNICAL ASSISTANCE .....	REF 1
A. WYO Companies .....	REF 2
B. NFIP Servicing Agent (NFIP Direct) .....	REF 2
C. Special Direct Facility. ....	REF 2
IV. CONTACT INFORMATION .....	REF 2
A. NFIP Servicing Agent Contact Information for NFIP Direct Program Agents. ....	REF 2
B. NFIP General Contact Information for All NFIP Stakeholders. ....	REF 3
C. National Flood Insurance Program Bureau and Statistical Agent Regional Offices .....	REF 4
PAPERWORK BURDEN DISCLOSURE NOTICE .....	REF 6
<b>GENERAL RULES</b> .....	<b>GR 1</b>
I. COMMUNITY ELIGIBILITY .....	GR 1
A. Participating (Eligible) Communities .....	GR 1
B. Emergency Program. ....	GR 1
C. Regular Program .....	GR 1
D. Maps .....	GR 1
E. Probation .....	GR 1
F. Suspension. ....	GR 1
G. Non-Participating (Ineligible) Communities .....	GR 1
H. Coastal Barrier Resources Act .....	GR 1
I. Federal Land .....	GR 1
II. POLICIES AND PRODUCTS AVAILABLE .....	GR 1
A. Standard Flood Insurance Policy. ....	GR 1
B. Insurance Products .....	GR 3
III. BUILDING PROPERTY ELIGIBILITY .....	GR 3
A. Eligible Buildings .....	GR 3
B. Single Building .....	GR 5
C. Walls .....	GR 5
D. Determination of Building Occupancy .....	GR 6
E. Primary Residence Determination. ....	GR 6
IV. CONTENTS ELIGIBILITY .....	GR 7
A. Eligible Contents .....	GR 7
B. Vehicles and Equipment. ....	GR 7
C. Silos, Grain Storage Buildings, and Cisterns .....	GR 7
D. Commercial Contents Coverage .....	GR 7
V. OTHER EXAMPLES OF ELIGIBLE RISKS .....	GR 7
A. Cooperative Building – Entire Building in Name of Cooperative .....	GR 7
B. Units Within a Cooperative Building .....	GR 7
C. Timeshare Building – Entire Building in Name of Corporation .....	GR 8
D. Buildings Within a Non-Condominium Homeowners Association .....	GR 8
E. Condominium Buildings .....	GR 8

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>GENERAL RULES (continued)</b>	
VI. INELIGIBLE PROPERTY . . . . .	GR 8
A. Section 1316 Properties . . . . .	GR 8
B. Container-Type Buildings . . . . .	GR 8
C. Buildings Entirely Over Water . . . . .	GR 8
D. Buildings Partially Underground . . . . .	GR 8
E. Basement/Elevated Building Enclosures . . . . .	GR 8
F. CBRS and OPAs . . . . .	GR 8
VII. EXAMPLES OF INELIGIBLE RISKS . . . . .	GR 8
A. Building Coverage . . . . .	GR 8
B. Contents Coverage . . . . .	GR 9
C. Non-Residential Condominium Unit . . . . .	GR 9
VIII. POLICY EFFECTIVE DATE . . . . .	GR 9
A. Receipt Date (in the Determination of the Effective Date) . . . . .	GR 9
B. Presentment of Premium Date Requirements for Loan Closing . . . . .	GR 9
C. Effective Date – New Policy . . . . .	GR 10
D. Effective Date – Endorsement . . . . .	GR 11
E. Effective Date – Renewal . . . . .	GR 12
F. Effective Date – Change/Correction . . . . .	GR 12
IX. COVERAGE . . . . .	GR 12
A. Limits of Coverage . . . . .	GR 12
B. Deductibles . . . . .	GR 12
C. Coverage D – Increased Cost of Compliance (ICC) Coverage . . . . .	GR 13
D. Reduction of Coverage Limits or Reformation . . . . .	GR 13
E. Loss Assessments . . . . .	GR 14
F. Tenant’s Coverage . . . . .	GR 14
G. Duplicate Policies . . . . .	GR 14
H. Coverage for Building Items Under the Condominium Unit-Owners’ Contents Coverage . .	GR 15
X. SPECIAL RATING SITUATIONS . . . . .	GR 15
A. Tentative Rates . . . . .	GR 15
B. Submit-for-Rate . . . . .	GR 15
C. Provisional Rates . . . . .	GR 15
D. Buildings in More Than 1 Flood Zone/BFE . . . . .	GR 15
E. Different BFEs Reported . . . . .	GR 15
F. Flood Zone Discrepancies . . . . .	GR 15
XI. MISCELLANEOUS . . . . .	GR 16
A. Policy Term . . . . .	GR 16
B. Application Submission . . . . .	GR 16
C. Delivery of the Policy . . . . .	GR 16
D. Evidence of Insurance . . . . .	GR 16
E. Assignment . . . . .	GR 16
F. Transfer of Business . . . . .	GR 16
G. Agents’/Producers’ Commissions (NFIP Direct Business Only) . . . . .	GR 17
H. Contract Agent Rule . . . . .	GR 17
I. Rebating of Agents’/Producers’ Commissions (NFIP Direct and WYO Companies) . . . . .	GR 17
<b>APPLICATION . . . . .</b>	<b>APP 1</b>
I. USE OF THE FORM . . . . .	APP 1
II. COMPLETING PAGE 1 OF THE FLOOD INSURANCE APPLICATION FORM . . . . .	APP 1
A. Application Type . . . . .	APP 1

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>APPLICATION (continued)</b>	
B. Billing . . . . .	APP 1
C. Policy Period . . . . .	APP 1
D. Agent/Producer Information . . . . .	APP 1
E. Insured Information . . . . .	APP 2
F. Property Location . . . . .	APP 2
G. 1st Mortgagee . . . . .	APP 2
H. 2nd Mortgagee/Other . . . . .	APP 2
I. Disaster Assistance . . . . .	APP 3
J. Community . . . . .	APP 3
K. Prior NFIP Coverage . . . . .	APP 4
L. All Buildings . . . . .	APP 4
M. Non-Elevated Buildings . . . . .	APP 8
III. COMPLETING PAGE 2 OF THE FLOOD INSURANCE APPLICATION FORM . . . . .	APP 8
A. Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers) . . . . .	APP 8
B. Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.) . . . . .	APP 10
C. Construction Information . . . . .	APP 10
D. Contents . . . . .	APP 11
E. Elevation Data . . . . .	APP 11
F. Coverage and Rating . . . . .	APP 12
G. Signature . . . . .	APP 14
IV. SCHEDULED BUILDING POLICY . . . . .	APP 14
V. MAILING INSTRUCTIONS . . . . .	APP 14
VI. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS . . . . .	APP 14
<b>RATING . . . . .</b>	<b>RATE 1</b>
I. AMOUNT OF INSURANCE AVAILABLE . . . . .	RATE 1
II. RATE TABLES . . . . .	RATE 1
III. DEDUCTIBLES . . . . .	RATE 17
A. Deductible Options at Renewal . . . . .	RATE 17
B. Changes in Deductible Amount . . . . .	RATE 17
IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE . . . . .	RATE 20
V. RATING STEPS . . . . .	RATE 20
VI. PREMIUM CALCULATION . . . . .	RATE 23
A. Emergency Program . . . . .	RATE 23
B. Regular Program . . . . .	RATE 23
VII. KEY POINTS FOR RATING . . . . .	RATE 23
A. Basic Limits and Additional Limits . . . . .	RATE 23
B. Whole Dollars . . . . .	RATE 23
C. Increased Cost of Compliance (ICC) Premium . . . . .	RATE 23
D. Reserve Fund Assessment . . . . .	RATE 23
E. HFIAA Surcharge . . . . .	RATE 23
F. Federal Policy Fee . . . . .	RATE 23
G. Buildings in More Than 1 Flood Zone/BFE . . . . .	RATE 23
H. Different BFEs Reported . . . . .	RATE 24
I. Flood Zone Discrepancies . . . . .	RATE 24

**TABLE OF CONTENTS (continued)**

SECTION RATING (continued)	PAGE
VIII. REGULAR PROGRAM, ELEVATION-RATED RISKS .....	RATE 24
A. Elevation Difference .....	RATE 24
B. Examples .....	RATE 24
C. Optional Elevation Rating .....	RATE 25
IX. PRE-FIRM ELEVATED BUILDING RATED WITH PRE-FIRM SUBSIDIZED PREMIUM RATES .....	RATE 25
X. AR ZONE AND AR DUAL ZONE RATING .....	RATE 25
XI. AO ZONE RATING .....	RATE 25
XII. RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D .....	RATE 25
XIII. REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION .....	RATE 26
A. Rating All V-Zone Buildings .....	RATE 26
B. Zones VE and V1-V30 — Enclosure Containing Machinery or Equipment Below BFE .....	RATE 26
C. 1975-'81 Post-FIRM V-Zone Construction .....	RATE 26
D. 1981 Post-FIRM V-Zone Construction .....	RATE 26
E. Elevated Buildings – Post-FIRM V-Zone Construction .....	RATE 26
XIV. SPECIAL RATING SITUATIONS .....	RATE 27
A. Tentative Rates .....	RATE 27
B. Alternative Rates .....	RATE 27
C. Special Rates .....	RATE 28
D. NFIP “Grandfather” Rules – Effect of Map Revisions on Flood Insurance Rates .....	RATE 28
E. Post-'81 V-Zone Optional Rating .....	RATE 30
F. Policies Requiring Re-Rating .....	RATE 30
G. Submit-for-Rate .....	RATE 31
H. Crawlspace .....	RATE 32
XV. CONTENTS LOCATION .....	RATE 33
A. Single-Family Dwellings .....	RATE 33
B. Multi-Family and Non-Residential Buildings .....	RATE 33
XVI. FIRMS WITH WAVE HEIGHTS .....	RATE 33
A. Procedure for Calculating Wave Height Adjustment .....	RATE 33
B. Wave Heights in Numbered Zones V1-V30 and VE 1981 Post-FIRM Construction .....	RATE 33
C. Unnumbered V Zones 1981 Post-FIRM Construction .....	RATE 33
D. Rate Selection Procedure .....	RATE 36
XVII. FLOODPROOFED BUILDINGS .....	RATE 36
A. Elevation Difference .....	RATE 36
B. Rating .....	RATE 36
C. Non-Residential Floodproofing Requirements .....	RATE 37
XVIII. THE V-ZONE RISK FACTOR RATING FORM .....	RATE 37
A. Use .....	RATE 37
B. Submission .....	RATE 38
XIX. RATING EXAMPLES .....	RATE 53
<b>CONDOMINIUMS .....</b>	<b>CONDO 1</b>
Important Notice to Agents/Producers: .....	CONDO 1
I. METHODS OF INSURING CONDOMINIUMS .....	CONDO 1
A. Residential Condominium: Association Coverage on Building and Contents .....	CONDO 1
B. Residential Condominium: Unit Owner’s Coverage on Building and Contents .....	CONDO 1
C. Non-Residential Condominium: Building and Contents .....	CONDO 1
D. Non-Residential Condominium: Unit Owner’s Coverage (Contents) .....	CONDO 1

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>CONDOMINIUMS (continued)</b>	
II. RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) FORM . . . . .	CONDO 5
III. ELIGIBILITY REQUIREMENTS. . . . .	CONDO 5
A. General Building Eligibility . . . . .	CONDO 5
B. Condominium Building in the Course of Construction . . . . .	CONDO 6
IV. COVERAGE . . . . .	CONDO 6
A. Property Covered. . . . .	CONDO 6
B. Coverage Limits. . . . .	CONDO 6
C. Replacement Cost . . . . .	CONDO 6
D. Coinsurance . . . . .	CONDO 6
E. Assessment Coverage . . . . .	CONDO 7
V. DEDUCTIBLES AND FEES . . . . .	CONDO 7
A. Deductibles. . . . .	CONDO 7
B. Federal Policy Fee . . . . .	CONDO 7
VI. PRE-FIRM RATING GUIDANCE . . . . .	CONDO 7
A. Pre-FIRM Subsidized Rate Eligibility. . . . .	CONDO 7
B. Pre-FIRM Rate Table Hierarchy . . . . .	CONDO 8
VII. TENTATIVE RATES AND SCHEDULED BUILDINGS . . . . .	CONDO 8
VIII. COMMISSIONS (DIRECT BUSINESS ONLY). . . . .	CONDO 8
IX. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES. . . . .	CONDO 8
X. APPLICATION FORM . . . . .	CONDO 9
A. Type of Building . . . . .	CONDO 9
B. Replacement Cost Value . . . . .	CONDO 9
C. Coverage. . . . .	CONDO 9
XI. CONDOMINIUM RATING EXAMPLES . . . . .	CONDO 27
<b>LOWEST FLOOR GUIDE . . . . .</b>	<b>LFG 1</b>
I. LOWEST FLOOR DETERMINATION . . . . .	LFG 1
A. Non-Elevated Buildings . . . . .	LFG 1
B. Elevated Buildings in A Zones. . . . .	LFG 1
C. Elevated Buildings in V Zones. . . . .	LFG 3
D. Hanging Floors (A Zones and V Zones) . . . . .	LFG 4
II. USE OF ELEVATION CERTIFICATE. . . . .	LFG 4
A. Mandatory Use of Elevation Certificate . . . . .	LFG 4
B. Optional Rating Using the Elevation Certificate . . . . .	LFG 4
C. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988 . . . . .	LFG 4
III. SPECIFIC BUILDING DRAWINGS . . . . .	LFG 13
<b>SPECIAL CERTIFICATIONS. . . . .</b>	<b>CERT 1</b>
I. NFIP ELEVATION CERTIFICATE. . . . .	CERT 1
II. PHOTOGRAPH REQUIREMENTS. . . . .	CERT 1
III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS. . . . .	CERT 2
A. Section A – Property Information . . . . .	CERT 2
B. Section B – Flood Insurance Rate Map (FIRM) Information . . . . .	CERT 2

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>SPECIAL CERTIFICATIONS (continued)</b>	
C. Section C – Building Elevation Information (Survey Required) . . . . .	CERT 2
D. Section D – Surveyor, Engineer, or Architect Certification . . . . .	CERT 3
E. Section E – Building Elevation Information (Survey Not Required) for Zone A0 and Zone A (Without BFE) . . . . .	CERT 3
F. Section F – Property Owner (or Owner’s Representative) Certification . . . . .	CERT 3
G. Section G – Community Information (Optional). . . . .	CERT 3
IV. FLOODPROOFING CERTIFICATE . . . . .	CERT 3
A. Purpose and Eligibility . . . . .	CERT 3
B. Specifications . . . . .	CERT 3
C. Rating . . . . .	CERT 3
D. Certification . . . . .	CERT 3
<b>PREFERRED RISK POLICY . . . . .</b>	<b>PRP 1</b>
I. GENERAL DESCRIPTION . . . . .	PRP 1
II. ELIGIBILITY REQUIREMENTS. . . . .	PRP 1
A. Flood Zone . . . . .	PRP 1
B. Occupancy . . . . .	PRP 1
C. Loss History . . . . .	PRP 1
III. INELIGIBILITY . . . . .	PRP 2
IV. DOCUMENTATION . . . . .	PRP 2
V. RENEWAL . . . . .	PRP 2
VI. COVERAGE LIMITATIONS . . . . .	PRP 2
VII. DEDUCTIBLES . . . . .	PRP 2
VIII. ENDORSEMENTS. . . . .	PRP 2
IX. CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO MISRATING. . . . .	PRP 3
X. CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO A MAP REVISION, LOMA, OR LOMR . . . . .	PRP 3
XI. CONVERSION OF A PRP TO A STANDARD-RATED POLICY . . . . .	PRP 3
XII. COMPLETING PAGE 1 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM. . . . .	PRP 8
A. Application Type . . . . .	PRP 8
B. Billing . . . . .	PRP 8
C. Policy Period . . . . .	PRP 8
D. Agent/Producer Information . . . . .	PRP 8
E. Insured Information . . . . .	PRP 8
F. Property Location . . . . .	PRP 9
G. 1st Mortgagee . . . . .	PRP 9
H. 2nd Mortgagee/Other . . . . .	PRP 9
I. Disaster Assistance. . . . .	PRP 9
J. Community . . . . .	PRP 10
K. Prior NFIP Coverage . . . . .	PRP 10
L. All Buildings . . . . .	PRP 10
M. Non-Elevated Buildings . . . . .	PRP 14
XIII. COMPLETING PAGE 2 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM. . . . .	PRP 15
A. Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers) . . . . .	PRP 15
B. Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.) . . . . .	PRP 16

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>PREFERRED RISK POLICY (continued)</b>	
C. Construction Information . . . . .	PRP 17
D. Contents . . . . .	PRP 17
E. Building Eligibility . . . . .	PRP 17
F. Coverage and Premium . . . . .	PRP 18
G. Signature . . . . .	PRP 18
XIV. MAILING INSTRUCTIONS . . . . .	PRP 18
XV. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS . . . . .	PRP 19
XVI. PRP RATING EXAMPLE . . . . .	PRP 20
<b>NEWLY MAPPED . . . . .</b>	<b>NM 1</b>
I. GENERAL DESCRIPTION . . . . .	NM 1
II. ELIGIBILITY REQUIREMENTS. . . . .	NM 1
A. Eligibility . . . . .	NM 1
B. Occupancy . . . . .	NM 1
C. Loss History . . . . .	NM 1
III. INELIGIBILITY . . . . .	NM 2
IV. DOCUMENTATION . . . . .	NM 2
V. RENEWAL . . . . .	NM 2
VI. COVERAGE LIMITATIONS . . . . .	NM 3
VII. DEDUCTIBLES . . . . .	NM 3
VIII. ENDORSEMENTS. . . . .	NM 3
IX. CONVERSION OF A STANDARD-RATED POLICY TO A NEWLY-MAPPED-RATED POLICY DUE TO MISRATING . . . . .	NM 3
X. CONVERSION OF A NEWLY-MAPPED-RATED POLICY TO A STANDARD-RATED POLICY . . . . .	NM 3
XI. COMPLETING PAGE 1 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM . . . . .	NM 10
A. Application Type . . . . .	NM 10
B. Billing . . . . .	NM 10
C. Policy Period . . . . .	NM 10
D. Agent/Producer Information . . . . .	NM 10
E. Insured Information . . . . .	NM 10
F. Property Location . . . . .	NM 11
G. 1st Mortgagee . . . . .	NM 11
H. 2nd Mortgagee/Other . . . . .	NM 11
I. Disaster Assistance. . . . .	NM 11
J. Community . . . . .	NM 12
K. Prior NFIP Coverage . . . . .	NM 12
L. All Buildings . . . . .	NM 12
M. Non-Elevated Buildings . . . . .	NM 16
XII. COMPLETING PAGE 2 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM . . . . .	NM 17
A. Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers) . . . . .	NM 17
B. Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.) . . . . .	NM 18
C. Construction Information . . . . .	NM 19
D. Contents . . . . .	NM 19
E. Building Eligibility . . . . .	NM 19
F. Coverage and Premium . . . . .	NM 20

**TABLE OF CONTENTS (continued)**

SECTION	PAGE
<b>NEWLY MAPPED (continued)</b>	
G. Signature . . . . .	NM 20
XIII. MAILING INSTRUCTIONS . . . . .	NM 20
XIV. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS . . . . .	NM 21
XV. NEWLY MAPPED RATING EXAMPLE . . . . .	NM 22
<b>MORTGAGE PORTFOLIO PROTECTION PROGRAM . . . . .</b>	<b>MPPP 1</b>
I. BACKGROUND . . . . .	MPPP 1
II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP . . . . .	MPPP 1
A. General . . . . .	MPPP 1
B. WYO Arrangement Article III – Fees . . . . .	MPPP 2
C. Use of WYO Company Fees for Lenders/Servicers or Others . . . . .	MPPP 2
D. Notification . . . . .	MPPP 2
E. Eligibility . . . . .	MPPP 2
F. Source of Offering . . . . .	MPPP 2
G. Dual Interest . . . . .	MPPP 2
H. Term of Policy . . . . .	MPPP 3
I. Coverage Offered. . . . .	MPPP 3
J. Policy Form . . . . .	MPPP 3
K. Waiting Period . . . . .	MPPP 3
L. Premium Payment . . . . .	MPPP 3
M. Underwriting – Application . . . . .	MPPP 3
N. Rates . . . . .	MPPP 3
O. Policy Declarations Page Notification Requirements. . . . .	MPPP 3
P. Policy Reformation – Policy Correction. . . . .	MPPP 4
Q. Coverage Basis – Actual Cash Value or Replacement Cost . . . . .	MPPP 4
R. Deductible . . . . .	MPPP 4
S. Reserve Fund Assessment. . . . .	MPPP 4
T. HFIAA Surcharge . . . . .	MPPP 4
U. Federal Policy Fee . . . . .	MPPP 5
V. Renewability . . . . .	MPPP 5
W. Cancellations . . . . .	MPPP 5
X. Endorsement. . . . .	MPPP 5
Y. Assignment to a Third Party . . . . .	MPPP 5
Z. Article XIII – Restriction on Other Flood Insurance . . . . .	MPPP 5
AA. Participating WYO Companies . . . . .	MPPP 5
<b>GENERAL CHANGE ENDORSEMENT . . . . .</b>	<b>END 1</b>
I. USE OF THE FORM. . . . .	END 1
II. ENDORSEMENT RULES . . . . .	END 1
A. Coverage Endorsements . . . . .	END 1
B. Rating Endorsements. . . . .	END 1
C. Misrated Policy . . . . .	END 2
D. Conversion of Standard-Rated Policy to PRP Due to Misrating . . . . .	END 3
E. Changing Deductibles . . . . .	END 3
F. Endorsements Due to Duplicate Coverage. . . . .	END 3
G. Property Address Corrections. . . . .	END 3
H. Assignment of Policy . . . . .	END 4
III. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY) . . . . .	END 4
A. During the Last 90 Days of Policy Year . . . . .	END 4



## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>GENERAL CHANGE ENDORSEMENT (continued)</b>	
B. During the Last 75 Days of Policy Year . . . . .	END 4
C. Refunds Generated from Endorsement Processing . . . . .	END 5
IV. COMPLETING THE FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT FORM . . . . .	END 5
A. General Change Endorsement Instructions . . . . .	END 5
B. Refund Processing Procedures . . . . .	END 5
IV. ENDORSEMENT RATING EXAMPLES . . . . .	END 7
<b>POLICY RENEWALS . . . . .</b>	<b>REN 1</b>
I. GENERAL INFORMATION. . . . .	REN 1
II. RENEWAL NOTICE . . . . .	REN 1
A. Renewing for the Same Coverage – Option A . . . . .	REN 1
B. Inflation Factor – Option B . . . . .	REN 1
C. Nonrenewal and Cancellation . . . . .	REN 1
III. FINAL NOTICE . . . . .	REN 2
IV. RENEWAL BY MEANS OF APPLICATION OR RECERTIFICATION QUESTIONNAIRE . . . . .	REN 2
V. PREMIUM PAYMENT DUE . . . . .	REN 2
VI. RENEWAL EFFECTIVE DATE DETERMINATION . . . . .	REN 3
VII. ENDORSEMENTS DURING RENEWAL CYCLE . . . . .	REN 3
VIII. SEVERE REPETITIVE LOSS PROPERTIES . . . . .	REN 3
IX. TRANSFER OF BUSINESS AT RENEWAL . . . . .	REN 3
<b>CANCELLATION/NULLIFICATION . . . . .</b>	<b>CN 1</b>
I. PROCEDURES AND VALID REASONS . . . . .	CN 1
A. Refund Processing Procedures . . . . .	CN 1
B. Valid Reason Codes for Cancellation/Nullification of NFIP Policies . . . . .	CN 1
II. COMPLETING THE CANCELLATION/ NULLIFICATION REQUEST FORM. . . . .	CN 10
A. Current Policy Number . . . . .	CN 10
B. Policy Term . . . . .	CN 10
C. Agent Information . . . . .	CN 10
D. Insured Mailing Address. . . . .	CN 10
E. First Mortgagee. . . . .	CN 10
F. Other Parties Notified . . . . .	CN 10
G. Property Location . . . . .	CN 10
H. Cancellation Reason Code . . . . .	CN 10
I. Refund . . . . .	CN 10
J. Signature . . . . .	CN 10
<b>CLAIMS . . . . .</b>	<b>CL 1</b>
I. OVERVIEW OF THE CLAIMS PROCESS . . . . .	CL 1
A. Procedure and Requirements After a Flood . . . . .	CL 1
B. The Proof of Loss . . . . .	CL 1
C. Claim Payment . . . . .	CL 2
D. Appealing a Claim . . . . .	CL 2
II. INCREASED COST OF COMPLIANCE (ICC) CLAIMS . . . . .	CL 3

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>POLICY</b> .....	<b>POL 1</b>
DWELLING FORM. ....	POL 3
GENERAL PROPERTY FORM .....	POL 31
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY .....	POL 55
<b>FLOOD MAPS</b> .....	<b>MAP 1</b>
I. OVERVIEW .....	MAP 1
A. Types of Flood Maps .....	MAP 1
B. Map Information .....	MAP 1
C. Communities with Unpublished Maps .....	MAP 1
D. Unmapped Areas in Communities with Maps. ....	MAP 1
II. MAP ZONES .....	MAP 1
A. Special Flood Hazard Areas .....	MAP 1
B. Moderate, Minimal Hazard Areas .....	MAP 2
III. LOCATING A SPECIFIC PROPERTY ON A MAP .....	MAP 2
IV. CHANGING OR CORRECTING A FLOOD MAP. ....	MAP 2
A. Letter of Map Amendment (LOMA) .....	MAP 2
B. Letter of Map Revision (LOMR) .....	MAP 3
C. Physical Map Revision .....	MAP 3
V. FLOOD HAZARD PRODUCTS .....	MAP 3
<b>PROVISIONAL RATING</b> .....	<b>PR 1</b>
I. GENERAL DESCRIPTION .....	PR 1
II. ELIGIBILITY REQUIREMENTS. ....	PR 1
III. REFORMATION. ....	PR 1
A. Limitations .....	PR 1
B. Endorsement Procedure. ....	PR 1
IV. NOTIFICATION REQUIREMENTS. ....	PR 1
V. COMPLETING THE PROVISIONAL RATING QUESTIONNAIRE .....	PR 2
A. General Directions. ....	PR 2
B. Guidance for Determining Building Elevated on Fill. ....	PR 2
VI. PROVISIONAL RATING EXAMPLE. ....	PR 4
<b>COASTAL BARRIER RESOURCES SYSTEM</b> .....	<b>CBRS 1</b>
LIST OF COMMUNITIES .....	CBRS 3

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>COMMUNITY RATING SYSTEM</b> .....	<b>CRS 1</b>
I.    GENERAL DESCRIPTION .....	CRS 1
II.   ELIGIBILITY .....	CRS 1
III.  CLASSIFICATIONS AND DISCOUNTS .....	CRS 1
IV.  CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS/PRODUCERS .....	CRS 1
ELIGIBLE COMMUNITIES .....	CRS 3
<b>GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES</b> .....	<b>SRL 1</b>
I.    GENERAL DESCRIPTION .....	SRL 1
II.   NOTIFICATION REQUIREMENTS .....	SRL 1
III.  RE-UNDERWRITING REQUIREMENTS .....	SRL 1
IV.  DISPUTE RESOLUTION .....	SRL 1
V.    NEW BUSINESS SEVERE REPETITIVE LOSS PROPERTIES .....	SRL 2
VI.  FLOOD MITIGATION ASSISTANCE AND SEVERE REPETITIVE LOSS GRANT PROGRAMS .....	SRL 2
<b>GUIDANCE FOR LEASED FEDERAL PROPERTIES</b> .....	<b>LFP 1</b>
I.    GENERAL DESCRIPTION .....	LFP 1
II.   NOTIFICATION REQUIREMENTS .....	LFP 1
III.  TENTATIVE RATES .....	LFP 1
IV.  APPEALS .....	LFP 1
<b>DEFINITIONS</b> .....	<b>DEF 1</b>
<b>INDEX</b> .....	<b>IND 1</b>

## LIST OF TABLES

SECTION	PAGE
<b>REFERENCE</b>	
NFIP Servicing Agent Contact Information for NFIP Direct Program Agents . . . . .	REF 2
NFIP General Contact Information for All NFIP Stakeholders . . . . .	REF 3
National Flood Insurance Program Bureau and Statistical Agent Regional Offices . . . . .	REF 4
<b>GENERAL RULES</b>	
Matching Standard Flood Insurance Policy Forms with Specific Risks . . . . .	GR 2
<b>RATING</b>	
Amount of Insurance Available . . . . .	RATE 1
Table 1. Emergency Program Rates . . . . .	RATE 1
Table 2A. Regular Program – Pre-FIRM Construction Rates . . . . .	RATE 2
Table 2B. Regular Program – Pre-FIRM Construction Rates, Non-Primary Residence . . . . .	RATE 3
Table 2C. Regular Program – Pre -FIRM Construction Rates Severe Repetitive Loss Properties . . . . .	RATE 4
Table 2D. Regular Program – Pre-FIRM Construction Rates, Substantial Improvement On or After April 1, 2015 . . . . .	RATE 5
Table 3A–F. Regular Program – Post-FIRM Construction Rates . . . . .	RATE 6
Table 4. Regular Program – FIRM Zone AR and AR Dual Zones Not Elevation-Rated Rates . . . . .	RATE 13
Table 5. Regular Program – Pre-FIRM and Post-FIRM Elevation-Rated Rates . . . . .	RATE 14
Table 6. Tentative Rates . . . . .	RATE 15
Table 7A. Federal Policy Fee and Probation Surcharge . . . . .	RATE 16
Table 7B. Reserve Fund Assessment. . . . .	RATE 16
Table 7C. HFIAA Surcharge . . . . .	RATE 16
Table 8A. Minimum Deductibles . . . . .	RATE 17
Table 8B. Deductible Factors . . . . .	RATE 18
Table 9. Standard Flood Insurance Policy Increased Cost of Compliance (ICC) Coverage Premiums . . . . .	RATE 19
Table 10. Pre-Firm Subsidized Rates Ineligibility Determination . . . . .	RATE 21
Table 11. Pre-Firm Rate Table Hierarchy. . . . .	RATE 22
Table 12A. Contents Location in Non-Elevated Buildings. . . . .	RATE 34
Table 12B. Contents Location in Elevated Buildings . . . . .	RATE 35
Table 13. V-Zone Risk Rating Relativities . . . . .	RATE 37
<b>CONDOMINIUMS</b>	
Table 1. Condominium Underwriting Guidelines . . . . .	CONDO 2
Table 2A. Condominium Rating Chart . . . . .	CONDO 3
Table 2B. Pre-Firm Subsidized Rates Ineligibility Determination . . . . .	CONDO 8
Table 2C. Condominium Pre-Firm Rate Table Hierarchy . . . . .	CONDO 8
Table 3A–E. RCBAP High-Rise Condominium Rates . . . . .	CONDO 11
Table 4A–G. RCBAP Low-Rise Condominium Rates . . . . .	CONDO 16
Table 5A–C. RCBAP High-Rise and Low-Rise Condominium Rates . . . . .	CONDO 23
Table 6. RCBAP High-Rise and Low-Rise Condominium Rates Increased Cost of Compliance (ICC) Coverage . . . . .	CONDO 25
Table 7. RCBAP Deductible Factors – All Zones . . . . .	CONDO 26
<b>SPECIAL CERTIFICATIONS</b>	
Approved Communities for Residential Basement Floodproofing Rating Credit . . . . .	CERT 5
<b>PREFERRED RISK POLICY</b>	
Table 1. The PRP Coverage Limits . . . . .	PRP 1
Table 2. Preferred Risk Policy Condominium Rating Chart . . . . .	PRP 4
Table 3A-C. PRP Coverage Limits and Base Premiums for Properties Currently Mapped in B, C, X, AR, or A99 Zones . . . . .	PRP 5

## LIST OF TABLES (continued)

SECTION	PAGE
<b>NEWLY MAPPED</b>	
Table 1. Properties Newly Mapped Into an SFHA Coverage Limits . . . . .	NM 1
Table 2. Properties Newly Mapped Into an SFHA Condominium Rating Chart . . . . .	NM 5
Table 3. Coverage Limits and Base Premiums For Properties Newly Mapped Into an SFHA On or After October 1, 2008, 1–4 Family Residential . . . . .	NM 6
Table 4. Coverage Limits and Base Premiums For Properties Newly Mapped Into an SFHA On or After October 1, 2008, Other Residential . . . . .	NM 7
Table 5. Coverage Limits and Base Premiums For Properties Newly Mapped Into an SFHA On or After October 1, 2008, Non-Residential Business or Other Non-Residential . . . .	NM 8
Table 6A. Newly Mapped Multiplier For Policies Effective April 1, 2016 Through December 31, 2016 . . . . .	NM 9
Table 6B. Newly Mapped Multiplier For Policies Effective January 1, 2017 Through December 31, 2017 . . . . .	NM 9
<b>MORTGAGE PORTFOLIO PROTECTION PROGRAM</b>	
Mortgage Portfolio Protection Program Rate and Increased Cost of Compliance (ICC) . . . . .	MPPP 1
<b>POLICY RENEWALS</b>	
Summary of Policy Notices . . . . .	REN 4
<b>CANCELLATION/NULLIFICATION</b>	
Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy . . . . .	CN 11
<b>COASTAL BARRIER RESOURCES SYSTEM</b>	
List of Communities . . . . .	CBRS 3
<b>COMMUNITY RATING SYSTEM</b>	
Table 1. CRS Premium Discount Eligibility (Regular Program Communities Only) . . . . .	CRS 2
Table 2. CRS Premium Discounts . . . . .	CRS 2
Table 3. Community Rating System Eligible Communities . . . . .	CRS 3
<b>GUIDANCE FOR LEASED FEDERAL PROPERTIES</b>	
Table 1. Tentative Rates . . . . .	LFP 2

## LIST OF ILLUSTRATIONS

SECTION	PAGE
<b>APPLICATION</b>	
NFIP Flood Insurance Application, Page 1 . . . . .	APP 15
NFIP Flood Insurance Application, Page 2 . . . . .	APP 16
<b>RATING</b>	
V-Zone Risk Factor Rating Form and Instructions – 2013 Edition . . . . .	RATE 39
<b>CONDOMINIUM</b>	
Sample Replacement Cost Value Notification Letter . . . . .	CONDO 10
<b>LOWEST FLOOR GUIDE</b>	
Suggested Guidelines for Interpreting the Elevation Information in Section C . . . . .	LFG 7
Lowest Floor Guide for Zones AO and A (without estimated BFE) . . . . .	LFG 7
Lowest Floor Guide for Zones A, AE, A1–A30, AH, AR, AR Dual . . . . .	LFG 8
Lowest Floor Guide for Zones V, VE, V1–V30 . . . . .	LFG 10
Specific Building Drawings . . . . .	LFG 14
<b>SPECIAL CERTIFICATIONS</b>	
Residential Basement Floodproofing Certificate. . . . .	CERT 7
Floodproofing Certificate for Non-Residential Structures. . . . .	CERT 9
Elevation Certificate and Instructions – 2015 Edition . . . . .	CERT 13
<b>PREFERRED RISK POLICY</b>	
NFIP Preferred Risk Policy and Newly Mapped Application, Page 1 . . . . .	PRP 21
NFIP Preferred Risk Policy and Newly Mapped Application, Page 2 . . . . .	PRP 22
<b>NEWLY MAPPED</b>	
NFIP Preferred Risk Policy and Newly Mapped Application, Page 1 . . . . .	NM 23
NFIP Preferred Risk Policy and Newly Mapped Application, Page 2 . . . . .	NM 24
<b>GENERAL CHANGE ENDORSEMENT</b>	
Flood Insurance General Change Endorsement, Page 1 . . . . .	END 13
Flood Insurance General Change Endorsement, Page 2 . . . . .	END 14
<b>POLICY RENEWALS</b>	
Renewal Notice . . . . .	REN 5
Final Notice . . . . .	REN 7
Credit Card Payment Form . . . . .	REN 9
<b>CANCELLATION/NULLIFICATION</b>	
Sample Verification Letter That There Is No Requirement To Maintain Flood Insurance Coverage With The NFIP . . . . .	CN 12
Flood Insurance Cancellation/Nullification Request Form . . . . .	CN 13
<b>FLOOD MAPS</b>	
Example of Flood Insurance Rate Map (FIRM) . . . . .	MAP 4
<b>PROVISIONAL RATING</b>	
Provisional Rating Questionnaire . . . . .	PR 3
Sample Notice to Accompany Provisionally Rated Policies . . . . .	PR 5
<b>GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES</b>	
Agent SDF Notification Letter . . . . .	SRL 3
Lender SDF Notification Letter . . . . .	SRL 5
Policyholder SDF Notification Letter . . . . .	SRL 7
<b>GUIDANCE FOR LEASED FEDERAL PROPERTIES</b>	
Sample Policyholder Notification Letter . . . . .	LFP 3
Sample Agent Notification Letter . . . . .	LFP 4
Sample Lender Notification Letter . . . . .	LFP 5