



# FEMA

September 2016

Dear *NFIP Flood Insurance Manual* User:

FEMA has revised the *NFIP Flood Insurance Manual* with program changes that will become effective October 1, 2016. Solid change bars on the enclosed amended pages identify updated information, hollow change bars identify removed information, and related footers reflect the October 1, 2016, effective date.

Significant revisions include the following:

- Guidance for policies issued or renewed in error on or after a community suspension (GR Section).
- Expansion of zones eligible for the Preferred Risk Policy (PRP) and the Newly Mapped procedure to include A99 and AR Zones that meet the PRP loss history requirements (GR, RATE, PRP, and Newly Mapped Sections).
- Policy effective date clarifications (GR Section).
- Clarified guidance for duplicate coverage (GR, PRP, and Newly Mapped Sections).
- Revised Emergency Program building coverage limits for non-residential buildings in Alaska, Guam, Hawaii, and U.S. Virgin Islands (RATE Section).
- Further guidance for policies eligible for Pre-FIRM subsidized rates, continuous coverage grandfathering, or the Newly Mapped procedure that lapse and are reinstated (RATE, CONDO, and Newly Mapped Sections).
- Revised instruction regarding the use of the current NAVD datum (LFG Section).
- Reformatted Elevation Certificate and Instructions (CERT Section).
- Additional guidance for the conversion of a standard-rated policy to a PRP or Newly-Mapped-rated policy due to misrating (PRP, Newly Mapped, and END Sections).
- Revised endorsement refund rules and administrative cancel/rewrite procedures to allow for rate adjustment up to a maximum of 5 policy years (END and CN Sections).
- Revised documentation requirements and sample verification letter for cancellation reasons involving a lender release (CN Section).
- Expanded use of Cancellation Reason 9 to allow cancellation due to the lender's determination that coverage is no longer required for certain detached structures (CN Section).
- Revised use of Cancellation Reason 25 to address HFIAA Section 28 reunderwriting (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 "David I. Maurstad".

David I. Maurstad  
Assistant Administrator  
for Insurance and Mitigation  
Federal Insurance and Mitigation Administration

