



**FEMA**

August 2017

Dear *NFIP Flood Insurance Manual* User:

FEMA has revised the *NFIP Flood Insurance Manual* with program changes that will become effective October 1, 2017. Solid change bars on the enclosed amended pages identify updated information, and the related footers reflect the October 1, 2017, effective date.

Please review all pages of this Change Package. Significant revisions include the following:

- Further clarified distinction between Insured's Primary Residence and principal residence (APP, PRP, and NM Sections).
- Updated expiration dates for approved OMB NFIP forms (APP, RATE, CERT, PRP, NM, END, and CN Sections).
- Revised the Federal Policy Fee for tenants' contents-only policies (RATE Section).
- Provided additional clarification for the Pre-FIRM Rate Table Hierarchy (RATE Section).
- Inserted new Residential Basement Floodproofing Certificate (CERT Section).
- Clarified endorsement rule for multiple NFIP policies insuring the same building (END Section).
- Provided that the insured must sign and date an endorsement increasing the deductible. (END Section).
- Clarified premium payment due dates and renewal effective dates for renewal premium payments (REN Section).
- Revised cancellation refund rules regarding the HFIAA surcharge (CN Section).
- Updated Community Rating System Eligible Communities (CRS Section).
- Updated 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 Federal Insurance  
Federal Insurance and Mitigation Administration

