



FEMA

August 2013

Dear *NFIP Flood Insurance Manual* Subscriber:

Revisions have been made to the *NFIP Flood Insurance Manual* that will become effective October 1, 2013. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2013, effective date. This release of the *NFIP Flood Insurance Manual* includes changes required for the implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12).

Significant revisions include the following:

- Updates to the NFIP Servicing Agent Contact Information and NFIP Bureau and Statistical Agent Regional Offices (REF Section).
- Additional guidance for buildings with Additions and Extensions (GR, APP, and END Sections).
- Elimination of the 30-day waiting period for new policies obtained as a result of a lender determining that flood insurance is required on an existing loan (GR Section).
- Further guidance on the assignment of a flood policy in connection with the purchase of a property (GR, APP, RATE, PRP, and END Sections).
- Introduction to the Reserve Fund Assessment (GR, APP, RATE, CONDO, CN, and PR Sections).
- Updated NFIP forms and revised instructions (APP, CERT, PRP, END, and CN Sections).
- Revised rate tables and Federal Policy Fees for policies written or renewed on or after October 1, 2013 (RATE, CONDO, PRP, MPPP, and PR Sections).
- New rate tables and revised procedures for Severe Repetitive Loss Properties (APP, RATE, CONDO, and SRL Sections).
- Guidance on the use of Pre-FIRM subsidized premium rates and Post-FIRM/full-risk premium rates, and additional guidance on other rating scenarios (RATE Section).
- Additional instructions to determine the lowest floor for rating and updates to the Specific Building Drawings, including guidance for Pre-FIRM buildings receiving full-risk rates using elevation data (LFG Section).
- Guidance on floodproofing credit for non-residential buildings (CERT Section).
- New premium tables for the Preferred Risk Policy Eligibility Extension (PRP Section)
- Clarification of refund rules due to map revisions (END Section)
- Updates to the renewal procedures and new notification letter for the Processing of Renewals for Certain Pre-FIRM Subsidized Policies (REN Section).

- Revisions and clarification to miscellaneous sections to support changes resulting from BW-12 (END, MPPP, and LFP)
- Updates to the Community Rating System Eligible Communities list (CRS Section).
- Definitions, Table of Contents, and Index updates.

In addition, please note that this package includes two rate tables for non-principal/non-primary residences. The first Rate Table 2B will expire on December 31, 2013, and the second will become effective January 1, 2014, as noted at the top of each table.

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in cursive script that reads "Bonnie Shepard for Edward Connor".

Edward L. Connor
Deputy Associate Administrator for Federal Insurance