



FEMA

April 1, 2021

Dear *National Flood Insurance Program Flood Insurance Manual* User:

FEMA's regular updates to the *National Flood Insurance Program (NFIP) Flood Insurance Manual* reflect an ongoing effort to enhance the customer experience and evolve the NFIP into a world-class organization. FEMA has revised the document to incorporate program changes announced Oct. 1, 2020 and updated Oct. 27, 2020, replace outdated content and clarify existing guidance. Red text on the amended pages identifies updated information and all footers reflect the April 1, 2021 effective date. Revisions in the April 2021 edition include the following:

Section 1 – Reference

- Clarifies that the term “FEMA” includes its contractors and changes instances of “NFIP Bureau” to “FEMA.”

Section 3 – How to Write

- Updates rating examples.
- Corrects an inadvertent change to a definition in Table 7 Building Occupancy Types for “Other Residential.”
- Deletes an incorrect note regarding Residential Condominium Building Association Policy limits in an Emergency Program community.
- Updates the link to the list of insurers participating in the Mortgage Portfolio Protection Program to <https://nfipservices.floodsmart.gov/mortgage-portfolio-protection-program>.

Section 4 – How to Endorse

- Updates rating examples.
- Changes instances of “NFIP Bureau.”

Section 6 – How to Cancel

- Corrects signature requirements in table.
- Changes instances of “NFIP Bureau.”

Appendix C – Lowest Floor Guide

- Corrects “Use Pre-FIRM rate table With Enclosure category” to “Use Pre-FIRM rate table Elevated on Crawlspace category” on pages C-10, C-20, C-42, and C-47.

Appendix D – Coastal Barrier Resources System

- Changes instances of “NFIP Bureau.”

Appendix F – Community Rating System

- There are no changes to this section, but the list of Community Rating System eligible communities effective April 1, 2021 was updated at the link.

Appendix I – Severe Repetitive Loss Properties

- Changes instances of “NFIP Bureau.”

Appendix J – Rate Tables

- Update premium rates for policies written or renewed on or after April 1, 2021.
- Update base premiums for Preferred Risk Policies and Newly Mapped rated policies written or renewed on or after Jan. 1, 2022.
- Update premium multiplier tables for policies rated under the Newly Mapped procedure written or renewed on or after Jan. 1, 2022.
- Corrects Footnote 6 from “For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates” to “For an elevated building on a crawlspace with an attached garage without openings, use “Elevated on Crawlspace” rates” on pages J-2, J-4, J-5, and J-6.
- Corrects Footnote 7 from “For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates” to “For an elevated building on a crawlspace with an attached garage without openings, use “Elevated on Crawlspace” rates” on pages J-3
- Corrects Footnote 4 from referring Table 3A to Table 5A.

Appendix L – Definitions and Acronyms

- Adds a definition for “agricultural structure” and clarifies other definitions.
- Removes definition for “NFIP Bureau.”

The updated edition of the *NFIP Flood Insurance Manual* does not change flood insurance coverage or supersede the terms and conditions of the Standard Flood Insurance Policy. The guidance and premium rates in this edition reflect the NFIP’s existing underwriting requirements and its current rating methodology. They do not represent changes in methodology due to FEMA’s planned Risk Rating 2.0 initiative. FEMA continues its preliminary analyses and internal review on how the methodology for determining premium rates may change in the future. Once completed, FEMA will provide additional guidance and updates.

FEMA’s goal is to make NFIP products and processes easy to understand and enable insurance professionals to provide policyholders with consistent and reliable service.

Thank you for your continued support for the NFIP and for your service to our policyholders. Together, we can make America more flood resilient and build a culture of preparedness by closing the nation’s insurance gap.

Sincerely,



Jeffrey Jackson

Acting, Assistant Administrator for Federal Insurance
Federal Insurance and Mitigation Administration