



**FEMA**

March 2018

Dear *NFIP Flood Insurance Manual* User:

FEMA has revised the *NFIP Flood Insurance Manual* with program changes that will become effective April 1, 2018. Solid change bars on the enclosed amended pages identify updated information, and the related footers reflect the April 1, 2018, effective date.

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

- Updated the NFIP Servicing Agent contact information and NFIP Bureau and Statistical Agent Regional Staff information (REF Section).
- Revised Primary Residence rules to allow a policyholder and policyholder's spouse to each have a primary residence (GR, APP, PRP, and NM Sections).
- Provided additional guidance on premium receipt date for invalid payments (GR Section).
- Provided further guidance for reformation of policies issued using an incorrect Standard Flood Insurance Policy Form (GR and MPPP Sections).
- Revised rates for policies written or renewed on or after April 1, 2018 (RATE and CONDO Sections).
- Clarified Increased Cost of Compliance premium for Other Residential Buildings (RATE Section).
- Provided additional guidance for elevation datum conversions (LFG Section).
- Provided updated premium tables for PRP and NM policies written or renewed on or after January 1, 2019 (PRP and NM Sections).
- 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

