



# NFIP Program Updates April 1, 2024

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Wright Flood Corporate Agent Training Manager

[wrightflood.com](http://wrightflood.com)

# Agenda – NFIP Program Changes April 2024

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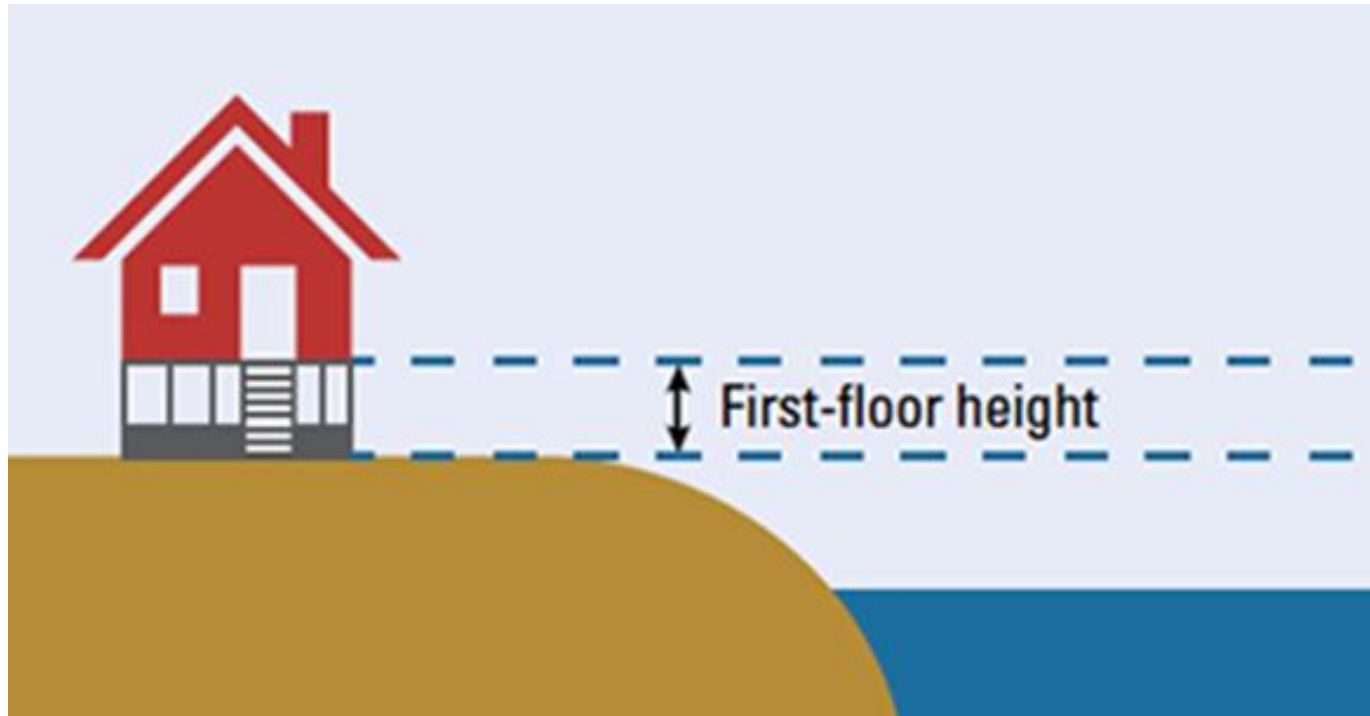
Topics covered today:

- First Floor Height and Determining Number of Floors
- Elevation Certificate Data Requirements
- Renewal Reminders
- Manual Updates



# First Floor Height & Number of Floors

# First Floor Height



- Is a rating factor for all NFIP Policies
- Will be determined by elevation certificate details or FEMA determined

# Determining Number of Floors



## Number of Floors

- Determining the number of floors does not include:
  - Basements
  - Enclosures
  - Crawlspace
  - **Mid-level entries**
- The total number of floors is required
- A unit's floor location is required

# First Floor Height



**Crawlspace (Elevated or Non-Elevated Subgrade Crawlspace)**

# First Floor Height

## Current Guidance



**Crawlspace (Elevated or Non-Elevated Subgrade Crawlspace)**

**8 or 9**

**Use the crawlspace floor if:**

- Pre-FIRM building (any zone);
- In a Non-Special Flood Hazard Area; or
- In Zones Unnumbered A, A99, AO, AR/AO or Unnumbered V.

**Use the floor above the crawlspace if:**

- Post-FIRM building; and
- In Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE.

# First Floor Height

## New Guidance



**Crawlspace (Elevated Crawlspace)**

**8**

Use the first floor above the crawlspace.



**Subgrade Crawlspace**

**9**

Use the first floor above the crawlspace.

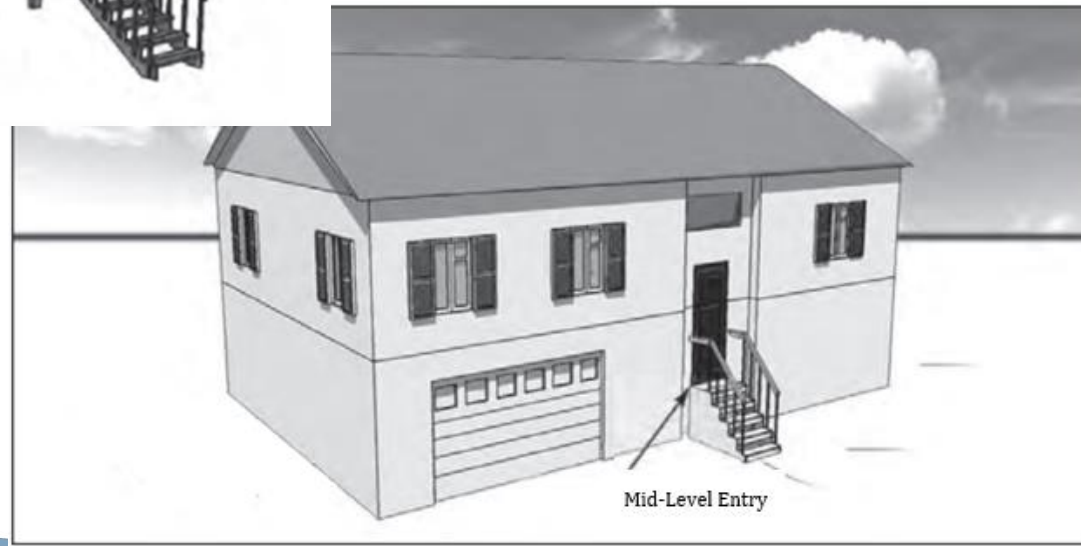


# First Floor Height

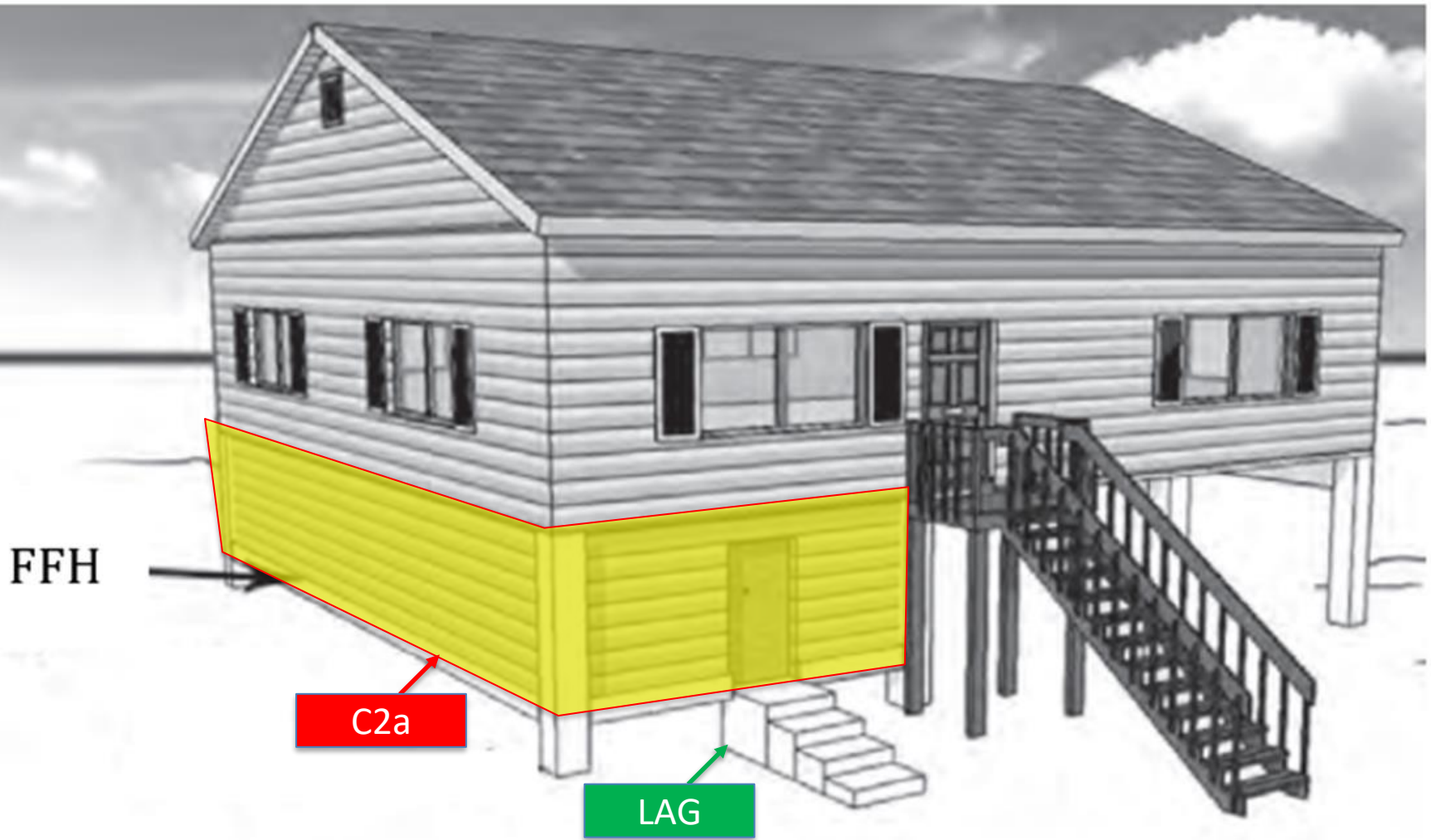


Hanging Enclosure

Mid-Level Entry



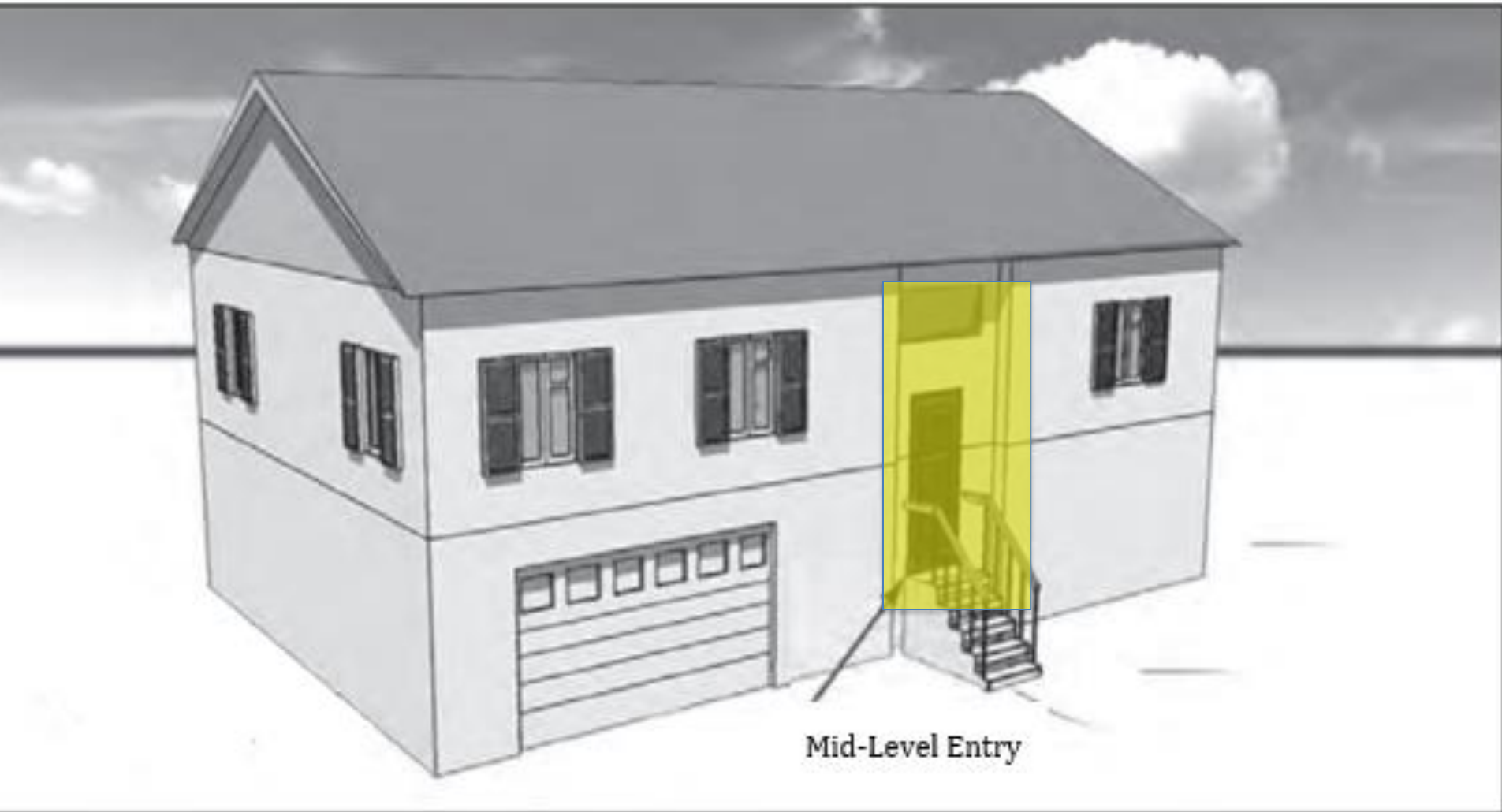
# First Floor Height



# First Floor Height



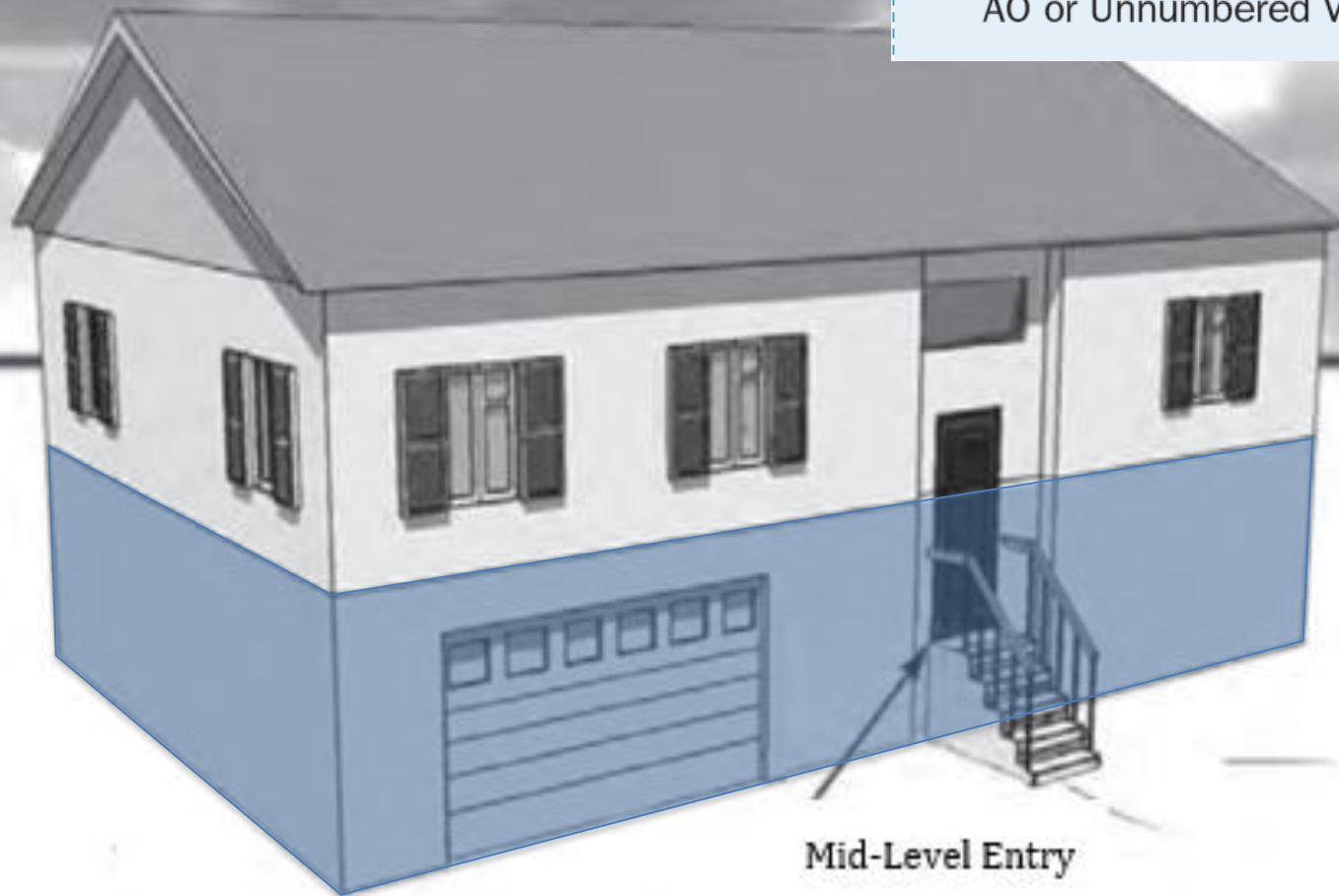
# First Floor Height



# First Floor Height

Use the enclosure floor if:

- Pre-FIRM building (any zone);
- In a Non-Special Flood Hazard Area; or
- In Zone Unnumbered A, A99, AO, AR/AO or Unnumbered V.

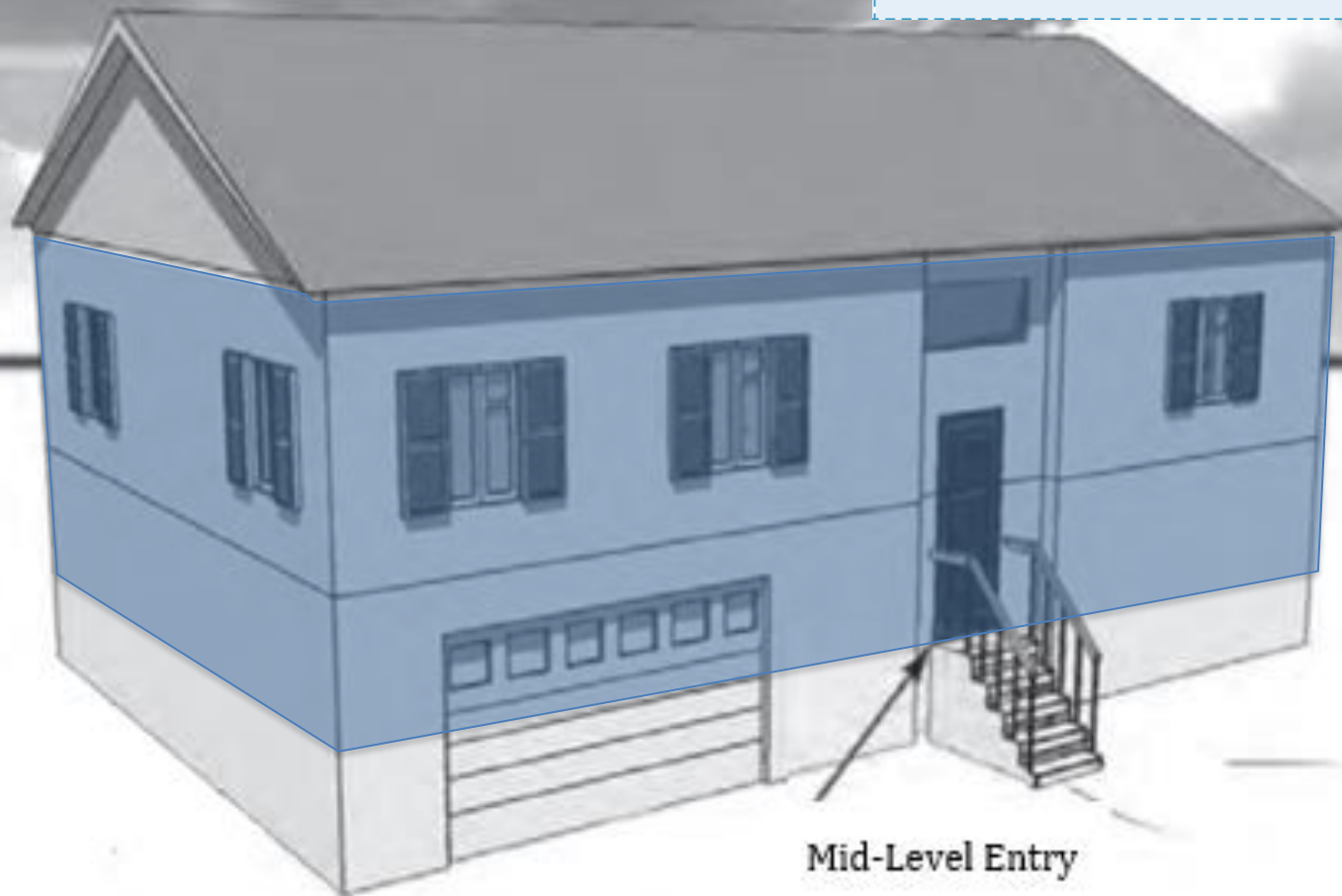


Mid-Level Entry

# First Floor Height

Use the elevated floor or **mid-level entry**:

- Post-FIRM building; and
- In Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE.



# First Floor Height



# First Floor Height



Attached garage converted to living area



National Flood Insurance Program

# Elevation Certificate

and Instructions

2022 EDITION



# FEMA

SECURITY  
Agency

OMB Control No. 1680-0008  
Expiration Date: 06/30/2026

## IDENTIAL STRUCTURES

The burden estimate includes the  
data needed, and completing and  
OMB control number is displayed  
for reducing the burden to:  
ment Agency, 500 C Street  
pleted form to this

0, as amended), dated  
review process.

necessary to

Privacy Act  
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ult



# Elevation Certificate Data Requirements



## Reminders

- Optional for all policies
- EC may assist with premium
- Providing an EC will not negatively impact premium
- Other rating details may be updated



**FEMA  
Determined**



**Elevation  
Certificate**

# Elevation Certificate Data Requirements



**Existing  
Elevation  
Certificate**

## Reminders

- Newer EC must be used with limited exceptions
- Section C (portion completed by the Surveyor) will take precedence
- Other rating details may be updated



**Revised  
Elevation  
Certificate**

# Elevation Certificate Data Requirements



## Section C Data Requirements

- Ground Elevation (LAG)
- Reported elevations must be in the same format (datum)
- Unit measurement should be in Feet, with exception if property is in Puerto Rico
- For crawlspace buildings, C2a may remain blank if the surveyor cannot access. An estimate should be provided in the comments

**ELEVATION CERTIFICATE**  
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

<b>Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:</b> _____	<b>FOR INSURANCE COMPANY USE</b>
<b>City:</b> _____ <b>State:</b> _____ <b>ZIP Code:</b> _____	<b>Policy Number:</b> _____
	<b>Company NAIC Number:</b> _____
<b>SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)</b>	
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.	
C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, A69. Complete items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters. Benchmark Utilized: _____ Vertical Datum: _____	
Indicate elevation datum used for the elevations in items a) through h) below. <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other: _____	
Datum used for building elevations must be the same as that used for the BFE. Conversion factor used? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the source of the conversion factor in the Section D Comments area.	
a) Top of bottom floor (including basement, crawlspace, or enclosure floor): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
b) Top of the next higher floor (see instructions): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (see instructions): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
d) Attached garage (top of slab): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
f) Lowest Adjacent Grade (LAG) next to building: <input type="checkbox"/> Natural <input type="checkbox"/> Finished _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
g) Highest Adjacent Grade (HAG) next to building: <input type="checkbox"/> Natural <input type="checkbox"/> Finished _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
h) Finished LAG at lowest elevation of attached deck or stairs, including structural support _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
<b>SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION</b>	
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.	
Were latitude and longitude in Section A provided by a licensed land surveyor? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Check here if attachments and describe in the Comments area.	
Certifier's Name: _____	License Number: _____
Title: _____	
Company Name: _____	
Address: _____	
City: _____	State: _____ ZIP Code: _____
Signature: _____	Date: _____
Telephone: _____	Ext.: _____ Email: _____
Place Seal Here	
Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.	
Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments): _____ _____	

# Floodproofing Data Requirements



## Requirements for the Design and Certification of Dry Floodproofed Non-Residential and Mixed-Use Buildings

Located in Special Flood Hazard Areas  
in Accordance with the National Flood Insurance Program

NFIP Technical Bulletin 3 / January 2021



- Flood zones B, C, X or D now eligible
- Floodproofing requirement elevation:
  - 1 foot above the BFE for AE zones
  - 2 feet above natural HAG for B, C, X or D zones
- FEMA will consider the floodproofed floor as FFH for rating purposes.
- Non-Residential policies with Floodproofing credit require yearly documentation update.

Addition to 5.III, on page 5-6 of the October 2022 FIM

### **E. Renewal Requirements for Non-Residential Floodproofing Discount**

Non-residential floodproofing requires submission of a comprehensive inspection and maintenance plan for the entire dry floodproofing system and a flood emergency plan. These plans ensure that the system components, measures, materials, and equipment required for the system to function as intended are inspected and maintained.

The insurer must provide FEMA the following floodproofing documentation annually, so FEMA can determine continued eligibility for a floodproofing discount:

- **Inspection and Maintenance Plan Update** – The update must include the date of the reinspection, details of what was reinspected and the signature of the individual completing the reinspection.
- **Flood Emergency Plan Update** – The update must include a statement confirming conduct of the annual drill and training program and showing the date the flood emergency plan was reviewed and updated with the signature of the individual completing the inspection.

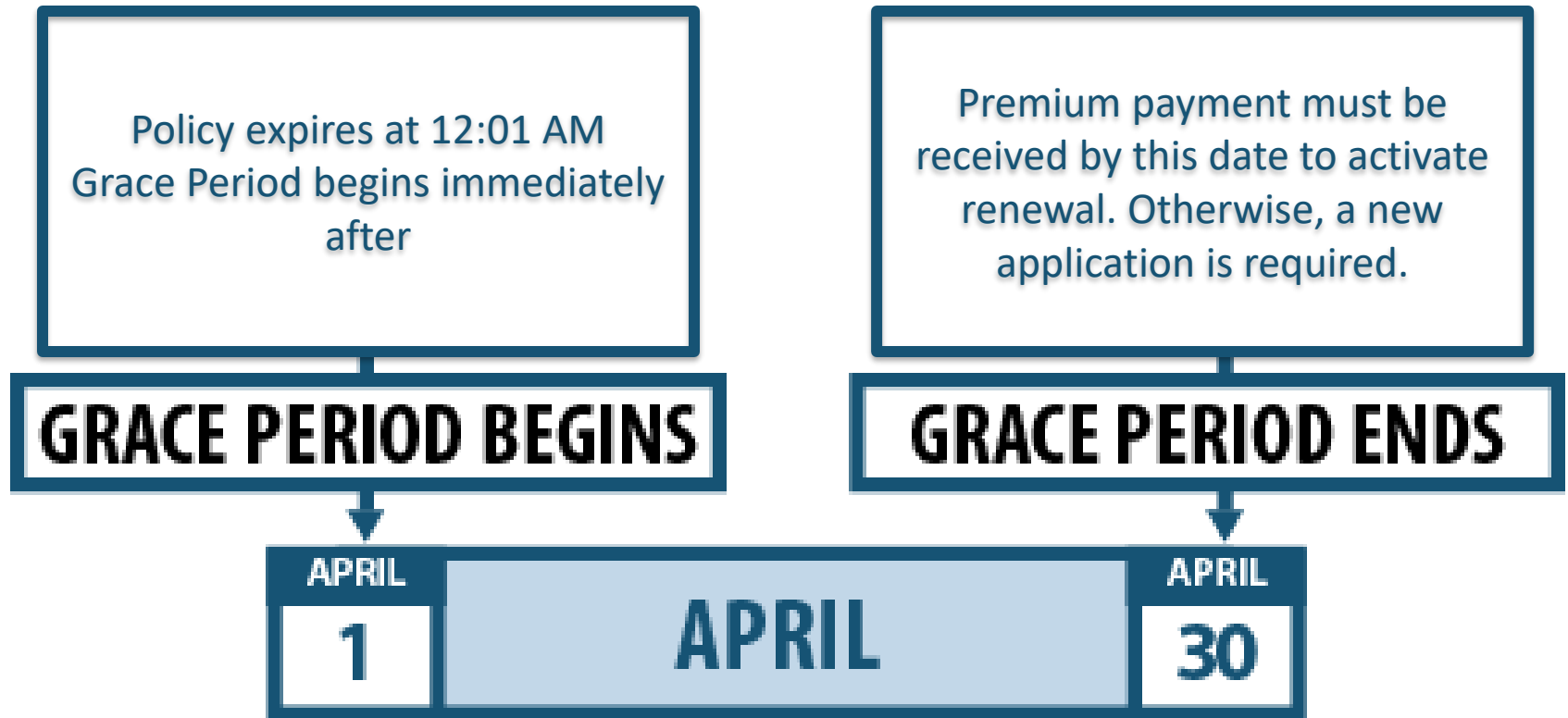
The updated documentation must be submitted to [NFIPIUnderwritingMailbox@fema.dhs.gov](mailto:NFIPIUnderwritingMailbox@fema.dhs.gov) at least 120 days prior to the renewal effective date for all non-residential renewals receiving a floodproofing discount.

If FEMA does not receive updates to the Inspection and Maintenance Plan and the Flood Emergency Plan, the policy cannot be renewed with the FEMA adjusted FFH.

# Renewals

FLOOD  
Payments  
Due!

# Renewals





# Renewals

New Application when renewal paid late

## Effective Date Information

Waiting Period

Standard - 30 Day Wait



**Was this building purchased within the last year and did the prior owner have an NFIP policy?**

Yes



No



# Renewals

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## Current Rating Guidance:

- Policies are rated using real time/current data
- New application required if payment is more than 29 days after expiration
- New application, is not eligible for glide path discounts.
- Increased scenarios where a late payment causes additional premium

### VIII. Renewal Notice, Renewal Notice (This Is A Copy of Your Bill), and Expiration Notice

#### A. Overview

The insurer must send a Renewal Notice to the payor listed on the policy declarations page at least 45 days before the policy expires. The insurer must also send a Renewal Notice (This Is A Copy of Your Bill) to all parties listed on the policy declarations page. If the insurer does not receive the premium payment by the policy expiration date, it must send an Expiration Notice, on the policy expiration date, to all parties listed on the prior policy declarations page.

Refer to Table 3 of this section for specific requirements for the Renewal/Expiration Notice. The Renewal/Expiration Notice must:

- Inform the policyholder that the policy is about to expire and premium is required to renew the policy for another policy term.
- Provide payment instructions to the policyholder.
- Include message that if payment is not received within 30 days of policy expiration date, the policy will expire.
- Inform the policyholder that if premium payment is mailed via certified mail that provides proof of mailing date, the mailing date is the premium receipt date.
- Provide contact information to the policyholder if they have questions about their flood policy.
- Display the Annual Increase Cap Discount amount if applicable and inform the policyholder that they will not receive this discount if the premium payment is not paid on time.

For policyholder messaging or engagement, NFIP insurers can use tools or processes (i.e., refer policyholders to websites or electronic company portals) that align with their business practices.

# Manual Updates

NATIONAL FLOOD INSURANCE PROGRAM

# FLOOD INSURANCE MANUAL

October 2022

Updating 2.0: Equity in Action Edition




U.S. Department of Homeland Security  
Washington, D.C. 20472

FEMA

W-23014

October 2, 2023

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

FROM:   
David Maurstad  
Assistant Administrator  
Federal Insurance Directorate

SUBJECT: NFIP Program Changes and Updated Guidance Effective April 1, 2024

This memorandum provides notification of upcoming NFIP program changes and guidance updates being implemented by FEMA. FEMA will update the *NFIP Flood Insurance Manual* and the NFIP Pivot system to reflect the changes.

**I. Program changes include the following:**

- **First Floor Height (FFH):** For all buildings with a crawlspace including a subgrade crawlspace foundation (Building Diagram 8 or 9), whether Pre-FIRM or Post-FIRM and regardless of zone, the FFH is determined from the first floor above the crawlspace. This is effective for all policies with a policy effective date of April 1, 2024 and later.
- **Renewal Notice Updates:** The name of the renewal Final Notice has been changed to Expiration Notice and the content and requirements for the renewal notices have been updated. In addition, information about the Annual Increase Cap Discount will be required as applicable on the renewal notices. This change should be implemented as soon as possible, but no later than 6 months from the date of this bulletin or by April 1, 2024.
- **Community Rating System (CRS) Updates:** Every October and April there may be updates to the CRS class of a CRS community which can impact the CRS discount for NFIP policies within the community. For those communities in which a CRS discount is reduced, the policy premium may increase more than the annual premium increase cap at the first policy renewal after the CRS class change. Refer to [Community Rating System | FEMA.gov](#) for more information about CRS.

U.S. Department of Homeland Security  
Washington, D.C. 20472

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Servicing Agent

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Website

Information under  
FF-206-FY-22-  
06-FY-22-153  
revised forms

[Program](#)

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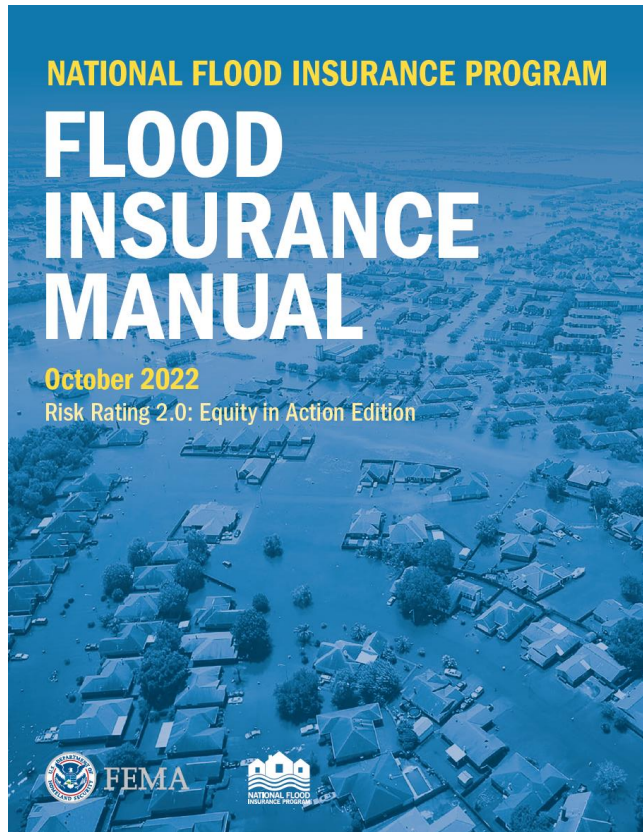
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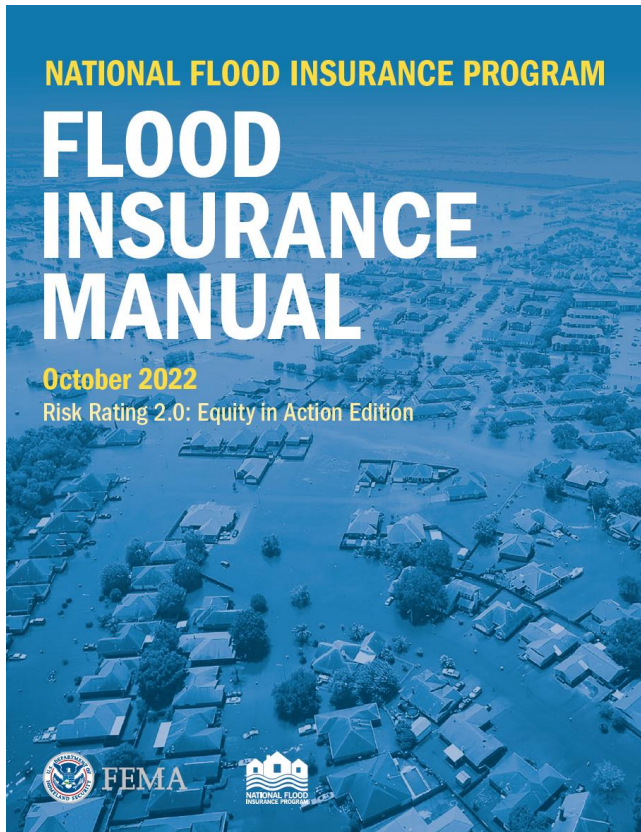
# Manual Updates



## The NFIP Flood Insurance Manual: Sections 1-6

- ▶ Introduction
- ▶ Before You Start
- ▶ How To Write
- ▶ How To Endorse
- ▶ How To Renew
- ▶ How To Cancel

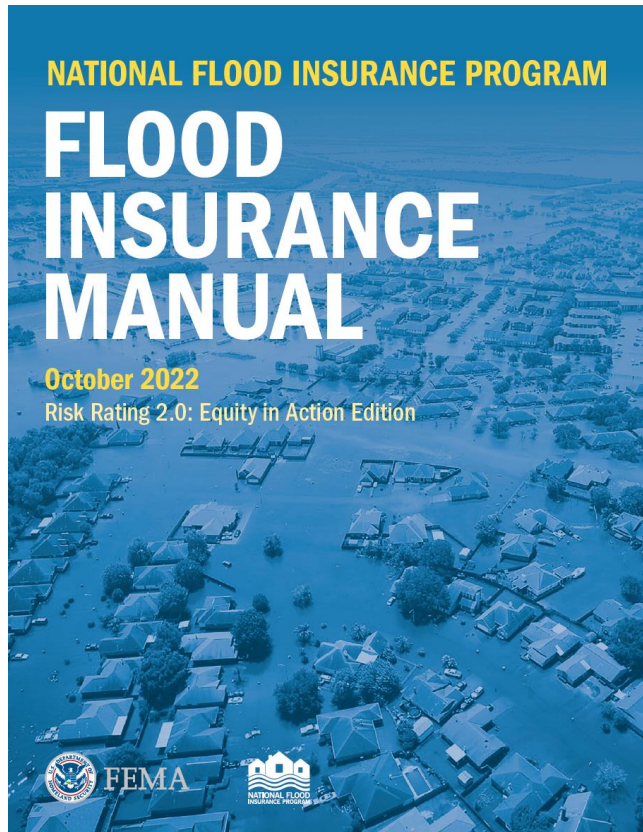
# Manual Updates



## The NFIP Flood Insurance Manual: Appendix

- ▶ Appendix A: Policy
- ▶ Appendix B: Forms
- ▶ Appendix C: Quick Start Guide
- ▶ Appendix D: Flood Maps
- ▶ Appendix E: Coastal Barrier Resource System
- ▶ Appendix F: Severe Repetitive Loss Properties
- ▶ Appendix G: Leased Federal Properties
- ▶ Appendix H: Claims
- ▶ Appendix I: Policyholder Communications
- ▶ Appendix J: Sample Scenarios

# Manual Updates



## The NFIP Flood Insurance Manual: Appendix

- ▶ Appendix K (new): Documentation Requirements Guide
- ▶ ~~Appendix L (new): Guidance on Expiration of NFIP~~
- ▶ Appendix M: Definitions and Acronyms

# Manual Updates

Introduction Section

Revisions to 1.III. on page 1-6 of the October 2022 FIM

**Table 2. Organization of the *NFIP Flood Insurance Manual continued***

TITLE	DESCRIPTION	HIGH-LEVEL CONTENT
<b>Appendix K: Documentation Requirements</b>	Provides underwriting documentation requirements in a single place for easy reference	
<b>Appendix L: Guidance on Expiration of the NFIP</b>	Provides guidance on how to handle NFIP operations at the expiration of the NFIP	<ol style="list-style-type: none"><li>I. New Contracts for Flood Insurance</li><li>II. Implementation Guidance on the Expiration of the NFIP</li><li>III. Frequently Asked Questions</li><li>IV. Sample Policyholder Letter</li></ol>
<b>Appendix M: Definitions and Acronyms</b>	Definitions of specific NFIP terms and frequently used acronyms	<ol style="list-style-type: none"><li>I. Definitions</li><li>II. Acronyms</li></ol>



Revision to 3.I.A, on page 3-3 of the October 2022 FIM

**Table 1. NFIP Rating Information** *continued*

CATEGORIES	INFORMATION
General Rating Information	
<b>Coverages and Deductibles</b>	<ul style="list-style-type: none"><li>• Maximum Coverage Limits</li><li>• Increased Cost of Compliance (ICC) Coverage</li><li>• Deductibles</li></ul> <p><b>Note:</b> The premium is based on the cost per \$1,000 of coverage.</p>

Addition to 4.III.I, Table 7, on page 4-13 of the October 2022 FIM

**Table 7. Examples of Other Premium-Bearing Endorsements** *continued*

Endorsement Scenario	Documentation Requirements	Exempt From 18% Cap On Annual Rate Increases	Endorsement Form Reason For Change Options (Select from the options below)	Endorsement Form Type Of Change Options (Select Premium Change and the option specified below)
<b>Building Replacement Cost Value (BRCV)</b>	See the Building Replacement Cost Value heading in Section 3: How to Write for additional information.		<ul style="list-style-type: none"> <li>• Building Information</li> </ul>	<ul style="list-style-type: none"> <li>• Rating Adjustment</li> <li>• Rating Correction</li> </ul>

# Manual Updates

How to Renew Section

Revisions to 5.I, Table 1, on page 5-1 of the October 2022 FIM

**Table 1. General Renewal Information**

SUBJECT	GUIDANCE
<b>Policy Terms</b>	<ul style="list-style-type: none"><li>• The Standard Flood Insurance Policy (SFIP) contract is for one year only.</li><li>• All policies expire at 12:01 a.m. on the last day of the one-year policy term.</li><li>• A new policy term and new contractual agreement between the policyholder and the insurer begins when an expiring policy renews.</li></ul>
<b>Rating Plan</b>	<ul style="list-style-type: none"><li>• All policies renew using the rating plan and Community Rating System (CRS) discounts in effect on the policy renewal effective date.</li></ul>
<b>Premium Payment</b>	<ul style="list-style-type: none"><li>• The insurer must receive the total amount due to renew the policy at the coverage amount offered on the renewal bill.</li><li>• Paying the premium <b>late</b>, 30 days or more after the expiration date of the policy, causes a lapse in coverage that <b>may result in the loss of Statutory Discounts including the Annual Increase Cap. A new application is required and the policy will be rated based on the full-risk premium</b> (see the Statutory Discounts heading in Section 3: How to Write).</li><li>• All references to days are calendar days, not business days.</li></ul>

### Revisions to 5.II.A.3, on page 5-2 of the October 2022 FIM

#### 3. **Expiration Notice**

If the insurer does not receive the premium payment by the policy expiration date, it must send an **Expiration** Notice, on the policy expiration date, to all parties listed on the prior policy declarations page.

The **Expiration** Notice must include the same information printed on the Renewal Notice and state that coverage has expired. See detailed **Expiration** Notice requirements in Appendix I: Policyholder Communications.

#### Lender Protection

Coverage will continue for lenders listed on the declarations page for 30 days from the date the **Expiration** Notice was sent, as required under the Mortgage Clause of the SFIP (see Appendix A: Policy).

Therefore, the following requirements apply:

- The **Expiration** Notice to the lender must indicate that coverage will terminate if the premium is not received within this 30-day period.
- The insurer must be able to reproduce copies of the **Expiration** Notice to the mortgagee.
- The insurer must have processes in place to verify when the **Expiration** Notice was sent.

# Manual Updates

How to Cancel Section

Revisions to 6.II,C on page 6-5 of the October 2022 FIM

## C. Duplicate Coverage

Reason Code 04 Duplicate NFIP policies<sup>5</sup>

**Conditions** **Exception:** If the policyholder has a Standard Flood Insurance Policy (SFIP) and a Group Flood Insurance Policy (GFIP), the GFIP becomes invalid upon the effective date of the SFIP.

**Cancellation Effective Date** This does not apply to a GFIP which becomes invalid upon the effective date of the SFIP.

- A group flood policy is not a duplicate policy
- The NFIP policy cannot be cancelled due to a group flood policy
- The policyholder's participation in the group flood policy ends when they purchase a NFIP policy.

- Photographs of the flood openings (if applicable);
- Source of funding for the mitigation action (state, local, or individual);
- Demolition permit (if the building was demolished and rebuilt);
- Building permit (if the building was elevated or rebuilt); and
- In Zone B, C, D, or X, a signed statement from a community official that shows mitigation was approved by the community.

# Appendix F: Severe Repetitive Loss Properties

NFIP policyholders and property owners can mitigate their property to potential flood risk and remove the SRL designation. Mitigation actions include building residential floodproofing, building removal/relocation, building demolition, floor stormwater management project, or machinery and equipment elevation. Table 1 provides requirements and supporting documentation for specific mitigation actions.

**Table 1. Mitigation Actions, Requirements, and Documentation**

Mitigation Action	Requirements
<b>Elevating a Building</b>	<ul style="list-style-type: none"> <li>• If the building is located in a Special Flood Hazard Area with a Base Flood Elevation (BFE), the building's Lowest Floor Elevation (LFE) must be elevated at least 2 feet above the BFE at the time of mitigation.</li> <li>• If the building is located in a Special Flood Hazard Area without a BFE (i.e., unnumbered A or V flood zone) or outside the Special Flood Hazard Area (i.e., B, C, X, or D flood zone), the building's LFE must be elevated at least 2 feet above the Highest Adjacent Grade (HAG).</li> <li>• If the building is located in an AO flood zone, the building's LFE must be elevated at least 3 feet above the HAG.</li> </ul>
<b>Floodproofing (Non-Residential)</b>	<ul style="list-style-type: none"> <li>• The non-residential building must be floodproofed to at least 2 feet above the BFE.</li> <li>• The non-residential building must be floodproofed to at least 3 feet above the HAG if there is no BFE.</li> </ul>
<b>Flood Control/ Stormwater Management Project</b>	<ul style="list-style-type: none"> <li>• If the building is mitigated as a result of a flood control or storm water management project, information must be provided to demonstrate how the mitigation performs.</li> <li>• For the purposes of SRL designation or the NFIP Prior Claims Rating Factor, levees are not considered flood control or stormwater management. Levee information is included in the NFIP rating methodology.</li> </ul>

Mitigation Action	Requirements	Documentation
<b>Building Removed and Relocated</b>	<ul style="list-style-type: none"> <li>• The building was removed and relocated from the property to another location.</li> </ul>	<ul style="list-style-type: none"> <li>• Description of the project</li> <li>• Clear photos of the location from which the building was removed/relocated and photos of the building at the new location</li> <li>• If the building was removed and relocated by the community, a letter from the community official</li> <li>• Other documentation to confirm the building's new location</li> </ul>
<b>Building Demolition</b>	<ul style="list-style-type: none"> <li>• The building was demolished or removed.</li> </ul>	<ul style="list-style-type: none"> <li>• Demolition permit</li> <li>• If the building was acquired and demolished/removed by the community, a letter from the community official is required</li> <li>• Clear photos of the property where the building was demolished</li> </ul>
<b>Elevation of Machinery and Equipment</b>	<ul style="list-style-type: none"> <li>• A prior claim was due to damage to machinery and equipment only; and</li> <li>• The covered machinery and equipment has since been elevated to at least the building's FFH (the height of the first lowest floor above the adjacent grade, measured in feet).</li> </ul>	<ul style="list-style-type: none"> <li>• A description of the prior damage to machinery and equipment</li> <li>• A description of the mitigation (elevation) of the machinery and equipment</li> <li>• A letter from the community official certifying the elevation of machinery and equipment</li> <li>• Clear photos showing the elevation of the machinery and equipment</li> </ul>

Required documents should be sent via email to: [NFIPUnderwritingMailbox@fema.dhs.gov](mailto:NFIPUnderwritingMailbox@fema.dhs.gov).

Revisions to Appendix I.I. on pages I-1 to I-2 of the October 2022 FIM

**Table 1: Underwriting-Related Policyholder Communications**

Title	Description	Section Reference	Page
<b>Building Replacement Cost Value (BRCV) Update Notice</b>	<p>The insurer <b>must</b> send a notice to obtain a <b>updated BRCV</b> or supporting documentation at least every 3 years for the following building occupancies:</p> <ul style="list-style-type: none"><li>• Other Residential Building</li><li>• Residential Condominium Building</li><li>• Non-Residential Building</li><li>• Non-Residential Unit</li></ul>	Section 3: How to Write	I-24

Revisions to Appendix I.III. on pages I-24 to I-25 of the October 2022 FIM

### III. **Building Replacement Cost Value Update Notice**

#### A. Overview

For certain building occupancies, the insurer must obtain an updated value (including the cost of the foundation) at least every 3 years, as described below:

#### 1. **Other Residential Building, Non-Residential Building, and Non-Residential Unit**

The insurer must obtain an updated BRCV and must maintain information on the method used to determine the BRCV in the policy file.

Supporting **BRCV** documentation is not required if:

- The building occupancy is Non-Residential Manufactured/Mobile Building;
- The building description is either Storage/Tool Shed or Detached Garage; or
- The building or unit's square footage is less than 1,000 square feet.

#### 2. **Residential Condominium Building**

The insurer must send a BRCV notice to the agent to obtain the updated BRCV and the supporting documentation must be maintained in the policy file.



# Manual Updates

- Added Underwriting details

## If Using Section E:

- First Floor Height (In Feet): **2**
- First Floor Height Used (In Feet): **2**
- Method Used to Determine First Floor Height: **EC Determined**

The measurement in Section E2. represents the First Floor Height.

- Is Building Located in a CBRS System Unit or OPA: No
- Community Information:
  - Current Community No./Panel No. and Suffix: 123456/0000/A
  - Current FIRM Zone: AE
  - Map Date: 12/31/2020
  - Community Program Type is: Regular

- Building Information:**
- Building Occupancy: Single Family Home
  - Building Description: Main Dwelling
  - Foundation Type: **Basement (non-elevated)**
  - First Floor Height Determination
    - Elevation Certificate (Optional)
    - Elevation Certificate Date: **11/01/2021**
    - Building Diagram Number: **2A**

- Is the Building Properly Floodproofed: No
- Is the Building Eligible for the Machinery & Equipment Mitigation Discount: **Yes**
- Building Square Footage: **2,200**
- Number of Detached Structures on Property: N/A
- Number of Elevators: N/A
- Number of Floors in Building (Excluding Basements/Enclosed Area, if any): **2**
- If the Coverage is For a Unit, Indicate the Floor Where the Unit is Located: N/A
- Building Replacement Cost (Including the Foundation): \$250,000
- Is the Building a Rental Property: No
- Is the Building the Policyholder's Primary Residence: Yes

The M&E is elevated to the floor above the building's first floor.

Do not include the basement in the square footage or the number of floors calculation.

This building contains 3 floors including a basement.

### COVERAGES AND DEDUCTIBLES

SFIP Form: Dwelling

Amount of Insurance  
 Building: \$240,000  
 Contents: \$60,000

Deductible  
 Building: \$2,000  
 Contents: \$2,000

#### Discounts

Did the applicant have a prior NFIP policy for the building that received a Newly Mapped discount and lapsed? **No**

Is the property eligible for Newly Mapped discount? **Yes**

Did the applicant have a prior NFIP policy for the building that received a Pre-FIRM discount and lapsed? No

If the applicant recently purchased the building, are they eligible to receive any NFIP statutory discount that the prior owner received? No

Insurer must confirm the policy is eligible for the Newly Mapped Discount

COMPONENTS OF THE TOTAL AMOUNT DUE *		
Building Premium	+	\$1,211
Contents Premium	+	\$658
Increased Cost Of Compliance (ICC) Premium	+	\$36
Mitigation Discount	-	(\$85)
Community Rating System Discount	-	\$0
<b>FULL-RISK PREMIUM**</b>	<b>=</b>	<b>\$1,820</b>
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	(\$474)
Other Statutory Discounts	-	\$0
<b>DISCOUNTED PREMIUM</b>		<b>\$1,346</b>
Reserve Fund Assessment (18%)	+	\$242
HFIAA Surcharge	+	\$25
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
<b>TOTAL AMOUNT DUE</b>	<b>=</b>	<b>\$1,660</b>

\* All components of the total amount due will be calculated by the FEMA system.  
 \*\* The Loss Constant and Expense Constant are incorporated in the full-risk premium.

# Manual Updates

- Added Underwriting details
- Added note on Premium includes Loss Constant and Expense Constant

## Scenario 1. Post-FIRM, Single-Family Home with Basement

### Policyholder Information:

- Property Address of Policyholder(s):  
1234 Main St  
Any Town, TX 90210

### Building Location:

- Is the Property Location the Same as the Policyholder Mailing Address?: Yes
- Property Address Type: Street
- For an Address With Multiple Buildings and/or for a Building With Additions or Extensions, Describe the Insured Building: N/A
- Is Building Located in a CBRS System Unit or OPA: No

### Community Information:

- Current Community No./Panel No. and Suffix:  
123456/0000/A
- Current FIRM Zone: AE
- Map Date: 12/31/2020
- Community Program Type is: Regular

### Building Information:

1. Building Occupancy: Single Family Home
2. Building Description: Main Dwelling
3. Foundation Type: **Basement (non-elevated)**
4. First Floor Height Determination
  - Elevation Certificate (Optional)  
Elevation Certificate Date: **11/01/2021**  
Building Diagram Number: **2A**

### If Using Section E:

- First Floor Height (In Feet): **2**
- First Floor Height Used (In Feet): 2
- Method Used to Determine First Floor Height: EC Determined

### 5. Building Characteristics:

- Is Building Under Construction: No
- Date of Construction: 05/03/1988
- Has the Building Been Substantially Improved: No
- Construction Type: Masonry
- Is the Building Over Water: No
- Is the Building Properly Floodproofed: No
- Is the Building Eligible for the Machinery & Equipment Mitigation Discount: **Yes**
- Building Square Footage: **2,200**
- Number of Detached Structures on Property: N/A
- Number of Elevators: N/A
- Number of Floors in Building (Excluding Basements/Enclosed Area, if any): **2**
- If the Coverage is For a Unit, Indicate the Floor Where the Unit is Located: N/A
- Building Replacement Cost (Including the Foundation): \$250,000
- Is the Building a Rental Property: No
- Is the Building the Policyholder's Primary Residence: Yes

The measurement in Section E2 represents the First Floor Height.

The M&E is elevated to the floor above the building's first floor.

Do not include the basement in the square footage or the number of floors calculation.

This building contains 3 floors including a basement.

### COVERAGES AND DEDUCTIBLES

SFIP Form: Dwelling

Amount of Insurance  
Building: \$240,000  
Contents: \$60,000

Deductible  
Building: \$2,000  
Contents: \$2,000

### Discounts

- Did the applicant have a prior NFIP policy for the building that received a Newly Mapped discount and lapsed? **No**
- Is the property eligible for Newly Mapped discount? **Yes**
- Did the applicant have a prior NFIP policy

Insurer must confirm the policy is eligible for the Newly Mapped.

COMPONENTS OF THE TOTAL AMOUNT DUE *		
Building Premium	+	\$1,211
Contents Premium	+	\$658
Increased Cost Of Compliance (ICC) Premium	+	\$36
Mitigation Discount	-	(\$85)
Community Rating System Discount	-	\$0
<b>FULL-RISK PREMIUM**</b>	<b>=</b>	<b>\$1,820</b>
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	(\$474)
Other Statutory Discounts	-	\$0
<b>DISCOUNTED PREMIUM</b>		<b>\$1,346</b>

\* All components of the total amount due will be calculated by the FEMA system.

\*\* The Loss Constant and Expense Constant are incorporated in the full-risk premium.

owner received? No

**TOTAL AMOUNT DUE = \$1,660**

\* All components of the total amount due will be calculated by the FEMA system.  
\*\* The Loss Constant and Expense Constant are incorporated in the full-risk premium.

# Manual Updates

- Added Underwriting details
- Added note on Premium includes Loss Constant and Expense Constant
- Added 2 Non-Residential building scenarios

## Scenario 6. Pre-FIRM, Non-Residential, Provisionally Rated

**Note:** A Provisionally Rated policy cannot be renewed.

### Policyholder Information:

- Property Address of Policyholder(s):  
1234 Main Street  
Any Town, TX 90210

### Building Location:

- Is the Property Location the Same as the Policyholder Mailing Address?: Yes
- Property Address Type: Street
- For an Address With Multiple Buildings and/or for a Building With Additions or Extensions, Describe the Insured Building: N/A
- Is Building Located in a CBRS System Unit or OPA: No

### Community Information:

- Current Community No./Panel No. and Suffix: 123456/0000/A
- Current FIRM Zone: X
- Map Date: 12/31/1998
- Community Program Type is: Regular

### Building Information:

1. Building Occupancy: *Non-Residential Building*
2. Building Description: *Commercial*
3. Foundation Type: On Grade (Non-Elevated)
4. First Floor Height Determination
  - Elevation Certificate (Optional): N/A
  - Building Diagram Number: 1

- First Floor Height Used (In Feet): N/A
  - Method Used to Determine First Floor Height: N/A
- ### 5. Building Characteristics:
- Is Building Under Construction: No
  - Date of Construction: 05/06/1956
  - Has the Building Been Substantially Improved: No
  - Construction Type: Masonry
  - Is the Building Over Water: No
  - Is the Building Properly Floodproofed: No
  - Is the Building Eligible for the Machinery & Equipment Mitigation Discount: No
  - Building Square Footage: 2,750
  - Number of Detached Structures on Property: 0
  - Number of Elevators: 0
  - Number of Floors in Building (Excluding Basements/Enclosed Area, if any): 2
  - If the Coverage is For a Unit, Indicate the Floor Where the Unit is Located: N/A
  - Total Number of Units in the Building: ?
  - Building Replacement Cost (Including the Foundation): \$1,275,000
  - Is the Building a Rental Property: No
  - Is the Building the Policyholder's Primary Residence: No

See Table 46: Provisional Rates for All Policy Types In Section 3. How to Write ▼

### COVERAGES AND DEDUCTIBLES

**SFIP Form:** General Property

Amount of Insurance  
Building: \$500,000  
Contents: \$500,000

Deductible  
Building: \$25,000  
Contents: \$25,000

### Discounts

Did the applicant have a prior NFIP policy for the building that received a Newly Mapped discount and lapsed? No

Is the property eligible for Newly Mapped discount? No

Did the applicant have a prior NFIP policy for the building that received a Pre-FIRM discount and lapsed? No

If the applicant recently purchased the building, are they eligible to receive any NFIP statutory discount that the prior owner received? No

Provisionally rated policies are not eligible for CRS discount.

COMPONENTS OF THE TOTAL AMOUNT DUE*		
Building Premium	+	\$2,650
Contents Premium	+	\$4,900
Increased Cost Of Compliance (Icc) Premium	+	\$75
Mitigation Discount	-	\$0
Community Rating System Discount	-	\$0
<b>FULL-RISK PREMIUM</b>	<b>=</b>	<b>\$7,625</b>
<b>STATUTORY DISCOUNTS</b>		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
<b>DISCOUNTED PREMIUM</b>	<b>=</b>	<b>\$0</b>
Reserve Fund Assessment (18%)	+	\$1,373
HFIAA Surcharge	+	\$250
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
<b>TOTAL AMOUNT DUE</b>	<b>=</b>	<b>\$9,295</b>

\* All components of the total amount due will be calculated by the FEMA system.

## Manual Updates

- Added Underwriting details
- Added note on Premium includes Loss Constant and Expense Constant
- Added 2 Non-Residential building scenarios

**Scenario 6. Pre-FIRM, Non-Residential, Provisionally Rated Business, Non-Elevated**  
 Note: A Provisionally Rated policy cannot be issued.

**Scenario 7. Post-FIRM, Non-Residential Business, Non-Elevated**

**Policyholder Information:**

- Property Address of Policyholder(s):  
1234 Main Street  
Any Town, TX 90210

**Building Location:**

- Is the Property Location the Same as the Policyholder Mailing Address?: Yes
- Property Address Type: Street
- For an Address With Multiple Buildings and/or for a Building With Additions or Extensions, Describe the Insured Building: N/A
- Is Building Located in a CBRS System Unit or OPA: No

**Community Information:**

- Current Community No./Panel No. and Suffix: 123456/0000/A
- Current Firm Zone: AE
- Map Date: 12/31/1998
- Community Program Type is: Regular

**Building Information:**

1. Building Occupancy: Non-Residential Building
2. Building Description: Commercial
3. Foundation Type: On Grade (Non-Elevated)
4. First Floor Height Determination
  - Elevation Certificate (Optional): N/A
  - Building Diagram Number: 1

**5. Building Characteristics:**

- First Floor Height Used (In Feet): 1
- Method Used to Determine First Floor Height: FEMA
- Is Building Under Construction: Yes
- Date of Construction: 02/05/2023
- Has the Building Been Substantially Improved: No
- Construction Type: Masonry
- Is the Building Over Water: No
- Is the Building Properly Floodproofed: No
- Is the Building Eligible for the Machinery & Equipment Mitigation Discount: Yes
- Building Square Footage: 2,750
- Number of Detached Structures on Property: 0
- Number of Elevators: 1
- Number of Floors in Building (Excluding Basements/Enclosed Area, if any): 2
- If the Coverage is For a Unit, Indicate the Floor Where the Unit is Located: N/A
- Total Number of Units in the Building: ?
- Building Replacement Cost (Including the Foundation): \$1,275,000
- Is the Building a Rental Property: No
- Is the Building the Policyholder's Primary Residence: No

**COVERAGES AND DEDUCTIBLES**

**SFIP Form:** General Property

Amount of Insurance  
 Building: \$500,000  
 Contents: \$0

Deductible  
 Building: \$25,000  
 Contents: \$0

**Discounts**

Did the applicant have a prior NFIP policy for the building that received a Newly Mapped discount and lapsed? No

Is the property eligible for Newly Mapped discount? No

Did the applicant have a prior NFIP policy for the building that received a Pre-FIRM discount? No

**COMPONENTS OF THE TOTAL AMOUNT DUE\***

Component	Amount	Total
Building Premium	+	\$2,443
Contents Premium	+	\$0
Increased Cost Of Compliance (ICC) Premium	+	\$46
Mitigation Discount	-	(\$115)
Community Rating System Discount	-	\$0
<b>FULL-RISK PREMIUM**</b>		<b>\$2,374</b>
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
<b>DISCOUNTED PREMIUM</b>		<b>\$2,374</b>
Reserve Fund Assessment (18%)	+	\$427
HFAA Surcharge	+	\$250
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
<b>TOTAL AMOUNT DUE</b>		<b>\$3,098</b>

\*Amount due will be calculated by the FEMA system.  
 \*\*Amount due is incorporated in the full-risk premium.

# Manual Updates

## Appendix K: Documentation Requirements Guide

- New Section!

Item	When Needed	Requirements and Documentation
<b>Primary Residence</b>	If the coverage is for a primary residence and the mailing address and property address do not match.	If mailing and property address do not match for a primary residence then the NFIP accepts (1) Homestead Tax Credit form for primary residence, (2) automobile registration, (3) proof of insurance for a vehicle, (4) documents showing where children attend school, or (5) a signed and dated primary residence verification statement with the specific text outlined in the FIM. See Primary Residence in Section 3, II.C.9.i. Please note the additional guidance for Primary Residence and Trusts found there.
<b>Building Replacement Cost Value (BRCV)</b>	If the Building Occupancy is Single Family Home, Residential Manufactured/Mobile Home, Residential Unit or Two-to-Four Family Building and FEMA is unable to determine the BRCV.	The insurer must (1) obtain BRCV based on appraisals commonly used in the insurance industry, including the cost of the foundation, and (2) report it on the Application Form.
<b>Building Replacement Cost Value (BRCV)</b>	If the Building Occupancy is Other Residential Building, Non-Residential Building or Non-Residential Unit.	Must (1) obtain BRCV based on methods commonly used in the insurance industry, including the cost of the foundation, (2) document the method for obtaining the BRCV in the policy file, and (3) validate every three years. Not required for Storage/Tool Shed, Detached Garage, or buildings or units with 1,000 or less square feet.

Item	When Needed	Requirements and Documentation
<b>Primary Residence</b>	If the coverage is for a primary residence and the mailing address and property address do not match.	If mailing and property address do not match for a primary residence then the NFIP accepts (1) Homestead Tax Credit form for primary residence, (2) automobile registration, (3) proof of insurance for a vehicle, (4) documents showing where children attend school, or (5) a signed and dated primary residence verification statement with the specific text outlined in the FIM. See Primary Residence in Section 3, II.C.9.i. Please note the additional guidance for Primary Residence and Trusts found there.

<b>Floodproofing</b>	If Non-Residential building	(2) Completed NFIP Floodproofing Certificate for Non-Residential Structures, (4) At least two photographs of the building showing the floodproofing measures in place, (5) Flood Emergency Plan, (6) Inspection and Maintenance Plan. Specific requirements are outlined in the FIM. See Floodproofing in Section 3, II.C.6.c.
<b>Proper Flood Openings</b>	If Engineered Openings Certified by a Design Professional	A copy of the certification validating that the openings meet NFIP requirements. Certificate must identify building with openings and include (1) design professional's details, (2) a statement certifying the design openings, and a (3) description of the range of flood characteristics tested. Specific details of each of the three criteria are outlined in the FIM. See Proper Flood Openings in Section 3, II.C.5.b.
<b>Proper Flood Openings</b>	If Engineered Openings Certified by the International Code Council Evaluation Service.	A copy of the Individual Engineered Flood Openings Certification for a specific building or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) for all engineered openings.

# Manual Updates



FEMA

W-24002

Appendix L (Guidance on  
Expiration of the NFIP)

Rescinded

March 27, 2024

TO: Regional Directors of the Office of the Assistant Administrator (WYO) Company Principal Coordinators and the National Flood Insurance Program (NFIP) Direct Servicing Agent

FROM:

David I. Maurstad  
Assistant Administrator  
Federal Insurance Directorate

SUBJECT: Delayed Implementation of Guidance on Expiration of the NFIP

REF: NFIP Program Changes and Updated Guidance Effective April 1, 2024 (NFIP Bulletin W-23014, dated October 2, 2023)

As part of the April 2024 NFIP Program Changes announcement (Bulletin W-23014 dated October 2, 2023), FEMA proposed to add to the April 2024 Flood Insurance Manual a new Appendix L, "Guidance on Expiration of the NFIP." Appendix L provides updated guidance to NFIP insurers when Congress does not reauthorize the NFIP and the authority to sell and renew NFIP policies. Since releasing Bulletin W-23014, FEMA received feedback from several stakeholders noting potential challenges to implementing NFIP expiration guidance.

To provide sufficient time to address the challenges while still complying with the National Flood Insurance Act of 1968, FEMA is removing the proposed Appendix L from the Flood Insurance Manual and delaying its implementation until a future date. FEMA will provide updated information on the implementation of the NFIP expiration guidance as soon as it is feasible.

With the removal of Appendix L, the reference to Appendix M: Definitions and Acronyms will now be changed to Appendix L: Definitions and Acronyms, as it remains the concluding appendix in the Flood Insurance Manual.

Please direct any questions regarding these changes to [NFIPUnderwritingMailbox@fema.dhs.gov](mailto:NFIPUnderwritingMailbox@fema.dhs.gov).