



**FEMA**

February 2017

Dear *NFIP Flood Insurance Manual* User:

FEMA has revised the *NFIP Flood Insurance Manual* with program changes that will become effective April 1, 2017. This edition is a complete reissue of the *NFIP Flood Insurance Manual*. All pages display the new date and change bars identify the updated information.

Significant revisions include the following:

- Updates to the NFIP Bureau and Statistical Agent Regional Staff information (REF Section).
- Revised rates and premium tables for policies written or renewed on or after April 1, 2017 (RATE and CONDO Sections).
- Removed guidance regarding reduction of coverage when an insured has a non-NFIP policy (END Section).
- Revised the Newly Mapped Multiplier table to include policies effective January 1, 2018 through December 2018 (NM Section).
- Provided additional information regarding specific location of properties in Coastal Barrier Resource Areas (CBRS Section).
- Updates to the Community Rating Section Eligible Communities list (CRS Section).
- Updates to the 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

