



FEMA

W-26001

June 2, 2026

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

FROM: Elizabeth Asche, Ph.D.
Assistant Administrator
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SUBJECT: NFIP Program Changes and Updated Guidance Effective
December 1, 2026

This memorandum provides notification of upcoming program changes and guidance updates to the NFIP Flood Insurance Manual (FIM) FEMA will implement for policies effective December 1, 2026. Page numbers appear at the end of each item for ease of reference to the current October 1, 2025 edition of the NFIP FIM.

I. Program Changes

- **Effective Date:** Adds guidance to clarify that a policy effective date cannot be further than 90 days from the application date. **(Page 2.14)**
- **Postmark Date:** Adds new *Section D. Postmark Date* and includes the following: For payments received with a USPS postmark, the insurer must maintain a copy of the postmark date in the policy file. **(Page 2.19)**
- **Cancellation Reason Code 26. Conditions:** Updates the conditions to:
An insurer may cancel an NFIP policy if:
 - The NFIP policy was replaced by a non-NFIP flood insurance policy; and
 - The non-NFIP flood insurance policy effective date is before, on, or within 30 days after the effective date of the NFIP policy; and
 - The cancellation request is submitted within the current NFIP policy term.

Note: If the policyholder requested to cancel or not renew the NFIP policy before the NFIP policy effective date, see Reason Code 13 “Nullification prior to the effective date.” **(Page 6.7)**
- **Renewal Notice:** Changes the name of the Renewal Notice to Renewal Bill and the Renewal Notice (This Is A Copy of Your Bill) to Renewal Bill Copy. **(Throughout the FIM)**

- **Declarations Page:** Adds a new message adjacent to the Premium heading on the declarations page:
Visit floodsmart.gov/premiumcosts for more information about how premiums are calculated. **(Pages I.4, I.6, I.8, I.10, and I.15 Table 2)**
- **Declarations Page:** Updates the clear communication of risk messaging to:
It is important to make sure that your policy information is accurate to prevent delays in claim handling. Contact your insurance agent or company to make changes to your policy. **(Pages I.5, I.7, I.9, I.11, I.22, and I.15 Table, Row 49)**
- **Address for NFIP Direct:** P.O. Box 580514, Charlotte, NC 28258-0514. **(Pages F.1, I.54, App I.55, App I.57, App I.58, App I.60, App I.61)**
- **Email address for general inquiries:** Changes the email address to:
FEMA-NFIPCustomerServiceCenter@fema.dhs.gov **(Pages 3.37, 3.40, F.4, K.2)**

II. FIM Updates

Table of Contents

- Removes the reference to the Flood Insurance Reform Act of 2004 (FIRA) Notice. The FIRA section has been removed from Appendix I. **(Page TOC.xvi)**
- Removes the reference to the Provisional Rates Letter. The Provisional Rates Letter has been removed from Appendix I. **(Page TOC.xvi)**
- Removes the reference to the Sample Notifications (WYO Versions), including Renewal Notice, Renewal Notice (This is a Copy of Your Bill), and Expiration Notice. **(Pages TOC.xvi, TOC.xvii)**
- Removes the reference to the Cancellation Verification Letter. The Cancellation Verification Letter has been removed from Appendix I. **(Page TOC.xvii)**

Section 1: Introduction

- Removes the reference to the FIRA Notice, Provisional Rates Letter, and Cancellation Verification Letter. All have been removed from Appendix I. **(Page 1.5)**
- Removes the reference to NFIP Regional Support Offices and the Floodsmart link and adds FEMA Customer Care. **(Pages 1.6 and 1.7)**
- Adds new *Section D. Office of the Flood Insurance Advocate (OFIA)*. Moves OFIA information from Section 1.IV.B. to Section 1.IV.D. **(Page 1.7)**

Section 2: Before You Start

- Adds guidance to clarify that a policy effective date cannot be further than 90 days from the application date. **(Page 2.14)**
- Adds new *Section D. Postmark Date* and includes the following:
For payments received with a USPS postmark, the insurer must maintain a copy of the postmark date in the policy file. **(Page 2.19)**

Section 3: How to Write

- **Table 7, Construction Type, Masonry:** Updates the note to clarify when to use Frame as the Construction Type instead of Masonry. **(Page 3.14)**
- **Elevation Certificate/Land Survey:** All ECs and land surveys must be certified, accompanied by photographs, and the address must match the property address on the policy. If the property address on the policy is a range, the EC or land survey must show that range, or the insurer must maintain documentation in the policy file confirming the address on the EC or land survey applies to the insured property. **(Page 3.24)**
- **Building Replacement Cost Value (BRCV):** Adds a new bullet to clarify that contents-only policies do not require Building Replacement Cost Values method or documentation. **(Page 3.35)**
- Changes the email address for submitting documentation for correcting or updating NFIP claims history to FEMA-NFIPCustomerServiceCenter@fema.dhs.gov. **(Pages 3.37 and 3.40)**
- Removes reference to the Provisional Rates Letter and updates guidance to include: The insurer must provide notice to the policyholder, agent, and lender (if applicable) that provisional rating was used. The notice must include the following:
 - The provisional rating process;
 - A rating engine rate must be determined before any claim payment can be made;
 - A provisionally rated policy is valid for one year and cannot be renewed; and
 - FEMA’s recommendation is that the policy should be rerated promptly using the endorsement process. **(Page 3.80)**

Section 6: How to Cancel

- **General Information:** Adds a new bullet to provide guidance on a cancellation verification statement:
When applicable, a cancellation verification statement must include the following:
 - Policyholder name, signature, and date;
 - Policy number or property address;
 - Reason why flood insurance is no longer required; and
 - The text below:
I, insert policyholder name, am not required by a lender, loss payee, landlord, or any Federal agency to maintain flood insurance for the above-referenced property pursuant to any statute, regulation, or contract. I am aware that by canceling my coverage, I may lose eligibility for any discounted premium rates made available through the National Flood Insurance Program. In the event my lender determines that I am required to have flood insurance, I may be provided with forced-placed flood insurance. **(Page 6.1)**

- **Cancellation Reason Code 07. Required Documentation:** Removes “See the sample notification letter in Appendix I: Policyholder Communication” and adds requirements for a cancellation verification statement. **(Page 6.4)**
- **Cancellation Reason Code 03. Conditions:** Clarifies guidance that the new policy written for Reason Code 03 may lose its statutory discount.

Note: The new policy may lose its statutory discounts, including the Annual Increase Cap. This may result in a higher premium. **(Page 6.4)**

- **Cancellation Reason Code 26. Conditions:** Updates the conditions for Reason Code 26:
An insurer may cancel a NFIP policy if:
 - The NFIP policy was replaced by a non-NFIP flood insurance policy;
 - The non-NFIP flood policy effective date is before, on, or within 30 days after the effective date of the NFIP policy; and
 - The cancellation request is submitted within the current NFIP policy term.

Note: If the policyholder requested to cancel or not renew the NFIP policy before the NFIP policy effective date, see Reason Code 13 “Nullification prior to the effective date.” **(Page 6.7)**

- **Cancellation Reason Code 28, Required Documentation:** Removes “See the sample Cancellation Verification Letter” and adds requirements for cancellation verification statement. **(Page 6.10)**
- **Cancellation Reason Code 13, Required Documentation:** Removes “See the sample Cancellation Verification Letter” and adds requirements for cancellation verification statement. **(Page 6.12)**

Appendix C: Quick Start Guide

- Updates the note under Masonry to clarify when to use Frame as the Construction Type instead of Masonry. **(Page C.5)**

Appendix F: Severe Repetitive Loss Properties

- Changes the NFIP Special Direct Facility mailing address to:
P.O. Box 580514, Charlotte, NC 28258-0514. **(Page F.1)**
- Changes the email address for mitigation actions to:
FEMA-NFIPCustomerServiceCenter@fema.dhs.gov. **(Page F.4)**

Appendix I: Policyholder Communications

- Updates the Flood Insurance Reform Act of 2004 (FIRA) Notice Description column in Table 1 and removes Section V. FIRA Notice from Appendix I. **(Pages I.1, I.33–I.38)**
- Removes rows for the Provisional Rating Notice and Cancellation Verification Letter in Table 1. **(Page I.2)**

- **Declarations Page:** Adds a new message adjacent to the Premium heading on the declarations page:
Visit floodsmart.gov/premiumcosts for more information about how premiums are calculated. **(Pages I.4, I.6, I.8, I.10)**
- **Declarations Page:** Adds a new row in Table 2, Declaration Page Requirements. **(Page I.15)**
- **Declarations Page:** Updates the clear communication of risk messaging to:
It is important to make sure that your policy information is accurate to prevent delays in claim handling. Contact your insurance agent or company to make changes to your policy. **(Pages I.5, I.7, I.9, I.11, I.22, and I.22 Table, Row 49)**
- Adds a new bullet to include “Contents-only policies.” **(Pages I.23)**
- Removes VII. Provisional Rating Notice. **(Page I.43)**
- Adds best practices for issuing renewal bills and expiration notices. **(Page I.44)**
- **Sample Notifications (WYO Versions):** Removes Sample Notifications (WYO Versions), including Renewal Notice, Renewal Notice (This is a Copy of Your Bill), and Expiration Notice. **(Pages I.45–I.53)**
- **Sample Notifications (NFIP Direct):** Updates from NFIP Direct Version to Renewal/Expiration Correspondence and adds new samples for the Renewal Bill, Renewal Bill (Copy), and Expiration Notice. **(Pages I.54–I.62)**
- Removes Cancellation Verification Letter. **(Page I.73)**

Appendix K: Documentation Requirements Guide

- **Building Replacement Cost Value (cont.):** Adds “contents-only policy” to the Requirements and Documentation column. **(Page K.1)**
- Changes the email address for general inquiries to:
FEMA-NFIPCustomerServiceCenter@fema.dhs.gov. **(Page K.2)**

III. Next Steps

Please refer to the attachments for additional information. FEMA will update guidance in the next NFIP Flood Insurance Manual to reflect these changes. Please direct any questions regarding these changes to

FEMA-NFIPCustomerServiceCenterMailbox@fema.dhs.gov.

Attachments:

cc: Vendors, IBHS, FIPNC, and Government Technical Monitor

Required Routing: Accounting, Claims, Data Processing, Marketing, and Underwriting

ATTACHMENT A

**Updated Guidance for the *NFIP Flood Insurance Manual*
Section 1. Introduction**

Effective December 1, 2026

Revisions to 1.II table 2, on page 1-5 of the 2025 FIM

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

TITLE	DESCRIPTION	HIGH-LEVEL CONTENT
Appendix C: Quick Start Guide to Writing a Policy	A step-by-step reference guide on how to write a new NFIP flood insurance policy using the NFIP Flood Insurance Application Form	I. Agency Number/Agent Number II. Property Address III. Building Occupancy, Policy Form, and Coverage Amounts IV. Building Description V. Foundation Type VI. Proper Flood Openings VII. First Floor Height Determination VIII. Building Characteristics
Appendix D: Flood Maps	General information about NFIP flood maps and flood zones	I. Flood Map Service Center II. Flood Hazard Maps III. Map Zones IV. Locating a Property on a Map V. Changing or Correcting a Flood Map by a Letter of Map Change (LOMC)
Appendix E: Coastal Barrier Resources System	Guidance on eligibility for NFIP coverage under the Coastal Barrier Resources System	I. General Information II. Determining Eligibility
Appendix F: Severe Repetitive Loss Properties	Information on procedures unique to servicing policies for Severe Repetitive Loss (SRL) properties	I. General Information II. New Business III. Notification Requirements IV. Underwriting Requirements V. Process for Correcting or Updating a Property's SRL Status VI. Flood Mitigation Assistance (FMA) Program VII. Pivot Identification and Notification Process
Appendix G: Leased Federal Properties	Information on procedures unique to writing and servicing policies for leased federal properties	I. General Information II. Requirements III. Correcting an LFP Designation
Appendix H: Claims	General information on claims processing	I. Information for Policyholders after a Flood II. Claim Process III. Disputed Claims IV. Appealing a Claim V. Litigation VI. Increased Cost of Compliance (ICC) Claims
Appendix I: Policyholder Communications	Sample documents referenced in various <i>Flood Insurance Manual</i> sections and appendices, intended to guide how NFIP insurers communicate with policyholders around specific topics or types of transactions	I. Underwriting-Related Policyholder Communications II. Declarations Page III. Replacement Cost Value Update Notices IV. Severe Repetitive Loss Property Notices V. Leased Federal Property Notice VI. Renewal Bill, Renewal Bill Copy, and Final Notice
Appendix J: Sample Scenarios	Provides application scenarios for NFIP insurance	I. Sample Scenarios

Revision to 1.IV.B, on page 1-6 of the 2025 FIM

B. General Assistance and Inquiries

For general assistance and inquiries (or for policy-specific issues after speaking with the agent or insurer), contact the FEMA Mapping and Insurance eXchange (FMIX). The **FMIX** can answer general inquiries about mapping and flood insurance; call 1-877-336-2627 (1-877-FEMA-MAP) or visit https://www.floodmaps.fema.gov/fhm/fmx_main.html to access the chat and email functions.

If you need additional assistance regarding a flood insurance policy after contacting FMIX and using the resources listed in Table 3 below, contact **FEMA** at FEMA-NFIPCustomerServiceCenter@fema.dhs.gov.

Addition to 1.IV, on page 1-7 of the 2025 FIM

D. Office of the Flood Insurance Advocate (OFIA)

For issues or inquiries that were not addressed through the NFIP resources above, please contact the OFIA. The OFIA advocates for the fair treatment of policyholders and property owners by providing education and guidance on all aspects of the NFIP, identifying trends affecting the public, and making recommendations for program improvements to FEMA leadership. Contact the OFIA by visiting fema.gov/flood-insuranceadvocate and clicking on the “Ask the Advocate” button.

ATTACHMENT B

**Updated Guidance for the *NFIP Flood Insurance Manual*
Section 2. Before You Start**

Effective December 1, 2026

Revisions to 2.II, on page 2-14 of the 2025 FIM

III. Effective Dates for New Policies and Endorsements

In general, new flood insurance policies and endorsements adding or increasing coverage become effective following a 30-day waiting period. However, there are three exceptions listed below and detailed later in this section:

1. **Map Revision Exception:** Coverage becomes effective after a 1-day waiting period during the first 13 months following a flood map revision newly identifying a building as located within an SFHA when it was previously identified as outside of an SFHA.¹⁵
2. **Loan Exception:** If the initial purchase of new, additional, or increased flood insurance coverage is in connection with making, increasing, extending, or renewing a loan secured by the insured property (for example, a mortgage loan) – and if the NFIP receives the Application Form or endorsement request and full amount due within specified timeframes as noted in Table 10 – then no waiting period applies and coverage becomes effective as of the time of the loan closing.¹⁶
3. **Post-Wildfire Exception:** Coverage becomes effective after a 1-day waiting period¹⁷ if:
 - a. The insured property is privately-owned (property not owned by a federal, state, local, territorial, or tribal government) and experiences damage caused by a flood that originated on federal land;
 - b. Post-wildfire conditions on federal lands caused or worsened the flooding; *and*
 - c. The policyholder purchased the new, additional, or increased coverage either:
 - I. On or before the fire containment date; *or*
 - II. During the 60-calendar day period following the fire containment date.

Insurers must follow the applicable waiting period and effective date rules for all policies, including policies issued in conjunction with a community's initial entry into the Regular Program or conversion from the Emergency Program to the Regular Program.

Note: A policy can be effective beyond the waiting period, but no further than 90 days from the application date.

¹⁵ 42 USC 4013(c)(2)(C); 44 CFR § 61.11(a)

¹⁶ 42 USC 4013(c)(2)(C); 44 CFR § 61.11(b)

¹⁷ 42 USC 4013(c)(2)(C); 44 CFR § 61.11(c)

Addition to 2.IV, on page 2-19 of the 2025 FIM

D. Postmark Date

For payments received with a USPS postmark, the insurer must maintain a copy of the postmark date in the policy file.

ATTACHMENT C

**Updated Guidance for the *NFIP Flood Insurance Manual*
Section 3. How to Write**

Effective December 1, 2026

Revisions to 3.II.C.2, table 7, on page 3-14 of the 2025 FIM

Table 7. Construction Type Determination

CONSTRUCTION TYPE	GUIDANCE
Frame	Use Frame as the Construction Type when: • The first floor above ground level is constructed with wood or metal frame walls; or • Other materials such as exterior brick or masonry veneer are connected to frame construction.
Masonry	Use Masonry as the Construction Type when the first full floor above ground level is constructed with masonry materials such as brick (not brick veneer), or concrete block walls for the full floor. Note: Use Frame instead of Masonry as the Construction Type when the next higher floor is frame construction and the bottom floor is one of the following: • A basement, • A crawlspace, or • Not fully below ground on all sides (i.e., Subgrade on three sides).
Other	Use Other as the Construction Type when: • The first floor above ground level is constructed with materials other than wood or metal frame walls or masonry walls for the full story; or • Any portion of the wall between ground level and next higher floor is frame construction (for example, “knee walls” whose lower wall is concrete block with frame wall on the higher portion).

Revisions to 3.II.C.4.c, on page 3-24 of the 2025 FIM

c. Elevation Certificate/Land Survey

The policyholder can optionally provide an EC (or land survey completed by a licensed engineer) to provide data for a FFH value by using Sections C, E or H of the NFIP EC form. Tables 15 and 16 show the steps to take when completing the FFH Determination portion of the Application Form as well as how to determine the elevations to use when calculating the FFH. All ECs and land surveys must be certified, accompanied by photographs, and the address must match the property address on the policy. If the property address on the policy is a range, the EC or land survey must show that range, or the insurer must maintain documentation in the policy file confirming the address on the EC or land survey applies to the insured property. See [Documentation Required](#) below for additional documentation requirements.

Revisions to 3.II.C.7.b.ii, on page 3-35 of the 2025 FIM

ii. **Occupancy Type: Other Residential Building, Non-Residential Building, Non-Residential Manufactured/Mobile Building, Non-Residential Unit**

FEMA will not determine the BRCV for these Building Occupancies. The insurer must obtain the BRCV for the building or unit (including the cost of the foundation). The BRCV may be obtained by using common industry practices. The insurer must review (and update if any changes) the BRCV. The method or documentation used to determine the BRCV must be maintained in the policy underwriting file by the insurer. The insurer must validate the BRCV information, prior to sending the Renewal **Bill**, at least every 3 years. See the [sample BRCV notification letters](#) in Appendix I: Policyholder Communications.

Supporting BRCV method or 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;
- The building or unit's square footage is less than 1,000 square feet; **or**
- **Contents-only policies.**

Revisions to 3.II.C.7.b.iii, on page 3-35 of the 2025 FIM

iii. **Occupancy Type: Residential Condominium Building**

FEMA will not determine the BRCV for this Building Occupancy. The insurer must obtain the BRCV of the building (including the cost of the building's foundation) based on appraisals commonly used in the industry. The documentation used to determine the BRCV must be maintained in the policy underwriting file by the insurer.

- The insurer must maintain supporting documentation of the BRCV. Supporting documentation must include a recent appraisal stating the value of the building and its foundation on a BRCV basis to meet this requirement.
- The insurer must validate the BRCV, prior to sending the Renewal **Bill**, at least every 3 years. See [notice requirements](#) and [sample versions](#) in Appendix I: Policyholder Communications.

Revisions to 3.II.C.8.a.ii, on page 3-37 of the 2025 FIM

ii. Correcting or Updating NFIP Claims History

The policyholder may dispute the property's claims history if the policyholder believes that the number of claims used in applying the prior NFIP claims rating factor is inaccurate. The policyholder may also request that FEMA update the property's claims history if mitigation has occurred to reduce its future flooding potential.

Documentation that may be required to correct or update a property's claims history includes:

- Invalid Claim History Association
 - Incorrectly linked addresses and/or losses; *or*
 - A second address added to a Property Locator Record.
- Mitigation Action (Refer to <https://www.fema.gov/floodplain-management/manage-risk/document-library> for NFIP floodplain management standards to reset NFIP claims history.)
 - EC based on finished construction of the new or improved building (if the building was mitigated in a Special Flood Hazard Area);
 - Photographs of the building before the improvement;
 - Photographs of the building after the improvement;
 - Photographs of the flood vents/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, or X, a signed statement from a community official that shows mitigation was approved by the community.

Required documents should be sent via email to:

FEMA-NFIPCustomerServiceCenter@fema.dhs.gov.

Revisions to 3.II.C.8.d.ii, on page 3-40 of the 2025 FIM

Required documents should be sent via email to:

FEMA-NFIPCustomerServiceCenter@fema.dhs.gov. For more information, refer to https://www.fema.gov/sites/default/files/documents/fema_applying-prior-claims-history-reset-factsheet.pdf.

Revisions to 3.II.C.8.d.ii, on page 3-80 of the 2025 FIM

E. Notification

The insurer must provide notice to the policyholder, agent, and lender (if applicable) that provisional rating was used. The notice must include the following:

- The provisional rating process;
- A rating engine rate must be determined before any claim payment can be made;
- A provisionally rated policy is valid for 1 year and cannot be renewed; *and*
- FEMA's recommendation is that the policy should be rerated promptly using the endorsement process.

ATTACHMENT D

**Updated Guidance for the *NFIP Flood Insurance Manual*
Section 6. How to Cancel**

Effective December 1, 2026

Revisions to 6.I, on page 6-1 of the 2025 FIM

I. General Information

- To cancel or nullify (void) a policy, a completed cancellation/nullification or similar request with proper documentation must be submitted to the insurer.
- The receipt date of the cancellation or nullification request is the date the insurer receives the request with the proper documentation. If additional documentation is required by the insurer, it must be received within 60 days of the insurer's notification in order to retain the original receipt date. If received more than 60 days after the notification, then the receipt date will be the date the additional documentation was received.
- Unless otherwise specified within the reason code description, a policy may be canceled for up to 5 years prior to the receipt date of the cancellation request, if applicable. Insurers must include any lapse in coverage when determining the number of years allowed for a refund as a lapse in coverage does not extend the number of policy terms allowed.
- If there is an open claim on a policy, then the policy cannot be canceled.
- If there is a closed paid claim on a policy term, then that policy term cannot be canceled, except under reason codes 1, 2, 3, 4, 10, and 21 which allow cancellation after the loss date.
- If there is a claim closed without payment on a policy term, the policy term can be canceled.
- When applicable, a cancellation verification statement must include the following:
 - Policyholder name, signature, and date;
 - Policy number or property address;
 - Reason why flood insurance is no longer required; *and*
 - The text below:

I, insert policyholder name, am not required by a lender, loss payee, landlord, or any Federal agency to maintain flood insurance for the above-referenced property pursuant to any statute, regulation, or contract. I am aware that by canceling my coverage, I may lose eligibility for any discounted premium rates made available through the National Flood Insurance Program. In the event my lender determines that I am required to have flood insurance, I may be provided forced-placed flood insurance.

Revisions to 6.II.A, on page 6-4 of the 2025 FIM

Reason Code 07	Property closing did not occur ¹⁵
Conditions	The insurer may nullify (void) a policy when the policyholder never had an insurable interest in the property listed on the Flood Insurance Application Form because the property closing did not occur. This typically occurs when: • The anticipated transfer of the property (typically, but not always, a loan closing) does not take place.
Cancellation Effective Date	The policy will be nullified from the beginning of the policy term.
Policy Terms Eligible for Refund	Current policy term.
Type of Refund	Full premium refund including fees and surcharges, less any claim payments made during the nullified policy term.
Required Documentation	A signed cancellation request or a signed statement from the policyholder that the closing did not occur. The statement must include the following: • Policyholder name, signature, and date; • Policy number or property address; • Reason why flood insurance is no longer required; <i>and</i> • The text below: I, insert policyholder name, am not required by a lender, loss payee, landlord, or any Federal agency to maintain flood insurance for the above-referenced property pursuant to any statute, regulation, or contract. I am aware that by canceling my coverage, I may lose eligibility for any discounted premium rates made available through the National Flood Insurance Program. In the event my lender determines that I am required to have flood insurance, I may be provided forced-placed flood insurance.

¹⁵ 44 CFR Part 61, Appendix A(1)-(3), VIII.B.1.c

Revisions to 6.II.B, on page 6-4 of the 2025 FIM

Reason Code 03	Policy canceled and rewritten to establish a common expiration date with other insurance coverage for the same building ¹⁵
Conditions	The insurer may cancel and rewrite an NFIP policy with building coverage to establish a common expiration date with other insurance coverage if: • The other insurance coverage is for building coverage on the same building insured by the existing NFIP policy being canceled and rewritten; • The agent submits a new Application Form and premium; • The insurer remains the same for the new NFIP policy with the same or higher amounts of coverage; <i>and</i> • The coverage for the new policy is effective before canceling the existing policy and must be written within the current term. Note: • The new policy is not subject to a waiting period. However, coverage beyond the limits of the canceled policy will be subject to a 30-day waiting period. • The new policy may lose its statutory discounts, including the Annual Increase Cap. This may result in a higher premium.
Cancellation Effective Date	The cancellation effective date is the effective date of the new flood policy.
Policy Terms Eligible for Refund	Current policy term.
Type of Refund	Pro-rated premium refund calculated from the effective date of the new policy to the end date of the previous policy, including ICC premium, and Reserve Fund Assessment, but not the HFIAA Surcharge Federal Policy Fee or Probation Surcharge.
Required Documentation	• A copy of the new flood policy declarations page; <i>and</i> • A copy of the other insurance policy declarations page. Note: These pages must show the building address and policy effective dates.

¹⁵ 44 CFR Part 61, Appendix A(1)-(3), VIII.C; 44 CFR § 62.5(d)

Revisions to 6.II.C, on page 6-7 of the 2025 FIM

Reason Code 26	Duplicate policy from source other than NFIP ¹⁵
Conditions	An insurer may cancel an NFIP policy if: • The NFIP policy was replaced by a non-NFIP flood insurance policy, <i>and</i> • The non-NFIP flood insurance policy effective date is before, on, or within 30 days after the effective date of the NFIP policy, <i>and</i> • The cancellation request is submitted within the current NFIP policy term. Note: If the policyholder requested to cancel or not renew the NFIP policy before the NFIP policy effective date, see Reason Code 13 “Nullification prior to the effective date.”
Cancellation Effective Date	The effective date of the NFIP policy (nullified).
Policy Terms Eligible for Refund	Current policy term.
Type of Refund	Full premium refund, including fees and surcharges.
Required Documentation	Evidence of a valid duplicate non-NFIP flood insurance policy, such as a declarations page or copy of the Application Form and paid receipt

¹⁵ 44 CFR Part 61, Appendix A(1)-(3), VIII.C

Revisions to 6.II.E, on page 6-10 of the 2025 FIM

Reason Code 28	Insurance no longer required by lender ¹⁵
Conditions	The policyholder was subject to a requirement by a lender, loss payee, or other federal agency to obtain and maintain flood insurance pursuant to statute, regulation, or contract, but there is no longer such a requirement. Examples of such situations include but are not limited to: • Required for a loan closing, but it was later discovered that the building was not located in an SFHA at the time of closing. • Required because a building was located in an SFHA but FEMA issued a map revision, Letter of Determination Review (LODR), Letter of Map Revision (LOMR), or Letter of Map Amendment (LOMA) that removed the building from the SFHA. • Required because a building was located in an SFHA but FEMA issued a LODR indicating the building is not located in an SFHA. • Determined that flood insurance is no longer required for a structure on a residential property that is detached from the primary residential structure and not itself a residence. • Required as part of a loan closing and the borrower has paid off the mortgage loan. Note: Lenders have discretion to impose flood insurance requirements beyond the mandatory purchase requirement. For example, they may require flood insurance outside of SFHAs. Therefore, insurers may use this cancellation reason even for properties not located in SFHAs, if the lender no longer requires the policy.
Cancellation Effective Date	The date the insurer receives the request.
Policy Terms Eligible for Refund	Current policy term.
Type of Refund	A pro-rata premium refund excluding the HFIAA Surcharge, Federal Policy Fee and Probation Surcharge applies to the policy term canceled. For any subsequent renewed terms eligible for refund, full premium refunds including surcharges and fees apply.
Required Documentation	A statement from the lender, loss payee, or other federal agency indicating that flood insurance is no longer required or a statement from the policyholder. The statement from the policyholder must include the following: • Policyholder name, signature, and date; • Policy number or property address; • Reason why flood insurance is no longer required; <i>and</i> • The text below: I, insert policyholder name, am not required by a lender, loss payee, landlord, or any Federal agency to maintain flood insurance for the above-referenced property pursuant to any statute, regulation, or contract. I am aware that by canceling my coverage, I may lose eligibility for any discounted premium rates made available through the National Flood Insurance Program. In the event my lender determines that I am required to have flood insurance, I may be provided forced-placed flood insurance.

¹⁵ 44 CFR Part 61, Appendix A(1)-(3), VIII.C; 44 CFR § 62.5(c)

Revisions to 6.II.G, on page 6-12 of the 2025 FIM

Reason Code 13	Nullification prior to policy effective date ¹⁵
Conditions	• The policyholder paid the premium for a policy renewal or a new policy; <i>and</i> • Before the effective date of the new or renewal policy, the policyholder decided they do not want the policy to go into effect; <i>and</i> • The property is not subject to a requirement to obtain and maintain flood insurance pursuant to any statute, regulation, or contract.
Cancellation Effective Date	The policy is nullified from the effective date of the policy term.
Policy Terms Eligible for Refund	Nullified policy term.
Type of Refund	Full premium refund, including fees and surcharges. However, if a claim was paid for the policy, the policyholder must return the claim payment to FEMA, or the insurer must offset the amount of the claim payment from the premiums to be refunded, before the insurer will process the refund.
Required Documentation	A signed statement from the policyholder to nullify the new or renewal policy and that the lender no longer requires flood insurance. The statement from the policyholder must include the following: • Policyholder name, signature, and date; • Policy number or property address; • Reason why flood insurance is no longer required; <i>and</i> • The text below: I, insert policyholder name, am not required by a lender, loss payee, landlord, or any Federal agency to maintain flood insurance for the above-referenced property pursuant to any statute, regulation, or contract. I am aware that by canceling my coverage, I may lose eligibility for any discounted premium rates made available through the National Flood Insurance Program. In the event my lender determines that I am required to have flood insurance, I may be provided forced-placed flood insurance.

¹⁵ 44 CFR Part 61, Appendix A(1)-(3), VIII.B.1.e; 44 CFR § 62.5(a)(3)

ATTACHMENT E

**Updated Guidance for the *NFIP Flood Insurance Manual*
Appendix C. Quick Start Guide**

Effective December 1, 2026

Revisions to C.8.D, on page C-5 of the 2025 FIM

- **Masonry:**

Use Masonry as the construction type when the first full floor above ground level is constructed with masonry materials such as brick (not brick veneer), or concrete block walls for the full floor.

Note: Use Frame instead of Masonry as the Construction Type when the next higher floor is frame construction and the bottom floor is one of the following:

- A basement,
- A crawlspace, or
- Not fully below ground on all sides (i.e., Subgrade on three sides).

ATTACHMENT F

**Updated Guidance for the *NFIP Flood Insurance Manual*
Appendix F. Severe Repetitive Loss Properties**

Effective December 1, 2026

Revisions to F.II, on page F-1 of the 2025 FIM

I. **New Business**

If the insurer determines a property to be an SRL property, the insurer must submit the completed Flood Insurance Application Form and the required documentation to the SDF at:

NFIP Special Direct Facility

P.O. Box 580514

Charlotte, NC 28258-0514

Revisions to F.V.A, on page F-4 of the 2025 FIM

Required documents should be sent via email to: FEMA-NFIPCustomerServiceCenter@fema.dhs.gov.

ATTACHMENT G

**Updated Guidance for the *NFIP Flood Insurance Manual*
Appendix I. Policyholder Communications**

Effective December 1, 2026

Revisions to I.I, Table 1, on page I-1 of the 2025 FIM

Table 1: Underwriting-Related Policyholder Communications

TITLE	DESCRIPTION	SECTION REFERENCE	PAGE
Declarations Page and Summary of Coverage	A computer-generated summary of information provided in the Flood Insurance Application. The Declarations Page also describes the terms of the policy, limits of coverage, and displays the premium and the insurer name. The Declarations Page is part of this flood insurance policy. The insurers sends the Declarations Page to the policyholder, agent, and lender if applicable. Along with the Declarations Page to the policyholder, the insurer also sends the NFIP Summary of Coverage and a cover letter to reference these enclosures.	• Section 2: Before You Start • Section 3: How to Write	I-3
Building Replacement Cost Value (BRCV) Update Notice	The insurer must send a notice to obtain an updated BRCV or supporting documentation, prior to sending the Renewal Notice, at least every 3 years for the following building occupancies: • Other Residential Building • Residential Condominium Building • Non-Residential Building • Non-Residential Unit	Section 3: How to Write	I-24
Severe Repetitive Loss (SRL) Property Notice	The insurer sends this notice to the affected policyholder, agent, and lender 90 days before the policy expiration date to explain that the building has met the criteria for designation as an SRL property and the policy must be written with the NFIP Direct's Special Direct Facility.	Appendix F: Severe Repetitive Loss Properties	I-27
Flood Insurance Reform Act of 2004 (FIRA) Notice	Federal law requires certain NFIP communications with policyholders. Prior to 2025, these communications occurred through a packet of notices, forms, and handbooks sent by mail to each policyholder. Starting in 2026, the NFIP will adopt a more flexible approach that responds to the evolving communication preferences of policyholders, leverages electronic distribution methods, and ensures we are good stewards of taxpayer and policyholder funds, while still complying with the law. The NFIP plans to issue a bulletin in 2026 with additional information.	Section 3: How to Write	I-34

Revisions to I.I, Table 1, on page I-2 of the 2025 FIM

Table 1: Underwriting-Related Policyholder Communications *continued*

TITLE	DESCRIPTION	SECTION REFERENCE	PAGE
Renewal Bill, Renewal Bill (Copy), and Expiration Notice	• The insurer must send a Renewal Bill to the payor listed on the policy declarations page at least 45 days before the policy expires. • The insurer must also send a Renewal Bill (Copy) 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.	Section 5: How to Renew	I-45

Revisions to I.I.C.1, on page I-4 of the 2025 FIM

C. Declarations Page Templates

1. Declarations Page Template (New Business or Renewal), Page 1



FEMA



Policy Number: [Value]

Policy Term: [Eff. Date] (12:01 a.m.) – [Exp. Date] (12:01 a.m.)

Policy Form: [Value]

Policy Declarations Type: [Value]

Rate Category: [Value]

Insured Property Location: [Line 1]
[Line 2]

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. THIS IS NOT A BILL.

Policyholder(s)/Mailing Address:

[Line 1]
[Line 2]
[Line 3]
[Line 4]

Agent:

[Line 1]
[Line 2]
[Line 3]
[Line 4]

Insurer NAIC Number: [value]

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	[\$000,000]	[\$000,000]
Contents	[\$000,000]	[\$000,000]

[\$00,000.00]

Total Annual Payment

Includes Premium, Discounts, Fees, and Surcharges

[Coverage limitations may apply. See your Policy Form for details.]

Payor: [value]

Premium Details

Visit floodsmart.gov/premiumcosts for more information about how premiums are calculated.

Building Premium	\$00,000
Contents Premium	\$00,000
Increased Cost of Compliance (ICC) Premium	\$00,000
Mitigation Discounts	(\$000)
Community Rating System Discount	(\$000)
Full-Risk Premium	\$00,000
Statutory Discounts	
• Annual Increase Cap Discount	(\$000)
• Pre-FIRM Discount	(\$000)
• Newly Mapped Discount	(\$000)
• Other Statutory Discounts	(\$000)
Discounted Premium	\$00,000
Fees and Surcharges	
• Reserve Fund Assessment	\$000
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$000
• Federal Policy Fee	\$000
• Probation Surcharge	\$000
Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$00,000

Revisions to I.I.C.2, on page I-5 of the 2025 FIM

2. Declarations Page Template (New Business or Renewal), Page 2



FEMA



Policy Number: [value]

Location and Property Information

Primary Residence	[Yes/No]
Building Occupancy	[Value]
Building Description	[Value]
Building Description Detail	[Value]
First Floor Height	[Value] ft.
Method Used to Determine First Floor Height	[Value]
Property Description	[Line 1] [Line 2]
Number of Units	[Value]
Date of Construction or Date of Substantial Improvement	[MM/DD/YYYY]
Prior NFIP Claims	[Value] claim(s)
Replacement Cost Value	[Value]

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

Lender Information

1st Mortgagee

[Value]

[Address Line]

Loan No.: [000-000000-0]

2nd Mortgagee /Other

[Value]

[Address Line]

Loan No.: [000-000000-0]

It is important to make sure that your policy information is accurate to prevent delays in claim handling. Contact your insurance agent or company to make changes to your policy.

Revisions to I.I.C.3, on page I-6 of the 2025 FIM

3. Declarations Page Template (Endorsement), Page 1



FEMA



Policy Number: 1234567890

Policy Term: October 1, 2021 (at time of loan closing) – October 1, 2022 at (12:01 a.m.)

Policy Form: Dwelling Policy

Policy Declarations Type: New Policy Declarations

Rate Category: Rating Engine

Insured Property Location: 3200 Mount Vernon Memorial Hwy
Mount Vernon, VA 22121

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. THIS IS NOT A BILL.

Policyholder(s)/Mailing Address:

George Washington
Martha Washington
3200 Mount Vernon Memorial Highway
Mount Vernon, VA 22121

Agent:

John Lennon, John, Paul, George & Ringo's Agency
123 Abbey Road
Washington, DC 21009
(205) 555-2189 | email@jpgragency.com

Insurer NAIC Number: 0987654321

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$250,000	\$1,000
Contents	\$100,000	\$1,000

\$2,049.00

Total Annual Payment

Includes Premium, Discounts, Fees, and Surcharges

Payor: Policyholder(s)

Premium Details

Visit floodsmart.gov/premiumcosts for more information about how premiums are calculated.

Building Premium	\$1,500
Contents Premium	\$1,000
Increased Cost of Compliance (ICC) Premium	\$75
Mitigation Discounts	(\$150)
Community Rating System Discount	(\$250)
Full-Risk Premium	\$2,175
Statutory Discounts	
• Annual Increase Cap Discount	(\$500)
Discounted Premium	\$1,675
Fees and Surcharges	
• Reserve Fund Assessment	\$302
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$25
• Federal Policy Fee	\$47
Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$2,049

Revisions to I.I.C.4, on page I-7 of the 2025 FIM

4. Declarations Page Template (Endorsement), Page 2



FEMA



Policy Number: [value]

Location and Property Information

Primary Residence	[Yes/No]
Building Occupancy	[Value]
Building Description	[Value]
Building Description Detail	[Value]
First Floor Height	[Value] ft.
Method Used to Determine First Floor Height	[Value]
Property Description	[Line 1] [Line 2]
Number of Units	[Value] unit(s)
Date of Construction or Date of Substantial Improvement	[MM/DD/YYYY]
Prior NFIP Claims	[Value] claim(s)
Replacement Cost Value	[Value]

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

Lender Information

1st Mortgagee

[Value]
[Address Line]

Loan No.: [000-000000-0]

2nd Mortgagee / Other

[Value]
[Address Line]

Loan No.: [000-000000-0]

It is important to make sure that your policy information is accurate to prevent delays in claim handling. Contact your insurance agent or company to make changes to your policy.

Revisions to I.I.D.1, on page I-8 of the 2025 FIM

D. Declarations Page Sample Documents

1. Declarations Page Sample (New Business or Renewal), Page 1



FEMA



Policy Number: [Value]

Policy Term: [Eff. Date] (12:01 a.m.) – [Exp. Date] (12:01 a.m.)

Endorsement Effective Date: [End. Eff. Date] (12:01 a.m.)

Reason for Change: [Value]

Policy Form: [Value]

Policy Declarations Type: [Value]

Rate Category: [Value]

Insured Property Location: [Line 1]
[Line 2]

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. THIS IS NOT A BILL.

Policyholder(s)/Mailing Address:

[Line 1]

[Line 2]

[Line 3]

[Line 4]

Agent:

[Line 1]

[Line 2]

[Line 3]

[Line 4]

Insurer NAIC Number: [value]

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	[\$000,000]	[\$000,000]
Contents	[\$000,000]	[\$000,000]

\$[00,000.00]

Revised Total Annual Payment

Includes Premium, Discounts, Fees, and Surcharges

[Coverage limitations may apply. See your Policy Form for details.]

Payor: [value]

Premium Details

Visit floodsmart.gov/premiumcosts for more information about how premiums are calculated.

Building Premium	\$00,000
Contents Premium	\$00,000
Increased Cost of Compliance (ICC) Premium	\$00,000
Mitigation Discounts	(\$000)
Community Rating System Discount	(\$000)
Full-Risk Premium	\$00,000
Statutory Discounts	
• Annual Increase Cap Discount	(\$000)
• Pre-FIRM Discount	(\$000)
• Newly Mapped Discount	(\$000)
• Other Statutory Discounts	(\$000)
Discounted Premium	\$00,000
Fees and Surcharges	
• Reserve Fund Assessment	\$000
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$000
• Federal Policy Fee	\$000
• Probation Surcharge	\$000
Revised Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$00,000

Revisions to I.I.D.2, on page I-9 of the 2025 FIM

2. Declarations Page Sample (New Business or Renewal), Page 2



FEMA



Policy Number: 1234567890

Location and Property Information

Primary Residence	Yes
Building Occupancy	Single-Family Home
Building Description	Main Dwelling
First Floor Height	2 ft
Method Used to Determine First Floor Height	FEMA determined
Property Description	Slab on grade (no basement, enclosure, or crawlspace). One floor. Masonry construction.
Date of Construction	05/01/1993
Prior NFIP Claims	0 claim(s)

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

Lender Information

1st Mortgagee
Paul Revere, Bank of America
100 North Tryon Street
Charlotte, NC 28255

Loan No.: 987-654321-0

It is important to make sure that your policy information is accurate to prevent delays in claim handling. Contact your insurance agent or company to make changes to your policy.

Revisions to I.I.D.3, on page I-10 of the 2025 FIM

3. Declarations Page Sample (Endorsement), Page 1



FEMA



Policy Number: 1234567890

Policy Term: October 1, 2021 (12:01am) –
October 1, 2022 (12:01 a.m.)

Endorsement Effective Date: November 15, 2021 (12:01 a.m.)

Reason for Change: Building Information

Policy Form: Residential Condominium Building

Policy Declarations Type: Revised Policy Declarations

Rate Category: Rating Engine

Insured Property Location: 3200 Mount Vernon Memorial Hwy
Mount Vernon, VA 22121

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. **THIS IS NOT A BILL.**

Policyholder(s)/Mailing Address:

Mount Vernon Condominium Association
124 Mount Vernon Memorial Highway
Mount Vernon, VA 22121

Agent:

John Lennon, John, Paul, George and Ringo's Agency
123 Abbey Road
Washington, DC 21009
(205) 555-2189 email@jpgragency.com

Insurer NAIC Number: 0987654321

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$500,000	\$10,000
Contents	\$100,000	\$10,000

Coverage limitations may apply. See your Policy Form for details.

The coinsurance penalty may apply. See your Policy Form for details.

\$6,450.00

Revised Total Annual Payment
Includes Premium, Discounts, Fees, and Surcharges

Payor: Lender (1st Mortgagee)

Premium Details

Visit floodsmart.gov/premiumcosts for more information about how premiums are calculated.

Building Premium	\$3,500
Contents Premium	\$2,500
Increased Cost of Compliance (ICC) Premium	\$175
Mitigation Discounts	(\$150)
Community Rating System Discount	(\$350)
Full-Risk Premium	\$5,675
Statutory Discounts	
• Annual Increase Cap Discount	(\$700)
Discounted Premium	\$4,975
Fees and Surcharges	
• Reserve Fund Assessment	\$896
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$250
• Federal Policy Fee	\$329
Revised Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$6,450

Revisions to I.I.D.4, on page I-11 of the 2025 FIM

4. Declarations Page Sample (Endorsement), Page 2



FEMA



Policy Number: 1234567890

Location and Property Information

Primary Residence	No
Building Occupancy	Residential Condominium Building
Building Description	Entire Residential Condominium Building
First Floor Height	1 ft
Method Used to Determine First Floor Height	FEMA determined
Property Description	Slab on grade (no basement, enclosure, or crawlspace). Three floors. Masonry construction.
Number of Units	7 units
Date of Construction	05/01/1993
Prior NFIP Claims	0 claim(s)
Replacement Cost Value	\$2,250,000

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

Lender Information

1st Mortgagee

Paul Revere, Bank of America
100 North Tryon Street
Charlotte, NC 28255

Loan No.: 987-654321-0

It is important to make sure that your policy information is accurate to prevent delays in claim handling. Contact your insurance agent or company to make changes to your policy.

Revisions to I.II.E, Table 2, on page I-15 of the 2025 FIM

Table 2: Declarations Page Requirements *continued*

ID	Category (for internal use only)	Data Element(s)	Display of Data Element (Required display in green, unless otherwise indicated)	Requirements (for WYO + NFIP Direct)	Possible Values or Required Format	Description & Required Information
13 cont.					Regular Program: “[\$1–\$100,000],” Emergency Program: “[\$1–\$10,000]” Residential Condominium Building Regular Program: “[\$1–\$100,000],” Emergency Program: “n/a” <u>Non-Residential Building, Non-Residential Manufactured/Mobile Building, or Non-Residential Unit</u> Regular Program: “[\$1–\$500,000],” Emergency Program: “[\$1–\$100,000]”	
14	Coverages & Endorsements	Contents Deductible	Contents Deductible	Always shown	<u>For policies with no Contents Coverage:</u> “n/a” – Contents Deductible values by Building Occupancy – <u>Single Family Home, Residential Manufactured/Mobile Home, Residential Unit, or Two-to-Four Family Building:</u> “\$1,000,” “\$2,000,” “\$5,000,” “\$10,000” <u>Other Residential Building, Non-Residential Building, Non-Residential Manufactured/ Mobile Building, or Non-Residential Unit:</u> “\$1,000,” “\$1,250,” “\$1,500,” “\$2,000,” “\$5,000,” “\$10,000,” “\$25,000,” “\$50,000” <u>Residential Condominium Building:</u> “\$1,000,” “\$1,250,” “\$1,500,” “\$2,000,” “\$5,000,” “\$10,000,” “\$25,000”	Indicate the <i>Contents Deductible</i> amount. If the policy only covers the building, then indicate “n/a.” For select occupancies (i.e., Single Family Home, Residential Manufactured/Mobile Home, Residential Unit, or Two-to-Four Family Building), <i>Contents Deductible</i> amounts can be mixed with any <i>Building Deductible</i> option for those occupancies. For all other policies, these <i>Contents Deductible</i> amounts can only be selected in fixed combinations with certain <i>Building Deductible</i> options, as specified in the FIM. Refer to “Coverage and Deductibles” section of the FIM for details.
15	Messaging	Coverage Limitations	[Coverage Limitations]	Always shown	“Coverage limitations may apply. See your Policy Form for details.”	Used to inform policyholder to refer to Policy Form regarding coverage limitations.
16	Messaging	Coinsurance Penalty	RCBAP policies	Conditional – only if applicable	“Coinsurance penalty may apply. See your Policy Form for details.”	Include the specified messaging.
17	Messaging	Clear Communication of Risk	[Clear Communication of Risk]	Always shown	Visit floodsmart.gov/premiumcosts for more information about how premiums are calculated.	Include specified messaging.

Revisions to I.II.E, Table 2, on page I-22 of the 2025 FIM

Table 2: Declarations Page Requirements *continued*

ID	Category (for internal use only)	Data Element(s)	Display of Data Element (Required display in green, unless otherwise indicated)	Requirements (for WYO + NFIP Direct)	Possible Values or Required Format	Description & Required Information
48	Lender Info	Second Mortgagee/ Other [Name, Address, Loan Number]	Second Mortgagee/ Other [Name, Address, Loan Number]	Conditional – only if applicable	[2nd Mortgagee Name] [standard USPS address] [2nd Mortgage Loan No.]	Indicate the name and address of the second mortgagee, the name and address of the additional loss payee (if applicable), and loan number if required by the lender.
49	Messaging	Clear Communication of Risk	[Clear Communication of Risk]	Always shown	It is important to make sure that your policy information is accurate to prevent delays in claim handling. Contact your insurance agent or company to make changes to your policy.	Include the specified messaging.
50	Messaging	Prior NFIP Claims disclaimer	[Prior NFIP Claims communication]	Always shown	“Your property’s NFIP flood claims history can affect your premium.”	Include the specified messaging.
51	Messaging	NFIP Logo and/or descriptive text	[NFIP Logo or descriptive text]	Always shown	<placeholder>	Include the NFIP logo (recommended placement next to WYO corporate logo) and/or descriptive text identifying that it is an NFIP policy.

Revisions to I.3.A.1, on page I-23 of the 2025 FIM

III. Building Replacement Cost Value Update Notices

A. BRCV Overview

For certain building occupancies, the insurer must obtain an updated value (including the cost of the foundation), prior to sending the Renewal **Bill**, 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;
- The building or unit's square footage is less than 1,000 square feet; *or*
- **Contents-only policies.**

Revisions to I.VII, on page I-44 of the 2025 FIM

VII. **Renewal Bill, Renewal Bill Copy, and Expiration Notice**

A. Overview

The insurer must send a Renewal **Bill** to the payor listed on the policy declarations page at least 45 days before the policy expires. The insurer must also send a Renewal **Bill (Copy)** 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.

While not required, the following are best practices:

- **Renewal and Expiration Correspondence should direct recipients to floodsmart.gov to learn about their flood risk.**
- **In cases where a policyholder does not already receive the Annual Increase Cap Discount, to reduce confusion, there should not be an emphasis on this discount.**
- **In cases where a policyholder already receives the maximum coverage for their policy type, to reduce confusion, there should not be an Option B for “Increased Coverage.”**
- **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.**

Revisions to I.VII.C.1, on page I-54 of the 2025 FIM

C. Sample Notifications (Renewal/Expiration Correspondence)

1. Renewal Bill (NFIP Direct Version), Page 1



FEMA



NFIP Direct
PO BOX 580514
Charlotte, NC 28258
(800) 638-6620

RENEWAL BILL

Your flood insurance policy is about to expire,
renew today to avoid a lapse in coverage!

**Renew
today!**
Keep your Annual
Increase Cap
Discount¹ of **\$150!**

Notice Date	01/14/2026
Policy Expiration Date and Time	03/14/2026 at 12:01 a.m.
Policyholder(s)	Multiple lines as needed
Insured Property Location	Multiple lines as needed
Policy Number	1231456789
Payor	Multiple lines as needed
Agent	Multiple lines as needed

Policy Coverage Options

Increase the coverage to your current policy to better protect your home and belongings.

	Premium	Coverage Amounts		Deductible	
		Building	Contents	Building	Contents
Option A Current Coverage	\$1,350	\$200,000	\$75,000	\$3,500	\$5,000
Option B Increased Coverage	\$1,500	\$250,000	\$100,000	\$4,000	\$6,000

Page 1 of 3

For fastest service, pay online at my.nfipdirect.fema.gov. If paying by money order or check, detach this section and send with your payment.

John Smith
1234 Address
City, ST 12345

Thank you for being a valued NFIP policyholder!



Policy Number: 123456789

Payment Due Date: 03/14/2026

Select One: ☐ Option A \$1,350 ☐ Option B \$1,500

Amount Enclosed: \$ _____

0000RL22001046999958051400764950000000000003

Revisions to I.VII.C.2, on page I-55 of the 2025 FIM

2. Renewal **Bill** (NFIP Direct Version), Page 2



Maintaining flood insurance is the most important thing you can do to protect yourself from flooding.

Your Renewal

We must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.²

Renewing your policy is easy. Simply submit your payment to us via online, check or money order. You can use the form below and send it back using the attached return envelope.³ If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.⁴

You have coverage options! You can choose to keep your current coverage or adjust it for additional protection.⁵ If you have questions about your coverage options or your policy, contact us at (800) 638-6620.



Renew your policy today and ensure your property stays covered!

To learn more about renewals visit floodsmart.gov/get-insured/renew-a-policy

Page 2 of 3

Payment Form

Follow the instructions below to pay your renewal premium online with a credit card or electronic check.

To pay online:

1. Visit my.nfipdirect.fema.gov and select "Make a Payment".
2. Enter your policy information and follow the instructions to select your payment type and available coverage amounts, if applicable.
3. You will immediately receive a copy of your Renewal Declarations Page.

To pay by check or money order:

1. Make payment for the exact amount of the coverage option you selected.
Full payment is required for the option selected.
2. Write your policy number on your check or money order.
3. Send payment to:
NFIP Direct
PO Box 580514
Charlotte, NC 28258t



Pay online today at
nfipdirect.fema.gov

Revisions to I.VII.C.3, on page I-56 of the 2025 FIM

3. Renewal **Bill** (NFIP Direct Version), Page 3



FEMA



NFIP Flood Insurance Renewal Privacy Act Statement

Pursuant to 5 U.S.C. § 552a(e)(3), this Privacy Act Statement serves to inform you of why the Department of Homeland Security (DHS) is requesting the information on this form.

AUTHORITY: Within the Federal Emergency Management Agency (FEMA), the Federal Insurance and Mitigation Administration (FIMA) is authorized to conduct the renewal inquiry by the National Flood Insurance Act of 1968, Public Law 90-448, as amended by the Flood Disaster Protection Act of 1973, Public Law 93-234.

PRINCIPAL PURPOSE(S): This information (that may include collection of policyholder information and bank account or credit card information) is being collected for the purpose of purchasing or renewing an NFIP policy.

ROUTINE USE(S): The information on this form may be used by and disclosed to DHS personnel, contractors, or others who need this information to assist in activities related to the principal purposes noted above.

DISCLOSURE: The disclosure of information on this form is voluntary; however, failure to provide the information requested may prevent FEMA from issuing an NFIP flood policy.

Footnotes

1. *The Annual Increase Cap Discount is the statutory provision that limits the annual increase in premiums for NFIP policies.*
2. *If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day.*
3. *All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer,*
4. *If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to correct the policy.*
5. *Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.*

This Renewal Bill serves as the Renewal Notice described in your Standard Flood Insurance Policy (SFIP).

Learn about the benefits of renewing
your flood insurance policy at floodsmart.gov

Revisions to I.VII.C.4, on page I-57 of the 2025 FIM

4. Renewal Bill (Copy) (NFIP Direct Version), Page 1



FEMA



NFIP Direct
PO BOX 580514
Charlotte, NC 28258
(800) 638-6620

RENEWAL BILL (COPY)

THIS IS A COPY OF THE RENEWAL BILL SENT TO THE PAYOR ON THIS POLICY.

Your flood insurance policy is about to expire, renew today to avoid a lapse in coverage!

Renew today!

Keep your Annual
Increase Cap
Discount¹ of **\$150!**



Notice Date	01/14/2026
Policy Expiration Date and Time	03/14/2026 at 12:01 a.m.
Policyholder(s)	Multiple lines as needed
Insured Property Location	Multiple lines as needed
Policy Number	1231456789
Payor	Multiple lines as needed
Agent	Multiple lines as needed

Policy Coverage Options

Increase the coverage to your current policy to better protect your home and belongings.

	Premium	Coverage Amounts		Deductible	
		Building	Contents	Building	Contents
Option A Current Coverage	\$1,350	\$200,000	\$75,000	\$3,500	\$5,000
Option B Increased Coverage	\$1,500	\$250,000	\$100,000	\$4,000	\$6,000

Page 1 of 3

For fastest service, pay online at my.nfipdirect.fema.gov. If paying by money order or check, detach this section and send with your payment.



Scan to
renew today!

Jane Smith
1234 Address
City, ST 12345

Thank you for being a valued NFIP policyholder!

Policy Number: 123456789

Payment Due Date: 03/14/2026

Select One: ☐ Option A \$1,350 ☐ Option B \$1,500

Amount Enclosed: \$ _____

0000RL22001046999958051400764950000000000003

Revisions to I.VII.C.5, on page I-58 of the 2025 FIM

5. Renewal **Bill (Copy)** (NFIP Direct Version), Page 2



Maintaining flood insurance is the most important thing you can do to protect yourself from flooding.

Your Renewal

We must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.²

Renewing your policy is easy. Simply submit your payment to us via online, check or money order. You can use the form below and send it back using the attached return envelope.³ If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.⁴

You have coverage options! You can choose to keep your current coverage or adjust it for additional protection.⁵ If you have questions about your coverage options or your policy, contact us at (800) 638-6620.



Renew your policy today and ensure your property stays covered!

To learn more about renewals visit floodsmart.gov/get-insured/renew-a-policy

THIS IS A COPY OF THE RENEWAL BILL SENT TO THE PAYOR ON THIS POLICY.

Page 2 of 3

Payment Form

Follow the instructions below to pay your renewal premium online with a credit card or electronic check.

To pay online:

1. Visit my.nfipdirect.fema.gov and select "Make a Payment".
2. Enter your policy information and follow the instructions to select your payment type and available coverage amounts, if applicable.
3. You will immediately receive a copy of your Renewal Declarations Page.

To pay by check or money order:

1. Make payment for the exact amount of the coverage option you selected.
Full payment is required for the option selected.
2. Write your policy number on your check or money order.
3. Send payment to:
NFIP Direct
PO Box 580514
Charlotte, NC 28258t



Pay online today at
nfipdirect.fema.gov

Revisions to I.VII.C.6, on page I-59 of the 2025 FIM

6. Renewal **Bill (Copy)** (NFIP Direct Version), Page 3



FEMA



NFIP Flood Insurance Renewal Privacy Act Statement

Pursuant to 5 U.S.C. § 552a(e)(3), this Privacy Act Statement serves to inform you of why the Department of Homeland Security (DHS) is requesting the information on this form.

AUTHORITY: Within the Federal Emergency Management Agency (FEMA), the Federal Insurance and Mitigation Administration (FIMA) is authorized to conduct the renewal inquiry by the National Flood Insurance Act of 1968, Public Law 90-448, as amended by the Flood Disaster Protection Act of 1973, Public Law 93-234.

PRINCIPAL PURPOSE(S): This information (that may include collection of policyholder information and bank account or credit card information) is being collected for the purpose of purchasing or renewing an NFIP policy.

ROUTINE USE(S): The information on this form may be used by and disclosed to DHS personnel, contractors, or others who need this information to assist in activities related to the principal purposes noted above.

DISCLOSURE: The disclosure of information on this form is voluntary; however, failure to provide the information requested may prevent FEMA from issuing an NFIP flood policy.

Footnotes

1. *The Annual Increase Cap Discount is the statutory provision that limits the annual increase in premiums for NFIP policies.*
2. *If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day.*
3. *All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer,*
4. *If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to correct the policy.*
5. *Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.*

This Renewal Bill serves as the Renewal Notice described in your Standard Flood Insurance Policy (SFIP).

Learn about the benefits of renewing
your flood insurance policy at floodsmart.gov

Revisions to I.VII.C.7, on page I-60 of the 2025 FIM

7. Expiration Notice (NFIP Direct Version), Page 1



FEMA



NFIP Direct
PO BOX 580514
Charlotte, NC 28258
(800) 638-6620

EXPIRATION NOTICE

This is your final notice. Your flood insurance policy has expired.
Renewal premium is required to renew your policy.

**Your policy
has expired.**

Renew today to keep
your Annual Increase
Cap Discount¹ of
\$129!



Expiration Notice Date	03/14/2026
Notice ID	987654321
Renewal Grace Period Date	04/14/2026 at 12:01 a.m.
Policyholder(s)	Multiple lines as needed
Insured Property Location	Multiple lines as needed
Policy Number	1231456789
Payor	Multiple lines as needed
Agent	Multiple lines as needed

Policy Coverage Options

Increase the coverage to your current policy to better protect your home and belongings.

	Premium	Coverage Amounts		Deductible	
		Building	Contents	Building	Contents
Option A Current Coverage	\$1,350	\$200,000	\$75,000	\$3,500	\$5,000
Option B Increased Coverage	\$1,500	\$250,000	\$100,000	\$4,000	\$6,000

Page 1 of 3

For fastest service, pay online at my.nfipdirect.fema.gov. If paying by money order or check, detach this section and send with your payment.



John Smith
1234 Address
City, ST 12345

Policy Number: 123456789

Payment Due Date: 03/14/2026

Select One: ☐ Option A \$1,350 ☐ Option B \$1,500

Thank you for being a valued NFIP policyholder!

Amount Enclosed: \$ _____

0000RL22001046999958051400764950000000000003

Revisions to I.VII.C.8, on page I-61 of the 2025 FIM

8. Expiration Notice (NFIP Direct Version), Page 2



Keeping flood insurance is the most important step you can take to recover after a flood! Don't lose your coverage, renew today.

Your Renewal

We must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.²

Renewing today to avoid a lapse in coverage. Simply submit your payment to us via online, check or money order. You can use the form below and send it back using the attached return envelope.³ If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.⁴

You have coverage options! You can choose to keep your current coverage or adjust it for additional protection.⁵ If you have questions about your coverage options or your policy, contact us at (800) 638-6620.



Renew your policy today and ensure your property stays covered!

To learn more about renewals visit floodsmart.gov/get-insured/renew-a-policy

Page 2 of 3

Payment Form

Follow the instructions below to pay your renewal premium online with a credit card or electronic check.

To pay online:

1. Visit my.nfipdirect.fema.gov and select "Make a Payment".
2. Enter your policy information and follow the instructions to select your payment type and available coverage amounts, if applicable.
3. You will immediately receive a copy of your Renewal Declarations Page.

To pay by check or money order:

1. Make payment for the exact amount of the coverage option you selected.
Full payment is required for the option selected.
2. Write your policy number on your check or money order.
3. Send payment to:

NFIP Direct
PO Box 580514
Charlotte, NC 28258t



Pay online today at
nfipdirect.fema.gov

Revisions to I.VII.C.9, on page I-62 of the 2025 FIM

9. Expiration Notice (NFIP Direct Version), Page 3



FEMA



NFIP Flood Insurance Renewal Privacy Act Statement

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PRINCIPAL PURPOSE(S): This information (that may include collection of policyholder information and bank account or credit card information) is being collected for the purpose of purchasing or renewing an NFIP policy.

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DISCLOSURE: The disclosure of information on this form is voluntary; however, failure to provide the information requested may prevent FEMA from issuing an NFIP flood policy.

Footnotes

1. *The Annual Increase Cap Discount is the statutory provision that limits the annual increase in premiums for NFIP policies.*
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3. *All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer,*
4. *If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to correct the policy.*
5. *Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.*

This Renewal Bill serves as the Renewal Notice described in your Standard Flood Insurance Policy (SFIP).

For more information about flood insurance,
visit [floodsmart.gov](https://www.floodsmart.gov)

Revisions to I.VII.D, Table 3, on page I-63 of the 2025 FIM

D. Notification Requirements

Table 3: Renewal **Bill**, Renewal **Bill (Copy)**, and Expiration Notice Requirements

ID	Category (for internal use only)	Data Element(s)	Display of Data Element (Required display in green, unless otherwise indicated)	Requirement (for NFIP Direct)	Requirement (for WYOs/ Vendors)	Possible Values or Required Format	Description & Required Information
1	Insurer	Insurance Provider	Insurance Provider	Always shown	Always shown	[WYO Company name], “NFIP Direct”	Indicate the name of the <i>Insurance Provider</i> (WYO Company name or NFIP Direct).
2	Insurer	Insurance Provider Address	No additional header required when displayed with <i>Insurance Provider</i> field	Always shown	Always shown	[standard USPS address]	Indicate the mailing address for the insurance provider insuring the Policy.
3	Insurer	Insurance Provider Contact Info	No additional header required when displayed with <i>Insurance Provider</i> field	Always shown	Always shown	[Phone number] [additional contact info]	Indicate the insurance provider phone number. Insurance providers may include any additional contact info policyholders can use to contact the insurance provider as applicable (e.g., email, website).
4	Notice	Topline Header	Renewal Bill and Renewal Bill Copy or Expiration Notice	Always shown	Always shown	“Renewal Bill ,” “Renewal Bill Copy ,” or “Expiration Notice”	Indicate whether this communication is a Renewal Bill or Expiration Notice. For Renewal Notices sent 45 days prior to the Policy Expiration Date, indicate “Renewal Bill ” for communications sent to the current policy Payor and “Renewal Bill Copy ” for communications sent to all other parties listed on the Declarations Page. For the Expiration Notice sent on the Policy Expiration Date, indicate “Expiration Notice” for communications sent to the current policy Payor and all other parties listed on the Declarations Page.
5	Notice	Notice Topline Call- to-action	[see Possible Values]	Always shown	Always shown	[Payor Name]	Include the specified messaging or equivalent messaging that provides clear up-front context for the message recipient.
6	Notice	Notice Date	Notice Date	Always shown	Always shown	<u>Date</u> : MM/DD/YYYY or Month DD, YYYY	Indicate the date the Renewal Bill was generated and sent to policyholder and relevant parties (e.g., current policy Payor). Indicate the field name as “Notice Date.”

ATTACHMENT H

**Updated Guidance for the *NFIP Flood Insurance Manual*
Appendix K. Documentation Requirements Guide**

Effective December 1, 2026

Revisions to K on page K-1 of the 2025 FIM

ITEM & WHEN NEEDED	REQUIREMENTS AND DOCUMENTATION
Primary Residence: 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.
Building Replacement Cost Value (BRCV): 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.
BRCV (cont.): 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 3 years. Not required for Storage/Tool Shed, Detached Garage, buildings or units with 1,000 or less square feet, or contents-only policy .
BRCV (cont): If the Building Occupancy is Residential Condominium Building.	Must (1) obtain BRCV based on appraisals commonly used in the insurance industry, including the cost of the foundation, (2) maintain supporting documentation in the policy file, and (3) validate every three years. See Building Replacement Cost Value in Section 3, II.C.7.b.
Elevation Certificate (EC) or Land Surveys: If Elevation Certificate's Section C or Land Survey used in rating.	Elevation Certificate or Land Survey (1) signed by a licensed surveyor, engineer, or architect and includes their identification number or seal in Section D and (2) photographs that show the front and rear of the building, including the building foundation type. Photo requirements are outlined in the FIM. See Elevation Certificate/Land Survey in Section 3, II.C.4.c.
Floodproofing: If Residential building	(1) A completed NFIP Residential Basement Floodproofing Certificate and (2) at least two photographs of the building.
Floodproofing: If Non-Residential building	(1) Completed Application, (2) Completed Elevation Certificate, (3) 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.
Proper Flood Openings: 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.
Proper Flood Openings: 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.
M&E Discount: If the foundation type is slab-on-grade and the building has one floor.	Documentation, such as a photograph, must be in the policy file to support the M&E discount.

Revisions to K, on page K-2 of the 2025 FIM

ITEM & WHEN NEEDED	REQUIREMENTS AND DOCUMENTATION
Prior NFIP Claims: If the policyholder believes the number of claims used in applying the prior NFIP Claims Rating Factor is inaccurate or if mitigation has occurred to reduce future flooding potential.	• If Invalid Claims History Association then documentation showing (1) incorrectly linked addresses and/or losses or (2) a second address added to a Property Locator Record. • If Mitigation Actions then documentation showing (1) EC based on finished construction of new or improved building (if in SFHA), (2) photographs of the building before improvement, (3) photographs of the building after improvement, (4) photographs of the flood openings (if applicable), (5) source of funding for the mitigation action (state, local or individual), (6) demolition permit (if building demolished and rebuilt), (7) building permit (if building elevated or rebuilt), and (8) a signed statement from a community official that shows mitigation action was approved by the community (if in zones B, C, D, or X). Documentation should be sent to FEMA-NFIPCustomerServiceCenter@fema.dhs.gov. See Claims History in Section 3, II.C.8.
Severe Repetitive Loss (SRL): If correcting or updating a building's SRL status.	• If Invalid Claims History Association then documentation showing (1) incorrectly linked addresses and/or losses or (2) a second address added to a Property Locator Record. • If Property Value Updates then (1) property tax assessment or (2) property appraisal. • If Mitigation Actions then documentation showing (1) EC based on finished construction of new or improved building (if in SFHA), (2) photographs of the building before improvement, (3) photographs of the building after improvement, (4) photographs of the flood openings (if applicable), (5) source of funding for the mitigation action (state, local or individual), (6) demolition permit (if building demolished and rebuilt), (7) building permit (if building elevated or rebuilt), and (8) a signed statement from a community official that shows mitigation action was approved by the community (if in zones B, C, D, or X). Documentation should be sent to FEMA-NFIPCustomerServiceCenter@fema.dhs.gov. See Appendix F: SRL.
Substantial Improvement: If substantially improved.	When a building has been substantially improved, the agent must confirm if a local community official has declared the building substantially improved. The Application Form must report both the original date of construction and the substantial improvement date. The NFIP will use the substantial improvement date for policy coverage and rating purposes. See Substantial Improvement in Section 3, III.B.9.
CBRS or OPA: To determine if the building is improperly mapped in a CBRS Buffer Zone.	United States Fish and Wildlife Service (USFWS) requires (1) a valid address and (2) the output from the CBRS validation tool indicating that the building is within the CBRS Buffer Zone. Additional documentation that may be needed by USFWS includes (1) a map showing the location of the building, (2) a property report card, (3) property survey, (4) property deed, or (5) EC.
CBRS or OPA: To determine if the building is improperly mapped in a System Unit or OPA.	Documentation includes (1) proof of building permit date, (2) a legally valid building permit, or (3) a written statement signed by the community building permit official indicating the date of construction. Specific details of the written statement from the community building permit official are outlined in the FIM Appendix E: Coastal Barrier Resource System.
Leased Federal Property (LFP): If challenging the designation of the building as a LFP.	Examples of documentation submitted by the policyholder to the insurer includes (1) a letter from a community official or land surveyor stating that the building does not qualify as an LFP or (2) documentation showing that the Federal Government does not own the property, such as a deed or rental agreement. See Appendix G: LFP.