U.S. Department of Homeland Security
500 C Street SW
Washington, DC 20472

FEMA

December 2012

Dear *NFIP Flood Insurance Manual* Subscriber:

Revisions have been made to the *NFIP Flood Insurance Manual* that will become effective January 1, 2013. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the January 1, 2013, effective date.

Please review all pages within the revision package to gain a full awareness of the changes. Significant revisions include the following:

- Reformatting of the Effective Date subsection and addition of new Effective Date Change/Correction rule for properties that have been affected by flooding from Federal land that was caused by Post-Wildfire Conditions (GR Section).
- Clarification for the practice of Rebating of Agents'/Producers' Commissions (NFIP Direct and WYO Companies) (GR Section).
- Introduction of Non-Principal/Non-Primary Residence Rates for policies written or renewed on Pre-FIRM buildings in Special Flood Hazard Areas and Zone D on or after January 1, 2013 (GR, APP, and RATE Sections).
- Clarification of acceptable Base Flood Elevation sources for Unnumbered A Zones (APP Section).
- Revision to examples under Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988 (LFG Section).
- Inclusion of the 2012 edition of the Elevation Certificate and the Non-Residential Floodproofing Certificate (CERT Section).
- Removal of the 2-year limitation on the Preferred Risk Policy Eligibility Extension (PRP Section).
- PRP premium changes for policies written or renewed on or after January 1, 2013 (PRP Section).
- Clarification of Cancellation Reason 3 and updates to other Cancellation/Nullification rules (CN Section).
- Updates to the Table of Contents and the Index.

Thank you for your continued support of the NFIP.

Sincerely,

Edward L. Connor
Deputy Associate Administrator for Federal Insurance
Federal Insurance and Mitigation Administration