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

FEMA

July 2012

Dear *NFIP Flood Insurance Manual* Subscriber:

Revisions have been made to the *NFIP Flood Insurance Manual* that will become effective October 1, 2012. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2012, effective date. Significant revisions include the following:

- Updates to the NFIP Bureau and Statistical Agent Regional Offices (REF Section).
- New effective date rule requirement for policies issued in connection with a lender requirement (GR Section).
- Clarification of rules regarding tenant's coverage (GR Section).
- Revised rates for policies written or renewed on or after October 1, 2012 (RATE, CONDO, PRP, MPPP, and PR Sections).
- Further guidance for buildings with an elevator below the BFE (RATE, CONDO, and LFG Sections).
- Instructions for the continued use of the Elevation Certificate and Non-Residential Floodproofing Certificate (CERT Section).
- Additional guidance for the conversion of a PRP to a standard-rated policy (PRP Section).
- Updates to the cancellation rules and new signature requirement for the cancellation request (CN Section).
- Update to the Coastal Barrier Resources System list of communities (Newton, Michigan, township removed) (CBRS Section).
- New CRS Premium Discount Eligibility table and updates to the Community Rating System Eligible Communities list (CRS Section).
- New re-underwriting requirement for Severe Repetitive Loss property policies transferred to the NFIP Special Direct Facility for processing (SRL Section).
- Table of Contents and Index updates.

Thank you for your continued support of the NFIP.

Sincerely,

Edward L. Connor
Deputy Associate Administrator for Federal Insurance