NFIP Flood Manual
October 1, 2025
Summary of Key Updates

Note: This is not a complete list! Please consult the NFIP Flood Manual for all changes and full detail for the changes mentioned below.

Clarifications:

- All payments to the NFIP become US Treasury funds as soon as they are paid.
- Modular Home is not a manufactured or mobile home, only those homes meeting the same rules as site-built homes.
- Elevation measurements should be truncated to the 10th of a foot, not rounded
- Notices on policies to notify the agent if any information is not current
- Notice on RCBAP re: coinsurance

Rating and Application:

- You must enter the foundation type on the application
- Stem-wall foundations are classified as slab on grade
- Buildings on post, pile, or pier that have a concrete slab at ground level to facilitate parking, etc. are considered elevated.
- Buildings with masonry or concrete walls where the lowest floor is only used for parking, storage, or building access is considered an elevated building
- For slab on grade or a home with a basement: If an EC is used to determine the first floor height and it is greater than 12’ above the adjacent grade, you must provide documentation
- For elevated homes: If an EC is used to determine the first floor height and it is greater than 20’ above the adjacent grade, you must provide documentation
- FEMA/NFIP will disregard the information from the EC if it increases the premium
- 99999 is not a valid value for building occupancy or number of floors
- Homes > 15,000 sqft must have documentation
- Must have documentation to support:
    - Homes > 15,000 sqft
    - 1-4 family building (dwelling form) with more than 5 floors
    - Manufactured/Mobile home/building with more than 3 floors
    - Other residential/RCBAP with more than 100 floors
- The CRS discount will not apply if the rate exceeds the maximum rate

- CBRS
    - Coastal Barrier Improvement Act (1990) added properties to the CBRS zone. Properties must have started construction prior to 11/16/90 to be eligible for NFIP insurance
    - Balancing Ecosystems Against Coastal Harm (2024 BEACH act), added properties to the CBRS zone. Properties must have been constructed prior to 11/25/24 to be eligible for NFIP insurance

Mitigation:

- Machinery and Equipment Mitigation Credit:
    - The discount will apply if the M&E is elevated within a foot of the required floor level
    - The discount will apply if the M&E is elevated at or above the BFE, regardless of first floor level (must be documented)
    - Solar battery elements if used as primary power source when sun in unavailable
    - If no M&E select NO on the application
- Floodproofing: If eligible, FEMA will provide the adjusted floor height
- Policyholders can assign their ICC claim to the local community (no one else) to meet cost share requirements for FEMA or HUD grants.

Renewals:

- If the community has had a change to the CRS discount, any resulting increase to the premium at renewal is not subject to the annual increase cap.
- For General Property Form and RCBAP policies, the insurer must obtain updated replacement cost value at least every 3 years.