



FEMA

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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.  
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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 polices 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](https://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](mailto: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](mailto: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](mailto: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](https://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 1.43)**
- 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](mailto: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](mailto:FEMA-NFIPCustomerServiceCenterMailbox@fema.dhs.gov).

Attachments:

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

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