



**National Flood Insurance Program (NFIP)
April 01, 2019 Program Changes: A Summary**

See: [FEMA Bulletin W-18021a April 01, 2019 & January 01, 2020 Program Changes](#)

The changes outlined in this summary apply to new business and renewals that will become effective on or after April 01, 2019.

All premium increases effective April 01, 2019 comply with all the requirements of both Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowners Flood Insurance Affordability Act of 2014. [Other NFIP changes effective April 1, 2019 are listed on page 2.](#)

Premium Increases - April 01, 2019

Special Flood Hazard Areas		
Pre-FIRM	Policies rated without an elevation certificate	Average Total Increase (includes Federal Policy Fee and HFIAA Surcharge)
Primary Residences	A, AO, AH, A1-A30, AE, A99, AR, V, VE, V1-V30	7%
Other Residential / Other Non-Residential (includes RCBAP)	A, AO, AH, A1-A30, AE, A99, AR, V, VE, V1-V30	8%
Non-Primary Residences Severe Repetitive Loss properties, Substantially Improved properties, and Nonresidential Business	A, AO, AH, A1-A30, AE, A99, AR, V, VE, V1-V30	22-24%
Post-FIRM	Policies rated with an elevation certificate	Total Increase
All occupancy types	V, V1-30, & VE	6%
All occupancy types	A1-A30, AE	3%
All occupancy types	AO, AH, AOB, AHB	Less than 1%
All occupancy types	Unnumbered A	3%
Non Special Flood Hazard Areas		
		Combined Premium Increase / Total Increase
Pre-FIRM/Post-FIRM all occupancy types	Standard rated B, C, X, A99 & AR	1%

- Premiums will increase from an estimated average of \$926 per policy to \$1002 for an average increase of 8.2% (HFIAA surcharge or the Federal Policy Fee are not included)
- When the HFIAA and Federal Policy Fee are included, the total amount billed the policyholder will increase from \$1040 to \$1,115 for an average increase of 7.3%
- There is **NO** change to the Deductible Factor, Federal Policy Fee, Reserve Fund Assessment, HFIAA Surcharge, or Probation Surcharge.
- ICC Fee will have an increase of 3% for all policies except Preferred Risk and Newly Mapped rated policies (% increase is included in the total increase)

NOTE: For changes effective January 1, 2019 for Preferred Risk and Newly Mapped policies, please refer to the communication: https://www.wrightflood.net/static/corp/documents/January_01_2019ChangeSummary.pdf



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Other Changes - Effective April 1, 2019:

Primary Residence Determination

For policies effective on or after April 1, 2019, FEMA is updating Primary Residence Determination Guidance to allow a 2-4 Family building to be a primary residence for the purposes of assessing the HFIAA Surcharge. The policyholder must provide primary residence documentation that demonstrates that the building is their primary residence.

SRL Premium

Effective April 1, 2019, FEMA will introduce a Severe Repetitive Loss (SRL) Premium for all policies covering properties with an SRL designation. The SRL Premium will be a percentage of the Annual Subtotal Premium. The SRL Premium will be 5 percent for all SRL policies. This is included in the total average increase and is not fully earned.

Clear Communication

For policies effective on or after April 1, 2019, FEMA is requiring that the following message appear on the Policy Declarations page: "Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating." FEMA's cost-of-flood web page (www.fema.gov/cost-of-flood) provides NFIP stakeholders with information about flood risk and policy rating.