



FEMA

W-14048

August 26, 2014

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the
National Flood Insurance Program (NFIP) Servicing Agent

A handwritten signature in black ink, appearing to read "Dennis Kuhns".

FROM: Dennis Kuhns
Division Director
Risk Insurance Division

SUBJECT: Alternative to Documentation Requirements for
Primary Residence Status

In Bulletin W-14001 dated January 16, 2014, the NFIP provided revisions that require insurers to send the Important Notice to Residential Policyholders to certain residential policyholders as part of the June 1, 2014 Program Changes. This notice has now been updated to include an alternative statement that policyholders can sign to verify their primary residence status if the documentation listed is not available. Insurers can begin using the revised notice immediately.

If you have any questions, please contact the iService Underwriting Department at Underwriting@nfipiservice.com.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Accounting, Claims, Data Processing, Marketing, Underwriting

**NATIONAL FLOOD INSURANCE PROGRAM (NFIP)
IMPORTANT NOTICE TO RESIDENTIAL POLICYHOLDERS**

RE: <Named Insured>

Policy # < >

Property Address: < >

Dear Policyholder:

Policy records indicate that you currently pay a Pre-FIRM subsidized rate for the policy on the building at the address listed above. If you will not live in the property for more than 50 percent of the 365 days following the policy renewal date, then no action is needed, but be aware that your renewal premium will reflect the 25 percent phased-in rate increase. However, if the property address listed above is your primary residence, lived in by you or your spouse more than 50 percent of the year, the NFIP requires verification of primary residence status through documentation. To maintain the primary residence Pre-FIRM subsidized rate, you or your agent must **submit one of the following:**

- Driver's license;
- Automobile registration;
- Proof of insurance for a vehicle;
- Voter's registration;
- Documents showing where children attend school; or
- Homestead Tax Credit Form for Primary Residence.

If you cannot provide the documentation listed above, you must submit a signed and dated statement to your insurer, as shown on the following page, to verify your primary residence status.

Because this premium increase is mandated by law, if you do not provide this documentation within 30 days of the date of this letter, your policy will be rated as a non-primary residence and your renewal premium will reflect the 25 percent phased-in rate increase.

Please inform us if the occupancy status changes for this property. If you fail to do so, this may result in voidance of coverage or any other remedies available under law.

**VERIFICATION OF PRIMARY RESIDENCE STATUS FOR
NFIP POLICY RATING**

<Insured Property Address>

The above address is my primary residence, and I and/or my spouse will live at this location for more than 50 percent of the 365 days following the policy effective date.

Insured Name (Printed)

Insured Signature

Date

PURSUANT TO 28 U.S.C. § 1746 I CERTIFY UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA THAT THE FOREGOING IS TRUE AND CORRECT. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY CAUSE MY POLICY TO BE VOID, AND MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.