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# April 2015 NFIP Changes

# Email Alert

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## Email Alert #1 - December 5, 2014

### HFIAA Surcharge & Phase I of Policyholder Communications

Due to the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA), significant changes to the calculation of NFIP premiums will be effective April 1, 2015. Many policyholders will experience premium increases. To keep you up-to-date on what we are doing to prepare for the extensive National Flood Insurance Program (NFIP) changes effective on April 1, 2015, we will send you updates throughout the next several months.

Alert #1 focuses on the HFIAA Surcharge and phase 1 of policyholder communications.

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**HFIAA Surcharge:** This surcharge is a flat fee of \$25 for primary residence policies and \$250 for all other policies. This surcharge is not associated with the flood zone or construction date of the building. For qualifying policyholders, proof of primary residency is required for the \$25 surcharge.

- [Click here](#) for the **Primary Residence Verification letter for subsidized, pre-FIRM policies**. This letter will go out prior to the first renewal bill.
- [Click here](#) for the **Primary Residence Verification letter for non-subsidized policies**. This letter will go out prior to the first renewal bill.
- [Click here](#) for the insert that will accompany our policyholder's renewal bill.
  - This insert is a simplified overview of all the April 2015 NFIP changes.
  - We provide policyholders another opportunity to send us documentation for primary residency to reduce their surcharge from \$250 to \$25 with a [link](#) to download the Verification of Primary Residence Status form.

As more details come available, along with training opportunities, we will send you additional alerts. It's our objective to keep you knowledgeable about the changes and what we are doing to implement these mandatory changes.