RATING

This section contains information, including rate tables, required to accurately rate a National Flood Insurance Program (NFIP) flood insurance policy. Information and rates for the Preferred Risk Policy (PRP) and Residential Condominium Building Association Policy (RCBAP) are found in their respective sections.

The detailed drawings, and accompanying text and tables, in the Lowest Floor Guide section are to be used as a guide for identifying the lowest floor for rating buildings. This guide will assist in developing the proper rate for the building. Examples of some rating situations are shown at the end of this section.

I. AMOUNT OF INSURANCE AVAILABLE

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	$ 35,000 *	$ 60,000	$190,000	$250,000
2–4 Family Dwelling	$ 35,000 *	$ 60,000	$190,000	$250,000
Other Residential	$100,000 **	$175,000	$ 75,000	$250,000
Non-Residential	$100,000 **	$175,000	$325,000	$500,000
CONTENTS COVERAGE				
Residential	$ 10,000	$ 25,000	$ 75,000	$100,000
Non-Residential	$100,000	$150,000	$350,000	$500,000

* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is $50,000.
** In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is $150,000.

NOTE: For the RCBAP, refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1–5 show annual rates per $100 of coverage. Table 6 provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES

ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

	BUILDING	CONTENTS
Residential	.76	.96
Non-Residential	.83	1.62

TABLE 2. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1]

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A, AE, A1–A30, AO, AH, D[2]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .66	.96 /1.18	.76 / .66		.76 /1.37		.83 /1.31	
	With Basement	.81 / .97	.96 / .99	.81 / .97		.76 /1.14		.88 /1.29	
	With Enclosure	.81 /1.17	.96 /1.18	.81 /1.17		.81 /1.43		.88 /1.62	
	Elevated on Crawlspace	.76 / .66	.96 /1.18	.76 / .66		.76 /1.37		.83 /1.31	
	Non-Elevated with Subgrade Crawlspace	.76 / .66	.96 / .99	.76 / .66		.76 /1.37		.83 /1.31	
	Manufactured (Mobile) Home[3]	.76 / .66	.96 /1.18					.83 /1.31	
CONTENTS LOCATION	Basement & Above[4]				.96 / .99		.96 / .99		1.62 /2.20
	Enclosure & Above[5]				.96 /1.18		.96 /1.18		1.62 /2.63
	Lowest Floor Only – Above Ground Level				.96 /1.18		.96 /1.18		1.62 /1.16
	Lowest Floor Above Ground Level and Higher Floors				.96 / .82		.96 / .82		1.62 / .99
	Above Ground Level – More Than 1 Full Floor				.35 / .16		.35 / .16		.24 / .16
	Manufactured (Mobile) Home[3]								1.62 /1.16

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 /1.70	1.23 / 2.91	.99 /1.70		.99 /3.14		1.10 / 3.26	
	With Basement	1.06 /2.53	1.23 / 2.46	1.06 /2.53		1.06 /4.69		1.16 / 4.84	
	With Enclosure	1.06 /2.99	1.23 / 2.90	1.06 /2.99		1.06 /5.24		1.16 / 5.40	
	Elevated on Crawlspace	.99 /1.70	1.23 / 2.91	.99 /1.70		.99 /3.14		1.10 / 3.26	
	Non-Elevated with Subgrade Crawlspace	.99 /1.70	1.23 / 2.46	.99 /1.70		.99 /3.14		1.10 / 3.26	
	Manufactured (Mobile) Home[3]	.99 /6.11	1.23 / 2.90					1.10 /10.49	
CONTENTS LOCATION	Basement & Above[4]				1.23 /2.46		1.23 /2.46		2.14 / 5.72
	Enclosure & Above[5]				1.23 /2.90		1.23 /2.90		2.14 / 6.17
	Lowest Floor Only – Above Ground Level				1.23 /2.90		1.23 /2.90		2.14 / 5.17
	Lowest Floor Above Ground Level and Higher Floors				1.23 /2.55		1.23 /2.55		2.14 / 4.47
	Above Ground Level – More Than 1 Full Floor				.47 / .38		.47 / .38		.45 / .50
	Manufactured (Mobile) Home[3]								2.14 / 9.80

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home[3]	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above[4]				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above[5]				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only – Above Ground Level				1.39 / .69		1.39 / .69		1.12/ .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level – More Than 1 Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home[3]								.98 / .61

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

2 Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures for policy processing.

3 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

4 Includes subgrade crawlspace.

5 Includes crawlspace.

TABLE 3A. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home[1]	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above[2]				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above[3]				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only — Above Ground Level				1.39 / .69		1.39 / .69		1.12 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level — More Than 1 Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home[1]								.98 / .61

FIRM ZONE D

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.37 / .32	1.11 / .60	1.37 / .32		1.25 / .52		1.25 / .52	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.37 / .32	1.11 / .60	1.37 / .32		1.25 / .52		1.25 / .52	
	Non-Elevated with Subgrade Crawlspace	1.37 / .32	1.11 / .60	1.37 / .32		1.25 / .52		1.25 / .52	
	Manufactured (Mobile) Home[1]	1.78 / .65	1.31 / .67					2.45 / .78	
CONTENTS LOCATION	Basement & Above[2]				***		***		***
	Enclosure & Above[3]				***		***		***
	Lowest Floor Only — Above Ground Level				1.11 / .60		1.11 / .60		1.58 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .40		1.11 / .40		1.58 / .49
	Above Ground Level — More Than 1 Full Floor				.35 /12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[1]								1.58 / .50

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)[4]

OCCUPANCY	BUILDING		CONTENTS	
	1–4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance or Elevation Certificate[5]	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate[6,7]	1.12 / .21	1.10 / .25	1.05 / .19	1.75 / .24

1 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

2 Includes subgrade crawlspace.

3 Includes crawlspace.

4 Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.

5 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance from the community.

6 "Without Certification of Compliance or Elevation Certificate" rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement.

7 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 6 apply.

***SUBMIT FOR RATING

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES AE, A1–A30 — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[1, 4]	1 FLOOR No Basement/Enclosure/ Crawlspace[2]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[2]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[2]		MANUFACTURED (MOBILE) HOME[3]	
	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24/ .08	.20 / .08	.28 / .10	.24 / .10
+3	.30 / .08	.24 / .10	.25 / .08	.22 / .08	.27 / .08	.22 / .09	.31 / .10	.27 / .10
+2	.42 / .08	.32 / .10	.31 / .08	.25 / .08	.30 / .08	.24 / .09	.52 / .10	.42 / .11
+1	.75 / .10	.56 / .13	.57 / .09	.36 / .09	.38 / .09	.30 / .10	.94 / .13	.83 / .14
0	1.78 / .13	1.60 / .17	1.30 / .12	.99 / .17	.91 / .10	.77 / .16	2.55 / .17	2.15 / .22
-1	4.40 / 1.10	5.39 / 1.15	3.70 / 0.80	3.80 / .50	2.40 / .50	2.15 / .58	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[1, 4]	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[2]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[2]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[2]		MANUFACTURED (MOBILE) HOME[3]	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.26 / .14
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.34 / .17
+1	.53 / .12	.39 / .15	.38 / .12	.28 / .12	.38 / .12	.22 / .12	.58 / .20	.58 / .26
0	1.16 / .12	.81 / .27	.68 / .12	.59 / .18	.45 / .12	.35 / .13	1.20 / .26	1.11 / .37
-1	3.10 / .63	2.29 / .80	1.90 / .42	1.53 / .52	.72 / .15	1.15 / .15	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[1]	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2–4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12

1 If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section in this manual or contact the insurer for rating guidance; rate may be lower.

2 Includes subgrade crawlspace.

3 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

4 Use Submit-for-Rate procedures if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (underfloor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below the BFE.

***SUBMIT FOR RATING

TABLE 3C. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

UNNUMBERED ZONE A — WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE[1,2]

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1–4 Family	Other Residential & Non-Residential	Residential[3]	Non-Residential[3]	
+5 or more	.46 / .08	.40 / .12	.44 / .12	.44 / .12	No Base Flood Elevation[4]
+2 to +4	1.36 / .11	1.25 / .18	.74 / .13	.70 / .18	
+1	2.60 / .52	2.86 / .32	1.52 / .22	1.31 / .40	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.39 / .10	.38 / .12	.34 / .12	With Base Flood Elevation[5]
0 to +1	1.35 / .13	1.15 / .19	1.06 / .14	.91 / .15	
-1	4.25 /1.00	4.96 / .53	2.70 / .33	2.08 / .61	
-2 or below	***	***	***	***	
No Elevation Certificate[6]	5.00 /1.30	6.17 / .90	3.33 / .80	2.85 / .96	No Elevation Certificate

1 Zone A buildings with basement/enclosure without proper openings/crawlspace without proper openings/subgrade crawlspace: follow Submit-for-Rate procedures.

2 Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured. For optional rating, follow the Submit-for-Rate procedures.

3 For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than 1 Full Floor.

4 Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

5 Elevation difference is the measured distance between the BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an Elevation Certificate.

***SUBMIT FOR RATING

TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES '75–'81, V1–V30, VE — BUILDING RATES[1]

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace[2]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[2]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[2]		MANUFACTURED (MOBILE) HOME[3]	
	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0[4]	3.12 / .56	3.77 / 1.45	2.53 / .56	2.74 / 1.36	2.19 / .56	2.45 / 1.10	4.67 / .46	6.65 / .42
-1[5]	6.63 / 3.38	9.87 / 5.43	6.06 / 3.38	8.50 / 4.13	4.32 / 3.07	4.51 / 4.19	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75–'81, V1–V30, VE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[2]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[2]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[2]		MANUFACTURED (MOBILE) HOME[3]	
	Residential	Non-Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non-Residential
0[4]	4.36 / .92	3.85 / 3.49	2.83 / .91	2.69 / 2.12	1.60 / .78	1.60 / .80	4.19 / .98	4.37 / 4.42
-1[5]	9.55 / 5.81	9.37 / 10.01	5.63 / 4.42	6.43 / 6.28	1.88 / .80	5.73 / 1.07	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75–'81, V1–V30, VE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2–4 Family	Other Residential	Non-Residential
0[4]		.56 / .25	.56 / .25	.42 / .25
-1[5]		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.

2 Includes subgrade crawlspace.

3 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

4 These rates are to be used if the lowest floor of the building is at or above the BFE.

5 Use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

***SUBMIT FOR RATING**

FIRM ZONES '75–'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 3E. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V1–V30, VE ZONE RATES[1]

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT[2]	ELEVATED BUILDINGS FREE OF OBSTRUCTION[3]				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More[4]	Replacement Cost Ratio .50 to .74[4]	Replacement Cost Ratio Under .50[4]
+4 or more	.44	.44	.73	.96	1.48
+3	.46	.46	.84	1.14	1.71
+2	.69	.74	1.15	1.54	2.32
+1	1.19	1.28	1.67	2.23	3.12
0	2.04	2.19	2.63	3.52	4.94
-1	2.93	3.02	3.58	4.72	6.13
-2	4.19	4.42	4.57	5.98	7.63
-3	5.48	5.81	5.48	7.33	9.29
-4 or below	***	***	***	***	***

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.

2 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

3 Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

(1) Insect screening, provided that no additional supports are required for the screening; *or*

(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; *or*

(3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.

(4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.

Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

4 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.

***SUBMIT FOR RATING**

1981 POST-FIRM V1–V30, VE ZONE Non-Elevated Buildings

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 3F. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V1–V30, VE ZONE RATES[1,2]

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT[3]	ELEVATED BUILDINGS WITH OBSTRUCTION[4]				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More[5]	Replacement Cost Ratio .50 to .74[5]	Replacement Cost Ratio Under .50[5]
+4 or more	.57	.57	1.58	2.10	3.12
+3	.61	.61	1.77	2.33	3.55
+2	.82	.82	2.14	2.80	4.27
+1	1.38	1.47	2.62	3.51	5.07
0	2.20	2.32	3.42	4.68	6.34
-1[6]	3.02	3.19	4.37	5.80	7.79
-2[6]	4.31	4.60	5.28	6.94	9.01
-3[6]	5.62	5.98	6.33	8.24	10.59
-4 or below[6]	***	***	***	***	***

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.

2 Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.

3 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

4 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.

5 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.

6 For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

***SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES
NOT ELEVATION-RATED RATES

ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

PRE-FIRM RATES[1]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home[2]	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only – Above Ground Level				1.39 / .69		1.39 / .69		1.12 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level – More Than 1 Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home[2]								.98 / .61

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

POST-FIRM RATES

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home[1]	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only – Above Ground Level				1.39 / .69		1.39 / .69		1.12 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level – More Than 1 Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home[1]								.98 / .61

1 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES AR and AR Dual Zones — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[1]		MANUFACTURED (MOBILE) HOME[2]	
	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .10	.24 / .10
+3	.30 / .08	.24 / .10	.25 / .08	.22 / .08	.27 / .08	.22 / .09	.31 / .10	.27 / .10
+2	.42 / .08	.32 / .10	.31 / .08	.25 / .08	.30 / .08	.24 / .09	.52 / .10	.42 / .11
+1	.75 / .10	.56 / .13	.57 / .09	.36 / .09	.38 / .09	.30 / .10	.91 / .44	.83 / .14
0	.91 / .24	.85 / .24	.91 / .24	.85 / .24	.91 / .10	.77 / .16	.91 / .44	1.09 / .45
-1[3]	SEE FOOTNOTE[3]							

FIRM ZONES AR and AR Dual Zones — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[1]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[1]		MANUFACTURED (MOBILE) HOME[2]	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.26 / .14
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.34 / .17
+1	.53 / .12	.39 / .15	.38 / .12	.28 / .12	.38 / .12	.22 / .12	.58 / .20	.58 / .26
0	1.16 / .12	.81 / .27	.68 / .12	.59 / .18	.45 / .12	.35 / .13	1.20 / .26	.98 / .61
-1[3]	SEE FOOTNOTE[3]							

FIRM ZONES AR and AR Dual Zones — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2–4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1[4]		.35 / .12	.35 / .12	.22 / .12
-2[4]		.35 / .12	.35 / .12	.22 / .12

1 Includes subgrade crawlspace.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

3 Use Table 4.

4 These rates are applicable only to contents-only policies.

TABLE 6. TENTATIVE RATES TABLE[1]

RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A, AE, A1–A30, AO, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	4.00	3.00	6.00	4.00
Other Residential	6.00	4.00	6.00	4.00
Non-Residential	6.00	4.00	8.00	8.00
Non-Elevated with Basement/ Elevated Building[2]	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	2.00	2.00	2.00	2.00
Other Residential	3.00	3.00	2.00	2.00
Non-Residential	3.00	3.00	3.00	3.00

FIRM ZONES V, V1–V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	8.00	8.00	11.00	11.00
Other Residential	11.00	11.00	11.00	11.00
Non-Residential	11.00	11.00	11.00	11.00
Non-Elevated with Basement/ Elevated Building[2]	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	5.00	5.00	5.00	5.00
Other Residential	7.00	7.00	5.00	5.00
Non-Residential	7.00	7.00	7.00	7.00

1 Use of this table is subject to the provisions found in the Tentative Rates subsection in this section.

2 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as an elevated building or has a basement as defined by the NFIP.

TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE[1]	PROBATION SURCHARGE
$40	$50

1 For the Preferred Risk Policy, the Federal Policy Fee is $20.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either $1,000 or $2,000. An optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. See Table 8B for deductible options. Refer to the Condominiums section for the RCBAP optional deductibles.

A. Deductible Buyback

Policyholders who wish to reduce their deductibles from the standard deductibles of $2,000 for Pre-FIRM SFHA risks may opt to purchase separate $1,000 deductibles for building and contents coverages, for an additional premium. The deductible factors provided in Table 8B must be used to calculate the deductible surcharge. For an RCBAP, use the RCBAP Deductible Factors table in the Condominiums section.

B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form.

Deductibles cannot be reduced mid-term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible, unless the request is in connection with making, increasing, extending, or renewing a loan.

The deductible amount may be reduced at the time of renewal. In order for the deductible reduction to take effect on the renewal date, the request and full premium must be received at least 30 days prior to the renewal effective date, except when the deductible buyback is part of the renewal offer.

TABLE 8A. STANDARD DEDUCTIBLES

	REGULAR PROGRAM			
EMERGENCY PROGRAM	Flood Zone	Pre-FIRM	Pre-FIRM with Optional Post-FIRM Elevation Rating	Post-FIRM
$2,000	B, C, X, A99, D	$1,000		$1,000
	A, AO, AH, A1–A30, AE, V1–V30, VE, V, AR, AR/AE, AR/AH, AR/AO, AR/A1–A30, AR/A	$2,000	$1,000	$1,000

TABLE 8B. DEDUCTIBLE FACTORS

Single-Family and 2–4 Family Building and Contents Policies[1,2,3]

DEDUCTIBLE OPTIONS: Building/Contents	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.	DEDUCTIBLE OPTIONS: Building/Contents	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.
$1,000/$1,000	1.000	1.100	$4,000/$3,000	.800	.875
$2,000/$1,000	.950	1.030	$4,000/$4,000	.775	.850
$2,000/$2,000	.925	1.000	$5,000/$1,000	.825	.900
$3,000/$1,000	.900	.980	$5,000/$2,000	.800	.875
$3,000/$2,000	.875	.950	$5,000/$3,000	.780	.850
$3,000/$3,000	.850	.925	$5,000/$4,000	.765	.830
$4,000/$1,000	.850	.900	$5,000/$5,000	.750	.810
$4,000/$2,000	.825	.900			

Single-Family and 2–4 Family Building-Only or Contents-Only Policies[1,2,3]

BUILDING	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.
$1,000	1.000	1.075
$2,000	.935	1.000
$3,000	.885	.945
$4,000	.835	.890
$5,000	.785	.840

CONTENTS[4]	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.
$1,000	1.000	1.100
$2,000	.900	1.000
$3,000	.825	.915
$4,000	.750	.830
$5,000	.675	.750

Other Residential and Non-Residential Policies[1,2,5]

	DISCOUNT FROM			BUILDING ONLY		CONTENTS ONLY	
BUILDING/CONTENTS	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.	AMOUNT	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.
$1,000/$1,000	1.000	1.050	$1,000	1.000	1.050	1.000	1.050
$2,000/$2,000	.960	1.000	$2,000	.960	1.000	.965	1.000
$3,000/$3,000	.930	.970	$3,000	.925	.965	.940	.975
$4,000/$4,000	.910	.950	$4,000	.900	.935	.915	.950
$5,000/$5,000	.890	.930	$5,000	.875	.910	.890	.925
$10,000/$10,000[5]	.815	.855	$10,000	.775	.800	.815	.850
$15,000/$15,000[5]	.765	.800	$15,000	.700	.725	.740	.775
$20,000/$20,000[5]	.715	.750	$20,000	.625	.650	.670	.700
$25,000/$25,000[5]	.665	.700	$25,000	.575	.600	.620	.650
$50,000/$50,000[5]	.565	.600	$50,000	.475	.500	.550	.575

1 Deductible factors for the RCBAP are located in the Condominiums section.

2 The ICC Premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC Premium, for each policy year.

3 These deductible factors apply for condominium unit owners.

4 Also applies to residential unit contents in Other Residential building or in multi-unit condominium building.

5 Deductibles of $10,000 to $50,000 are available only for Non-Residential Policies.

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE

Coverage is afforded under the Standard Flood Insurance Policy (SFIP) for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with state or local floodplain management ordinances or laws.

ICC coverage is mandatory for all SFIPs except for (1) those sold in Emergency Program communities, (2) contents-only policies, (3) Dwelling Forms on individual condominium units within a multi-unit building, and (4) Group Flood Insurance. For these 4 cases, ICC coverage is not available. In a condominium building, ICC coverage is only available through the condominium association's flood policy.

The current ICC coverage limit is $30,000 per building or, for non-condominium townhouse construction, per unit, per policy. This coverage amount is in addition to the Building Amount of insurance purchased. However, for any 1 flood event, the amount of combined loss payment received from Building coverage and ICC coverage cannot exceed the maximum program limits of $250,000 for residential structures and $500,000 for non-residential structures.

TABLE 9. STANDARD FLOOD INSURANCE POLICY INCREASED COST OF COMPLIANCE (ICC) COVERAGE
Premiums for $30,000 ICC Coverage

All Except RCBAP, MPPP, Preferred Risk Policies, and Submit-for-Rate Policies

		RESIDENTIAL		NON-RESIDENTIAL	
		Building Amount of Insurance		Building Amount of Insurance	
FIRM	ZONE	$1–$230,000	$230,001–$250,000	$1–$480,000	$480,001–$500,000
Post-FIRM	A, AE, A1–A30, AO, AH	$ 5	$ 4	$ 5	$ 4
	AR, AR DUAL ZONES	$ 5	$ 4	$ 5	$ 4
	POST-'81 V1–V30, VE	$18	$13	$18	$13
	'75–'81 V1–V30, VE	$30	$20	$30	$20
	A99, B, C, X, D	$ 5	$ 4	$ 5	$ 4
Pre-FIRM	A, AE, A1–A30, AO, AH	$70	$55	$70	$55
	AR, AR DUAL ZONES	$ 5	$ 4	$ 5	$ 4
	V, VE, V1–V30	$70	$55	$70	$55
	A99, B, C, X, D	$ 5	$ 4	$ 5	$ 4

NOTES: (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units located within a multi-unit building and insured under the Dwelling Form, contents-only policies, and Group Flood Insurance Policies.

(2) The ICC Premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC Premium.

(3) Use only 1 ICC Premium amount listed above for each building to be insured.

(4) For scheduled building policies, apply ICC Premium for each building.

(5) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

(6) Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC Premiums.

(7) See page RATE 18 for AR Zone and AR Dual Zone Rating information.

(8) For flood policies issued through the Mortgage Portfolio Protection Program (MPPP), use the rates and ICC Premiums in the table in the MPPP section.

(9) For Submit-for-Rate policies, use the ICC Premium Table contained in the *Specific Rating Guidelines*.

V. RATING STEPS

A. Determine the exact location of the building and/or contents to be insured. If the mailing address differs from the property address, use the property address only.

B. Determine if the building is located in an eligible community.

Not all communities participate in the NFIP. There is no coverage available in non-participating communities. If you are uncertain, call the NFIP insurer, consult a local community official, or check the NFIP Community Status Book online (http://www.fema.gov/fema/csb.shtm).

C. Determine the NFIP program phase (Emergency or Regular) and the community in which the property is located.

Some communities may be eligible for premium discounts under the Community Rating System (CRS). See the CRS section for a list of eligible communities, the corresponding discounts, and an example showing how to apply the CRS discount.

D. Determine the location of the contents in the building.

E. Determine the date of construction as described below:

1. Date of Construction — Buildings

For flood insurance purposes, the date of construction for buildings under the NFIP must be determined in order to establish whether the building is Pre-FIRM or Post-FIRM construction.

The start of construction or substantial improvement for insurance purposes means the date the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

For the Coastal Barrier Resources System, the start of construction or substantial improvement, for insurance purposes, must be determined in accordance with the documentation requirements set forth by the Coastal Barrier Resources Act (CBRA). (See the Coastal Barrier Resources System section.)

2. Date of Construction – Manufactured (Mobile) Homes/Travel Trailers

The date of construction for a manufactured (mobile) home is different from that for a standard building and depends upon the location of the manufactured (mobile) home.

For manufactured (mobile) homes located in manufactured (mobile) home parks or subdivisions, the date of construction is the date facilities were constructed for servicing the manufactured (mobile) home site, or the date of the permit, provided that construction began within 180 days of the permit date.

For manufactured (mobile) homes not located in manufactured (mobile) home parks or subdivisions, but located on individually owned lots or tracts of land, the date of construction is the date the manufactured (mobile) home was permanently affixed to the site, or the permit date if affixed to the site within 180 days of the date of permit.

3. Pre-FIRM Construction

For the purpose of determining insurance rates, buildings for which the start of construction or substantial improvement was on or before December 31, 1974, or before the effective date of the initial FIRM for the community, are considered Pre-FIRM construction.

All historic buildings are considered Pre-FIRM as long as the building meets the definition of a historic building. (See the Definitions section.)

Pre-FIRM buildings that are substantially improved may continue being rated as Pre-FIRM if certain conditions are satisfied. Pre-FIRM rating is applicable ONLY when ALL of the following conditions are met:

a. The building must be Pre-FIRM.

b. The substantial improvement must be an ADDITION to the building. (This condition excludes substantial improvements made as interior remodeling or repair projects.)

c. The ADDITION and extension must be next to and in contact with the existing building. (This condition does not apply to substantial improvements consisting of the construction of additional floors.)

d. An Elevation Certificate must be submitted to the NFIP Underwriting Unit with the Application or renewal. The Elevation Certificate must verify that the lowest floor elevation of the ADDITION is at or above the applicable BFE in effect at the time the addition is started.

NOTE: Elevation Certificates certified on or after April 1, 2010, must be submitted on the 2009 Elevation Certificate form (OMB expiration 2012). The Elevation Certificate must meet all photograph

requirements described in the Special Certifications section of this manual. *An Elevation Certificate submitted without the required photographs is not considered valid for rating.*

If all of the above conditions are satisfied, the entire building is eligible for Pre-FIRM rates. (Except for some V-Zone risks and some manufactured [mobile] home risks, Post-FIRM rates provide less costly coverage and, therefore, the coverage may be rated using the lower Post-FIRM rates.)

If the above conditions are not satisfied, the entire building must be rated as Post-FIRM.

4. Post-FIRM Construction

   For insurance rating purposes, buildings for which the start of construction or substantial improvement was after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later, are considered Post-FIRM construction.

VI. PREMIUM CALCULATION

A. Emergency Program

1. Determine Occupancy Type: Residential or Non-Residential.
2. Calculate premium using appropriate rates.
3. Apply appropriate deductible factor if an Optional Deductible is selected.
4. Add Federal Policy Fee.

B. Regular Program

1. Determine whether the property to be insured is Pre-FIRM or Post-FIRM.
2. Determine Zone.
3. Determine Occupancy: Single Family, 2–4 Family, Other Residential, Non-Residential, or Manufactured (Mobile) Home.
4. Determine Building Type (including basement or enclosure, if any): 1 floor, 2 floors, 3 or more floors, split level, or manufactured (mobile) home on foundation.
5. Determine whether building has a basement (or enclosed area below an elevated building): none, finished, or unfinished.
6. Determine Elevation Difference.
7. Calculate premium using the appropriate rates.
8. Apply appropriate deductible factor if an Optional Deductible is selected.
9. The ICC Premium is not subject to deductible factors. First calculate the deductible amount, then add in the ICC Premium.
10. Apply CRS discount, if applicable.
11. Add $50 Probation Surcharge if building is located in a community on probation.
12. Add Federal Policy Fee.

VII. KEY POINTS FOR RATING

A. Basic Limits and Additional Limits

For rating purposes in the Regular Program, separate rates have been established for the Basic Limits and the Additional Limits.

B. Whole Dollars

NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole-dollar premium, round up if 50¢ or more; round down if less. Always submit the gross premium.

C. Increased Cost of Compliance (ICC) Premium

Total Prepaid Amount will include ICC Premium. The ICC Premium is not subject to deductible factors, but the CRS discount will apply.

D. Federal Policy Fee

A Federal Policy Fee shall be charged for all new and renewal policies, including the PRP. This fee is fully earned on the effective date of the policy, except as indicated in the Cancellation/Nullification section. This fee is not subject to earned commissions and, as such, is not considered part of the Total Prepaid Premium. The Federal Policy Fee must, however, be added to the Total Prepaid Premium in order to figure the Total Prepaid Amount.

Under the RCBAP, the Federal Policy Fee is based on the number of units. (See the Condominiums section.)

E. Buildings in More Than 1 Flood Zone/BFE

Buildings, not the land, located in more than 1 zone/BFE must be rated using the more hazardous zone/BFE.

This condition applies even though the portion of the building located in the more hazardous flood risk zone/

BFE may not be covered under the SFIP, such as a deck attached to a building. (*Example:* The building must be rated using the more hazardous flood risk zone/BFE if any portion of the attached deck foundation extends into the more hazardous flood risk zone/BFE. If the attached deck overhangs the more hazardous flood risk zone/BFE, but its foundation system does not extend into more hazardous flood risk zone/BFE, then the building must be rated using the flood risk zone/BFE where the building foundation is located.)

F. Different BFEs Reported

When the BFE shown on a Flood Zone Determination is different than that shown on the Elevation Certificate, and the zone and the FIRM number (including panel number and suffix) are the same, the BFE shown on the Elevation Certificate must be used to rate the policy. In all cases, the zone and BFE must be from the FIRM in effect on the application date or renewal effective date, unless grandfathering.

G. Flood Zone Discrepancies

When presented with 2 different flood zones, use the more hazardous flood zone for rating unless the building is eligible for grandfathering (see XIV.D. on pages RATE 21 – 22). The FIRM number (including panel number and suffix) and BFE must come from the same source as the zone used to rate the policy.

NOTE: The NFIP rules allow the continued use of the flood zone and/or BFE that was in effect at the time of application or renewal even when a map revision that changes the zone and/or BFE occurs after the policy effective date.

H. Mortgagee on Policy – Higher Deductible Requested

When a mortgagee is listed on the policy, their written consent should be secured before requesting a deductible higher than the applicable standard deductible.

VIII. REGULAR PROGRAM, POST-FIRM ELEVATION-RATED RISKS

A. Elevation Difference

The elevation difference is the difference between the lowest floor used for rating and the BFE. The elevation difference must be determined if the building is Post-FIRM, located in a Special Flood Hazard Area (SFHA), and within a Regular Program community.

Refer to the Lowest Floor Guide section for a guide to determining the lowest floor. Note that, in Puerto Rico, elevations are based on meters rather than feet. Before rating the flood insurance premium, the agent/producer must convert the meter elevations into feet.

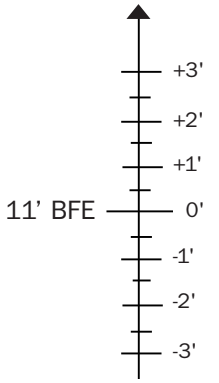
For rating purposes, the elevation difference is the difference, measured in feet, between the lowest floor elevation of the building to be rated, and the BFE for that zone. The elevation difference can be a number of feet above (+) or below (-) the BFE.

If the BFE and/or the lowest floor elevation is shown in tenths (e.g., 10.5'), the agent/producer must apply the rounding rule to the difference between the elevation of the lowest floor for rating and the BFE. If the difference is negative, the final figure is rounded up from .5. If the difference is positive, the final figure is rounded up from .5. Always round to the higher elevation. For example, -3' is higher than -3.5' and +4' is higher than +3.5'.

Rounding Rule Example:

11.5' LF – 11.0' BFE = +0.5'
Because the difference is positive, it is rounded up to 1.0'.

10.5' LF – 11.0' BFE = -0.5'
Because the difference is negative, it is rounded up to 0'.



B. Examples

Examples to illustrate how to determine the elevation difference are provided below.

1. Zones A1–A30, AE, AR, AR Dual Zones, Post-'81 V1–V30, VE, and A (With BFE)

   Lowest Floor Elevation – Base Flood Elevation (BFE) = Elevation Difference

   Examples:

   a. Lowest Floor Elevation (+10') – BFE (+6') = Elevation Difference of (+4').

   b. Lowest Floor Elevation (+8.3') – BFE (+6.0') = Elevation Difference of (+2.3'); therefore, (+2.3') is rounded down to (+2.0').

   c. Lowest Floor Elevation (+12.4') – BFE (+8.8') = Elevation Difference of (+3.6'); therefore, (+3.6') is rounded up to (+4.0').

   d. Lowest Floor Elevation (+9.5') – BFE (+12.0') = Elevation Difference of (-2.5'); therefore, (-2.5') is rounded up to (-2').

2. Zone AH

   Lowest Floor Elevation – Base Flood Elevation (BFE) = Elevation Difference

   Examples:

   a. Lowest Floor Elevation (+4') – BFE (+2') = (+2'); use With Certification of Compliance rates.

   b. Lowest Floor Elevation (+6') – BFE (+8') = (-2'); use Without Certification of Compliance rates.

   c. Lowest Floor Elevation (+3.9') – BFE (+4') = (0'); use With Certification of Compliance rates.

3. Zone AO

   In AO Zones, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating. If the lowest floor elevation is equal to or greater than the Base Flood Depth printed on the FIRM, use With Certification of Compliance rate. If the elevation difference is less than the Base Flood Depth, use Without Certification of Compliance rates. When no Base Flood Depth is printed on the FIRM, a depth of 2 feet must be used for rating purposes.

   Examples:

   a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+2.9') – Base Flood Depth (3') = (0'); use With Certification of Compliance rates.

   b. Lowest Floor Elevation (0') – Base Flood Depth (+1') = (-1'); use Without Certification of Compliance rates.

   c. Lowest Floor Elevation (+2') – (+2') (no published Base Flood Depth) = (0'); use With Certification of Compliance rates.

4. Zone A (With No BFE)

   In Zone A where there is no established BFE, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating.

   Examples:

   Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+3') = (+3') for rating purposes (use the No BFE rates). The top of the bottom floor is 3' above the highest adjacent grade.

   a. Lowest Floor Elevation (-2') = (-2') for rating purposes. The top of the bottom floor is below the highest adjacent grade by 2'.

5. Zones V1–V30, VE Post-FIRM 1975–'81

   Lowest Floor Elevation – Base Flood Elevation (BFE) = Elevation Difference

C. Optional Elevation Rating

Pre-FIRM construction, at the option of the applicant, may be rated using Pre- or Post-FIRM rating. Once it is determined which rating will provide a lower premium, a policy may be endorsed to obtain a lower rate.

Pre-FIRM buildings with subgrade crawlspaces that are below the BFE may use optional Post-FIRM elevation rating. For policy processing, follow the procedures in the Submit-for-Rate subsection in this section. This is the only Pre-FIRM construction that can be rated using the Submit-for-Rate procedures. Pre-FIRM buildings in AO and AH Zones with the basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the With Certification of Compliance or Elevation Certificate rates and would not have to follow Submit-for-Rate procedures.

IX. PRE-FIRM ELEVATED BUILDING RATED WITH PRE-FIRM RATES

Pre-FIRM elevated buildings with no enclosures beneath the lowest elevated floor are to be rated using the No Basement rates.

Pre-FIRM elevated buildings with 1 or more enclosures beneath the lowest elevated floor are to be rated using the With Enclosure or Elevated on Crawlspace rates as appropriate.

X. AR ZONE AND AR DUAL ZONE RATING

NOTE: AR Dual Zones appear on the FIRM as AR/AE, AR/AH, AR/AO, AR/A1–A30, and AR/A.

For Pre-FIRM construction and Post-FIRM non-elevation rated risks, use the rates provided in Table 4.

Structures in AR and AR Dual Zones with an Elevation Certificate may be rated using the rates provided in Table 5.

XI. POST-FIRM AO ZONE RATING

In Zone AO, when the Base Flood Depth number is not printed on the FIRM, a Base Flood Depth of 2 feet is an acceptable standard unless modified by community ordinance or state law. The difference from the top of the lowest floor to the highest adjacent ground (grade) must be greater than or equal to 2 feet in order to use the more favorable With Certification of Compliance or Elevation Certificate rates. If the difference is less than 2 feet, the Without Certification of Compliance rates are to be used.

XII. POST-FIRM RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D

Post-FIRM elevated buildings in the above zones with no enclosures beneath the lowest elevated floor are to be rated using the No Basement/Enclosure rates.

Post-FIRM elevated buildings in the above zones with 1 or more enclosures beneath the lowest elevated floor are to be rated using the With Enclosure rates unless all enclosures are properly vented.

XIII. REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION

A. Rating All V-Zone Buildings

For an elevated building (building on posts, piles, or piers only) rated without an enclosure or obstruction, the zone V, V1–V30, and VE rates do not take into consideration the flood risk associated with any addition of a habitable area (finished or used as living or work area) below the lowest elevated floor. Further, rates do not allow for any flood risk to the machinery or equipment used to service the building located below the lowest elevated floor.

NOTE: A 1975–'81 elevated building with an unfinished enclosure under 300 square feet, with breakaway walls, and without machinery or equipment, can be rated without taking into account the enclosure, but an elevated Post-FIRM building constructed on or after October 1, 1981, cannot.

For all Post-FIRM non-elevated buildings constructed on or after October 1, 1981, the Submit-for-Rate procedures should be followed.

B. Zones VE and V1–V30 — Enclosure Containing Machinery or Equipment Below BFE

Follow these steps when determining the lowest floor for rating in zones VE and V1–V30 where there is an enclosure containing machinery or equipment located below the BFE:

1. The bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.c on the Elevation Certificate (bottom of lowest horizontal structural member) reflects the top or the bottom of the slab.

2. If the lowest horizontal structural member is equal to or higher than Item C2.f on the Elevation Certificate (lowest adjacent grade), deduct (for 1–4 family residences) 12 inches from the elevation found in Item C2.c and 18 inches for buildings other than 1–4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

3. If the surveyor has used Item C2.a on the Elevation Certificate (top of bottom floor including basement or enclosure) to indicate the elevation of the enclosure slab, then the bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.a or Item C3.a reflects the top or the bottom of the slab.

4. If Item C2.a is equal to or higher than Item C2.f, deduct (for 1–4 family residences) 12 inches from the elevation found in Item C2.a and 18 inches for buildings other than 1–4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

C. 1975–'81 Post-FIRM V-Zone Construction

1975–'81 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which the start of construction or substantial improvement began January 1, 1975, through September 30, 1981.

D. 1981 Post-FIRM V-Zone Construction

1981 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which (1) the permit application date for the construction or substantial improvement is on or after October 1, 1981, or (2) the permit was issued before October 1, 1981, and the actual start date of construction did not begin within 180 days of the permit date.

E. Elevated Buildings – Post-FIRM V-Zone Construction

1. Elevated Building Without Obstruction

   The area below the lowest elevated floor is open, with no obstruction, to allow the flow of floodwaters. Insect screening is permissible. Wooden or plastic lattice, slats, or shutters are also permissible if at least 40% of their area is open. Lattice can be no thicker than ½ inch; slats or shutters can be no thicker than 1 inch.

   In addition, buildings are considered without obstruction if the area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Machinery or equipment below the lowest elevated floor must be at or above the BFE. Use the rates from Table 3E. For unnumbered Zone V, use Submit-for-Rate procedures.

2. Elevated Building With Obstruction

   Buildings are rated With Obstruction if any of the following conditions are met:

   a. The area below the lowest elevated floor is enclosed fully by solid breakaway walls.

   b. The area below the lowest elevated floor is enclosed by a combination of 2 or more solid breakaway walls, with the remaining sides constructed of insect screening, or wooden or plastic lattice, slats, or shutters.

   c. Machinery or equipment below the lowest elevated floor is also below the BFE.

   Use the rates from Table 3F provided that the enclosure is less than 300 square feet with solid breakaway walls, or any machinery or equipment is below the BFE. For unnumbered Zone V, use Submit-for-Rate procedures.

   NOTE: For elevated buildings with non-breakaway walls below their lowest elevated floors, elevated buildings with habitable or finished areas located below their lowest elevated floors, or buildings with enclosures 300 square feet or greater, the Submit-for-Rate procedures should be followed. Agents/producers should be sure to include a recent photograph or blueprints, including a site grading plan if ocean front, a copy of the variance, and an Elevation Certificate with the Application form.

   Any addition to a building during a policy term that changes the applicable rates must be endorsed to the policy. Any additional premium must be paid by the insured.

3. Replacement Cost Ratio

   The replacement cost ratio is needed to select the proper rate for insurance on buildings in 1981 Post-FIRM Construction V, V1–V30, and VE zones on or after October 1, 1981. The estimated building replacement cost is used in conjunction with the amount of the building insurance desired to determine the insurance-to-replacement-cost ratio.

   Replacement cost is defined as the amount of money required to replace or repair the insured building in the event of loss or damage, without a deduction for depreciation. The replacement cost ratio is determined by dividing the amount of building coverage purchased through the NFIP by the replacement cost of the building. Do not include excess coverage when determining the amount of coverage purchased.

   If the replacement cost of the building exceeds the maximum statutory building limit, use the replacement cost, not the maximum statutory building limit, in calculating the ratio. For example, if the residential building replacement cost is $1,000,000 and the amount of building coverage requested is the maximum statutory building limit of $250,000, the ratio is .25; use the rate listed for “Replacement Cost Ratio Under .50.”

   Place the rate in the appropriate box on the Application and continue with the premium calculation.

4. Elevation Information

   The Lowest Floor Elevation must be identified for buildings in zones V, V1–V30, and VE. Note that the Lowest Floor Elevation is measured at the *bottom* of the lowest floor beam or slab, whichever is appropriate.

   The BFE, including wave height, must be identified for any building located in zones V1–V30 and VE.

XIV. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are used to issue policies when agents/producers fail to provide the required actuarial rating information. With tentative rates, a policy will be generated with coverage limits based on the actual premium received. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Tentative rates are generally higher than other rates published in this manual (ranging from $2 to $10 per $100 of coverage). When tentative rates are applied, a declarations page and a Tentative Rate Letter will be forwarded to the policyholder, agent/producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined.

If a loss occurs on a tentatively rated property, payment will be limited by the amount of coverage that the initially submitted premium will purchase using the correct actuarial rating information.

B. Alternative Rates

When a building is Pre-FIRM and the FIRM zone is unknown, an alternative rating procedure can be used only if the building is located in a community that does not have any V Zones. In these cases, the NFIP will presume that the building is located in an SFHA, and the FIRM zone should be shown as Zone AA. AA is

not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

The alternative rating procedure is also used by the NFIP for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term. Again, this procedure can be used only when the community has no V Zones. In these cases, the NFIP assigns an AS Zone designation, which is not a valid flood zone designation, but rather a rating method, and uses the Pre-FIRM Zone A rates to compute the premium.

In both of the above situations, the agent/producer should determine the actual FIRM zone and submit a General Change Endorsement to correct the FIRM zone and premium. All corrections should be made as soon as possible within the initial policy term after an AA or AS Zone designation has been made. If the correct flood zone is not provided, no Renewal Premium Notice will be issued.

C. Special Rates

Certain risks may be eligible for Federal Emergency Management Agency (FEMA) Special Rates consideration. These risks include Post-FIRM high-rise residential condominium buildings, eligible under the RCBAP, where the Lowest Floor Elevation is below the BFE, unfinished, and used for building access, parking, or storage only. The other eligible risks are Post-FIRM buildings with hanging floors elevated on posts, piers, pilings, or columns and with the lowest elevated floor that is below the BFE unfinished and used for building access only. (For examples of hanging floors, refer to the Lowest Floor Guide section in this manual.)

To request FEMA Special Rates, the company must submit the appropriate documentation to the NFIP Bureau and Statistical Agent along with a complete Application and Elevation Certificate. The required additional documentation includes the following:

1. For High-Rise Residential Condominium Buildings
   a. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction
   b. Elevated Building Determination Form signed by the insured
   c. Structural plans
   d. Replacement cost documents
   e. Value and use of the floor(s) below the BFE
   f. Clear pictures of interior of the floor(s) below the BFE
   g. List and value of machinery and equipment below the BFE
2. For Hanging Floors
   a. Pictures of the interior and exterior of the unfinished lowest elevated floor
   b. Value of the unfinished lowest elevated floor
   c. List and value of machinery and equipment and appliances.

D. NFIP "Grandfather" Rules – Effect of Map Revisions on Flood Insurance Rates

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries, resulting in the designation of additional flood hazard areas; or provide information to better delineate the BFE and/or flood insurance risk zones. When these situations occur, the FIRM is revised and republished.

The implementation of a new FIRM raises the following question: How does the new map affect flood insurance rates?

1. Grandfather Rules – Eligibility

   To recognize policyholders who have built in compliance with the FIRM and/or maintained continuous coverage, FEMA has "grandfather rules." These rules allow such policyholders to benefit in the rating for that building.

   a. Built in Compliance

      Buildings that are built in compliance with the FIRM in effect at the time of construction are eligible for grandfathering. For elevated buildings, the lowest finished floor must be at or above the BFE. The enclosures must be unfinished and used solely for parking, storage, or building access.

      For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

      For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section for guidance). In addition, there cannot be any machinery/equipment servicing the building below the BFE.

      The insured would have the option of using the current rating criteria for that property or having the premium rate determined by

using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed.

b. Continuous Coverage

Policyholders who have remained loyal customers of the NFIP by maintaining continuous coverage (since coverage was first obtained on the building) are eligible for grandfathering rules. This will result in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

When policies for buildings insured under the 2-year PRP Eligibility Extension are renewed as standard-rated policies at the end of the eligibility period, they may be rated using X-Zone rates if their previous zone was B, C, or X. If the previous zone was D, use D-Zone rates.

To document continuous coverage when policies are moved from 1 insurer to another, the receiving company must obtain the immediately prior year's policy declarations page from the previous insurer.

To document continuous coverage when there is a transfer of property ownership, the new property owner or the agent/producer must obtain the immediately prior year's policy declaration page and submit a copy with the application.

2. General Rule of Rating

Always use the new map if it will provide a more favorable premium (lower rate).

3. Existing Business – Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM construction may be renewed and rated based on the FIRM and/or BFE in effect when the policy was initially rated as long as the coverage is continuous and the building has not been altered to make the lowest finished floor level lower than the BFE on that FIRM. For elevated buildings, the lowest finished floor must be at or above the BFE.

The enclosures must be unfinished and used solely for parking, storage, or building access.

For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section for guidance).

a. Examples – Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The lowest floor was 11'. The elevation difference was +1, and the policy was rated using a +1 elevation difference.

  This policy was written and continuously renewed for 3 years. In 1983, a new map for the community was issued.

  The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation difference was -1. Since the building was built in compliance and was not altered in any way, the policy can be rated using a +1 elevation difference.

- A building was constructed in 1980. The FIRM zone in effect was A. In 1983 the map was revised, which placed the building in a VE Zone. Since continuous coverage existed and the building was not altered, the policyholder can continue to use Zone A in determining the rate.

b. Example – Pre-FIRM Construction

At the time flood insurance coverage was applied for, the building was located in Zone A99. A new map designated the zone as AE. The policy may continue to be rated using Zone A99 rates on the old map as long as there is no interruption in coverage.

4. New Business – Applications for Coverage

a. Post-FIRM Construction

NOTE: These rules apply to buildings in all zones, including Zone D.

If a new policy is applied for, the rates can be based on the FIRM zone and the BFE on the old map in effect on the date the building was constructed provided that:

- The building was built in compliance with the map in effect at the time of construction. For elevated buildings, the lowest finished floor must be at or above the BFE. The enclosures must be unfinished and used solely for parking, storage, or building access.

  For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section for guidance).

- The building has not been altered in any way that has resulted in a lowest floor, for rating purposes, lower than the BFE on that FIRM (e.g., enclosing the area below an elevated building).
- The building has not been substantially improved.

The property owner or agent/producer must provide proper documentation to the insurer. The documentation must show: the date of the FIRM; the zone on that FIRM in which the property is located; the BFE, if any, for that zone; a copy of the map panel showing the location of the building; and the rating element that is to be grandfathered. A letter from a community official verifying this information, or an Elevation Certificate, also is acceptable.

Example:

A building was constructed in 1980 and, according to the FIRM in effect at that time, was located in Zone AE. No insurance policy was purchased until 1990. At that time, remapping had occurred and the zone had been changed to a more hazardous area, Zone VE. The new policy can use Zone AE as the rating zone if the required documentation is provided.

b. Pre-FIRM Construction

Because there was no FIRM in effect on the date of construction, most Pre-FIRM construction is ineligible for the "built in compliance" grandfathering rule. The limited exceptions are those communities with initial FIRM dates prior to December 31, 1974. The "built in compliance" rule applies to Pre-FIRM construction only if the date of construction was on or before December 31, 1974, and was also on or after the FIRM date. The Flood Hazard Boundary Map (FHBM) cannot be used for grandfathering.

Example:

A building was constructed in November 1974 and the FIRM date was May 3, 1973. The old map showed the building's location as Zone C. Ten years later in 1984, a new map placed the building in an A Zone. Flood insurance coverage was applied for after the map was revised. To use the old map showing Zone C as the rating zone, proper documentation must be submitted.

E. Post-'81 V-Zone Optional Rating

This optional rating is available for new and renewal policies and endorsements with effective dates on or after October 1, 1997. All policies for Pre-FIRM buildings and 1975 through 1981 Post-FIRM buildings in Zones VE and V1–V30 are allowed to be rated using the Post-'81 V-Zone rate tables (Table 3E or 3F) if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

1. The policy must be rated using the BFE printed on the FIRM panel that includes wave height. The effective date of the FIRM panel must be on or after 10/1/81.
2. The building rates are determined based on the ratio of the estimated building replacement cost and the amount of insurance purchased.
3. The building must be elevated free of obstruction or with obstruction less than 300 square feet. All machinery and equipment located below the BFE are considered obstructions.

F. Policies Requiring Re-Rating

The following conditions require that the policies be rated using the new map:

1. If an elevation-rated building is altered, making the lowest floor for rating purposes below the BFE.

   Example:

   An elevated building is located in an AE Zone at the time of construction. The Lowest Floor Elevation (LFE) was 18'. The BFE was 10'. The lowest floor rating was an +8 elevation differential. The map was revised, changing the BFE to 11'. The insured decided to enclose the area beneath the elevated floor and use it as a living area. This changed the LFE to 9'. Due to the alteration, the new map must be used and the building is rated as -2.

2. If a Pre-FIRM or Post-FIRM building is substantially improved, the building must be re-rated using the FIRM in effect at the time that the substantial improvement occurred. A newer FIRM can always be used if it will result in a more favorable rating.

   Example:

   A building was constructed in 1972 and, when flood insurance was applied for in 1976, was found to be located in Zone C. The FIRM was revised in 1984. The building was substantially improved in 1985. Due to the improvement, the building must

now be re-rated as Post-FIRM construction using the 1984 map, or the most recent map can be used if it will result in a more favorable rating.

If ineligible for renewal as a Preferred Risk Policy because of a map change, the risk must be rewritten as a standard-rated policy.

3. If a Pre-FIRM or Post-FIRM building has been declared substantially damaged by a local community official, the agent/producer must verify that the repair and/or reconstruction of the building has been made before the policy can be re-rated using the FIRM in effect at the time of the substantial improvement.

   In the event that the repair and/or reconstruction have not been made, the insurer may renew the policy using the proper rating prior to the loss. The agent/producer or insured must notify the insurer when the actual repair is completed so the policy can be re-rated using the correct FIRM.

   Example:

   A building was constructed in 1986. Late that year, when the building was purchased and flood insurance was applied for, the building was found to be located in Zone A15. The FIRM was revised in February 2005. In August 2005, a major hurricane caused severe flooding and wind damage in the county in which the building is located.

   The community declared the building substantially damaged by flood. However, because of widespread devastation throughout the area, the property owner had difficulty finding a repair contractor. When the policy came up for renewal in December, repair of the building had barely begun. The policy may be renewed under its pre-flood rating.

G. Submit-for-Rate

Certain properties at high flood risk, because of peculiarities in their exposure to flooding, do not lend themselves to preprogrammed rates. These risks require an in-depth underwriting analysis and must be submitted to the insurer for an individual (specific) rate. As with other lines of property insurance, the underwriter requires documentation to evaluate those risk characteristics that make up the basis for a proper rate.

The NFIP's twofold goal of establishing sound actuarial rates and obtaining information for enforcing floodplain management requires that the following documentation be supplied for risks that fall within the Submit-for-Rate category:

1. Completed NFIP Flood Insurance Application.
2. Completed current Elevation Certificate.
3. Variance issued by the local community stating that permission was granted to construct the building. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required.
4. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction.
5. The square footage of any enclosures (including elevators) or crawlspaces below the elevated floor, the use of the enclosure/crawlspace, a list of machinery and equipment, and the approximate value of each item located in the enclosure/crawlspace.
6. If the area below the elevated floor is enclosed using masonry walls and these walls are represented as being breakaway walls in V Zones, a signed letter of verification from a local building official, an engineer, or an architect.
7. The number of elevators located below the lowest elevated floor of an elevated building and below the BFE.
8. A statement from the applicant or the applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (give date).
9. If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value.
10. For elevated buildings, an Elevated Building Determination Form signed by the insured.
11. For all Post-'81 V-Zone, non-elevated buildings, foundation/structural plans or, if foundation/structural plans are not available, a written statement from the applicant or agent/producer providing the same information.

For Submit-for-Rate policies written as NFIP Direct business, all of the appropriate documentation listed above must be mailed to the NFIP Servicing Agent, P.O. Box 2965, Shawnee Mission, KS 66201-1365.

If the building is insurable, the Servicing Agent will deliver a written rate and the applicable ICC Premium to the producer. Since a rate must be determined on these risks, no premium is to accompany the submission. Coverage will be effective 30 days after the receipt of the premium at the NFIP, with the following 3 exceptions:

- If the coverage is in conjunction with the making, increasing, extending, or renewing of a loan, the effective date is on the day and time of the loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.
- If a lender determines that a loan on a building located in an SFHA does not have flood insurance coverage but should be covered, then the coverage is effective upon the completion of an Application and presentment of premium.
- If the new policy is being obtained as a result of a revision to a community's flood map, during the 13-month period beginning on the effective date of the map revision, the effective date shall be 12:01 a.m., local time, following the day after the presentment of premium. For the NFIP Direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

Submit-for-Rate quotations, excluding the ICC Premium, Federal Policy Fee, and Probation Surcharge, if applicable, are valid for 90 days. After 90 days, the Flood Insurance Application and supporting documentation must be resubmitted for another determination of the rating.

H. Crawlspace

A building with a "crawlspace" (under-floor space) has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor. If a crawlspace is below grade on all sides, and the elevation of the crawlspace floor is below the BFE, the crawlspace must be rated according to the guidelines found in the Lowest Floor Guide section. For the purpose of completing the Flood Insurance Application, the building must be described as a "non-elevated building with basement."

NFIP rules and regulations specify that a crawlspace with its interior floor below grade on all sides is considered a basement; therefore, the SFIP basement coverage limitations apply to such crawlspaces.

A building with a crawlspace that is not subgrade must be described as an elevated building.

Pre-FIRM buildings with subgrade crawlspaces that are below the BFE may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures when using this optional rating.

XV. CONTENTS LOCATION

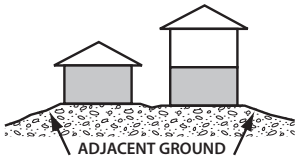
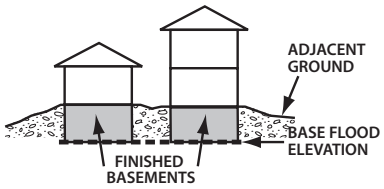
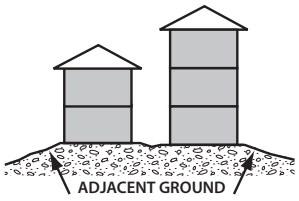
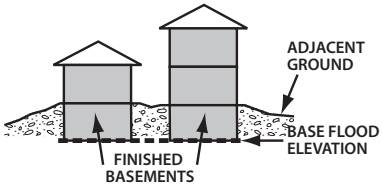
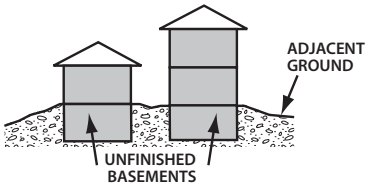
A. Single-Family Dwellings

For rating purposes, contents in a single-family dwelling are considered to be located throughout the entire building regardless of the building type, with limited coverage in a basement and an enclosed area beneath the lowest elevated floor. Refer to the SFIP.

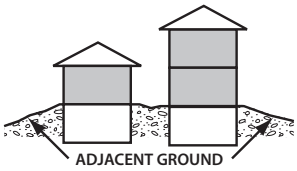
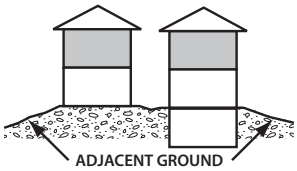
B. Multi-Family and Non-Residential Buildings

The shaded areas in the illustrations below identify the location of the contents. The rates for contents located in the area indicated will be established based on the zone, construction date, and building description.

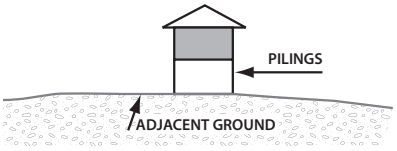
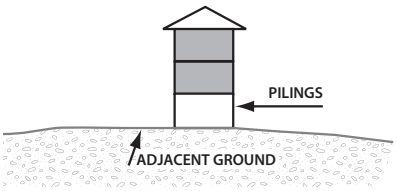
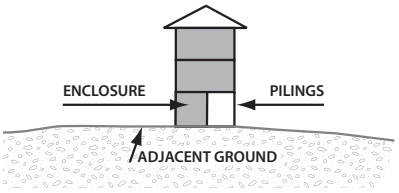
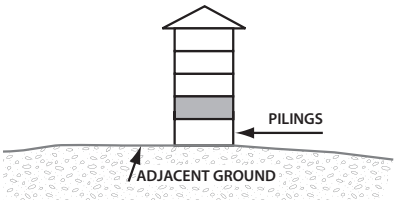
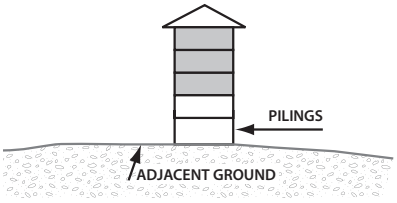
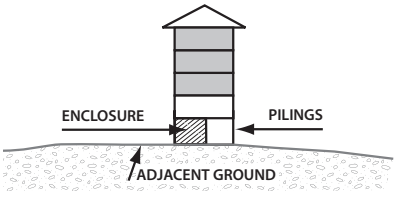
1. NON-ELEVATED BUILDINGS (contents in shaded areas)

	ON APPLICATION FORM		
	Building Type (including basement, if any)	**Basement**	**Contents**
	• 1 Floor or • 2 Floors	• None	• Lowest Floor Only Above Ground Level
	• 2 Floors or • 3 or More Floors	• Finished LIMITED COVERAGE IN BASEMENT	• Basement Only
	• 2 Floors or • 3 or More Floors	• None	• Lowest Floor Above Ground Level and Higher Floors
	• 2 Floors or • 3 or More Floors	• Finished LIMITED COVERAGE IN BASEMENT	• Basement and Above
	• 2 Floors or • 3 or More Floors	• Unfinished LIMITED COVERAGE IN BASEMENT	• Basement and Above

NON-ELEVATED BUILDINGS continued (contents in shaded areas)

	ON APPLICATION FORM		
	Building Type (including basement, if any)	**Basement**	**Contents**
	• 2 Floors or • 3 or More Floors	• Finished or • Unfinished	• Lowest Floor Above Ground Level and Higher Floors
	• 2 Floors or • 3 or More Floors	• None or • Finished or • Unfinished	• Above Ground Level More Than 1 Full Floor

2. ELEVATED BUILDINGS (contents in shaded areas)

	ON APPLICATION FORM		
	Building Type (including enclosure, if any)	**Enclosure**	**Contents**
 Elevated building free of obstruction	• 1 floor	• None	• Lowest Floor Only Above Ground Level
 Elevated building free of obstruction	• 2 floors	• None	• Lowest Floor Above Ground Level And Higher Floor
 Elevated building with enclosure below lowest elevated floor	• 3 or more floors	• Unfinished LIMITED COVERAGE IN ENCLOSED AREA	• Basement/ Enclosure and Above
 Elevated building, multiple occupancy, no enclosure	• 3 or more floors	• None	• Lowest Floor Only Above Ground Level
 Elevated building, multiple occupancy, no enclosure	• 3 or more floors	• None	• Above Ground Level More Than 1 Full Floor
 Elevated building, multiple occupancy, with enclosure	• 3 or more floors	• Unfinished	• Above Ground Level More Than 1 Full Floor

XVI. FIRMS WITH WAVE HEIGHTS

The agent/producer must determine whether or not the BFE on the FIRM includes wave height. With very few exceptions (for communities on the West Coast), the FIRMs published prior to January 1, 1981, give still water levels that do not include wave height. FIRMs published January 1, 1981, and later indicate whether or not wave height is included. If wave height is included, the following statement appears on the map legend:

"Coastal base flood elevations shown on this map include the effects of wave action."

These adjustments apply to 1981 Post-FIRM construction (after October 1, 1981) for zones V1–V30 and VE.

A. Procedure for Calculating Wave Height Adjustment

The following information is needed:

1. A completed Elevation Certificate.
2. BFE from the Elevation Certificate (Item B9) or from the FIRM.
3. Lowest Adjacent Grade from Item C2.f of the Elevation Certificate completed by a registered professional engineer, architect, or surveyor.
4. Depth of Still Water Flooding (subtract the Lowest Adjacent Grade from the BFE).

   The additional elevation due to wave crest in V-Zone areas will normally vary from a minimum of 2.1 feet to 0.55 times the still water depth at the site. (BFE including wave height adjustment = still water BFE + 0.55 × [still water BFE – lowest adjacent grade elevation].)

   For example, a building's site is determined to be located in Zone V8 with a BFE of 14' NGVD on the appropriate FIRM. Using the information from the Elevation Certificate, the BFE is calculated as follows:

   Example 1:

Base Flood Elevation	14'
Lowest Adjacent Grade	–6'
Difference	8'
Factor	× 0.55
Wave height adjustment (2.1' minimum)	4.4'
Base Flood Elevation	+ 14'
BFE adjusted	18.4'

   Example 2:

Base Flood Elevation	14'
Lowest Adjacent Grade	–11'
Difference	3'
Factor	× 0.55
Wave height adjustment (2.1' minimum)	1.65'
	2.1'*
Base Flood Elevation	+ 14'
BFE adjusted	16.1'

   * In Example 2, if the calculation results in less than the minimum 2.1 feet, use 2.1 feet in the calculation of the BFE adjusted.

B. Wave Heights in Numbered Zones V1–V30 and VE 1981 Post-FIRM Construction

For most communities that have Coastal High Hazard Areas, the Wave Height Adjustment to the BFE has been included on the FIRM.

No wave height adjustment is required for any numbered V-Zone area included on a FIRM for any Pacific Coast community since the wave action effects have already been considered in establishing the BFEs on the Pacific Coast.

The 1981 and later FIRMs for the Atlantic and Gulf Coast communities indicate whether or not wave height is included. If wave height is included, the following statement appears under "Notes to User" on the map legends: "Coastal base flood elevations shown on this map include the effects of wave action."

C. Unnumbered V Zones 1981 Post-FIRM Construction

Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. In these rare instances, it will be necessary to obtain, review, and reasonably utilize any BFE data available from a Federal, state, or

other source, until such other data have been provided by FEMA as criteria to determine the BFEs, including wave heights.

D. Rate Selection Procedure

Factors used in determining the appropriate insurance rate are:

1. The elevation of the building relative to the BFE adjusted by the wave height factor for an individual building site or the actual FIRM BFEs on the appropriate FIRM (include the effect of wave action [wave height]); *and*

2. The existence or non-existence of obstructions under the beam supporting the building's lowest floor.

The replacement cost ratio is used to select the specific rate. Complete the appropriate section of the Application.

XVII. FLOODPROOFED BUILDINGS

Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certifications section.

A. Elevation Difference

To determine the elevation difference used for the rating of floodproofed buildings, the following procedures should be used if rounding is necessary:

1. Round floodproofed elevation to the nearest foot if the BFE is shown in feet. Convert the floodproofed elevation to tenths of feet if the BFE is shown in tenths of feet.

2. The elevation difference should be rounded to the nearest higher elevation. Use 0.5 feet as the midpoint and always round up. (*Example:* +1.5 becomes +2; -0.5 becomes 0; -1.4 becomes -1; -1.5 becomes -1; -1.6 becomes -2.)

In order to qualify for floodproofing credit, buildings in Unnumbered A Zones with BFE and buildings in AE, A1–A30, and AH Zones must be floodproofed to at least 1 foot higher than their BFEs. Buildings in AO Zones must be floodproofed to at least 1 foot higher than their Base Flood Depths.

B. Rating

When computing a premium for a floodproofed building, use the following procedure:

1. Determine how far above the BFE the building is floodproofed. (For example, the building will be floodproofed at +1 foot, +2 feet, and so forth above BFE.)

2. Subtract 1 foot to determine the elevation to be used in determining the rate and computing the premium for the building.

3. Find the rate for the given building in the proper zone at the "adjusted" elevation.

4. Compute the premium as usual.

The building must be floodproofed to +1 foot in order to receive a rate equivalent to a building with its lowest floor elevated to the BFE.

For example, if the building is located in Zone AO and the community's floodproofing standards have been approved to a level of 3 feet above the highest adjacent grade (HAG) for the lowest floor of a nonfloodproofed building, to qualify for With Certification of Compliance rates, a building must meet the following standards:

- Be floodproofed to an elevation of 4 feet above HAG (1 foot above the community's minimum standard of 3 feet above HAG).

- The floodproofing must be certified by a registered professional engineer or architect on the Floodproofing Certificate or by a responsible local official in a letter containing the same information requested on the Floodproofing Certificate.

- The certification, certificate, or letter must accompany the NFIP Flood Insurance Application.

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms to the minimum floodproofing specifications of FEMA. This means that the building must be floodproofed to at least 1 foot above the BFE. If floodproofed to 1 foot above the BFE or flood depth, it can then be treated for rating purposes as having a "0" elevation difference from the BFE. This certification must be submitted with the Application for flood insurance.

To further illustrate, if the building is certified to be floodproofed to 2 feet above the BFE, flood depth, or comparable community-approved floodplain management standards, whichever is highest, then it is credited for floodproofing and is to be treated for rating purposes as having a +1 foot elevation.

XVIII. THE V-ZONE RISK FACTOR RATING FORM

A. Use

In conjunction with Table 10 (V-Zone Risk Rating Relativities Table, see below), this *optional* form may be used to evaluate the coastal risk when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure. The form may be used to either:

1. Establish a rate prior to issuing a new policy; *or*
2. Appeal the rate charged on an existing policy.

Submit the V-Zone Risk Factor Rating Form for review, along with a copy of the site grading and structural plans, the Elevation Certificate, and photographs. See the Special Certifications section of this manual for photograph requirements pertaining to the Elevation Certificate.

B. Submission

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, 8400 Corporate Dr., Suite 350, Landover, MD 20785.

Confirmation of the relativity and established rate will be returned to the submitting agent/producer, engineer, and builder/applicant in approximately 30 business days.

TABLE 10. V-ZONE RISK RATING RELATIVITIES TABLE

BUILDING POINT TOTAL[1]	NO OBSTRUCTION RATES			WITH OBSTRUCTION RATES		
	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50
Less Than 225	1.000	1.000	1.000	1.000	1.000	1.000
225 – 275	1.000	1.000	1.000	1.000	1.000	1.000
276 – 325	1.000	1.000	1.000	0.950	0.975	1.000
326 – 375	0.900	0.950	1.000	0.925	0.950	1.000
376 – 425	0.800	0.850	0.900	0.875	0.925	0.950
426 – 475	0.700	0.750	0.800	0.800	0.850	0.900
476 – 525	0.600	0.650	0.700	0.725	0.775	0.825
526 – 575	0.500	0.575	0.650	0.650	0.700	0.750
576 – 625	0.400	0.500	0.600	0.600	0.650	0.700

1 Subtract from your Building Point Total all points assigned for Item I. Lowest Floor Elevation and Item IV.A.1. Free of Obstruction because these factors are included in the rate prior to application of any V-Zone Risk Factor Rating Credit.

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National Flood Insurance Program

V-Zone Risk Factor Rating Form and Instructions

2010 Edition

FEMA

National Flood Insurance Program

V-Zone Risk Factor Rating Form

FEMA FORM 086-0-4

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 6.5 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006).
NOTE: Do not send your completed form to this address.

PURPOSE OF V-ZONE RISK FACTOR RATING FORM

The severe economic losses due to flood damage led to the establishment of the NFIP to fulfill the essential purposes of community flood hazard mitigation and provide flood hazard insurance protection. This certification form can be used to (1) guide designers, owners, local officials, agents, and others as they consider those types of siting, design, and construction activities that exceed minimum NFIP requirements, and (2) rate buildings and provide insurance premium discounts to those structures that exceed minimum NFIP siting, design, and construction requirements.

This form provides a basis for the actuarial rating of buildings and their contents on an individual risk basis that allows a rate discount for prudent building designs. This approach will serve to further the NFIP goals of providing incentives for hazard mitigation in coastal high hazard flood risk zones while permitting adequate insurance protection under premium rates that ensure that the risk of flood losses related to building placement and construction is borne by the owners of the properties at risk.

Thus, construction in coastal high hazard areas should follow certain construction guidelines. Those construction guidelines, explanations, data, and examples for residences are set forth in the third edition of the FEMA *Coastal Construction Manual* (CCM), which was published in June 2000.

To obtain a copy of the *Coastal Construction Manual*, you may submit a written request to:

FEMA Distribution Center
P.O. Box 2012
Jessup, MD 20794

or call toll-free 1-800-480-2520 and ask for the FEMA *Coastal Construction Manual*, either the print publication (FEMA 55) or the interactive CD-ROM (FEMA 55CD).

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

O.M.B. No. 1660-0006
Expires August 31, 2013

V-Zone Risk Factor Rating Form

Important: Read the instructions that begin immediately after page 5 of 5 of this form.

SECTION A — PROPERTY INFORMATION

	FLOOD PROGRAM USE ONLY
POST-CONSTRUCTION PROPERTY ADDRESS (ADDRESS OF BUILDING BEING RATED, IF KNOWN)	V.R.N. NO.
CITY STATE ZIP CODE	DATE REC. INIT.

PROPERTY DESCRIPTION (LOT NO., BLOCK NO., TAX PARCEL NO., LEGAL DESCRIPTION, ETC.)

BUILDING USE (E.G., RESIDENTIAL, NON-RESIDENTIAL, ADDITION, ACCESSORY, ETC.)

LATITUDE/LONGITUDE (OPTIONAL) (## °– ## '– ##.## " or ##.##### °)
HORIZONTAL DATUM ☐ NAD 1927 ☐ NAD 1983
SOURCE: ☐ GPS (TYPE) ☐ USGS Quad Map ☐ OTHER

ESTIMATED COST OF CONSTRUCTION (EXCLUDING COST OF LAND)

Owner

NAME

MAILING ADDRESS (NOT NECESSARILY THE PROPERTY BEING RATED) CITY STATE ZIP CODE

PHONE NO. INCLUDING AREA CODE

Elevation certification may be determined by a registered professional surveyor, engineer, or architect (attach certification). The elevation data and Flood Insurance Rate Map (FIRM) information may be obtained from the Elevation Certificate. If this certificate is not available, the professional certifying this document must determine the required information, if authorized by law.

NFIP Community No. _____ Base Flood Elevation (BFE)* _____ Datum _____

FIRM Panel No. _____ 100-year stillwater elevation* _____ Datum _____

FIRM Effective Date _____ Average grade elevation* _____ Datum _____

FIRM Zone _____ Bottom of lowest horizontal supporting member elevation* _____ Datum _____

* All elevations must be referenced to the datum on which the FIRM is based (e.g., NGVD, NAVD).

SECTION B — COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

Enter your File or Identification Number here and on the top of pages 2 of 5 through 5 of 5 _____

The submitting registered professional engineer or architect should complete the calculation sheet using the building points shown.

You may use this form only if:

1. The bottom of the lowest horizontal supporting member of the lowest floor is at or above 0.1 foot below the BFE. ☐ Yes (continue) ☐ No (**STOP**)
2. Only flood-damage-resistant materials are used below the BFE (see NFIP Technical Bulletin 2-93 in CCM Appendix H). ☐ Yes (continue) ☐ No (**STOP**)
3. Shear walls and/or other solid obstructions below the BFE are installed such that less than 25% of the building width measured parallel to the shoreline is obstructed. ☐ Yes (continue) ☐ No*

* This form may be used in situations where ≥ 25% of the building width is obstructed, only if the submit-for-rate process is used and engineering calculations and plans are attached to this form; otherwise, stop. **See page 2.**

File or Identification Number _____ V-ZONE RISK FACTOR RATING FORM

I. LOWEST FLOOR ELEVATION

CIRCLE APPROPRIATE POINTS AND ENTER BUILDING POINTS IN APPROPRIATE BOX BELOW

A. Bottom of lowest horizontal supporting member of lowest floor, relative to effective BFE at the time of project construction. (Round all measurements to the nearest 0.1 foot. Do not consider equipment and breakaway enclosures below the elevated floor for this calculation.)

1. 0.1 foot below the BFE to 0.4 foot above BFE ..... 0 pts.
2. 0.5 foot above the BFE to 1.4 feet above BFE ..... 60 pts.
3. 1.5 feet above the BFE to 2.4 feet above BFE ..... 160 pts.
4. 2.5 feet above the BFE to 3.4 feet above BFE ..... 240 pts.
5. 3.5 feet or more above BFE ..... 300 pts.

POST-CONSTRUCTION

II. SITE AND ENVIRONMENTAL CONSIDERATIONS

A. Distance from shoreline (Complete either item 1 or item 2)

1. Ratio of horizontal distance from dune crest or bluff edge or crest of erosion control device (e.g., seawall or revetment) to seaward side of building foundation, divided by long-term average annual erosion rate (AAER) used in calculation shown in Section C, item 2. (If no dune or bluff, use seaward line of stable vegetation; for stable, accreting, or rocky shorelines, use erosion rate = 1.0 foot/year; for shoreline with erosion control device or beach nourishment project, use pre-project AAER.)
   a. If minimum horizontal distance from crest of erosion control device to seaward side of building foundation < 30 ft (see Figure 4a in Instructions) ..... 0 pts.
   b. If no erosion control device, or crest of device ≥ 30 feet from seaward side of building foundation (see Figures 1, 2, 3, and 4b in Instructions) and:
      0 < ratio ≤ 10 ..... 0 pts.
      10 < ratio ≤ 30 ..... pts. = ratio
      30 < ratio ≤ 60 ..... pts. = 1.5 × ratio
      60 < ratio ..... pts. = 2.0 × ratio, not to exceed 150 pts.
      Unknown ..... 0 pts.
2. For shoreline without an erosion control device, subject to periodic large-scale fluctuations, location of seaward side of building foundation relative to most landward historical vegetation line (see Figure 5 in Instructions)
   a. Foundation at or landward of most landward vegetation line in past 20 years ..... 0 pts.
   b. Foundation at or landward of most landward vegetation line in past 40 years ..... 75 pts.
   c. Foundation at or landward of most landward vegetation line in past 60 years ..... 150 pts.
   d. Unknown ..... 0 pts.

B. Dune, structural, or beach nourishment protection (Complete item 1, item 2, and/or item 3, as applicable)

1. Dune reservoir above 100-year stillwater elevation (see Figure 6 in Instructions)
   a. < 540 square feet ..... 0 pts.
   b. 540 square feet ≤ reservoir < 1,100 square feet ..... 30 pts.
   c. 1,100 square feet ≤ reservoir ..... 50 pts.
   d. Unknown ..... 0 pts.
2. For upland property fronted by erosion control device (e.g., seawall, revetment)
   a. Seaward side of building foundation < 30 feet from crest of wall or revetment (see Figure 4a in Instructions) ..... 0 pts.
   b. Seaward side of building foundation ≥ 30 feet from crest of wall or revetment — enter points for only one of the following three conditions:
      (1) Crest elevation of wall or revetment at or below 100-year stillwater elevation (see Figure 7 in Instructions) ..... 0 pts.
      (2) Crest elevation of wall or revetment above 100-year stillwater elevation (see Figure 8 in Instructions) ..... pts. = D/2, not to exceed 15 pts.
      (3) Wall or revetment adequate to protect upland property during 100-year event (satisfies criteria set forth in Part VII of CERC TR 89-15) ..... 50 pts.

POST-CONSTRUCTION

3. For upland property with an ongoing beach nourishment project undertaken within the last 5 years
   a. Constructed project with a Federal, state, or local government sponsor, with all necessary permits and a long-term funding mechanism in place, and with ongoing renourishment (project maintenance) ..... 50 pts. [ ]
   b. Less than 3.a ..... 0 pts.

III. BUILDING SUPPORT SYSTEM AND DESIGN DETAILS

A. Foundation design (Complete item 1, item 2, and item 3)

1. Foundation design based on lowest expected ground elevation and highest expected BFE over 50-year life of structure (accounts for lowering of soil due to long-term erosion, shoreline fluctuations, and storm erosion — see Figure 9 in Instructions) ..... 40 pts. [ ]
2. Foundation design accounts for local scour during 100-year flood event (see Figure 10 in Instructions and CCM Section 7.5.2.5) ..... 20 pts. [ ]
3. Foundation design based on loads and load combinations computed in accordance with ASCE 7-98 (or later editions) and CCM Chapter 11 ..... 40 pts. [ ]

B. Foundation type (Complete either item 1 or item 2)

1. Pile foundation (complete items a, b, and c for driven piles; complete items a, b, c, and d for jetted piles; complete items a, b, c, and e for piles set in augered or pre-dug holes)
   a. Pile embedment
      (1) All pile tips are to –10 feet MWL or deeper* ..... 75 pts.
      (2) Any pile embedment is less than –10 feet MWL, but no pile is less than –5 feet MWL* ..... 0 pts.
      (3) Any pile embedment is less than –5 feet MWL* ..... –75 pts. [ ]
      * If refusal is reached before the specified depth, consult a professional engineer to determine whether foundation anchoring is adequate and whether scour will undermine the foundation. These judgments should determine the appropriate point value.
   b. Pile size and type
      (1) Wood piles at least 10" × 10" or 8" tip round ..... 75 pts.
      (2) Wood piles smaller than dimensions in (1) but no smaller than 8" × 8" or 6" tip round ..... 30 pts.
      (3) Wood piles less than dimensions in (2) ..... –75 pts.
      (4) Reinforced or prestressed concrete piles at least 8" × 8" ..... 75 pts.
      (5) Steel piles with corrosion protection or engineered to take predicted corrosion into account ..... 75 pts. [ ]
   c. Bracing
      (1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 ..... 25 pts.
      (2) Designed to resist lateral loads without bracing or grade beams ..... 50 pts. [ ]
   d. Jetted pile foundation
      (1) After initial jetting, design embedment and capacity attained by driving ..... 0 pts.
      (2) Jetting only ..... –50 pts. [ ]
   e. Pile set in augered or pre-dug hole (post foundation)
      (1) After initial set and backfill, design embedment attained by driving ..... 0 pts.
      (2) After initial set and backfill, design embedment attained by jetting ..... –25 pts.
      (3) Set and backfilled only ..... –100 pts [ ]
2. Masonry or concrete columns (piers) supported on footing
   a. Embedment and footing size
      (1) Footing elevation and dimensions consistent with CCM Section 12.4.3.2 ..... 75 pts.
      (2) Less than required by (1) ..... –75 pts. [ ]

POST-CONSTRUCTION

b. Column (pier) design
(1) Consistent with requirements of CCM Sections 13.2.4 or 13.2.5 ..... 75 pts. [ ]
(2) Less than required by (1) ..... –75 pts.

c. Bracing
(1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 ..... 25 pts. [ ]
(2) Designed to resist lateral loads without bracing or grade beams ..... 50 pts.

C. Lowest horizontal supporting member (Complete item 1 and item 2, or item 1 and item 3)

1. Orientation (see Figure 11 in Instructions)
a. ≤ +/- 20 degrees from perpendicular to shoreline ..... 20 pts. [ ]
b. > +/- 20 degrees from perpendicular to shoreline ..... 0 pts.

2. Connections between lowest horizontal supporting member and foundation (wood piles and beams)
a. Wood pile notching
(1) All piles AND horizontal members notched 50% or less ..... 0 pts. [ ]
(2) Any piles OR horizontal members notched more than 50% ..... –100 pts.

b. Connections between wood piles and beams
(1) All bolted connections ..... 50 pts.
(2) Any non-bolted connections (e.g., light-gauge metal connectors, nailed connections) ..... –250 pts. [ ]

3. Engineered connections between beam and pile (when either pile or beam is not wood) ..... 50 pts. [ ]

IV. OBSTRUCTIONS AND ENCLOSURES

A. Obstructions below BFE (Complete item 1, item 2, and item 5, and either item 3 or item 4; see NFIP Technical Bulletin 5-93 in CCM Appendix H)

1. Free of obstruction AND no enclosed areas below BFE (open stairs, insect screening, and open lattice are permitted — see Instructions for discussion of open lattice) ..... 100 pts. [ ]

2. Spacing of piles/columns/piers
a. < 8 feet on center (o.c.) ..... 0 pts. [ ]
b. ≥ 8 feet o.c . ..... 20 pts.

3. Breakaway walls (non-loadbearing) are used below the BFE
a. Length of breakaway walls ≤ 20 feet ..... –10 pts.
b. Length of breakaway walls > 20 feet but ≤ 60 feet ..... –20 pts. [ ]
c. Length of breakaway walls > 60 feet ..... –40 pts.

4. Area enclosed by non-loadbearing breakaway walls, and some portion of the non-loadbearing walls is finished
a. Length of finished breakaway wall < 20 feet ..... –50 pts.
b. Length of finished breakaway wall ≥ 20 feet but < 50 feet ..... –100 pts. [ ]
c. Length of finished breakaway wall ≥ 50 feet ..... –250 pts.

5. Elevator, stairwell, masonry chimney, or other solid obstruction in 1- to 4-family, 3-story or less, residential structure ..... –100 pts. [ ]

B. Equipment

1. ALL equipment and ductwork below building lie at or above BFE ..... 0 pts. [ ]

2. ANY equipment or ductwork below the building is below the BFE and is NOT resistant to flood damage, but will not adversely affect the ability of other parts of the building to resist velocity flows and wave action (complete item 1 in Section C of this form below; FEMA may use the additional information from item 1 in section C of this form to deduct fewer than 100 points) ..... –100 pts. [ ]

V. BUILDING POINT TOTAL ..... [ ]

SECTION C — INFORMATION PERTAINING TO THE BUILDING

1. List all equipment below BFE (check all that apply):

☐ Air conditioner/heat pump	☐ Furnace	☐ Air handler
☐ Ductwork	☐ Electric panel, fuse box	☐ Elevator equipment
☐ Water heater	☐ Water softener/conditioner	☐ Pump
☐ Clothes washer/dryer	☐ Other (list)	

2. To support the point values claimed in item II.A in Section B of this form, provide the following:

Average annual erosion rate _____ feet/year

Source of rate _____

Date of rate calculation _____

Reference feature used (e.g., dune crest, vegetation line, top of bluff, crest of armoring) _____

Source of most landward vegetation line _____

When claiming points for compliance with item II.B.2.b.(3) (erosion control device meets requirements of CERC TR 89-15), describe how the device meets the requirements. _____

When claiming points for compliance with item II.B.3.a (beach nourishment project), provide the name of the project, the name of the sponsoring government entity, and the date of the last nourishment or renourishment work.

Name of Project

Sponsor Date of last nourishment/renourishment

When submitting the completed V-Zone Risk Factor Rating Form, provide the following supporting material:

- Building plans for "before construction" rating
- Completed NFIP Elevation Certificate (FEMA Form 81-31), Flood Insurance Application, and photographs of building for "after construction" rating

SECTION D — CERTIFICATION

POST-CONSTRUCTION CERTIFICATION. I meet the qualifications set forth on page 1 of 7 of the Instructions for this V-Zone form and certify that the above statements are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Name of Registered Professional Engineer or Architect

Title

Address

Signature Date

Flood Program Use Only

NFIP Flood Risk Factor CONFIRMATION

Total Coastal V-Zone Flood Risk Factor

POST-CONSTRUCTION

Buildings:

Contents:

NFIP Underwriter's Signature

Date

V-Zone Risk Factor Rating Form Instructions

This V-Zone Risk Factor Rating Form is to be used in the determination of the flood insurance discount for buildings and contents located in a coastal area designated by the NFIP as Zone V, VE, or V1-V30.

The basic premise behind this form is that flood insurance premiums can be reduced for V-zone buildings that exceed minimum NFIP requirements. This form allows an engineer or architect to claim points for a variety of siting, design, and construction practices that exceed minimum NFIP requirements. Section B of the form, Coastal V-Zone Flood Risk Building Point Calculation Sheet, is divided into four main categories:

I. Lowest Floor Elevation
II. Site and Environmental Considerations
III. Building Support System and Design Details
IV. Obstructions and Enclosures

The NFIP will review the completed form and assign a premium discount, depending on the number of points awarded.

This form may be submitted only after construction is completed. However, the form may be used **before** construction is begun (during site selection and project planning) to guide the designer and owner with regard to those practices that will result in the greatest flood insurance premium reduction—that is, those practices that are deemed most important in reducing potential flood and erosion losses.

The maximum number of points that can be claimed on this form is 1,030. The greater the number of points, the greater the reduction in the flood insurance premium. Of the total number of possible points, the approximate percentage for each of the four categories listed above is as follows:

- Lowest Floor Elevation - 30 percent
- Site and Environmental Considerations - 30 percent
- Building Support System and Design Details - 30 percent
- Obstructions and Enclosures - 10 percent

This form is used solely to adjust insurance rating for a building and does not replace other forms and certificates that may be required by a community or state.

To complete this form, the engineer or architect will need to refer to the Coastal Construction Manual (FEMA 55). See the inside cover of this form for information about how to obtain a copy of FEMA 55.

Completion of this form must be accomplished by a registered professional engineer or registered architect duly licensed in the state where the subject structure is located.

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, 8400 Corporate Drive, Suite 350, Landover, MD 20785. Confirmation of the V-zone risk discount and rate for National Flood Insurance coverage will be returned in approximately 30 days.

Local permit officials will have on file copies of the community's most recent Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS). Your client's property and casualty insurance agent may have a copy of the community's FIRM and is a valuable source of related information. If you need assistance, call the NFIP toll-free at 1-800-358-9616.

SPECIFIC INSTRUCTIONS FOR SECTION B, COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

I. Lowest Floor Elevation. The lowest floor elevation measurement should be made at the bottom of the lowest horizontal structural member supporting the lowest floor. Lowest floor guidance can be obtained from the Elevation Certificate or the *Flood Insurance Manual* (Lowest Floor Guide):

- The Elevation Certificate can be downloaded from FEMA's site on the World Wide Web at **http://www.fema.gov/business/nfip/elvinst.shtm**. The certificate is also available from the FEMA Distribution Center at 1-800-480-2520 (ask for FEMA Form 81-31).
- The *Flood Insurance Manual* is available from the FEMA web site at **http://www.fema.gov/business/nfip/manual.shtm.**

II.A. Distance from shoreline. Siting structures away from the shoreline is recognized as one of the most important ways of preventing building damage. This form provides credit for siting buildings landward of dunes, bluffs, and erosion control devices (item II.A.1), and landward of shorelines that fluctuate large distances (i.e., those that experience large-scale erosion and accretion through time, item II.A.2).

Points may be claimed for II.A.1 or II.A.2, but not for both. In the majority of situations, II.A.1 will be used for calculating points.

II.A.1. Points will be awarded based on (1) the distance between the seaward side of the building foundation and the dune crest, bluff edge, or erosion control device crest and (2) the average annual erosion rate (AAER) for the site.

This item requires the engineer or architect to (1) measure the horizontal distance between the building foundation and the dune crest, bluff edge, or erosion control device crest, (2) obtain the average annual erosion rate at the site, and (3) calculate the ratio between the distance and the erosion rate (consult the local jurisdiction or state coastal management program for erosion rate information). The examples shown in Figures 1-4b, following, illustrate the calculation of points for five cases.

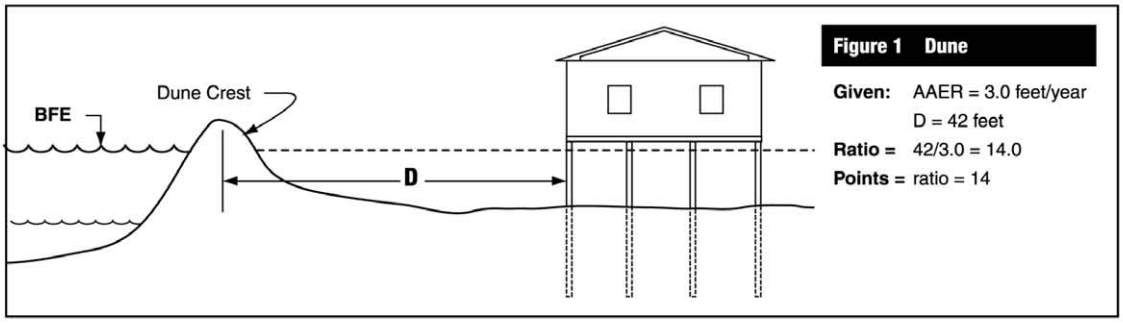
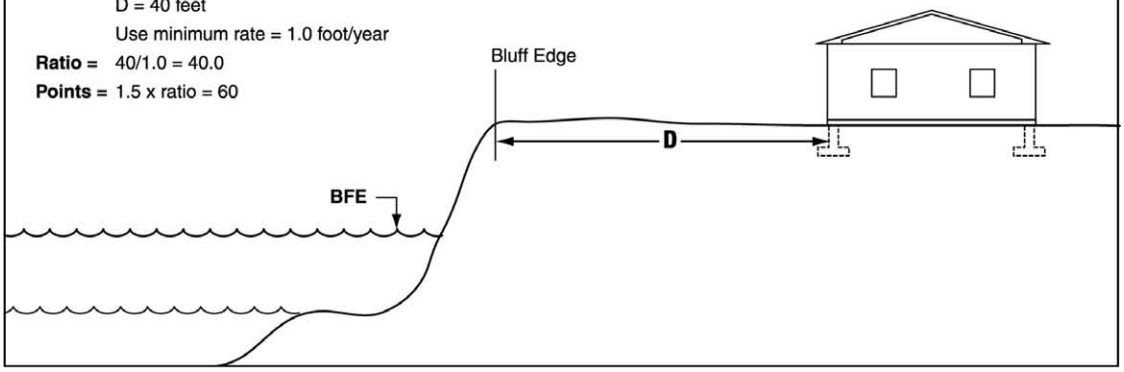


Figure 1 Dune

Given: AAER = 3.0 feet/year
D = 42 feet
Ratio = 42/3.0 = 14.0
Points = ratio = 14

Figure 2 Bluff

Given: AAER = 0.5 foot/year
D = 40 feet
Use minimum rate = 1.0 foot/year
Ratio = 40/1.0 = 40.0
Points = 1.5 x ratio = 60



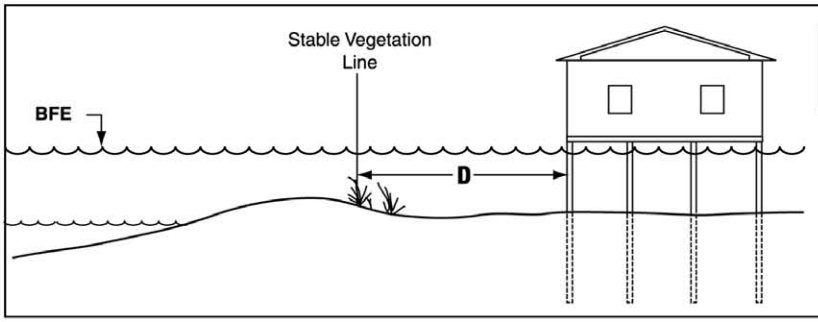


Figure 3
No Dune or Bluff – Use Stable Vegetation Line

Given: AAER = 2.5 feet/year
D = 25 feet
Ratio = 25/2.5 = 10.0
Points = 0

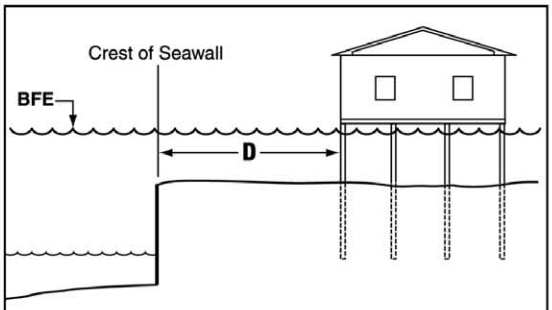


Figure 4a Erosion Control Device, D < 30 Feet

Given: D = 25 feet
D < 30 feet; therefore, No Points Allowed

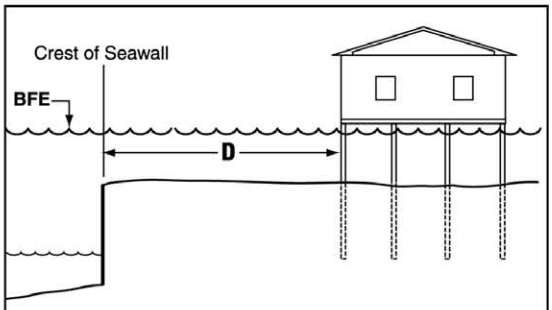


Figure 4b Erosion Control Device, D ≥ 30 Feet

Given: AAER = 0.0 feet/year (post-wall)
AAER = 2.5 feet/year (pre-wall)
D = 35 feet
Ratio = 35/2.5 = 14.0
D ≥ 30 feet; therefore, Points Allowed
Points = ratio = 14

II.A.2. Points will be awarded based on the location landward of the seaward side of the building foundation relative to the fluctuating shoreline on the site. Average annual erosion rates are not used for this calculation. CCM Figures 7-47, 7-48, and 7-49 show a situation in which item II.A.2 would be used to calculate points.

This item requires the engineer or architect to (1) obtain historical shoreline (vegetation line) positions at the site, (2) locate the seaward side of the building foundation, and (3) determine how long it has been since the vegetation line was landward of the seaward side of the building foundation. An example is shown in Figure 5 using the data from CCM Figure 7-49.

Figure 5 shows that the seaward side of the building foundation was seaward of the vegetation line as recently as 1997. No points would be claimed in this example. In order for points to be claimed for this item, the building would have had to have been constructed landward of all vegetation lines for the past 40+ years—since approximately 1957.

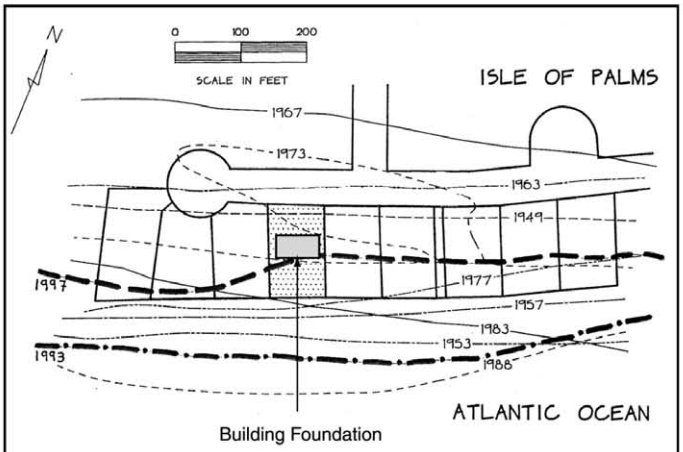


Figure 5 Shoreline Subject to Large Fluctuations

II.B Dune, structural, or beach nourishment protection. This form provides credit for protection received from large dunes (item II.B.1), erosion control devices (item II.B.2), and beach nourishment projects (item II.B.3) that meet certain criteria. Points will be awarded based on the level of flood and erosion protection afforded by a dune, erosion control device, or beach nourishment project.

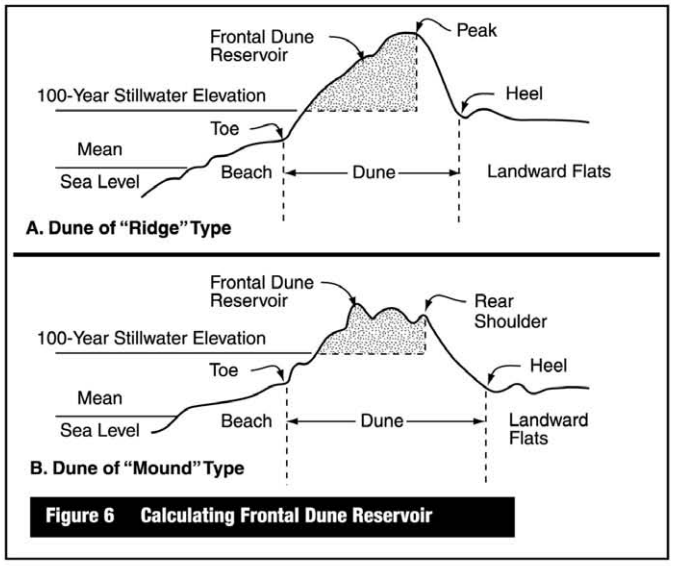


Figure 6 Calculating Frontal Dune Reservoir

Points may be claimed for II.B.1, II.B.2, and II.B.3, if applicable.

II.B.1. The dune reservoir is the cross-section (in square feet) above the 100-year stillwater elevation (obtained from the Flood Insurance Study [FIS] report) and seaward of the dune crest or shoulder (see Figure 6).

This item requires the engineer or architect to (1) plot a dune cross-section seaward of the building site, (2) determine the 100-year stillwater elevation (from the FIS report) and plot on the dune profile, (3) characterize the dune as a ridge type or mound type, and (4) define the limits of the dune reservoir and calculate its cross-sectional area.

II.B.2. Points may be claimed for protection offered by an erosion control device (seawall or revetment) only if the crest elevation of the device is above the 100-year stillwater elevation, which may be obtained from the FIS report (see Figures 7 and 8.) **Points may be claimed for II.B.2.b.(2) or II.B.2.b.(3).** If the crest elevation is above the 100-year stillwater elevation, points may be obtained for II.B.2.b.(2)—the distance between the crest of the device and the seaward side of the building foundation—or II.B.2.b.(3)—a device that satisfies the criteria set forth in the U.S. Army Corps of Engineers, Coastal Engineering Research Center report CERC TR 89-15, *Criteria for Evaluating Coastal Flood Protection Structures*.

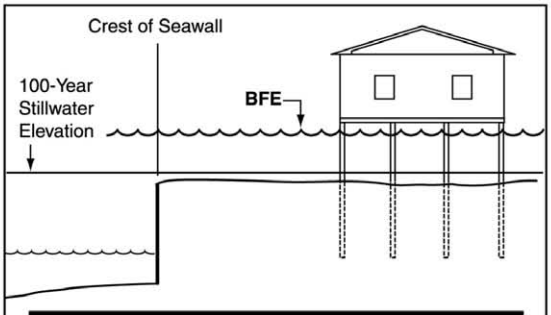


Figure 7 Erosion Control Device Below 100-Year Stillwater Elevation

Crest elevation is below 100-year stillwater elevation; therefore, No Points Allowed

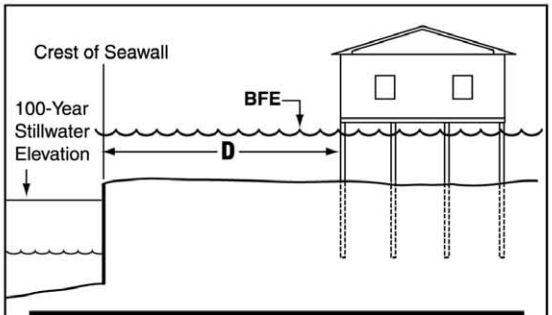


Figure 8 Erosion Control Device Above 100-Year Stillwater Elevation

Crest elevation is above 100-year stillwater elevation; therefore, Points Allowed

This item requires the engineer or architect to (1) determine the crest elevation of the seawall or revetment, (2) determine the 100-year stillwater elevation (from the FIS report) and compare it against the crest elevation, (3) determine the horizontal distance from the crest of the erosion control device to the seaward side of the building foundation, and (4) if maximum points are desired, evaluate the dimensions, strength, and durability of the erosion control device against the CERC criteria.

II.B.3. Points may be claimed for protection offered by an ongoing beach nourishment project. An eligible project must be sponsored by a Federal, state, or local government entity and must have been constructed—either initial construction or project maintenance—in the recent past (5 years or less from the date of completion of this form).

This item requires the engineer or architect to (1) determine whether an eligible beach nourishment project has been conducted in front of the building for which this form is being completed and (2) provide basic information on the project (i.e., name of project, project sponsor, most recent date of project construction) in Section C of this form. Consult the local jurisdiction for this information.

III.A. Foundation design. This form recognizes foundation designs that consider expected conditions over the life of the building (III.A.1), local scour (III.A.2), and design loads (III.A.3). **Points may be claimed for III.A.1, III.A.2, and III.A.3, if applicable.**

III.A.1. This item requires the engineer or architect to estimate, over the life of the building, (1) the most landward expected shoreline, (2) the lowest expected ground elevation, and (3) the highest expected BFE (see Figure 9). A minimum erosion rate of 1.0 foot/year and a minimum building life of 50 years should be used in the calculations. More details can be found in Section 7.9.2 of the CCM.

Determine the Most Landward Expected Shoreline Location Over the Anticipated Life of the Building or Development

- Use published or calculated long-term erosion rate (ft/yr), increasing the rate to account for errors and uncertainty. It is recommended that a minimum rate of 1.0 ft/yr be used unless durable shore protection or erosion-resistant soil is present.
- Multiply the resulting erosion rate by the building or development lifetime (years) to compute the long-term erosion distance (ft). Use a minimum lifetime of 50 years.
- Measure landward (from the most landward historical shoreline) a distance equal to the long-term erosion distance – this will define the most landward expected shoreline.

Determine the Lowest Expected Ground Elevation at the Base of the Building or Structure

- Beginning with the most landward expected shoreline location:
  - calculate an eroded dune profile using a storm erosion model, or
  - calculate a stable bluff profile using available guidance and data

Determine the Highest Expected BFE at the Base of the Building or Structure

- Beginning with the eroded dune or stable bluff profile, apply Runup and WHAFIS to determine BFEs

Figure 9 Determining Site Conditions Over the Life of the Building

III.A.2. Local scour is illustrated in Figure 10, and its calculation is discussed in Section 11.6.11 of the CCM. Local scour around pilings and columns and grade beams can generally be estimated as twice the diameter of the member (see CCM Formula 11.10.a). Local scour around large objects and enclosed areas can also be estimated, but do not use CCM Formula 11.10.b. Instead, estimate local scour as equal to the width of the object facing the flow or waves, with a maximum scour depth of 3 feet.

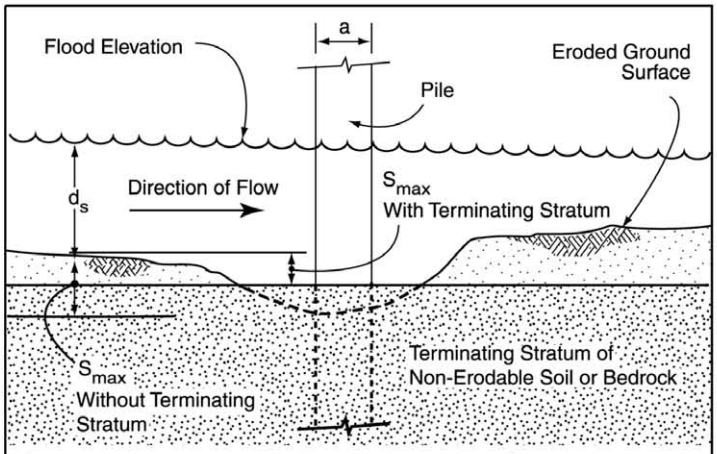


Figure 10 Local Scour

III.A.3. This form awards points for the use of loads and load combinations based on ASCE 7-98 (or later editions) and CCM Chapter 11.

III.B. Foundation type. This form recognizes several types of V-zone foundations (wood, concrete, steel, and masonry; driven piles; piles set in augered holes; cast-in-place piles; and masonry piers/concrete columns on footings). Maximum points can be obtained only with driven piles; reinforced, cast-in-place piles; and jetted or augered piles that satisfactorily pass load tests. Note that it may be very difficult to claim any points for masonry/concrete elements supported on footings.

III.C. Lowest horizontal supporting member. Points can be claimed for (1) orientation of the lowest horizontal supporting member in the expected direction of waves (see Figure 11) and (2) use of bolted or engineered connections between the foundation and lowest horizontal supporting member. For the purposes of this classification, any metal strap, plate, or connector that is not fabricated with structural steel is considered "light-gauge." Point deductions do not apply to the use of light-gauge metal connectors or nailed connections above the top of the lowest horizontal structural member.

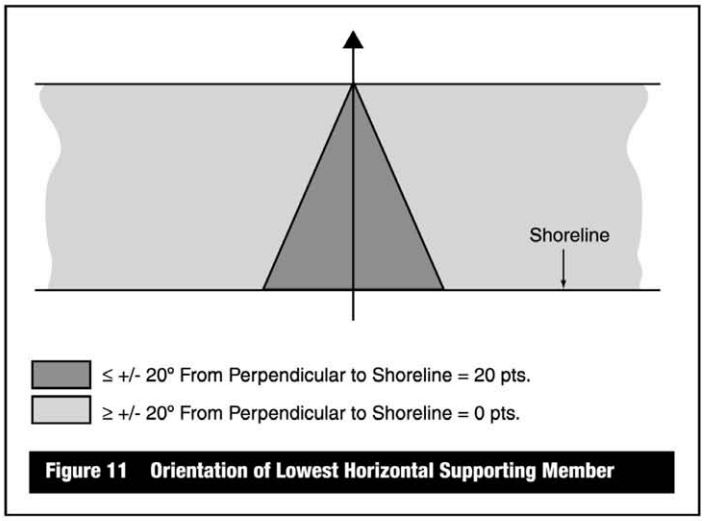


Figure 11 Orientation of Lowest Horizontal Supporting Member

IV. Obstructions and Enclosures. V-zone construction must be free of obstructions below the BFE. NFIP regulations allow breakaway enclosures to be constructed (flood insurance premiums will be higher as a result) and allow limited use of solid obstructions (e.g., shear walls, stairwells, elevators, and chimneys).

This form provides points for buildings without any enclosures or obstructions. The use of open lattice (see IV.A.1) and/or insect screening still allows points to be claimed. Points will be **deducted** for the use of breakaway walls. Points will be **deducted** for finished walls or space (even breakaway) below the BFE. Points will be **deducted** for equipment or ductwork below the BFE and not flood-resistant. The conversion of below-BFE space to habitable uses by building contractors and owners represents one of the most significant (and common) violations of NFIP regulations. This form reflects the importance of the issue through its point deductions.

IV.A.1. Open lattice is defined as thin (1/2 inch or less) wood, vinyl, plastic, or similar lattice material with at least 40 percent of the lattice area open. A wall created of brick or other masonry units meeting the opening requirement will **not** be considered open lattice.

XIX. RATING EXAMPLES

TABLE OF CONTENTS

EXAMPLE 1

EMERGENCY PROGRAM, STANDARD DEDUCTIBLE

Data Essential to Determine Appropriate Rates and Premium:

Emergency Program:

- Flood Zone: N/A
- Occupancy: Single-Family Dwelling
- Number of Floors: 1
- Basement/Enclosure: None
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $35,000
- Contents: $10,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .76 Contents: .96

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$35,000**	**.76**	**$266**				**$0**	**$35,000**	**$266**
CONTENTS	**$10,000**	**.96**	**$ 96**				**$0**	**$10,000**	**$ 96**

RATE TYPE (ONE BUILDING PER POLICY — BLANKET COVERAGE **NOT** PERMITTED):		PAYMENT OPTION:		
☐ MANUAL	☐ SUBMIT FOR RATING	☐ CREDIT CARD	ANNUAL SUBTOTAL	**$362**
☐ ALTERNATIVE	☐ V-ZONE RISK RATING FORM	☐ OTHER:	ICC PREMIUM	—
☐ PROVISIONAL RATING	☐ LEASED FEDERAL PROPERTY	_____	SUBTOTAL	**$362**
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM			CRS PREMIUM DISCOUNT ____ %	—
			SUBTOTAL	**$362**
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.			PROBATION SURCHARGE	—
			FEDERAL POLICY FEE	**$ 40**
_____ SIGNATURE OF INSURANCE AGENT/BROKER	_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT	**$402**

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $266 / Contents: $96
2. Apply Deductible Factor: Building: 1.000 × $266 = $266 / Contents: 1.000 × $96 = $96
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $362
5. Add ICC Premium: N/A
6. Subtract CRS Discount: N/A
7. Subtotal: $362
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $402

EXAMPLE 2

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $2,000/$1,000 DEDUCTIBLE OPTION, ZONE B

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: B
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: $2,000/$1,000
- Deductible Factor: 0.95
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $150,000
- Contents Coverage: $60,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .91/.24 Contents: 1.39/.43

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$60,000**	**.91**	**$546**	**$90,000**	**.24**	**$216**	**-$38**	**$150,000**	**$ 724**
CONTENTS	**$25,000**	**1.39**	**$348**	**$35,000**	**.43**	**$151**	**-$25**	**$ 60,000**	**$ 474**

RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE **NOT** PERMITTED):
☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ _____
SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)

ANNUAL SUBTOTAL	**$1,198**
ICC PREMIUM	**$ 5**
SUBTOTAL	**$1,203**
CRS PREMIUM DISCOUNT ____ %	–
SUBTOTAL	**$1,203**
PROBATION SURCHARGE	–
FEDERAL POLICY FEE	**$ 40**
TOTAL PREPAID AMOUNT	**$1,243**

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $762 / Contents: $499
2. Apply Deductible Factor: Building: 0.95 × $762 = $724 / Contents: 0.95 × $499 = $474
3. Premium Decrease: Building: $762 – $724 = $38 / Contents: $499 – $474 = $25
4. Subtotal: $1,198
5. Add ICC Premium: $5
6. Subtract CRS Discount: N/A
7. Subtotal: $1,203
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $1,243

EXAMPLE 3

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $1,000 DEDUCTIBLE OPTION (SURCHARGE), ZONE AE

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: Enclosure
- Deductible: $1,000/$1,000
- Deductible Factor: 1.100
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $150,000
- Contents Coverage: $60,000
- ICC Premium: $70
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .81/1.17 Contents: .96/1.18

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$60,000**	**.81**	**$486**	**$90,000**	**1.17**	**$1,053**	**+$154**	**$150,000**	**$1,693**
CONTENTS	**$25,000**	**.96**	**$240**	**$35,000**	**1.18**	**$ 413**	**+$ 65**	**$ 60,000**	**$ 718**

RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE **NOT** PERMITTED):
☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ _____
SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)

ANNUAL SUBTOTAL	**$2,411**
ICC PREMIUM	**$ 70**
SUBTOTAL	**$2,481**
CRS PREMIUM DISCOUNT ____ %	–
SUBTOTAL	**$2,481**
PROBATION SURCHARGE	–
FEDERAL POLICY FEE	**$ 40**
TOTAL PREPAID AMOUNT	**$2,521**

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $1,539 / Contents: $653
2. Apply Deductible Factor: Building: 1.100 × $1,539 = $1,693 / Contents: 1.100 × $653 = $718
3. Premium Increase: Building: $1,693 – $1,539 = $154 / Contents: $718 – $653 = $65
4. Subtotal: $2,411
5. Add ICC Premium: $70
6. Subtract CRS Discount: N/A
7. Subtotal: $2,481
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $2,521

EXAMPLE 4

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $3,000/$2,000 DEDUCTIBLE OPTION, ZONE A15

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A15
- Occupancy: Single-Family Dwelling
- Number of Floors: 3
- Basement/Enclosure: Basement
- Deductible: $3,000/$2,000 Building and Contents
- Deductible Factor: .950
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $55
- CRS Rating: 4
- CRS Discount: 30%

Determined Rates:

Building: .81/.97 Contents: .96/.99

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$60,000**	**.81**	**$486**	**$190,000**	**.97**	**$1,843**	**-$116**	**$250,000**	**$2,213**
CONTENTS	**$25,000**	**.96**	**$240**	**$ 75,000**	**.99**	**$ 743**	**-$ 49**	**$100,000**	**$ 934**

RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE **NOT** PERMITTED):
☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ _____
SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)

ANNUAL SUBTOTAL	**$3,147**
ICC PREMIUM	**$ 55**
SUBTOTAL	**$3,202**
CRS PREMIUM DISCOUNT 30%	**–$ 961**
SUBTOTAL	**$2,241**
PROBATION SURCHARGE	–
FEDERAL POLICY FEE	**$ 40**
TOTAL PREPAID AMOUNT	**$2,281**

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $2,329 / Contents: $983
2. Apply Deductible Factor: Building: .950 × $2,329 = $2,213/ Contents: .950 × $983 = $934
3. Premium Reduction: Building: $2,329 – $2,213 = $116 / Contents: $983 – $934 = $49
4. Subtotal: $3,147
5. Add ICC Premium: $55
6. Subtract CRS Discount: –$961 (30%)
7. Subtotal: $2,241
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $2,281

EXAMPLE 5

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $5,000/$5,000 DEDUCTIBLE OPTION, ZONE AE

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Non-Residential
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: $5,000/$5,000
- Deductible Factor: .890
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +4
- Floodproofed (Yes/No): No
- Building Coverage: $500,000
- Contents Coverage: $500,000
- ICC Premium: $4
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: .20/.08 Contents: .22/.12

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$175,000**	**.20**	**$350**	**$325,000**	**.08**	**$260**	**-$67**	**$500,000**	**$ 543**
CONTENTS	**$150,000**	**.22**	**$330**	**$350,000**	**.12**	**$420**	**-$82**	**$500,000**	**$ 668**

RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE **NOT** PERMITTED):

☐ MANUAL ☐ SUBMIT FOR RATING

☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM

☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY

☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM

PAYMENT OPTION:

☐ CREDIT CARD

☐ OTHER: _____

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ _____

SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)

ANNUAL SUBTOTAL	$1,211
ICC PREMIUM	$ 4
SUBTOTAL	$1,215
CRS PREMIUM DISCOUNT 25%	–$ 304
SUBTOTAL	$ 911
PROBATION SURCHARGE	–
FEDERAL POLICY FEE	$ 40
TOTAL PREPAID AMOUNT	$ 951

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $610 / Contents: $750
2. Apply Deductible Factor: Building: .890 × $610 = $543 / Contents: .890 × $750 = $668
3. Premium Reduction: Building: $610 – $543 = $67 / Contents: $750 – $668 = $82
4. Subtotal: $1,211
5. Add ICC Premium: $4
6. Subtract CRS Discount: –$304 (25%)
7. Subtotal: $911
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $951

EXAMPLE 6

REGULAR PROGRAM, 1975–'81 POST-FIRM V1–V30, ELEVATION RATED, ZONE V13

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: V13
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975–'81 (Post-FIRM)
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: $150,000
- Contents Coverage: $100,000
- ICC Premium: $30
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: 2.53/.56 Contents: 2.83/.91

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$60,000**	**2.53**	**$1,518**	**$90,000**	**.56**	**$504**	**$0**	**$150,000**	**$2,022**
CONTENTS	**$25,000**	**2.83**	**$ 708**	**$75,000**	**.91**	**$683**	**$0**	**$100,000**	**$1,391**

RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE **NOT** PERMITTED):
☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ _____
SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)

ANNUAL SUBTOTAL	**$3,413**
ICC PREMIUM	**$ 30**
SUBTOTAL	**$3,443**
CRS PREMIUM DISCOUNT 10%	**–$ 344**
SUBTOTAL	**$3,099**
PROBATION SURCHARGE	–
FEDERAL POLICY FEE	**$ 40**
TOTAL PREPAID AMOUNT	**$3,139**

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $2,022 / Contents: $1,391
2. Apply Deductible Factor: Building: 1.000 × $2,022 = $2,022/Contents: 1.000 × $1,391 = $1,391
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $3,413
5. Add ICC Premium: $30
6. Subtract CRS Discount: –$344 (10%)
7. Subtotal: $3,099
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $3,139

EXAMPLE 7

REGULAR PROGRAM, POST-1981 VE OR V1–V30, WITH ENCLOSURE, ZONE VE

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: VE
- Occupancy: Single-Family Dwelling
- Number of Floors: 3 or More
- Basement/Enclosure: Enclosure (< 300 sq. ft., w/o M&E)
- Deductible: $3,000/$3,000
- Deductible Factor: .850
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-'81
- Elevation Difference: -1
- Floodproofed (Yes/No): No
- Replacement Cost: $300,000
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $13
- CRS Rating: 9
- CRS Discount: N/A

Determined Rates:

Building: 4.37/4.37 Contents: 3.02/3.02

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$60,000**	**4.37**	**$2,622**	**$190,000**	**4.37**	**$8,303**	**-$1,639**	**$250,000**	**$ 9,286**
CONTENTS	**$25,000**	**3.02**	**$ 755**	**$75,000**	**3.02**	**$2,265**	**-$ 453**	**$100,000**	**$ 2,567**

RATE TYPE (ONE BUILDING PER POLICY — BLANKET COVERAGE **NOT** PERMITTED):
☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**$11,853**
ICC PREMIUM	**$ 13**
SUBTOTAL	**$11,866**
CRS PREMIUM DISCOUNT 5 %	**–$ 593**
SUBTOTAL	**$11,273**
PROBATION SURCHARGE	–
FEDERAL POLICY FEE	**$ 40**
TOTAL PREPAID AMOUNT	**$11,313**

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ _____
SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $10,925 / Contents: $3,020
2. Apply Deductible Factor: Building: .850 × $10,925 = $9,286 / Contents: .850 × $3,020 = $2,567
3. Premium Reduction: Building: $10,925 – $9,286 = $1,639 / Contents: $3,020 – $2,567 = $453
4. Subtotal: $11,853
5. Add ICC Premium: $13
6. Subtract CRS Discount: –$593 (5%)
7. Subtotal: $11,273
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $11,313

EXAMPLE 8

REGULAR PROGRAM, POST-FIRM CONSTRUCTION, CONTENTS-ONLY POLICY, ZONE A17

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A17
- Occupancy: 2–4 Family Dwelling (Renter's Policy)
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: $1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level More Than 1 Full Floor
- Date of Construction: Post-FIRM
- Elevation Difference: +2
- Floodproofed (Yes/No): No
- Building Coverage: N/A
- Contents Coverage: $100,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: N/A Contents: .35/.12

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING									
CONTENTS	**$25,000**	**.35**	**$88**	**$75,000**	**.12**	**$90**	**$0**	**$100,000**	**$178**

RATE TYPE (ONE BUILDING PER POLICY — BLANKET COVERAGE **NOT** PERMITTED):
☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**$178**
ICC PREMIUM	–
SUBTOTAL	**$178**
CRS PREMIUM DISCOUNT ____ %	–
SUBTOTAL	**$178**
PROBATION SURCHARGE	–
FEDERAL POLICY FEE	**$ 40**
TOTAL PREPAID AMOUNT	**$218**

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ _____
SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: N/A / Contents: $178
2. Apply Deductible Factor: Building: N/A / Contents: 1.000 × $178 = $178
3. Premium Reduction/Increase: Building: N/A / Contents: $0
4. Subtotal: $178
5. Add ICC Premium: N/A
6. Subtract CRS Discount: N/A
7. Subtotal: $178
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $218

EXAMPLE 9

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $5,000/$5,000 DEDUCTIBLE OPTION, ZONE AO (WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (Without Certification of Compliance or Elevation Certificate)
- Occupancy: Non-Residential
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: $5,000/$5,000
- Deductible Factor: .890
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Floodproofed (Yes/No): No
- Building Coverage: $500,000
- Contents Coverage: $500,000
- ICC Premium: $4
- CRS Rating: 5
- CRS Discount: N/A

Determined Rates:

Building: 1.10/.25 Contents: 1.75/.24

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL	TOTAL PREMIUM
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM		TOTAL AMOUNT OF INSURANCE	
BUILDING	**$175,000**	**1.10**	**$1,925**	**$325,000**	**.25**	**$813**	**-$301**	**$500,000**	**$2,437**
CONTENTS	**$150,000**	**1.75**	**$2,625**	**$350,000**	**.24**	**$840**	**-$381**	**$500,000**	**$3,084**

RATE TYPE (ONE BUILDING PER POLICY — BLANKET COVERAGE **NOT** PERMITTED):
☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ _____
SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)

ANNUAL SUBTOTAL	**$5,521**
ICC PREMIUM	**$ 4**
SUBTOTAL	**$5,525**
CRS PREMIUM DISCOUNT ____ %	—
SUBTOTAL	**$5,525**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**$ 40**
TOTAL PREPAID AMOUNT	**$5,565**

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $2,738 / Contents: $3,465
2. Apply Deductible Factor: Building: .890 × $2,738 = $2,437 / Contents: .890 × $3,465 = $3,084
3. Premium Reduction: Building: $2,738 – $2,437 = $301 / Contents: $3,465 – $3,084 = $381
4. Subtotal: $5,521
5. Add ICC Premium: $4
6. Subtract CRS Discount: N/A
7. Subtotal: $5,525
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $5,565

EXAMPLE 10

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,000/$1,000 DEDUCTIBLE OPTION, ZONE AO (WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (With Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .28/.08 Contents: .38/.13

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$60,000**	**.28**	**$168**	**$190,000**	**.08**	**$152**	**$0**	**$250,000**	**$320**
CONTENTS	**$25,000**	**.38**	**$ 95**	**$ 75,000**	**.13**	**$ 98**	**$0**	**$100,000**	**$193**

RATE TYPE (ONE BUILDING PER POLICY — BLANKET COVERAGE **NOT** PERMITTED):		PAYMENT OPTION:	ANNUAL SUBTOTAL	**$513**
☐ MANUAL	☐ SUBMIT FOR RATING	☐ CREDIT CARD	ICC PREMIUM	**$ 4**
☐ ALTERNATIVE	☐ V-ZONE RISK RATING FORM	☐ OTHER:	SUBTOTAL	**$517**
☐ PROVISIONAL RATING	☐ LEASED FEDERAL PROPERTY	_____	CRS PREMIUM DISCOUNT ____ %	—
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM			SUBTOTAL	**$517**
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.			PROBATION SURCHARGE	—
			FEDERAL POLICY FEE	**$ 40**
_____ SIGNATURE OF INSURANCE AGENT/BROKER	_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT	**$557**

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $320 / Contents: $193
2. Apply Deductible Factor: Building: 1.000 × $320 = $320 / Contents: 1.000 × $193 = $193
3. Premium Reduction/Increase: Building: $0 / Contents: = $0
4. Subtotal: $513
5. Add ICC Premium: $4
6. Subtract CRS Discount: N/A
7. Subtotal: $517
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $557

EXAMPLE 11

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $3,000/$2,000 DEDUCTIBLE OPTION, ZONE AH (WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AH (Without Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 1
- Basement/Enclosure: None
- Deductible: $3,000/$2,000
- Deductible Factor: .875
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $25,000
- ICC Premium: $4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: 1.12/.21 Contents: 1.05/.19

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$60,000**	**1.12**	**$672**	**$190,000**	**.21**	**$399**	**-$134**	**$250,000**	**$ 937**
CONTENTS	**$25,000**	**1.05**	**$263**	**$0**	**.19**	**$0**	**-$ 33**	**$ 25,000**	**$ 230**

RATE TYPE: (ONE BUILDING PER POLICY – BLANKET COVERAGE **NOT** PERMITTED) ☐ MANUAL ☐ SUBMIT FOR RATING ☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM ☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY ☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM	PAYMENT OPTION: ☐ CREDIT CARD ☐ OTHER:	ANNUAL SUBTOTAL	**$1,167**
		ICC PREMIUM	**$ 4**
		SUBTOTAL	**$1,171**
		CRS PREMIUM DISCOUNT ____ %	–
		SUBTOTAL	**$1,171**
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.		PROBATION SURCHARGE	–
		FEDERAL POLICY FEE	**$ 40**
SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT	**$1,211**

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $1,071 / Contents: $263
2. Apply Deductible Factor: Building: .875 × $1,071 = $937 / Contents: .875 × $263 = $230
3. Premium Reduction: Building: $1,071 – $937 = $134 / Contents = $263 – $230 = $33
4. Subtotal: $1,167
5. Add ICC Premium: $4
6. Subtract CRS Discount: N/A
7. Subtotal: $1,171
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $1,211

EXAMPLE 12

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,000/$1,000 DEDUCTIBLE OPTION, ZONE AH (WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AH (With Certification of Compliance or Elevation Certificate)
- Occupancy: 2–4 Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +3
- Floodproofed (Yes/No): No
- Building Coverage: $200,000
- Contents Coverage: $40,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .28/.08 Contents: .38/.13

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$60,000**	**.28**	**$168**	**$140,000**	**.08**	**$112**	**$0**	**$200,000**	**$280**
CONTENTS	**$25,000**	**.38**	**$ 95**	**$ 15,000**	**.13**	**$ 20**	**$0**	**$ 40,000**	**$115**

RATE TYPE (ONE BUILDING PER POLICY — BLANKET COVERAGE **NOT** PERMITTED):	PAYMENT OPTION:	ANNUAL SUBTOTAL	**$395**
☐ MANUAL ☐ SUBMIT FOR RATING	☐ CREDIT CARD	ICC PREMIUM	**$ 5**
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM	☐ OTHER: _____	SUBTOTAL	**$400**
☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY		CRS PREMIUM DISCOUNT ____ %	—
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM		SUBTOTAL	**$400**
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.		PROBATION SURCHARGE	—
		FEDERAL POLICY FEE	**$ 40**
_____ SIGNATURE OF INSURANCE AGENT/BROKER	_____ DATE (MM/DD/YY)	TOTAL PREPAID AMOUNT	**$440**

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $280 / Contents: $115
2. Apply Deductible Factor: Building: 1.000 × $280 = $280 / Contents: 1.000 × $115 = $115
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $395
5. Add ICC Premium: $5
6. Subtract CRS Discount: N/A
7. Subtotal: $400
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $440

EXAMPLE 13

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,000/$1,000 DEDUCTIBLE OPTION, ZONE A (WITH BFE)

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A
- Occupancy: 2–4 Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +6 (with BFE)
- Floodproofed (Yes/No): No
- Building Coverage: $140,000
- Contents Coverage: $70,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .44/.08 Contents: .38/.12

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$60,000**	**.44**	**$264**	**$80,000**	**.08**	**$64**	**$0**	**$140,000**	**$328**
CONTENTS	**$25,000**	**.38**	**$ 95**	**$45,000**	**.12**	**$54**	**$0**	**$ 70,000**	**$149**

RATE TYPE (ONE BUILDING PER POLICY — BLANKET COVERAGE **NOT** PERMITTED):	PAYMENT OPTION:	ANNUAL SUBTOTAL	**$477**
☐ MANUAL ☐ SUBMIT FOR RATING	☐ CREDIT CARD	ICC PREMIUM	**$ 5**
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM	☐ OTHER: _____	SUBTOTAL	**$482**
☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY		CRS PREMIUM DISCOUNT ____ %	–
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM		SUBTOTAL	**$482**
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.		PROBATION SURCHARGE	–
		FEDERAL POLICY FEE	**$ 40**
_____ SIGNATURE OF INSURANCE AGENT/BROKER	_____ DATE (MM/DD/YY)	TOTAL PREPAID AMOUNT	**$522**

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $328 / Contents: $149
2. Apply Deductible Factor: Building: 1.000 × $328 = $328 / Contents: 1.000 × $149 = $149
3. Premium Reduction/Increase: Building: $0 / Contents = $0
4. Subtotal: $477
5. Add ICC Premium: $5
6. Subtract CRS Discount: N/A
7. Subtotal: $482
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $522

EXAMPLE 14

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,000/$1,000 DEDUCTIBLE OPTION, ZONE A (WITHOUT BFE)

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +5 (without BFE)
- Floodproofed (Yes/No): No
- Building Coverage: $135,000
- Contents Coverage: $60,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .46/.08 Contents: .44/.12

	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	
COVERAGE	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
BUILDING	**$60,000**	**.46**	**$276**	**$75,000**	**.08**	**$60**	**$0**	**$135,000**	**$336**
CONTENTS	**$25,000**	**.44**	**$110**	**$35,000**	**.12**	**$42**	**$0**	**$ 60,000**	**$152**

RATE TYPE (ONE BUILDING PER POLICY — BLANKET COVERAGE **NOT** PERMITTED):
☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**$488**
ICC PREMIUM	**$ 5**
SUBTOTAL	**$493**
CRS PREMIUM DISCOUNT ____ %	—
SUBTOTAL	**$493**
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	**$ 40**
TOTAL PREPAID AMOUNT	**$533**

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

_____ _____
SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $336 / Contents: $152
2. Apply Deductible Factor: Building: 1.000 × $336 = $336 / Contents: 1.000 × $152 = $152
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $488
5. Add ICC Premium: $5
6. Subtract CRS Discount: N/A
7. Subtotal: $493
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: $40
10. Total Prepaid Amount: $533