Federal Emergency Management Agency

Washington, D.C. 20472

February 2002

MEMORANDUM TO: *Flood Insurance Manual* Subscribers

FROM: Howard Leikin
Deputy Administrator for Insurance
Federal Insurance and Mitigation Administration

SUBJECT: May 1, 2002, Manual Revisions

The Federal Insurance and Mitigation Administration (FIMA) is pleased to provide you with the latest updates to the *Flood Insurance Manual*.

Your new revision pages contain all of the changes that will go into effect May 1, 2002. Changes are identified by a vertical bar in the margin of the amended pages, and related footers have been modified to reflect the May 1, 2002, effective date.

Following are highlights of the May 2002 revisions:

- Changed all "Federal Insurance Administration (FIA)" references to "Federal Insurance and Mitigation Administration (FIMA)."
- Clarified requirement that a building in more than one flood zone must be rated according to the more hazardous zone (GR and RATE sections).
- Revised rates and/or rating examples (RATE, CONDO, MPPP, END, and PR sections).
- Clarified requirement that, for elevated buildings with openings in an enclosure below an elevated floor, the Application must be accompanied by supporting documentation (APP section).
- Revised the Flood Insurance Application form, the PRP Application form, and the General Change Endorsement form to capture estimated replacement cost amount (APP, PRP, and END sections).
- Clarified footnote 5 in Rate Tables 3E and 3F (1981 Post-FIRM V1-V30 and VE Zone elevated buildings) regarding determination of building replacement cost ratios (RATE section).
- Updated Coastal Barrier Resources System List of Communities (CBRS section).
- Updated Community Rating System Eligible Communities list (CRS section).
- Updated repetitive loss properties procedures (RL section).

FIMA is committed to providing up-to-date information so that you can assist your customers in securing the best flood protection available for their individual needs.

Attachment

Change Record Page
Effective Date: May 1, 2002

Updates and corrections to the NFIP *Flood Insurance Manual* are distributed semiannually. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner.*

Please keep this Change Record Page in your manual for reference.

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I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was established by the National Flood Insurance Act of 1968. The Act was in response to Congress finding that:

- Flooding disasters required unforeseen disaster relief and placed an increased burden on the nation's resources.
- The installation of flood preventive and protective measures and other public programs designed to reduce losses caused by flood damage had not been sufficient to adequately protect against the growing exposure to flood losses as a matter of national policy. A reasonable method of slowing the risk of flood losses would be through a program of flood insurance which could complement and encourage preventive and protective measures.
- Many factors made it uneconomical for the private insurance industry carriers to make flood insurance available to those in need of such protection on reasonable terms and conditions.
- A program of flood insurance with large scale participation of the federal government and the maximum extent practicable by the private industry was feasible and could be initiated.

Congress stated that the purpose in passing the Act was to:

- Authorize a flood insurance program which, over a period of time, could be made available on a nationwide basis through the cooperative effort of the federal government and the private insurance industry.
- Provide flexibility in the program so that such flood insurance would be based on workable methods of pooling risks, minimizing costs, and distributing burdens equitably among the general public and those who would be protected by flood insurance.
- Encourage state and local governments to use wisely the lands under their jurisdictions by considering the hazard of flood when rendering decisions on the future use of such land, thus minimizing damage caused by flooding.

In 1979, the Federal Emergency Management Agency (FEMA) was established as a single point of contact within the federal government for emergency management activities. The Federal Insurance Administration (FIA), which directly administered the NFIP, became a part of FEMA, having been originally a part of the Department of Housing and Urban Development from 1968 to 1979. In 2000, FIA and FEMA's Mitigation Directorate were consolidated into the Federal Insurance and Mitigation Administration (FIMA).

The NFIP is a program in which communities formally agree, as evidenced by their adoption of codes and ordinances, to regulate the use of their flood-prone lands. In return, FIMA makes flood insurance coverage available on buildings and their contents throughout the community. FIMA has traditionally identified these flood hazard areas on maps, which are provided to communities for carrying out their responsibilities. The maps are also used by insurance producers to determine rates and by lenders to determine purchase requirements.

II. THE WRITE YOUR OWN PROGRAM

The Write Your Own (WYO) Program, begun in 1983, is a cooperative undertaking of the insurance industry and the Federal Insurance and Mitigation Administration. The WYO Program operates within the context of the NFIP and is subject to its rules and regulations. WYO allows participating property and casualty insurance companies to write and service federal flood insurance in their own names. The companies receive an expense allowance for policies written and claims processed while the federal government retains responsibility for underwriting losses. Individual WYO Companies may, to the extent possible, and consistent with Program rules and regulations, conform their flood business to their normal business practices for other lines of insurance. Many producers have elected to move or place their flood policies with one or more of the WYO Companies they represent.

In brief, the producer has the following options:

- Place all business with one or more WYO Companies;
- Place business with both the NFIP directly and with one or more WYO Companies; or
- Continue to place all flood insurance directly with the NFIP (referred to as "NFIP direct business").

The goals of the Program are to increase the policy base, improve services, and involve the insurance companies.

III. TECHNICAL ASSISTANCE

In order to provide the most efficient service to policyholders, follow these procedures when requesting technical assistance in connection with the sale and servicing of Standard Flood Insurance Policies. It is essential that all parties—WYO companies, the National Flood Insurance Program's Bureau and Statistical Agent, the NFIP Servicing Agent, insurance agents and adjusters—comply.

A. WYO Companies

Agents and adjusters servicing flood insurance business through one of the Write Your Own (WYO) companies should direct questions and requests for technical assistance to the WYO Company itself. If the WYO Company needs technical assistance, then it will contact its Program Coordinator at the NFIP's Bureau and Statistical Agent. If the Program Coordinator, with the assistance of technical experts at the Bureau, cannot provide the needed assistance, the Bureau will direct the inquiry to the Federal Insurance and Mitigation Administration for an answer.

B. NFIP Servicing Agent (NFIP Direct)

Agents and adjusters servicing flood insurance business through the NFIP Servicing Agent should contact the NFIP Servicing Agent for the answer to technical questions or the resolution of technical problems connected with the NFIP. If the NFIP Servicing Agent cannot provide the needed assistance, it will contact the Federal Insurance and Mitigation Administration for an answer.

C. Special Direct Facility

Agents and adjusters serving flood insurance policies identified as targeted repetitive loss properties should contact the Special Direct Facility established by the NFIP Servicing Agent for technical assistance. See the Repetitive Loss section of this manual for more information.

NATIONAL FLOOD INSURANCE PROGRAM
BUREAU AND STATISTICAL AGENT

REGIONAL OFFICES

The National Flood Insurance Program's Bureau and Statistical Agent operates 10 regional offices within the continental United States.

The primary function of the regional office is lender and producer training through workshops and individual visits. Other services provided by the regional office are similar to those provided by an insurance company field office.

The regional offices do not handle processing nor do they have policy files at their locations; however, the regional staff may be able to assist with problems and answer questions of a general nature.

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Region I Suite 200 140 Wood Road Braintree, MA 02184 (781) 848-1908 (781) 356-4142 (fax)	Thomas Gann Manager	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
Region II Suite 600 33 Wood Avenue, South Iselin, NJ 08830 (732) 603-3875 (732) 321-6562 (fax)	Melanie Graham Manager	New Jersey, New York
Region III Building T, Suite 13 1930 East Marlton Pike Cherry Hill, NJ 08003-4219 (856) 489-4003 (856) 751-2817 (fax)	Richard Sobota, CPCU Manager	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia
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Region VI Suite 108 15835 Park Ten Place Houston, TX 77084 (281) 829-6880 (281) 829-6879 (fax)	Diana Herrera Manager	Arkansas, Louisiana, New Mexico, Oklahoma, Texas. Interim basis: Puerto Rico, Virgin Islands
Region VII The Courtyard Suite 13-B 601 North Mur-Len Road Olathe, KS 66062-5445 (913) 780-4238 or -4247 (913) 780-4368 (fax)	Dean Ownby, CPCU Manager	Iowa, Kansas, Missouri, Nebraska
Region VIII Suite 300 2801 Youngfield Street Golden, CO 80401 (303) 275-3475 (303) 275-3471 (fax)	Norman Ashford, CPCU Manager	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Region IX Suite 103 1532 Eureka Road Roseville, CA 95661 (916) 780-7889 (916) 780-7905 (fax)	Edie Lohmann Manager	Arizona, California, Guam, Hawaii, Nevada
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GENERAL RULES

I. COMMUNITY ELIGIBILITY

A. Participating (Eligible) Communities

Flood insurance may be written only in those communities that have been designated as participating in the National Flood Insurance Program (NFIP) by the Federal Emergency Management Agency's (FEMA's) Federal Insurance and Mitigation Administration (FIMA).

B. Emergency Program

The Emergency Program is the initial phase of a community's participation in the NFIP. Limited amounts of coverage are available.

C. Regular Program

The Regular Program is the final phase of a community's participation in the NFIP. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available.

D. Maps

Maps of participating communities indicate the degree of flood hazard so that actuarial premium rates can be assigned for insurance coverage on properties at risk.

1. Flood Hazard Boundary Map (FHBM) - Usually the initial map of a community. Some communities entering the Regular Program will continue to use FHBMs renamed a Flood Insurance Rate Map (FIRM), if there is a minimum flood hazard.

2. Flood Insurance Rate Map (FIRM) - The official map of the community containing detailed actuarial risk premium zones.

3. Rescission - Participating communities in the Emergency Program remain in the Emergency Program if an FHBM is rescinded.

E. Probation

Probation, imposed by the FEMA Regional Director, occurs as a result of noncompliance with NFIP floodplain management criteria. A community is placed on probation for 1 year (may be extended) during which time a $50 surcharge is applied to all NFIP policies, including the Preferred Risk Policy, issued on or after the Probation Surcharge effective date. Probation is terminated if deficiencies are corrected. However, if a community does not take remedial or corrective measures while on probation, it can be suspended.

F. Suspension

Flood insurance may not be sold or renewed in communities that are suspended from the NFIP. When a community is suspended, coverage remains in effect until expiration. These policies cannot be renewed. Coverage on 3-year policies remains in effect until the next anniversary date.

G. Non-Participating (Ineligible) Communities

A community is notified that it has flood-prone areas when FIMA publishes a map showing the areas subject to severe flooding.

H. Coastal Barrier Resources Act

Flood insurance may not be available for buildings and/or contents located in coastal barriers or otherwise protected areas. See the Coastal Barrier Resources System section for additional information.

I. Federal Land

Buildings and/or contents located on land owned by the federal government are eligible for flood insurance if the federal agency having control of the land has met floodplain management requirements. All federal land is recorded under the local community number even if that local community does not have jurisdiction.

II. POLICIES AND PRODUCTS AVAILABLE

A. Standard Flood Insurance Policy

The Standard Flood Insurance Policy (SFIP) consists of a Dwelling Form, a General Property Form, and a Residential Condominium Building Association Policy (RCBAP) Form.

B. Preferred Risk Policy

The Preferred Risk Policy is available for owners of single family and 2-4 family dwellings in B, C, and X Zones.

C. Residential Condominium Building Association Policy (RCBAP)

The RCBAP is a condominium association policy that covers the common elements and all structural items of the units within a building. It also covers contents owned in common.

D. Mortgage Portfolio Protection Program (MPPP)

The Mortgage Portfolio Protection Program (MPPP) offers a force-placed policy available only through a Write Your Own Company.

E. Scheduled Building Policy

The Scheduled Building Policy is available to cover 2 to 10 buildings. The policy requires a specific amount of insurance to be designated for each building. To qualify, all buildings must have the same ownership and the same location. The properties on which the buildings are located must be contiguous.

F. Group Flood Insurance

Group Flood Insurance is issued by the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. An applicant may cancel the group policy at any time and secure a regular Standard Flood Insurance Policy through the NFIP.

III. BUILDING PROPERTY ELIGIBILITY

A. Eligible Buildings

Insurance may be written only on a structure with two or more outside rigid walls and a fully secured roof that is affixed to a permanent site. Buildings must resist flotation, collapse, and lateral movement. At least 51 percent of the actual cash value of buildings, including machinery and equipment, which are a part of the buildings, must be above ground level, unless the lowest level is at or above the Base Flood Elevation (BFE) and is below ground by reason of earth having been used as insulation material in conjunction with energy-efficient building techniques.

1. Appurtenant Structures

   The only appurtenant structure covered by the SFIP is a detached garage at the described location, which is covered under the Dwelling Form. Coverage is limited to no more than 10 percent of the limit of liability on the dwelling. Use of this insurance is at the policyholder's option but reduces the building limit of liability. The SFIP does not cover any detached garage used or held for use for residential (i.e., dwelling), business, or farming purposes.

2. Manufactured (Mobile) Homes/Travel Trailers

   Eligible buildings also include:

   - A *manufactured home* (a "manu-factured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or
   - A *travel trailer* without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

   NOTE: All references in this manual to manufactured (mobile) homes include travel trailers without wheels.

   a. Manufactured (Mobile) Homes - New Policies Effective on or After October 1, 1982

      To be insurable under the NFIP, a mobile home:

      - Must be affixed to a permanent foundation. A permanent foun-dation for a manufactured (mobile) home may be poured masonry slab or foundation walls, or may be piers or block supports, either of which support the mobile home so that no weight is supported by the wheels and axles of the mobile home.
      - Must be anchored if located in a Special Flood Hazard area. For flood insurance coverage, all new

dwelling place for one family, or a single-family dwelling unit in a condominium building. Residential single family dwellings are permitted incidental occupancies, including structures with office, professional, private school, or studio occupancies, including a small service operation, if such occupancies are limited to less than 50 percent of the building's total floor area.

8. 2-4 Family Dwellings

   These are non-condominium residential buildings designed for principal use as a dwelling place of two to four families. Residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing no more than 4 dwelling units, are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than 25 percent of the total floor area within the building.

9. Other Residential Buildings

   These include hotels or motels where the normal occupancy of a guest is 6 months or more, or a tourist home or rooming house which has more than four roomers. This also includes residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing more than four dwelling units. These buildings are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than 25 percent of the total floor area within the building. Examples of other residential buildings include dormitories and assisted living facilities.

10. Non-Residential Buildings

    This category includes all other eligible occupancies (e.g., garages, poolhouses, recreational buildings, agricultural buildings, licensed bed and breakfasts, nursing homes, etc.).

III. CONTENTS ELIGIBILITY

A. Eligible Contents

Contents must be located in a fully enclosed building or secured to prevent flotation out of the building.

B. Vehicles and Equipment

The NFIP covers self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:

1. Used mainly to service the described location; or

2. Designed and used to assist handicapped persons;

while the vehicles or machines are inside a building at the described location.

C. Silos, Grain Storage Buildings, and Cisterns

Contents located in silos, grain storage buildings, and cisterns are insurable.

D. Commercial Contents Coverage

Commercial contents in a residential property must be insured on the General Property Form.

IV. EXAMPLES OF ELIGIBLE RISKS

Since the question of coverage eligibility has frequently been raised, examples of eligible risks are provided below.

A. Building Coverage

1. Cooperative Building--Entire Building in Name of Cooperative (General Property Form)

Cooperative buildings where at least 75 percent of the area of the building is used for residential purposes are considered as residential occupancies, and can be insured for a maximum building coverage of $250,000 in a Regular Program community under the General Property Form. Since they are *not* in the condominium form of ownership, they cannot be insured under the RCBAP.

2. Time Sharing Building--Entire Building in Name of Corporation (General Property Form)

Timeshare buildings *not* in the condominium form of ownership where at least 75 percent of the area of the building is used for residential purposes are considered as residential occupancies under the NFIP, and can be insured for a maximum building coverage of $250,000 under the General Property Form.

Timeshare buildings in the *condominium* form of ownership are eligible for coverage and must be insured under the RCBAP. These buildings are subject to the same eligibility, rating, and coverage requirements as other condominiums, including the requirement that 75 percent of the area of the building be used for residential purposes.

B. Contents Coverage

Parts and equipment as open stock—not part of specific vehicle or motorized equipment—are eligible for coverage.

C. Condominiums

Refer to pages CONDO 3 and 4.

VI. INELIGIBLE PROPERTY

A. Buildings

Coverage may not be available for buildings that are constructed or altered in such a way as to place them in violation of state or local floodplain management laws, regulations, or ordinances. Contents and personal property contained in these buildings are ineligible for coverage.

For example, section 1316 of the National Flood Insurance Act of 1968 allows the states to declare a structure to be in violation of a law, regulation, or ordinance. **Flood insurance is not available for properties that are placed on the 1316 Property List.** Insurance availability is restored once the violation is corrected and the 1316 Declaration has been rescinded.

B. Container-Type Buildings

Gas and liquid tanks, chemical or reactor container tanks or enclosures, brick kilns, and similar units, and their contents are ineligible for coverage.

C. Buildings Entirely Over Water

Buildings newly constructed or substantially improved on or after October 1, 1982, and located entirely in, on, or over water or seaward of mean high tide are ineligible for coverage.

D. Buildings Partially Underground

If 50 percent or more of the building's actual cash value, including the machinery and equipment, which are part of the building, is below ground level, the building or units and their contents are ineligible for coverage unless the lowest level is at or above the BFE and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques.

E. Basement/Elevated Building Enclosures

Certain specific property in basements and under elevated floors of buildings is excluded from coverage. See the policy contract for specific information.

VII. EXAMPLES OF INELIGIBLE RISKS

Some specific examples of ineligible risks are provided below. See the policy for a definitive listing of property not covered.

A. Building Coverage

1. Boat Repair Dock
2. Boat Storage Over Water
3. Boathouses (exceptions on page GR 3)
4. Camper
5. Cooperative Unit Within Cooperative Building
6. Drive-In Bank Teller Unit (located outside walls of building)
7. Fuel Pump
8. Gazebo (unless it qualifies as a building)
9. Greenhouse (unless it qualifies as a building)
10. Open Stadium
11. Pavilion (unless it qualifies as a building)
12. Pole Barn (unless it qualifies as a building)
13. Pumping Station (unless it qualifies as a building)
14. Storage Tank--Gasoline, Water, Chemicals, Sugar, etc.
15. Swimming Pool Bubble
16. Swimming Pool (indoor and outdoor), hot tubs, spas
17. Tennis Bubble

18. Tent

19. Time Sharing Unit Within Multi-Unit Building

20. Travel Trailer (unless converted to a permanent onsite building meeting the community's floodplain management permit requirements)

21. Water Treatment Plant (unless 51 percent of its actual cash value is above ground)

B. Contents Coverage

1. Automobiles--Including Dealer's Stock (assembled or not)

2. Bailee's Customer Goods--Including garment contractors, cleaners, shoe repair shops, processors of goods belonging to others, and similar risks

3. Contents Located in a Structure Not Eligible for Building Coverage

4. Contents Located in a Building Not Fully Walled and/or Contents Not Secured Against Flotation

5. Motorcycles--Including Dealer's Stock (assembled or not)

6. Motorized Equipment--Including Dealer's Stock (assembled or not)

C. Non-Residential Condominium Unit

The owner of a non-residential condominium unit cannot purchase a unit owner's policy. The association can purchase a condominium association policy to cover the entire building. Contents coverage only may be purchased by the unit owner.

VIII. POLICY EFFECTIVE DATE

A. Binders

No oral binder or contract is permitted. No written binder shall be effective unless issued with the express written authorization of the Federal Insurance and Mitigation Administration.

B. Start of Waiting Period

There is a standard 30-day waiting period for new applications and for endorsements to increase coverage.

1. If the application or endorsement form and the premium payment are received at the NFIP *within 10 days* from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *application or endorsement date*.

2. If the application or endorsement form and the premium payment are received at the NFIP *after 10 days* from the date of application or endorsement request, or are not mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *date the NFIP receives the application or endorsement*.

As used in VIII.B.1. and 2. above, the term “certified mail” extends to not only the U.S. Postal Service but also certain third-party delivery services. Acceptable third-party delivery services include Federal Express (FedEx), United Parcel Service (UPS), and courier services and the like that provide proof of mailing. Third-party delivery is acceptable if the delivery service provides documentation of the actual mailing date and delivery date to the NFIP insurer. Bear in mind that third-party delivery services deliver to street addresses but cannot deliver to U.S. Postal Service post office boxes.

C. Effective Date

1. New Policy (other than 2, 3, or 4 below)--The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The effective date of coverage is subject to the waiting period rule listed under B.1 or B.2 above.

2. New Policy (in connection with making, increasing, extending, or renewing a loan, whether conventional or otherwise)--Flood insurance, which is initially purchased in connection with the making, increasing, extending, or renewal of a loan, shall be effective at the time of loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. (Example:

presentment of premium and application date--April 3, refinancing--April 3 at 3:00 p.m., policy effective date--April 3 at 3:00 p.m.) This rule applies to all buildings regardless of flood zone. The waiting period rule listed under B.1 or B.2 above does not apply.

3. New Policy (in connection with mortgage portfolio reviews)--The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in a Special Flood Hazard Area (SFHA) that does not have flood insurance coverage should be protected by flood insurance. The coverage is effective upon the completion of an application and the presentment of payment of premium. (Example: presentment of premium and application date--April 3, policy effective date--April 3.) The waiting period rule listed under B.1 or B.2 must be used.

4. New Policy (when the initial purchase of flood insurance is in connection with the revision or updating of a Flood Hazard Boundary Map or Flood Insurance Rate Map)--During the 13-month period beginning on the effective date of the map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule only applies where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA. (Example: FIRM revised--January 1, 1995, policy applied for and presentment of premium--August 3, 1995, policy effective date--August 4, 1995.) The waiting period rule listed under B.1 or B.2 above must be used.

5. New Policy (submit-for-rate application)--With three exceptions (described below), the effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the presentment of premium. For NFIP Direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

   The *three exceptions* are as follows.

   First, there is no waiting period if the initial purchase of flood insurance on a submit-for-rate application is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

   Second, the 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance coverage should be protected by flood insurance, because the building securing a loan is located in an SFHA. The coverage is effective upon the completion of an application and the presentment of payment of premium. This exemption from the 30-day waiting period applies only to loans in SFHAs, i.e., those loans for which the statute requires flood insurance. The waiting period rule listed under B.1 or B.2 above must be applied.

   Third, during the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the date the increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 must be applied.

6. New Policy (rewrite Standard to PRP)--The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from Standard to a Preferred Risk Policy (PRP), provided that the selected PRP coverage limit amount is no higher than the next highest PRP amount above that which was carried on the Standard policy using the highest of building and contents coverage. In those cases where the Standard policy has only one kind of coverage, either building or contents only, the 30-day waiting period applies.

   In addition, if the structure is no longer eligible under the PRP or the insured decides to rewrite the existing PRP at renewal time to a Standard policy, the

D. Buildings in More Than One Flood Zone

Buildings, not the land, located in more than one flood zone must be rated using the more hazardous zone.

This condition applies even though the portion of the building located in the more hazardous zone may not be covered under the SFIP, such as a deck.

XI. MISCELLANEOUS RULES

A. Policy Term

The policy term available is 1 year for both NFIP Direct business policies and policies written through WYO Companies.

B. Application Submission

Flood insurance applications and presentment of premium must be mailed promptly to the NFIP. The date of receipt of premium for the NFIP insurer is determined by either the date received at its offices or the date of certified mail.

In the context of submission of applications, endorsements, and premiums to the NFIP, the term “certified mail” has been broadened to include not only the U.S. Postal Service but also certain third-party delivery services. For details, see the paragraph following VIII.B.2. on page GR 7.

Producers are encouraged to submit flood insurance applications by certified mail. Certified mail ensures the earliest possible effective date if the application and premium are received by the NFIP insurer more than 10 days from the application date. The date of certification becomes the date of receipt at the NFIP.

C. Delivery of the Policy

The producer is responsible for delivering the declarations page and the policy contract of a new
policy to the insured and, if appropriate, to the lender. Renewal policy documentation is sent directly to the insured.

D. Assignment

A property owner's flood insurance building policy may be assigned in writing to a purchaser of the insured property upon transfer of title without the written consent of the NFIP.

Policies on buildings in the course of construction and policies insuring contents only may not be assigned.

E. Producers' Commissions (Direct Business Only)

The earned commission may be paid only to property or casualty insurance producers duly licensed by a state insurance regulatory authority. It shall not be less than $10 and is computed for both new and renewal policies as follows: Based on the total prepaid amount (less the Federal Policy Fee) for the policy term, the commission will be 15 percent of the first $2,000 of annualized premium and 5 percent on the excess of $2,000.

Calculated commissions for mid-term endorsements and cancellation transactions will be based upon the same commission percentage that was paid at the policy term's inception.

Commissions for all Scheduled Building Policies are computed as though each building and contents policy was separately written.

For calculation of commission on an RCBAP, see the CONDO section.

address, legal description, or geographic location of the property.

I. Community

Enter the name of the county or parish where the property is located.

Check YES if the property is located in an unincorporated area of a county; otherwise, check NO.

NOTE: The mailing address may or may not reflect the community where the property is located. Do not rely on the mailing address when determining community status and identification. Because of possible FIRM changes, do not rely on information from a prior policy.

Enter the community identification number, map panel number, and revision suffix for the community where the property is located. When there is only one panel (i.e., a flat map), the community number will consist of only six digits. Use the Flood Insurance Rate Map (FIRM) in effect at the time of presentment of premium and completion of application.

NOTE: Not all communities that have been assigned NFIP community numbers are participating in the National Flood Insurance Program. Policies may not be written in nonparticipating communities.

Community number and status may be obtained by calling the NFIP toll-free number or by consulting a local community official.

Check YES if the property is located in a Special Flood Hazard Area; otherwise, check NO.

Enter the FIRM zone in the space provided. If the program type is Emergency, leave this area blank.

Check R if the community is in the Regular Program, or check E if the community is in the Emergency Program.

Determine whether the community is located in a CBRS or OPA. See CBRS section for additional information.

If the community program type is Regular and the building is Pre-FIRM construction, enter the FIRM zone, if known; otherwise, enter UNKNOWN and follow the alternative rating procedure explained in the Rating Section. UNKNOWN cannot be used for manufactured homes or other buildings located in a community having rate Zones V or V1-V30 (VE).

J. Building

Complete all required information in this section.

- Building Occupancy

  Indicate the type of occupancy for the building (i.e., single family residential, 2-4 family residential, other residential, or non-residential).

- Basement or Enclosed Area Below an Elevated Building

  Indicate whether the building contains a basement (i.e., lowest floor is below ground on all sides). If an enclosure is the lowest floor for rating, use the "With Basement/ Enclosure" Rate Table to determine the rate.

  If the enclosure is not the lowest floor for rating, use the “Without Basement/ Enclosure” Rate Table and describe the building as “Without Basement/Enclosure.” In A zones, this means that the enclosure was designed with proper openings; in Post-FIRM V zones constructed before October 1, 1981, the enclosure is less than 300 square feet with breakaway walls and no machinery or equipment in the enclosure is below the BFE. The writing company may use the “Obstruction Type” description provided in the *Transaction Record Reporting and Processing (TRRP) Plan* to show the enclosure on the policy declarations page.

- Small Business Risk

  Indicate Yes or No.

- Number of Floors or Building Type

  If the building type is a rowhouse/townhouse being covered under an RCBAP, check "Townhouse/Rowhouse (RCBAP Lowrise Only)." If the building is a manufactured (mobile) home or travel trailer on a foundation, check "Manufactured (Mobile) Home/Travel Trailer on Foundation" regard-less of the building’s size. Otherwise, indicate

the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

- Number of Occupancies (units)

  For other than single family dwellings, indicate the number of units.

- Condo Coverage

  Indicate whether the condominium coverage is for a condominium unit or the entire condominium building.

- Residential Condominium Building Association Policy

  For a Residential Condominium Building Association Policy (RCBAP), enter the total number of units within the building and indicate whether the building is a high-rise or low-rise.

- Estimated Replacement Cost

  Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.

- Insured's Principal Residence

  Indicate whether the building is the policyholder's principal residence.

- Building in Course of Construction

  Indicate whether the building is in the course of construction.

- State Government Ownership of Property

  Check YES if the property is owned by state government; otherwise, check NO.

- Deductible

  Enter the deductible amount for building and/or contents. Refer to page RATE 12 to buy back a $500 deductible. (See deductible factors on pages RATE 13 and CONDO 21.)

- Elevated Building

  Indicate whether this is an elevated building. If the building is elevated, complete Part 2 of the Flood Insurance Application. For all elevated buildings, indicate whether the area below is free of obstruction or with obstruction.

- Describe Building and Use

  Provide a description of the insured building and its use for other than 1-4 family dwellings. This box must be completed for all manufactured (mobile) homes and travel trailers. Enter the year/make, model, and serial number.

  Indicate whether the manufactured (mobile) home is a doublewide and whether or not it is properly anchored. A properly anchored manufactured (mobile) home is defined as being adequately secured to prevent flotation, collapse, or lateral movement through a tie-down method that is approved by the local community.

K. Contents

Check the box that describes the location of the contents to be insured. Describe any contents that are not personal property household contents.

If only building insurance is to be purchased, be sure to notify the applicant of the availability of contents insurance. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. This will make the applicant aware that the policy will not provide payment for contents losses.

L. Construction Data

1. Construction Date

   Check one of the five blocks in the first part of this section, and enter the appropriate date for the date of construction or building permit date. (For substantial improvement, see the Substantial Improvement Exception instructions that follow.)

   In the Emergency Program, provide the month/day/year of construction. If the month and day are unknown, enter July 1 (07/01) and enter the best information for the year of construction. The rest of the sections should be left blank.

   If the building was constructed or substantially improved on or before December 31, 1974, or before the effective

date of the initial FIRM for the community, the building is considered Pre-FIRM construction. Otherwise, the building is considered Post-FIRM.

If the building was substantially improved, enter the actual month, day, and year that substantial improvement started or the building permit date.

If the policy is for a manufactured (mobile) home or travel trailer located outside a manufactured (mobile) home park or subdivision, enter the date of permanent placement of the manufactured (mobile) home. See Rate section for rules for manufactured (mobile) homes located in manufactured (mobile) home parks and subdivisions.

2. Elevation Information

Elevation information must be completed in the second part of this section. Compare the date of construction or substantial improvement with the effective date of the initial FIRM to determine if the building was constructed Pre- or Post- the effective date of the initial FIRM.

Check YES if the building is Post-FIRM construction or substantial improvement; otherwise, check NO.

Provide the building diagram number and lowest adjacent grade from the Elevation Certificate. The lowest adjacent grade is not required for buildings without estimated BFE located in AO and unnumbered A and V zones. Policies rated using the Floodproofing Certificate do not require either the lowest adjacent grade or the diagram number. The elevation certification date is required for all new business applications.

Building elevation information may be available through the community official for CRS participating communities.

When the building is in the course of construction, the elevation information provided by the surveyor on the Elevation Certificate should be based on the proposed architectural plans. The NFIP requires the agent to describe and rate the structure based on the proposed plans. Buildings in the course of construction are to be rated the same as completed construction. A renewal application and a new Elevation Certificate are required at renewal time. For example, if the building is elevated and the proposed plans show an enclosure, the building must be described as elevated with an enclosure.

The diagrams on pages CERT 17-18 may be used to determine the correct lowest floor. See pages LFG 1-7 for information about determining the lowest floor for rating. When entering elevation data, **drop hundredths of a foot** and show only tenths of a foot. For example, if the elevation difference is 10.49', enter 10.4'; do not round up to 10.5'.

If YES is checked, and the FIRM zone entered in the community section is B, C, X, or D, the Lowest Floor Elevation, Base Flood Elevation, and Elevation Difference should be left blank.

If YES is checked for Floodproofed and the FIRM zone entered in the Community section of the Application is V, V1-V30, or VE, the Application must be submitted to the NFIP for underwriting and rating.

3. Substantial Improvement Exception

For new applications, renewal applications, and endorsements when making a *rating correction concerning a substantial improvement* to a Pre-FIRM building where the improvement is an addition to the building and it meets the conditions of Pre-FIRM construction, found on pages RATE 15-16 of this manual, the producer should complete the Construction Data section of the Application as follows:

a. Enter the date of construction for the Pre-FIRM part of the building (not the date of construction of the addition). This date will be shown as the construction date on the declarations page.

b. Do not respond to the question IS BUILDING POST-FIRM CON-STRUCTION? Instead, complete the top part of this section as follows:

   "Substantial Improvement but continues to be Pre-FIRM."

c. Supply the elevation data for the ADDITION.

d. Complete the remainder of both parts in the usual manner.

If a policyholder elects to use the normal Post-FIRM rating for substantial improvement, the producer must complete the second part of the Application as indicated.

M. Coverage and Rating

Check desired coverage against the "Amount of Insurance Available" table on page RATE 1. Then enter the limits, indicate the rates, and add additional charges/credits, i.e., deductible reduction/increase, ICC Premium, CRS Premium Discount, Probation Surcharge (if any), Expense Constant, Federal Policy Fee. Calculate the Total Prepaid Premium.

N. Signature and Date

The producer must sign the Application and is responsible for the completeness and accuracy of the information provided on it. Enter the Date of Application (month/day/year). The waiting period is added to this date to determine the policy effective date of the policy listed in the Policy Term section. A check or money order for the *total* premium, payable to the NFIP, must accompany the application. A credit card payment will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud.

V. COMPLETION OF PART 2 OF THE FLOOD INSURANCE APPLICATION FORM

Upon completion of Part 1 of the Application, the producer should fully complete all information contained in Part 2 of the Flood Insurance Application for the following risks:

- Post-FIRM construction located in Zones A1-A30, AE, AH, A, V1-V30, VE, and V.
- Pre-FIRM construction using optional Post-FIRM rating located in Zones A1-A30, AE, AH, A, V1-V30, VE, and V.

The intent of Part 2 of the Application is to provide basic risk information about the building, its occupancy, and elevation data relative to the ground level. An Elevation Certificate must be obtained and is to be attached to the Application along with the appropriate premium prior to submission to the NFIP.

In order to complete Part 2 of the Application form, the producer should:

- Obtain from the applicant the appropriate information to complete the Application form—Part 2. Select the appropriate building diagram that best illustrates the applicant's building. These diagrams are shown as part of the Elevation Certificate and not on the Application form—Part 2. For the producer's use, diagrams of eight different generic building types can be found at the end of the new Elevation Certificate in the Special Certifications section of this manual.
- Transcribe the information received from the applicant and Elevation Certificate onto the Application form—Part 2. Please note that for all renewal applications, the producer must provide the existing policy number in the space at the top of the form. The producer should then present the Application form to the applicant or the applicant's representative for signature.

The applicant or the applicant's representative should complete all numbered sections of the form, check all appropriate boxes, provide all information, and respond to all YES/NO questions that are applicable to the building. (For example, Section II should be completed only for Elevated Buildings.)

SECTION I— ALL BUILDING TYPES

1. The number of the building diagram selected is entered here. Use the diagrams shown at the end of the Elevation Certificate.

2. through 4. The agent may obtain the requested elevation information from Section C of the Elevation Certificate, or the applicant or the applicant's representative may provide this information. If the applicant or the applicant's representative furnishes these measurements, a common measuring device such as a ruler or tape must be used. All measurements should be rounded to the nearest foot using the ground (grade) immediately next to the building.

   NOTE: The terms "grade" and "ground" are used interchangeably. The intent is that man-made alterations of the grade, such as a declining driveway into a building or a dugout entrance to a basement, do not represent ground level.

5. If "OTHER" is checked in 5b, a brief description of the source must be provided.

6. If the answer to 6a is NO, Questions 6b and 6c should be disregarded.

7. If the answer to Question 7a is NO, Questions 7b, 7c, and 7d should be ignored.

SECTION II— ELEVATED BUILDINGS

8. Various methods for elevating the foundation of the building are listed. Solid perimeter walls are not approved for elevating a building in Zones V1-V30, VE, or V.

9. If YES is checked, check the appropriate item(s).

10. **Refer to page LFG 1** to verify that the area below the elevated floor satisfies the definition of an enclosed area.

    If Question 10a is NO, do not answer Questions 10b through 10f.

    If Question 10b is YES, provide the estimated size of the area in square feet.

    If Question 10c is YES, check the most appropriate of boxes 1-4.

    In Question 10d, check YES if the area is constructed with openings (excluding doors) to allow the passage of flood waters and provide supporting documentation of size of enclosure, number and size of openings, and height of openings above nearest adjacent grade (see page LFG 1); otherwise, check NO.

    If Question 10e is YES, provide a description.

    In Question 10f, check YES if the enclosed area has more than 20 linear feet of finished wall, paneling, etc.; otherwise, check NO.

SECTION III— MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

11. Fill in the make, year of manufacture, model number, and serial number.

12. The dimensions *should not* include any addition to the manufactured (mobile) home.

13. Check YES if permanent additions or extensions are present; otherwise, check NO. If YES, supply dimensions.

14. If OTHER is checked, a brief description of the anchoring system must be provided.

15. Check the appropriate box for how the manufactured (mobile) home was installed.

16. Check YES if the manufactured (mobile) home is located in a manufactured (mobile) home park or subdivision; otherwise, check NO.

VI. MAILING INSTRUCTIONS

After completing all sections on the Application, attach all required certifications or other documents to the applicant's check, draft, or money order, payable to the NFIP for the total prepaid amount. A credit card payment will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. Mail the original copy of the Application with the total prepaid amount to the NFIP. Distribute copies of the Application to the agency file, the applicant, and the mortgagee. A copy of the Application and a copy of the premium payment are sufficient to satisfy the mortgagee's proof-of-purchase requirements.

After receipt of the Application and total prepaid amount, the NFIP will process the Application and issue the policy. The policy contract and declarations page for the insured, producer, and mortgagee will be mailed to the producer identified on the Application. The producer is responsible for delivering the policy contract and declarations page to the insured and the mortgagee's copy of the declarations page to the mortgagee shown on the Application.

VII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS

If an Application is not complete, or if the information presented on the Application is not correct, the Application will not be processed but will be placed in a pending file until the completed or corrected information is provided by the producer. For the NFIP direct business, if the missing information is not provided, a policy will be issued using tentative rates. If insufficient information is available to tentatively rate the policy, the flood insurance will be rejected and the premium remittance refunded.

In the case of incomplete applications, the NFIP will send the producer a letter. This letter will contain instructions and messages reflecting the information required to process the application. For NFIP direct business, copies of this letter will be provided to the named insured and mortgagee(s).

The producer should review the error messages and provide the additional or corrected information. After providing all of the requested or corrected information, return the letter to the NFIP.

Since coverage cannot be conferred in excess of the coverage that can be purchased for the amount presented (received by the NFIP), it is important that underpayment errors be corrected immediately. In the case of an underpayment, when both building and contents coverage have been requested, the coverage reduction will be prorated between building and contents in accordance with NFIP rules.

O.M.B. No. 3067-0022 Expires February 28, 2003

FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

IMPORTANT— PLEASE PRINT OR TYPE

PART 1 (OF 2) OF FLOOD INSURANCE APPLICATION

CURRENT POLICY NUMBER
☐ NEW
☐ RENEWAL FL _____

POLICY TERM

DIRECT BILL INSTRUCTIONS:
☐ BILL INSURED ☐ BILL FIRST MORTGAGEE
☐ BILL SECOND MORTGAGEE ☐ BILL LOSS PAYEE
☐ BILL OTHER

POLICY PERIOD IS FROM _____ TO _____
12:01 A.M LOCAL TIME AT THE INSURED PROPERTY LOCATION

WAITING PERIOD: ☐ STANDARD 30-DAY

INITIAL PURCHASE OF FLOOD INSURANCE RELATED TO:
☐ LOAN— NO WAITING ☐ MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)— ONE DAY

AGENT INFORMATION

ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:

AGENCY NO.: _____
AGENT'S TAX ID [T] OR SSN [S] _____
PHONE NO.: _____ FAX NO.: _____

NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED:

INSURED'S SOCIAL SECURITY NUMBER: _____

DISAS. ASSIST.

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? [Y] YES [N] NO IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FHA
ENTER CASE FILE NUMBER OR INSURED'S SOCIAL SECURITY NUMBER _____ ☐ OTHER (SPECIFY): _____

FIRST MORTGAGE

NAME AND ADDRESS OF FIRST MORTGAGEE

LOAN NO.: _____
PHONE NO.: _____ FAX NO.: _____

IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME AND ADDRESS
☐ 2ND MORTGAGEE ☐ DISASTER AGENCY
☐ LOSS PAYEE ☐ IF OTHER, PLEASE SPECIFY:

LOAN NO.: _____
PHONE NO.: _____ FAX NO.: _____

PROPERTY LOCATION

IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS?
[Y] YES [N] NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX).

COMMUNITY

NAME OF COUNTY/PARISH _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? [Y] YES [N] NO
COMMUNITY NO./PANEL NO. AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____ — _____
IS BUILDING IN SPECIAL FLOOD HAZARD AREA? [Y] YES [N] NO FLOOD INSURANCE RATE MAP ZONE _____
COMMUNITY PROGRAM TYPE IS: [R] REGULAR [E] EMERGENCY

BUILDING

BUILDING OCCUPANCY
☐ SINGLE FAMILY
☐ 2-4 FAMILY
☐ OTHER RESIDENTIAL
☐ NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)

BASEMENT OR ENCLOSED AREA BELOW AN ELEVATED BUILDING:
☐ NONE
☐ FINISHED
☐ UNFINISHED

DOES INSURED QUALIFY AS A SMALL BUSINESS RISK?
[Y] YES [N] NO

NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2
☐ 3 OR MORE ☐ SPLIT LEVEL
☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME / TRAVEL TRAILER ON FOUNDATION

IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____

CONDO COVERAGE IS FOR
☐ UNIT ☐ ENTIRE BUILDING

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY. TOTAL NUMBER OF UNITS _____ (INCLUDE NON-RES.)
☐ HIGH-RISE ☐ LOW-RISE

ESTIMATED REPLACEMENT COST AMOUNT $ _____

IS BUILDING INSURED'S PRINCIPAL RESIDENCE? [Y] YES [N] NO

IS THIS BUILDING IN THE COURSE OF CONSTRUCTION? [Y] YES [N] NO

DEDUCTIBLE
☐ BUILDING $ _____
☐ CONTENTS $ _____

DEDUCTIBLE BUYBACK?
[Y] YES [N] NO

IS BUILDING ELEVATED?
[Y] YES [N] NO

IF BUILDING IS ELEVATED, COMPLETE PART 2 OF THE FLOOD INSURANCE APPLICATION.
IF YES, AREA BELOW IS:
☐ FREE OF OBSTRUCTION
☐ WITH OBSTRUCTION

DESCRIBE BUILDING AND USE IF NOT A 1-4 FAMILY DWELLING. FOR MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS, COMPLETE PART 2, SECTION III.

IS INSURED PROPERTY OWNED BY STATE GOVERNMENT? [Y] YES [N] NO

CONTENTS

CONTENTS LOCATED IN: ☐ BASEMENT/ENCLOSURE ☐ BASEMENT/ENCLOSURE AND ABOVE ☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER ☐ ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING)
IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? [Y] YES [N] NO IF NO, PLEASE DESCRIBE: _____

CONSTRUCTION DATA

ALL BUILDINGS: CHECK ONE OF THE FIVE BLOCKS: ☐ BUILDING PERMIT DATE OR ☐ DATE OF CONSTRUCTION ____/____/____ (MM/DD/YY)
☐ SUBSTANTIAL IMPROVEMENT DATE ____/____/____ (MM/DD/YY)
☐ MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES ____/____/____ (MM/DD/YY)
☐ MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT ____/____/____ (MM/DD/YY)

IS BUILDING POST-FIRM CONSTRUCTION? [Y] YES [N] NO BUILDING DIAGRAM NUMBER _____ LOWEST ADJACENT GRADE (LAG) _____
IF POST-FIRM CONSTRUCTION IN ZONES A, A1-A30, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION.
LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (=) DIFFERENCE TO NEAREST FOOT _____ (+ OR -) IN ZONES V AND V1-V30 ONLY
DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? [Y] YES [N] NO IS BUILDING FLOOD-PROOFED? [Y] YES [N] NO
(SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.) ELEVATION CERTIFICATION DATE _____

COVERAGE AND RATING

COVERAGE REQUESTED— CHECK ONE BLOCK: ☐ BUILDING AND CONTENTS ☐ BUILDING ONLY ☐ CONTENTS ONLY

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING			.00			.00	.00		.00
CONTENTS			.00			.00	.00		.00

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

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$
ICC PREMIUM	
SUBTOTAL	
CRS PREMIUM DISCOUNT ____ %	
SUBTOTAL	
PROBATION SURCHARGE +	
EXPENSE CONSTANT +	
FEDERAL POLICY FEE +	
TOTAL PREPAID AMOUNT	$

SIGNATURE

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. SEE REVERSE SIDE OF COPIES 2, 3, & 4

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

NFIP COPY

FEMA Form 81-16, DEC 01 PLEASE ATTACH TO NFIP COPY OF APPLICATION THE CHECK OR MONEY ORDER FOR THE TOTAL PREPAID PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM F-050 (12/01)

IMPORTANT — MAKE SURE BOTH SIDES OF APPLICATION ARE COMPLETE BEFORE SUBMITTING TO THE NFIP — IMPORTANT

FLOOD INSURANCE APPLICATION — PART 2

ALL APPROPRIATE DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR THE FOLLOWING BUILDING TYPES:

1. Post-FIRM construction located in Zones A1-A30, AE, AH, A, V1-V30, VE, and V.
2. Pre-FIRM construction located in Zones A1-A30, AE, AH, A, V1-V30, VE, and V when using optional Post-FIRM rating.

CURRENT POLICY NUMBER

[1] NEW
[2] RENEWAL

FL [ ][ ][ ][ ][ ][ ][ ][ ][ ][ ]
IF NEW, LEAVE BLANK

SECTION I—ALL BUILDING TYPES

1. Diagram number selected from Building Diagrams 1-8: [ ]
2. The lowest floor is (round to nearest foot):
   [ ][ ] feet [1] above [2] below (check one) the lowest ground (grade) immediately next to the building.
3. The garage floor (if applicable) or elevated floor (if applicable) is (round to nearest foot):
   [ ][ ] feet [1] above [2] below (check one) the lowest ground (grade) immediately next to the building.
4. Machinery or equipment located at a level lower than the lowest floor is (round to nearest foot):
   [ ][ ] feet below the lowest floor.
5. Site location
   a) Approximate distance of site location to nearest shoreline:
   [1] Less than 200 feet [3] 500 to 1000 feet
   [2] 200 to 500 feet [4] More than 1000 feet
   b) Source of flooding:
   [1] Ocean [3] River/stream
   [2] Lake [4] Other:_____
6. Basement
   a) Is the basement floor below grade on all four sides?
   [Y] Yes [N] No
   b) Does the basement contain machinery or equipment?
   [Y] Yes [N] No
   If yes, check the appropriate items:
   [1] Furnace [5] Heat pump [8] Air conditioner
   [2] Hot water heater [6] Fuel tank [9] Cistern
   [3] Elevator equipment [7] Washer & dryer [10] Food freezer
   [4] Other equipment or machinery servicing the building
   c) Is the basement used for any purpose other than storage?
   [Y] Yes [N] No
7. Garage
   a) Is the garage attached to or part of the building?
   [Y] Yes [N] No
   b) Are there any openings (excluding doors) that are designed to allow the passage of flood waters through the garage?
   [Y] Yes [N] No
   c) Is the garage used solely for parking of vehicles, building access, and/or storage?
   [Y] Yes [N] No
   d) Does the garage contain machinery or equipment?
   [Y] Yes [N] No
   If yes, check the appropriate items:
   [1] Furnace [5] Heat pump [8] Air conditioner
   [2] Hot water heater [6] Fuel tank [9] Cistern
   [3] Elevator equipment [7] Washer & dryer [10] Food freezer
   [4] Other equipment or machinery servicing the building

SECTION II—ELEVATED BUILDINGS
(Including Manufactured [Mobile] Homes / Travel Trailers)

8. Elevating foundation of the building:
   [1] Piers, posts, or piles
   [2] Reinforced masonry piers or concrete piers or columns
   [3] Reinforced concrete shear walls
   [4] Solid perimeter walls
   (Note: This is not an approved method for elevating in Zones V1-V30, VE, or V.)
9. Does the area below the elevated floor contain machinery or equipment?
   [Y] Yes [N] No
   If yes, check the appropriate items:
   [1] Furnace [5] Heat pump [8] Air conditioner
   [2] Hot water heater [6] Fuel tank [9] Cistern
   [3] Elevator equipment [7] Washer & dryer [10] Food freezer
   [4] Other equipment or machinery servicing the building
10. Area below the elevated floor:
   a) Is the area below the elevated floor enclosed?
   [Y] Yes [N] No
   If yes, check one of the following:
   [1] Partially [2] Fully
   If the a NO, do not answer 10b through 10f.
   b) If enclosed, estimate size of area: [ ][ ][ ][ ][ ] square feet.
   c) Is the area below the elevated floor enclosed using materials **other than** insect screening or light wood lattice?
   [Y] Yes [N] No
   If yes, check one of the following:
   [1] Breakaway walls
   [2] Solid wood frame walls
   [3] Masonry walls
   [4] Other:_____
   d) Is the enclosed area constructed with openings (excluding doors) to allow the passage of flood waters through the enclosed area?
   [Y] Yes [N] No
   If yes, number of permanent openings (flood vents) within 1 ft. above adjacent grade___. Total Area of all permanent openings (flood vents)___.
   e) Is the enclosed area used for any purpose **other than** solely for parking of vehicles, building access, or storage?
   [Y] Yes [N] No
   If yes, describe:_____
   f) Does the enclosed area have **more than** 20 linear feet of finished wall, paneling, etc?
   [Y] Yes [N] No

SECTION III—MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS

11. Manufactured (Mobile) Home Data:
   Make: [ ]
   Year of manufacture: [ ][ ][ ][ ]
   Model number: [ ]
   Serial number: [ ]
12. Manufactured (mobile) home dimensions: [ ][ ][ ] x [ ][ ][ ] feet.
13. Are there any permanent additions or extensions to the manufactured (mobile) home?
   [Y] Yes [N] No
   If yes, the dimensions are: [ ][ ][ ] x [ ][ ][ ] feet.
14. The manufactured (mobile) home's anchoring system utilizes:
   [1] Over-the-top ties [4] Ground anchors
   [2] Frame ties [5] Slab anchors
   [3] Frame connectors [6] Other:_____
15. The manufactured (mobile) home was installed in accordance with:
   [1] Manufacturer's specifications
   [2] Local floodplain management standards
   [3] State and/or local building standards
16. Is the manufactured (mobile) home located in a manufactured (mobile) home park/subdivision?
   [Y] Yes [N] No

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)

This section contains information, including rate tables, required to accurately rate a 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. That will assist in developing the proper rate for the building.

Examples of some rating situations are shown on pages RATE 40 through RATE 47.

A premium table for single family Pre-FIRM buildings located in Special Flood Hazard Areas (SFHAs) is located on page RATE 11. These premiums were calculated using Rate Table 2. This premium table is included in this manual to help the agent more easily quote premiums for buildings that do not require elevation certification.

I. AMOUNT OF INSURANCE AVAILABLE

	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
BUILDING COVERAGE				
Single Family Dwelling	$ 35,000 *	$ 50,000	$200,000	$250,000
2-4 Family Dwelling	$ 35,000 *	$ 50,000	$200,000	$250,000
Other Residential	$100,000**	$150,000	$100,000	$250,000
Non-Residential	$100,000**	$150,000	$350,000	$500,000
CONTENTS COVERAGE				
Residential	$ 10,000	$ 20,000	$ 80,000	$100,000
Non-Residential	$100,000	$130,000	$370,000	$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 RCBAP, refer to CONDO Section for basic insurance limits and maximum coverage 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 precalculated Pre-FIRM premiums for various coverage limits. See Table 7 for the Expense Constant, Federal Policy Fee, and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES

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

	Building	Contents
Residential	.68	.79
Non-Residential	.79	1.58

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

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.68 / .25	.79 / .45	.68 / .25		.68 / .53		.79 / .45	
	With Basement	.73 / .38	.79 / .38	.73 / .38		.73 / .44		.84 / .44	
	With Enclosure	.73 / .45	.79 / .45	.73 / .45		.73 / .56		.84 / .56	
	Manufactured (Mobile) Home	.68 / .25	.79 / .45					.79 / .45	
CONTENTS LOCATION	Basement & Above				.79 / .38		.79 / .38		1.58 / 1.15
	Enclosure & Above				.79 / .45		.79 / .45		1.58 / .91
	Lowest Floor Only - Above Ground Level				.79 / .45		.79 / .45		1.58 / .39
	Lowest Floor Above Ground Level and Higher Floors				.79 / .31		.79 / .31		1.58 / .39
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.20 / .12
	Manufactured (Mobile) Home								1.58 / .39

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	.91 / .70	1.06 / 1.25	.91 / .70		.91 / 1.32		1.06 / 1.32	
	With Basement	.98 / 1.30	1.06 / 1.05	.98 / 1.22		.98 / 2.26		1.12 / 2.26	
	With Enclosure	.98 / 1.25	1.06 / 1.25	.98 / 1.19		.98 / 2.21		1.12 / 2.21	
	Manufactured (Mobile) Home	.91 / 3.45	1.06 / 1.25					1.06 / 5.81	
CONTENTS LOCATION	Basement & Above				1.06 / 1.05		1.06 / 1.05		2.10 / 2.34
	Enclosure & Above				1.06 / 1.25		1.06 / 1.25		2.10 / 2.54
	Lowest Floor Only - Above Ground Level				1.06 / 1.25		1.06 / 1.25		2.10 / 2.12
	Lowest Floor Above Ground Level and Higher Floors				1.06 / 1.10		1.06 / 1.10		2.10 / 1.80
	Above Ground Level - More than One Full Floor				.30 / .29		.30 / .29		.41 / .39
	Manufactured (Mobile) Home								2.10 / 5.40

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	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
CONTENTS LOCATION	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55/ .38

[1] Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

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	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
CONTENTS LOCATION	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55 / .38

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	.68 / .25	.79 / .45	.68 / .25		.79 / .45		.79 / .45	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home	.88 / .57	.88 / .57					1.76 / .64	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				.79 / .45		.79 / .45		1.58 / .39
	Lowest Floor Above Ground Level and Higher Floors				.79 / .31		.79 / .31		1.58 / .39
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.20 / .12
	Manufactured (Mobile) Home								1.58 / .39

FIRM ZONES AO, AH ("No Basement" Buildings Only)[1]

	Building		Contents	
OCCUPANCY	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance[2] (AOB, AHB)	.17 / .06	.17 / .06	.17 / .11	.17 / .11
Without Certification of Compliance or Elevation Certificate[3]	.69 / .17	.80 / .30	.80 / .20	1.59 / .25

[1] Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

[2] "With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

[3] "Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

***** SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

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 BFE[1]	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	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	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08
+3	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.17 / .08	.18 / .08
+2	.22 / .08	.22 / .08	.17 / .08	.17 / .08	.16 / .08	.16 / .08	.22 / .08	.21 / .08
+1	.43 / .08	.39 / .10	.27 / .08	.23 / .08	.17 / .08	.17 / .08	.47 / .09	.65 / .08
0	.74./ .08	.81 / .20	.55 / .08	.47 / .18	.37 / .08	.39 / .16	1.18 / .09	1.42 / .08
-1[2]	1.88 / .90	2.83 / 1.29	1.72 / .82	2.44 / .73	.91 / .47	1.06 / .66	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE[1]	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+3	.21 / .12	.19 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+2	.21 / .12	.25 / .12	.21 / .12	.20 / .12	.21 / .12	.18 / .12	.21 / .12	.27 / .14
+1	.42 / .12	.39 / .20	.24 / .12	.30 / .12	.21 / .12	.18 / .12	.35 / .12	.44 / .21
0	.90 / .12	.75 / .50	.55 / .12	.52 / .30	.23 / .12	.25 / .12	1.02 / .12	.97 / .67
-1[2]	2.68 / .86	2.00 / 1.40	1.56 / .61	1.33 / .86	.31 / .12	1.02 / .12	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE[1]	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.18 / .12	.18 / .12	.18 / .12
+3		.18 / .12	.18 / .12	.18 / .12
+2		.18 / .12	.18 / .12	.18 / .12
+1		.18 / .12	.18 / .12	.18 / .12
0		.18 / .12	.18 / .12	.18 / .12
-1		.18 / .12	.18 / .12	.18 / .12
-2		.18 / .12	.20 / .12	.20 / .12

[1] If Lowest Floor is –1 because of attached garage, submit application for special consideration. Rate may be lower.

[2] Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building or if the crawl space (under-floor space) that has its interior floor 1 to 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

***** SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

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

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

UNNUMBERED ZONE A -- WITHOUT BASEMENT/ENCLOSURE[1]

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non-Residential	Residential[2]	Non-Residential[2]	
+5 or more	.28 / .10	.44 / .15	.45 / .12	.61 / .12	NO ESTIMATED BASE FLOOD ELEVATION[3]
+2 to +4	.61 / .12	.72 / .20	.65 / .17	.89 / .25	
+1	1.10 / .55	1.41 / .75	1.20 / .68	1.35 / .80	
0 or below	***	***	***	***	
+2 or more	.24 / .08	.30 / .09	.33 / .12	.45 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION[4]
0 to +1	.56 / .10	.56 / .17	.55 / .15	.80 / .23	
-1	1.78 / .86	2.44 / 1.04	1.85 / .74	1.84 / 1.13	
-2 or below	***	***	***	***	
No Elevation Certificate	2.14 / 1.10	2.93 / 1.70	2.22 / 1.10	2.45 / 1.50	No Elevation Certificate

[1] Zone A building with basement (including crawl space below grade on all sides) or enclosure -- Submit for

[2] For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .18 /.12.

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

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

***** 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 BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	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[2]	1.50 / .28	1.86 / .74	1.19 / .28	1.34 / .68	1.03 / .28	1.19 / .55	2.27 / .23	3.33 / .23
-1[3]	3.28 / 1.72	4.96 / 2.75	3.00 / 1.72	4.28 / 2.09	2.10 / 1.55	2.24 / 2.13	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0[2]	2.27 / .37	2.12 / 1.58	1.44 / .37	1.46 / .94	.74 / .41	.85 / .41	2.18 / .37	2.40 / 2.01
-1[3]	5.19 / 2.85	5.21 / 4.57	3.00 / 2.01	3.55 / 2.85	.89 / .41	3.17 / .41	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0[2]		.38 / .25	.38 / .25	.38 / .25
-1[3]		.38 / .25	.38 / .25	.38 / .25
-2		.38 / .25	.38 / .25	.42 / .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 on page RATE 23 for V Zone Optional Rating.**

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

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

***** SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

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[1,2]

Elevation of the lowest floor above or below BFE adjusted for wave height[3]	Elevated Buildings Free of 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	.23	.23	.44	.58	.87
+3	.23	.23	.51	.68	1.01
+2	.33	.34	.65	.86	1.30
+1	.59	.63	.87	1.17	1.65
0	.89	.95	1.13	1.52	2.05
-1	1.30	1.35	1.49	1.98	2.57
-2	1.83	1.93	1.97	2.59	3.31
-3	2.53	2.65	2.62	3.41	4.33
-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 on page RATE 23 for V Zone Optional Rating.**

[2] Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

[3] Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

[4] Free of Obstruction -- The space below the lowest 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) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls 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.

[5] These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

***** 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	.31	.31	.98	1.31	1.96
+3	.31	.31	1.05	1.38	2.07
+2	.40	.41	1.13	1.53	2.28
+1	.67	.70	1.32	1.77	2.53
0	.97	1.01	1.54	2.04	2.81
-1[6]	1.36	1.43	1.84	2.44	3.25
-2[6]	1.90	2.00	2.29	3.01	3.91
-3[6]	2.61	2.73	2.94	3.84	4.93
-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 on page RATE 23 for V Zone Optional Rating.**

[2] Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

[3] Wave height adjustment is not required in those cases where the Flood Insurance Rate Map 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.

[5] These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

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

***** SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V-ZONE

SUBMIT FOR RATING

TABLE 4. REGULAR PROGRAM -- FIRM ZONE AR AND AR DUAL ZONES RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

PRE-FIRM NOT ELEVATION-RATED RATES[1, 2]

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
CONTENTS LOCATION	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55 / .38

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

[1] Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

[2] Base Deductible is $1,000.

POST-FIRM NOT ELEVATION-RATED 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	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
CONTENTS LOCATION	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55 / .38

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

[1] Base Deductible is $500.

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 BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	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	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08
+3	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.17 / .08	.18 / .08
+2	.22 / .08	.22 / .08	.17 / .08	.17 / .08	.16 / .08	.16 / .08	.22 / .08	.21 / .08
+1	.43 / .08	.39 / .10	.27 / .08	.23 / .08	.17 / .08	.17 / .08	.47 / .09	.64 / .08
0	.48 / .14	.46 / .14	.55 / .08	.46 / .14	.37 / .08	.39 / .16	.48 / .30	.64 / .28
-1[1]	**See Footnote[1]**							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+3	.21 / .12	.19 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+2	.21 / .12	.25 / .12	.21 / .12	.20 / .12	.21 / .12	.18 / .12	.21 / .12	.27 / .14
+1	.42 / .12	.39 / .20	.24 / .12	.30 / .12	.21 / .12	.18 / .12	.35 / .12	.44 / .21
0	.74 / .24	.66 / .28	.55 / .12	.66 / .24	.23 / .12	.25 / .12	.74 / .24	.55 / .38
-1[1]	**See Footnote[1]**							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.18 / .12	.18 / .12	.18 / .12
+3		.18 / .12	.18 / .12	.18 / .12
+2		.18 / .12	.18 / .12	.18 / .12
+1		.18 / .12	.18 / .12	.18 / .12
0		.18 / .12	.18 / .12	.18 / .12
-1[2]		.18 / .12	.18 / .12	.18 / .12
-2[2]		.18 / .12	.18 / .12	.18 / .12

[1] Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.
[2] These rates are only applicable to Contents-only policies.
NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

TABLE 6.
PRECALCULATED PRE-FIRM PREMIUM TABLE

AMOUNT OF INSURANCE	PREMIUM[1] EXCLUDING ICC,[2] EXPENSE CONSTANT, AND FEDERAL POLICY FEE[3]			
	A, AE, A-1-A30, AH, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
BUILDING				
$ 20,000	$ 146	$136	$ 196	$ 182
$ 30,000	$ 219	$204	$ 294	$ 273
$ 40,000	$ 292	$272	$ 392	$ 364
$ 50,000	$ 365	$340	$ 490	$ 455
$ 60,000	$ 403	$365	$ 620	$ 525
$ 70,000	$ 441	$390	$ 750	$ 595
$ 80,000	$ 479	$415	$ 880	$ 665
$ 90,000	$ 517	$440	$1,010	$ 735
$100,000	$ 555	$465	$1,140	$ 805
$125,000	$ 650	$528	$1,465	$ 980
$150,000	$ 745	$590	$1,790	$1,155
$175,000	$ 840	$653	$2,115	$1,330
$200,000	$ 935	$715	$2,440	$1,505
$225,000	$1,030	$778	$2,765	$1,680
$250,000[4]	$1,125	$840	$3,090	$1,855
CONTENTS				
$ 5,000	$ 40	$ 40	$ 53	$ 53
$ 10,000	$ 79	$ 79	$106	$106
$ 15,000	$119	$119	$159	$159
$ 20,000	$158	$158	$212	$212
$ 25,000	$177	$181	$265	$275
$ 30,000	$196	$203	$317	$337
$ 40,000	$234	$248	$422	$462
$ 50,000	$272	$293	$527	$587
$ 60,000	$310	$338	$632	$712
$ 70,000	$348	$383	$737	$837
$ 80,000	$386	$428	$842	$962
$ 90,000	$424	$473	$947	$1,087
$100,000	$462	$518	$1,052	$1,212

1 Premium before applying any CRS credits or optional deductible factors.

2 Add $75 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add $6.

3 Add $80 to the premium selected from the table above to cover Expense Constant and Federal Policy Fee.

4 Add $60 to cover the ICC cost for the $250,000 building limit, except for D zones. For D zones add $4.

TABLE 7. EXPENSE CONSTANT, FEDERAL POLICY FEE, AND PROBATION SURCHARGE TABLE

EXPENSE CONSTANT[1]		FEDERAL POLICY FEE[2]	PROBATION SURCHARGE
STANDARD FLOOD POLICY	SCHEDULED BUILDING POLICY		
$50	$45	$30	$50

[1] The Expense Constant applies to new business and renewal Standard Flood Insurance Policies and Scheduled Building Policies. For the Residential Condominium Building Association Policy, refer to page CONDO 7. For the Preferred Risk Policy, there is no Expense Constant for new or renewal policies.

[2] For the Preferred Risk Policy, the Federal Policy Fee is $5.

III. DEDUCTIBLES

A standard $500 deductible applies in all non-SFHA zones. The insured may choose a deductible amount different from the standard $500 for Post-FIRM or the standard $1000 for structures in the Emergency Program and those rated using Pre-FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 21 for Residential Condominium Building Association Policy optional deductibles.

A. Buy-Back Deductibles

Policyholders who wish to reduce their deductibles from the standard deductibles of $1,000 for Pre-FIRM SFHA risks may opt to purchase separate $500 deductibles for building and contents coverages, for an additional premium. The deductible factors provided on pages RATE 13 and CONDO 21 must be used to calculate the deductible surcharge.

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. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. 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.

10. Apply CRS discount, if applicable.

11. Add $50.00 Probation Surcharge if building is located in a community on probation.

12. Add Expense Constant and 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 GROSS PREMIUM.

C. Increased Cost of Compliance (ICC) Premium

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

D. Expense Constant

The Expense Constant is charged on new and renewal policies. It is fully earned on the effective date of the policy, except as indicated in the Cancellation/Nullification Section. The Expense Constant is $50 for the Standard Flood Insurance Policy and $45 per building for the Scheduled Building Policy.

Under the Residential Condominium Building Association Policy, the Expense Constant is based on the number of units (see CONDO Section). Under the Preferred Risk Policy, there is no Expense Constant for new and renewal policies.

E. Federal Policy Fee

A Federal Policy Fee shall be charged for all new and renewal policies, including the Preferred Risk Policy. 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 Residential Condominium Building Association Policy, the Federal Policy Fee is based on the number of units (see CONDO Section).

F. Buildings in More Than One Flood Zone

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

This condition applies even though the portion of the building located in the more hazardous zone may not be covered under the SFIP, such as a deck.

G. 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 SFIP 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 Base Flood Elevation (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.

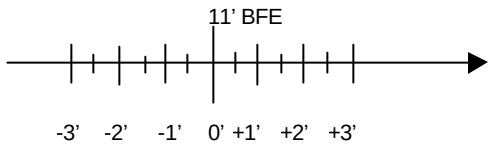
Refer to the Lowest Floor Guide section for a guide to determining the lowest floor. Note that, in Puerto Rico, elevations are based on meters rather than feet. Before rating the flood insurance premium, the agent must convert the meter elevations into feet.

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 must apply the rounding rule to the difference between the BFE and the lowest-floor-for-rating elevation. 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:



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

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

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 Estimated 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 down 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 rates.

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

   c. Lowest Floor Elevation (+4') - BFE (+4') = (0'); use With Certification rates. This is an AH Zone which qualifies for an AHB rate.

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 rate (AOB). If the elevation difference is less than the Base Flood Depth, use Without Certification 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) (+5') - Base Flood Depth (3') = (+2'); use With Certification rates.

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

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

4. Zone A (With No Estimated 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:

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

b. 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.

IX. PRE-FIRM ELEVATED BUILDING RATED AT 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 enclosures*** beneath the lowest elevated floor are to be rated using the With Enclosure rates.

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 (AOB) rates. If the difference is less than 2 feet, the Without Certification 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 enclosures*** beneath the lowest elevated floor are to be rated using the With Enclosure rates.

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 risk 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 a 1981 Post-FIRM risk cannot.

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:

- The bottom of the enclosure slab is the correct floor for rating. Determine whether the figure in Item C3.c (bottom of lowest horizontal structural member) of the Elevation Certificate reflects the top or the bottom of the slab.

- If Item C3.c is equal to or higher than Item C3.f (lowest adjacent grade), deduct (for 1-4 family residences) 12 inches from the

elevation found in Item C3.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.

If the surveyor has used Item C3.a (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 figure in Item C3.a of the Elevation Certificate reflects the top or the bottom of the slab.

- If Item C3.a is equal to or higher than Item C3.f, deduct (for 1-4 family residences) 12 inches from the elevation found in Item C3.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—1981 Post-FIRM V Zone Construction

1. Elevated Building Without Obstruction

   The area below the Elevated Floor is open, with no obstruction, to allow the flow of flood waters. Open wood lattice work or readily removable insect screening is permissible. Use the rates from Table 3E. For unnumbered Zone V, use Submit-for-Rate guidelines.

2. Elevated Building With Obstruction

   The area below the Elevated Floor is enclosed, either partially or fully by solid perimeter walls or breakaway walls. Use the rates from Table 3F provided that the enclosure is less than 300 square feet and no machinery or equipment is below the BFE. For unnumbered Zone V, use Submit-for-Rate guidelines.

   NOTE: Equipment located below the lowest elevated floor constitutes an obstruction.

   For all non-elevated buildings, elevated buildings with non-breakaway walls below their lowest elevated floors, and elevated buildings with habitable or finished areas located below their lowest elevated floors, the submit-for-rate procedures should be followed. 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 additions during the policy term or any subsequent policy term that would change the applicable rates must be endorsed to the policy, and 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 ratio is determined by dividing the amount of building coverage being purchased by the replacement cost.

   If the replacement cost of the building exceeds the statutory limit, use the replacement cost and the statutory limit in calculating the ratio. For example, if the building replacement cost is $1,000,000

and the amount of building coverage requested is $250,000, 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.

1. 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.

I. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are used to issue policies when 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 the 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, 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 a Special Flood Hazard Area, 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 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. Map "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 question--HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

1. Grandfather Rules

To recognize policyholders who have built in compliance with the FIRM and/or remained loyal customers of the NFIP by maintaining continuous coverage, the Federal Insurance and Mitigation Administration has "Grandfather rules." These rules allow such policyholders to benefit in the rating for that building. For such buildings, 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 (for those built in compliance) or when coverage was first obtained (for those with continuous coverage). This results in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

The conditions that must be met for an insured to be eligible to receive the rating benefit from the "Grandfather rules" after a map revision (new map) becomes effective are described below.

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 reference level lower than the BFE on that FIRM. (NOTE: Alteration does not apply to Pre-FIRM construction or to risks grandfathered to a B, C, or X Zone.)

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 continuous coverage existed on the policy and the building 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 interrruption in coverage.

4. New Business-- Applications for Coverage

a. Post-FIRM Construction

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; and
- 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); and
- The building has not been substantially improved.

The property owner or producer must provide proper documentation to the WYO company or NFIP Servicing Agent. 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 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

This "built in compliance" rule also applies to Pre-FIRM construction if the date of construction was on or before December 31, 1974, and was on or after the FIRM date.

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.

5. 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. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 are allowed to use the Post- '81 V Zone rate tables (Tables 3E or 3F) if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

a. The policy must be rated using the BFE printed on the FIRM that includes wave height. The effective date of the FIRM must be on or after 10/1/81.

b. The building rates are determined based on the ratio of the estimated building replacement cost and the amount of insurance purchased.

c. 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.

6. Policies Requiring Re-Rating

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

a. 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 a +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.

b. If a Pre-FIRM or Post-FIRM building is substantially improved or substantially damaged, 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 Flood Insurance Policy.

D. 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 NFIP 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 two-fold 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 enclosure(s) below the elevated floor, the use of the enclosure, a list of machinery and equipment, and the approximate value of each item located in the enclosure.

6. Certified letter from either a local building official, an engineer, or an architect verifying that any such enclosures are designed/ built with breakaway walls.

7. 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).

8. If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value.

For policies written by the NFIP Servicing Agent, all of the appropriate documentation listed above should be submitted to the NFIP Underwriting Department, P.O. Box 6466, Rockville, MD, 20849-6466.

If the building is insurable, the Underwriting Unit 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 two 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 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, Expense Constant, 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.

D. Crawl Space

A building over a "crawl space" (under-floor space) that has its interior floor (finished or not) within 2 feet below grade on all sides, when the elevation of this floor is below the base flood elevation (BFE), must be rated using the *Specific Rating Guidelines*. Under the NFIP rules and regulations, a crawl space with its interior floor below grade on all sides is considered a basement; therefore, the Standard Flood Insurance Policy basement coverage limitations apply. However, for the purposes of coding the application and *TRRP Plan* reporting, this type of building must be coded as an "elevated building with enclosure." This is being done to allow the use of the *Specific Rating Guidelines* when the crawl space elevation is 1 foot or lower below the BFE.

XV. CONTENTS LOCATION

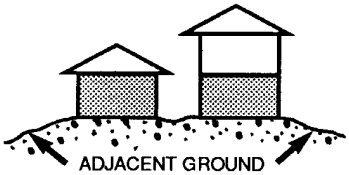
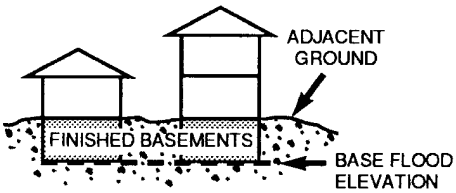
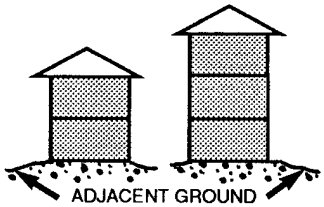
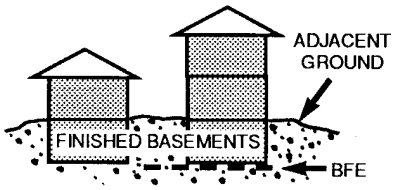
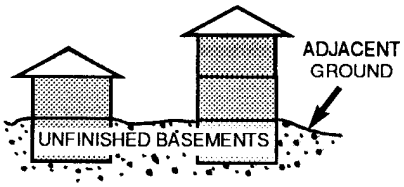
A. Single Family Dwellings

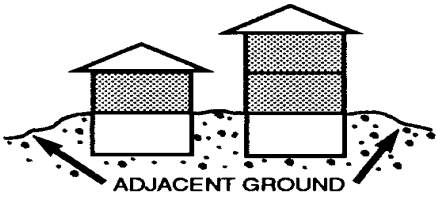
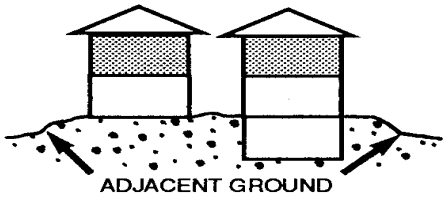
For rating purposes, contents in a single family dwelling are considered to be located throughout the entire building regardless of the building type, with limited coverage in a basement and an enclosed area beneath the lowest elevated floor. Refer to the Standard Flood Insurance Policy.

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**
	• One Floor or • Two Floors	• None	• Lowest Floor Only Above Ground Level
	• Two Floors or • Three or More Floors	• Finished LIMITED COVERAGE IN BASEMENT	• Basement Only
	• Two Floors or • Three or More Floors	• None	• Lowest Floor Above Ground Level and Higher Floors
	• Two Floors or • Three or More Floors	• Finished LIMITED COVERAGE IN BASEMENT	• Basement and Above
	• Two Floors or • Three or More Floors	• Unfinished LIMITED COVERAGE IN BASEMENT	• Basement and Above

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

XVI. FIRMS WITH WAVE HEIGHTS

The 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 Flood Insurance Rate Maps (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:

- A completed Elevation Certificate.
- BFE from the Elevation Certificate (Item B9) or from the FIRM.
- Lowest Adjacent Grade from Item C3.f of the Elevation Certificate completed by a registered professional engineer, architect, or surveyor.
- 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 x [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	x 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	x 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 Base Flood Elevation (BFE) has been included on the FIRM. However, communities that do not have the BFE adjusted for wave height as of April 30, 1996, are listed below:

- Community No. 125131
  Navarre Beach, Escambia County, FL
- Community No. 720000
  Commonwealth of Puerto Rico
- Community No. 780000
  Commonwealth of Virgin Islands

In addition, 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 the Federal Insurance and Mitigation Administration 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 AE, A1-A30, AH, and AO Zones must be floodproofed to at least 1 foot higher than their BFEs.

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 grade (ground level) for the lowest floor of a nonfloodproofed building, to qualify for AOB, a building must meet the following standards:

EXAMPLE 2

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

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: B
- Occupancy: Single Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $2,000/$1,000
- Deductible Factor: .900
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: $150,000
- Contents Coverage: $60,000
- ICC Premium: $6
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .48/.14 Contents: .74/.24

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**50,000**	**.48**	**240**	**100,000**	**.14**	**140**	**-38**	**150,000**	**342**
CONTENTS	**20,000**	**.74**	**148**	**40,000**	**.24**	**96**	**-24**	**60,000**	**220**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**562**
ICC PREMIUM	**6**
SUBTOTAL	**568**
CRS PREMIUM DISCOUNT ___%	¾
SUBTOTAL	**568**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**648**

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 x $100 of Coverage: Building: $380 / Contents: $244
2. Apply Deductible Factor: Building: .900 x $380 = $342 / Contents: .900 x $244 = $220
3. Premium Reduction: Building: $380 - $342 = $38 / Contents: $244 - $220 = $24
4. Subtotal: $562
5. Add ICC Premium: $6
6. Subtract CRS Discount: N/A
7. Subtotal: $568
8. Probation Surcharge: N/A
9. Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $648

EXAMPLE 3

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $500 DEDUCTIBLE OPTION (SURCHARGE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Single Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: $500/$500
- Deductible Factor: 1.100 (Surcharge)
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: $150,000
- Contents Coverage: $60,000
- ICC Premium: $75
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .73/.45 Contents: .79/.45

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**50,000**	**.73**	**365**	**100,000**	**.45**	**450**	**+82**	**150,000**	**897**
CONTENTS	**20,000**	**.79**	**158**	**40,000**	**.45**	**180**	**+34**	**60,000**	**372**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**1,269**
ICC PREMIUM	**75**
SUBTOTAL	**1,344**
CRS PREMIUM DISCOUNT ___%	¾
SUBTOTAL	**1,344**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**1,424**

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 x $100 of Coverage: Building: $815 / Contents: $338
2. Apply Deductible Factor: Building: 1.100 x $815 = $897 / Contents: 1.100 x $338 = $372
3. Premium Increase: Building: $897 - $815 = $82 / Contents: $372 - $338 = $34
4. Subtotal: $1,269
5. Add ICC Premium: $75
6. Subtract CRS Discount: N/A
7. Subtotal: $1,344
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $1,424

EXAMPLE 4

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

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A15
- Occupancy: Single Family Dwelling
- # of Floors: 3 Floors
- Basement/Enclosure: Basement
- Deductible: $3,000/$2,000 Building and Contents
- Deductible Factor: .875
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $60
- CRS Rating: 4
- CRS Discount: 30%

Determined Rates:

Building: .73/.38 Contents: .79/.38

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**50,000**	**.73**	**365**	**200,000**	**.38**	**740**	**-141**	**250,000**	**984**
CONTENTS	**20,000**	**.79**	**158**	**80,000**	**.38**	**304**	**-58**	**100,000**	**404**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**1,388**
ICC PREMIUM	**60**
SUBTOTAL	**1,448**
CRS PREMIUM DISCOUNT 30%	**434**
SUBTOTAL	**1,014**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**1,094**

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 x $100 of Coverage: Building: $1,125 / Contents: $462
2. Apply Deductible Factor: Building: .875 x $1,125 = $984 / Contents: .875 x $462 = $404
3. Premium Reduction: Building: $1,125 - $984 = $141 / Contents: $462 - $404 = $58
4. Subtotal: $1,388
5. Add ICC Premium: $60
6. Subtract CRS Discount: -$434 (30%)
7. Subtotal: $1,014
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $1,094

EXAMPLE 5

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

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Non-Residential
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $5,000/$5,000
- Deductible Factor: .835
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +4
- Flood Proofed Yes/No: No
- Building Coverage: $500,000
- Contents Coverage: $500,000
- ICC Premium: $4
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:
Building: .16/.08 Contents: .18/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**150,000**	**.16**	**240**	**350,000**	**.08**	**280**	**-86**	**500,000**	**434**
CONTENTS	**130,000**	**.18**	**234**	**370,000**	**.12**	**444**	**-112**	**500,000**	**566**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**1,000**
ICC PREMIUM	**4**
SUBTOTAL	**1,004**
CRS PREMIUM DISCOUNT 25%	**251**
SUBTOTAL	**753**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**833**

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 x $100 of Coverage: Building: $520 / Contents: $678
2. Apply Deductible Factor: Building: .835 x $520 = $434 / Contents: .835 x $678 = $566
3. Premium Reduction: Building: $520 - $434 = $86 / Contents: $678 - $566 = $112
4. Subtotal: $1,000
5. Add ICC Premium: $4
6. Subtract CRS Discount: -$251 (25%)
7. Subtotal: $753
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $833

EXAMPLE 6

REGULAR PROGRAM, 1975-81 POST-FIRM V1-V30, ELEVATION RATED

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: V13
- Occupancy: Single Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $500/$500
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975 - 81 (Post-FIRM)
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: $150,000
- Contents Coverage: $100,000
- ICC Premium: $35
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: 1.19/.28 Contents: 1.44/.37

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**50,000**	**1.19**	**595**	**100,000**	**.28**	**280**	**0**	**150,000**	**875**
CONTENTS	**20,000**	**1.44**	**288**	**80,000**	**.37**	**296**	**0**	**100,000**	**584**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**1,459**
ICC PREMIUM	**35**
SUBTOTAL	**1,494**
CRS PREMIUM DISCOUNT 10%	**149**
SUBTOTAL	**1,345**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**1,425**

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 x $100 of Coverage: Building: $875 / Contents: $584
2. Apply Deductible Factor: Building: 1.000 x $875 = $875 / Contents: 1.000 x $584 = $584
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $1,459
5. Add ICC Premium: $35
6. Subtract CRS Discount: -$149 (10%)
7. Subtotal: $1,345
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $1,425

EXAMPLE 7

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

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: VE
- Occupancy: Single Family Dwelling
- # of Floors: 3 or More Floors
- Basement/Enclosure: Enclosure (< 300 sq. ft., w/o M&E)
- Deductible: $3,000/$3,000
- Deductible Factor: .800
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-81
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Replacement Cost: $300,000
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $14
- CRS Rating: 9
- CRS Discount: 5%

Determined Rates:
Building: 1.84/1.84 Contents: 1.36/1.36

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**50,000**	**1.84**	**920**	**200,000**	**1.84**	**3,680**	**-920**	**250,000**	**3,680**
CONTENTS	**20,000**	**1.36**	**272**	**80,000**	**1.36**	**1,088**	**-272**	**100,000**	**1,088**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**4,768**
ICC PREMIUM	**14**
SUBTOTAL	**4,782**
CRS PREMIUM DISCOUNT 5%	**239**
SUBTOTAL	**4,543**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**4,623**

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 x $100 of Coverage: Building: $4,600 / Contents: $1,360
2. Apply Deductible Factor: Building: .800 x $4,600 = $3,680 / Contents: .800 x $1,360 = $1,088
3. Premium Reduction: Building: $4,600 - $3,680 = $920 / Contents: $1,360 - $1,088 = $272
4. Subtotal: $4,768
5. Add ICC Premium: $14
6. Subtract CRS Discount: -$239 (5%)
7. Subtotal: $4,543
8. Probation Surcharge: N/A
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $4,623

TABLE 2. CONDOMINIUM RATING CHART (Cont'd)

HIGH-RISE RESIDENTIAL CONDOMINIUMS

MULTI-UNIT BUILDING¾ 5 OR MORE UNITS PER BUILDING¾ THREE OR MORE FLOORS[6]

PURCHASER OF POLICY	Building Occupancy[1]	Building Indicator[1]	Contents Indicator[2]	Limits of Coverage	Type of Coverage	Rate Table[3]	Policy Form[4]
UNIT OWNER	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	BUILDING—$250,000 CONTENTS—$100,000	RC[5]	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (SINGLE UNIT ONLY)	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	BUILDING—$250,000 CONTENTS—$100,000	RC[5]	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (ENTIRE BUILDING)	OTHER RESIDENTIAL	HIGH-RISE	HOUSEHOLD	BUILDING—THE TOTAL NUMBER OF UNITS X $250,000 CONTENTS—$100,000	RC	RCBAP HIGH-RISE	RCBAP

NON-RESIDENTIAL CONDOMINIUMS

PURCHASER OF POLICY	Building Occupancy[1]	Building Indicator[1]	Contents Indicator[2]	Limits of Coverage	Type of Coverage	Rate Table[3]	Policy Form[4]
UNIT OWNER	NON-RESIDENTIAL	SINGLE UNIT (BUILDING COVERAGE NOT AVAILABLE)	BUSINESS	EMERGENCY—$100,000 REGULAR—$500,000 CONTENTS ONLY	ACV	NON-RESIDENTIAL	GENERAL PROPERTY
ASSOCIATION	NON-RESIDENTIAL	LOW-RISE	BUSINESS	BUILDING— EMERGENCY—$100,000 REGULAR—$500,000 CONTENTS— EMERGENCY—$100,000 REGULAR—$500,000	ACV	NON-RESIDENTIAL	GENERAL PROPERTY

[1]When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.
[2]In determining the contents indicator for "other than household contents," please refer to the RATE Section of the *Flood Insurance Manual*.
[3]All building rates are based on the lowest floor of the building.
[4]RCBAP must be used to insure residential condominium buildings owned by the association that are in a Regular Program community and in which at least 75% of the total floor area within the building is residential. Use General Property Form if ineligible under RCBAP.
[5]Replacement cost if the RC eligibility requirements are met (building only).
[6]Enclosure, even if it is the lowest floor for rating, cannot be counted as a floor for the purpose of classifying the building as a high rise.

II. POLICY FORM

The policy form used for the residential condominium buildings owned by a condominium association is the Residential Condominium Building Association Policy (RCBAP).

III. ELIGIBILITY REQUIREMENTS

The RCBAP is required for all buildings owned by a condominium association containing one or more residential units and in which at least 75 percent of the total floor area within the building is residential without regard to the number of units or number of floors. This will include townhouse/rowhouse and detached single family condominium buildings. The RCBAP is available for all high-rise and low-rise residential condominium buildings in the **Regular** Program only.

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short- or long-term), must be insured on the RCBAP.

Only buildings having a condominium form of ownership are eligible for the RCBAP. Co-operative ownership buildings are *not* eligible. Timeshare buildings having condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided all other criteria are met.

The NFIP has grouped condominium buildings into two different types, low- and high-rise, because of the difference in the exposures to the risk that typically exists. Low-rise buildings generally have a greater percentage of the value of the building at risk than high-rise buildings, thus requiring higher premiums for the first dollars of coverage. The availability of the optional deductibles for the low-rise buildings, however, allows the association to buy back some of the risk, thereby reducing the overall cost of the coverage.

For rating purposes:

- *High-rise buildings* contain five or more units and at least three floors excluding enclosure, even if it is the lowest floor for rating.

- *Low-rise buildings* have less than five units regardless of the number of floors, or five or more units with less than three floors, including the basement.

- *Townhouse/rowhouse* buildings are always considered as low-rise buildings for rating purposes, no matter how many units or floors they have.

See the Definitions section for a complete definition of high-rise and low-rise buildings.

The *individual unit owners* continue to have an option to purchase an SFIP Dwelling Form.

IV. COVERAGE

A. Property Covered

The entire building is covered under one policy, including both the common as well as individually owned building elements within the units, improvements within the units, and contents owned in common. Contents owned by individual unit owners should be insured under an individual unit owner's Dwelling Form.

B. Coverage Limits

Building coverage purchased under the RCBAP will be on a Replacement Cost basis.

The maximum amount of *building* coverage that can be purchased on a high-rise or low-rise condominium is the Replacement Cost Value of the building or the total number of units in the condominium building times $250,000, whichever is less.

The maximum allowable *contents* coverage is the Actual Cash Value of the commonly owned contents up to a maximum of $100,000 per building.

Basic Limit Amount:

- The building basic limit amount of insurance for a detached building housing a single family unit owned by the condominium association is $50,000.

- For residential townhouse/rowhouse and low-rise condominiums, the building basic limit amount of insurance is $50,000 multiplied by the number of units in the building.

1. Building

   Enter the amount of insurance for building, Basic and Additional Limits. Enter full Basic Limits before entering any Additional Limits. The building Basic Limit amount of insurance for high-rise condominium buildings is up to a maximum of $150,000.

   The building Basic Limit amount of insurance for low-rise condominium buildings is $50,000 multiplied by the number of units in the building. The total amount of coverage desired on the entire building must not exceed $250,000 (Regular Program limit) times the total number of units (residential and nonresidential) in the building.

2. Contents

   Since the Program type must be Regular, enter the amount of insurance for contents, Basic and Additional Limits. Enter full Basic Limits before any Additional Limits. Contents coverage is only for those contents items that are commonly owned. For the Basic Limits amount of insurance, up to a maximum of $20,000 may be filled in. For the Additional Limits, up to a total of $80,000 may be filled in. The total amount of insurance available for contents coverage cannot exceed $100,000.

D. Rates and Fees

1. To determine rates, see the RCBAP Rate Tables on the following pages. Enter the rate for building and for contents and compute the annual premium. If an optional deductible has been selected for building and/or contents, see page CONDO 22.

2. Enter the total premium for building and contents, adjusted for any premium change because of an optional deductible being selected. The total premium will be calculated as if the building were one unit.

3. Add the total premium for building and contents and enter the annual subtotal.

4. Add the ICC premium.

5. Calculate the CRS discount, if applicable.

6. Subtract the CRS discount from the annual subtotal, if applicable. Enter the new subtotal.

7. Add the Expense Constant.

8. Add the subtotal and the Expense Constant to determine Total Prepaid Premium.

9. Add the Federal Policy Fee to the Total Prepaid Premium.

10. Add the $50.00 Probation Surcharge, if applicable, to the Total Pre-Paid Premium.

11. Enter the Total Prepaid Amount.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM[1]			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.68/.11	.91/.28	.66/.04	.66/.04	.70/.17
With Basement	.73/.19	.98/.68	.89/.06	.89/.06	SUBMIT FOR RATE
With Enclosure	.73/.11	.98/.28	.66/.04	.66/.04	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM[1]			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement and above	.79/.38	1.06/1.05	1.04/.46	1.04/.46	SUBMIT FOR RATE
Enclosure and above	.79/.45	1.06/1.25	1.04/.49	1.04/.49	
Lowest floor only- above ground level	.79/.45	1.06/1.25	.74/.46	.74/.46	.79/.45
Lowest floor above ground level and higher floors	.79/.31	1.06/1.10	.74/.24	.74/.24	.79/.31
Above ground level more than 1 full floor	.18/.12	.30/.29	.18/.12	.18/.12	.18/.12

BUILDING—A1-A30, AE · POST-FIRM

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.16/.03	.16/.03
+3	.17/.03	.17/.03
+2	.18/.03	.18/.03
+1	.43/.04	.26/.04
0	.95/.04	.84/.04
-1[2]	3.22/.13	1.67/.10
-2	Submit for Rate	

CONTENTS—A1-A30, AE · POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.90/.12	.55/.12	.23/.12	.18/.12
-1[2]	2.68/.86	1.56/.61	.31/.12	.18/.12
-2	Submit for Rate			

[1]Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

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

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS[1]

	BUILDING	CONTENTS
WITH CERTIFICATE OF COMPLIANCE[2]	.17/.04	.17/.11
WITHOUT CERTIFICATE OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE[3]	.77/.06	.80/.20

POST-FIRM UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE[1]

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS[4]	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.53/.05	.45./.12	NO ESTIMATED BASE FLOOD ELEVATION[5]
+2 TO +4	.84/.05	.65/.17	
+1	1.44/.11	1.20/.68	
0 OR BELOW	***	***	
+2 OR MORE	.44/.04	.33/.12	WITH ESTIMATED BASE FLOOD ELEVATION[6]
0 TO +1	.68/.05	.55/.15	
-1	3.02/.13	1.85/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	3.62/1.01	2.22/1.10	NO ELEVATION CERTIFICATE

[1]Zones A, AO, or AH buildings with basement/enclosure--Submit for rating.

[2]"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

[3]"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

[4]For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .18/.12.

[5]NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

[6]WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

***Submit for rating.

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AR AND AR DUAL ZONES

BUILDING

PRE-FIRM[1,2] AND POST-FIRM[3] NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	.66/.04
With Basement	.89/.06
With Enclosure	.66/.04

CONTENTS

PRE-FIRM[1,2] AND POST-FIRM[3] NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement and above	1.04/.46
Enclosure and above	1.04/.49
Lowest floor only- above ground level	.74/.46
Lowest floor above ground level and higher floors	.74/.24
Above ground level more than 1 full floor	.18/.12

BUILDING
PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.16/.03	.16/.03
+3	.17/.03	.17/.03
+2	.18/.03	.18/.03
+1	.43/.04	.26/.04
0	.66/.04	.84/.04
-1[4]	**See footnote**	

CONTENTS
PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.74/.46	.74/.24	.23/.12	.18/.12
-1[4]	**See footnote**			

[1]Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).
[2]Base deductible is $1,000.
[3]Base deductible is $500.
[4]Use Pre-FIRM AR and AR Dual Zones Rate Table above.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

REGULAR PROGRAM -- 1975-1981[1] -- POST-FIRM CONSTRUCTION[2]

FIRM ZONES V1-V30, VE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
0[3]	1.77/.09	1.69/.09
-1[4]	5.51/.34	2.81/.25
-2	***	***

1975-1981 POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE--CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0[3]	2.27/.37	1.44/.37	.74/.41	.38/.25
-1[4]	5.19/2.85	3.00/2.01	.89/.41	.38/.25
-2	***	***	***	***

[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 on page RATE 23 for V Zone Optional Rating.

[2]For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

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

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

***Submit for rating.

REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION[1]
UNNUMBERED V ZONE--ELEVATED BUILDINGS

SUBMIT FOR RATING

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES [1]

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.68/.24	.79/.45	.91/.67	1.06/1.25	.48/.14	.74/.24
	WITH BASEMENT	.73/.38	.79/.38	.98/1.22	1.06/1.05	.56/.20	.90/.38
	WITH ENCLOSURE	.73/.34	.79/.45	.98/1.27	1.06/1.25	.56/.21	.90/.41

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.48/.14	.74/.24	.68/.24	.79/.42
	WITH BASEMENT	.56/.20	.90/.38	***	***
	WITH ENCLOSURE	.56/.21	.90/.41		

FIRM ZONES:	AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY)[2]	
	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE (AOB, AHB)[3]	.17/.06	.17/.11
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE[4]	.69/.17	.80/.20

[1]Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

[2]Zones AO, AH BUILDINGS WITH BASEMENT: Submit for rating.

[3]"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

[4]"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

***Submit for rating.

TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE[1]	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.16/.08	.16/.08	.16/.08
+3	.16/.08	.16/.08	.16/.08
+2	.20/.08	.16/.08	.16/.08
+1	.34/.08	.21/.08	.17/.08
0	.61/.08	.44/.08	.37/.08
-1[2]	1.51/.72	1.38/.70	.83/.47
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE[1]	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.90/.12	.50/.12	.23/.12	.18/.12
-1[2]	2.68/.86	1.56/.61	.31/.12	.18/.12
-2	***	***	***	.18/.12

[1]If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.
[2]Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building or if the crawl space (under-floor space) that has its interior floor 1 to 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.
***Submit for rating.

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE[1]

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS[2]	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.28/.10	.45/.12	NO ESTIMATED BASE FLOOD ELEVATION[3]
+2 TO +4	.61/.12	.65/.17	
+1	1.00/.53	1.20/.68	
0 OR BELOW	***	***	
+2 OR MORE	.22/.08	.33/.12	WITH ESTIMATED BASE FLOOD ELEVATION[4]
0 TO +1	.46/.10	.55/.15	
-1	1.47/.65	1.54/.82	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	1.80/1.10	1.85/1.10	NO ELEVATION CERTIFICATE

[1]Zone A building with basement (including crawl space below grade on all sides) or enclosure--Submit for rating.

[2]For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .18/.12.

[3]NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

[4]WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

***Submit for rating.

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

AR AND AR DUAL ZONES

REGULAR PROGRAM – PRE-FIRM[1,2] AND POST-FIRM[3] NOT ELEVATION-RATED RATES

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT	.48/.14	.74/.24
WITH BASEMENT	.56/.20	.90/.38
WITH ENCLOSURE	.56/.21	.90/.41

REGULAR PROGRAM –– PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.16/.08	.16/.08	.16/.08
+3	.16/.08	.16/.08	.16/.08
+2	.20/.08	.17/.08	.16/.08
+1	.34/.08	.21/.08	.17/.08
0	.48/.14	.44/.08	.37/.08
-1[4]	See footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL-MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.74/.24	.50/.12	.23/.12	.18/.12
-1[4]	See footnote			.18/.12

[1]Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).
[2]Base deductible is $1,000.
[3]Base deductible is $500.
[4]Use Pre-FIRM AR and AR Dual Zones Rate Table above.

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- 1975-1981[1] -- POST-FIRM CONSTRUCTION[2]
FIRM ZONES V1-V30, VE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
0[3]	1.50/.28	1.19/.28	1.03/.28
-1[4]	3.28/1.72	3.00/1.72	2.10/1.55
-2	***	***	***

REGULAR PROGRAM -- 1975-1981[1] -- POST-FIRM CONSTRUCTION[2]
FIRM ZONES V1-V30, VE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0[3]	2.27/.37	1.44/.37	.74/.41	.38/.25
-1[4]	5.19/2.85	3.00/2.01	.89/.41	.38/.25
-2	***	***	***	.38/.25

REGULAR PROGRAM -- 1975-1981 -- POST-FIRM CONSTRUCTION[2]
UNNUMBERED V ZONE -- ELEVATED BUILDINGS

SUBMIT FOR RATING

[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 on page RATE 23 for V Zone Optional Rating.

[2]For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

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

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

***Submit for rating.

TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER $100 OF COVERAGE

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

Elevated Buildings Free of Obstruction[2] Below the Beam Supporting the Building's Lowest Floor

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site[3]	Building Rate	Contents Rate
+4 or more	.44	.23
+3	.51	.23
+2	.65	.33
+1	.87	.59
0	1.13	.89
- 1	1.49	1.30
- 2	1.97	1.83
- 3	2.62	2.53
- 4 or lower	***	***

Rates above are only for elevated buildings. **Use *Specific Rating Guidelines* for non-elevated buildings.**

[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 on page RATE 23 for V Zone Optional Rating.

[2]Free of Obstructions—The space below the lowest 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) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

[3]Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

***Submit for rating. Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FIMA has approved the Application and established the risk premium for the building.

TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER $100 OF COVERAGE

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

Elevated Buildings With Obstruction[2] Below the Beam Supporting the Building's Lowest Floor

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site[3]	Building Rate	Contents Rate
+4 or more	.81	.31
+3	.86	.31
+2	.94	.40
+1	1.16	.67
0	1.40	.97
-1[4]	1.78	1.36
-2[4]	2.29	1.90
-3[4]	2.94	2.61
- 4 or lower[4]	***	***

[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 on page RATE 23 for V Zone Optional Rating.

[2]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.

[3]Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

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

***Submit for rating. Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FIMA has approved the Application and established the risk premium for the building.

TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V ZONE RATES

SUBMIT FOR RATING

X. CONDOMINIUM RATING EXAMPLES

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CONDOMINIUM RATING EXAMPLE 1

Regular Program

- Building Coverage: $140,000
- Contents Coverage: $100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: $2,000/$1,000 (3% Discount)
- Deductible Factor: .980
- Replacement Cost: $600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $480,000
- ICC Premium: $75 ($20,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: .73/.34 Contents: .79/.45

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**140,000**	**.73**	**1,022**	**0**	**.34**	**0**	**-20**	**140,000**	**1,002**
CONTENTS	**20,000**	**.79**	**158**	**80,000**	**.45**	**360**	**-10**	**100,000**	**508**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**1,510**
ICC PREMIUM	**75**
SUBTOTAL	**1,585**
CRS PREMIUM DISCOUNT ____%	¾
SUBTOTAL	
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**110**
FEDERAL POLICY FEE	**150**
TOTAL PREPAID AMOUNT	**1,845**

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 x $100 of Coverage: Building: $1,022 / Contents: $518
2. Apply Deductible Factor: Building: .980 x $1,022 = $1,002 / Contents: .980 x $518 = $508
3. Premium Reduction: Building: $1,022 - $1,002 = $20 / Contents: $518 - $508 = $10
4. Subtotal: $1,510
5. Add ICC Premium: $75
6. Subtract CRS Discount: N/A
7. Subtotal: $1,585
8. Probation Surcharge: N/A
9. Expense Constant: $110
10. Add Federal Policy Fee: $150
11. Total Prepaid Premium: $1,845

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION
Claim Payment is determined as follows:

(Insurance Carried) 140,000 x (Amount of Loss) 100,000 = (Limit of Recovery) 29,167 - Less Deductible
(Insurance Required) 480,000

(Coinsurance Penalty applies because minimum insurance amount of $480,000 was not met.)

CONDOMINIUM RATING EXAMPLE 2

Regular Program

- Building Coverage: $480,000
- Contents Coverage: $50, 000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: $500/$500
- Deductible Factor: 1.015
- Replacement Cost: $600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $480,000
- ICC Premium: $75 ($20,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: .68/.24 Contents: .79/.45

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**300,000**	**.68**	**2,040**	**180,000**	**.24**	**432**	**+37**	**480,000**	**2,509**
CONTENTS	**20,000**	**.79**	**158**	**30,000**	**.45**	**135**	**+4**	**50,000**	**297**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**2,806**
ICC PREMIUM	**75**
SUBTOTAL	**2,881**
CRS PREMIUM DISCOUNT _____%	¾
SUBTOTAL	**2,881**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**110**
FEDERAL POLICY FEE	**150**
TOTAL PREPAID AMOUNT	**3,141**

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 x $100 of Coverage: Building: $2,472 / Contents: $293
2. Apply Deductible Factor: Building: 1.015 x $2,472 = $2,509 / Contents: 1.015 x $293 = $297
3. Premium Increase: Building: $2,509 - $2,472 = $37 / Contents: $297 - $293 = $4
4. Subtotal: $2,806
5. Add ICC Premium: $75
6. Subtract CRS Discount: N/A
7. Subtotal: $2,881
8. Probation Surcharge: N/A
9. Expense Constant: $110
10. Add Federal Policy Fee: $150
11. Total Prepaid Premium: $3,141

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 3

Regular Program

- Building Coverage: $750,000
- Contents Coverage: $100,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 14
- Date of Construction: Post-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: $500/$500
- Deductible Factor: 1.000
- Replacement Cost: $1,120,000
- Elevation Difference: +1
- 80% Coinsurance Amount: $896,000
- ICC Premium: $6 ($20,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: .21/.08 Contents: .24/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**700,000**	**.21**	**1,470**	**50,000**	**.08**	**40**	**0**	**750,000**	**1,510**
CONTENTS	**20,000**	**.24**	**48**	**80,000**	**.12**	**96**	**0**	**100,000**	**144**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**1,654**
ICC PREMIUM	**6**
SUBTOTAL	**1,660**
CRS PREMIUM DISCOUNT ____%	¾
SUBTOTAL	**1,660**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**220**
FEDERAL POLICY FEE	**330**
TOTAL PREPAID AMOUNT	**2,210**

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 x $100 of Coverage: Building: $1,510 / Contents: $144
2. Apply Deductible Factor: Building: 1.000 x $1,510 = $1,510 / Contents: 1.000 x $144 = $144
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $1,654
5. Add ICC Premium: $6
6. Subtract CRS Discount: N/A
7. Subtotal: $1,660
8. Probation Surcharge: N/A
9. Expense Constant: $220
10. Add Federal Policy Fee: $330
11. Total Prepaid Premium: $2,210

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION
Claim Payment is determined as follows:

(Insurance Carried) 750,000 x (Amount of Loss) 300,000 = (Limit of Recovery) 251,116 - Less Deductible
(Insurance Required) 896,000

(Coinsurance Penalty applies because minimum insurance amount of $896,000 was not met.)

CONDOMINIUM RATING EXAMPLE 4

Regular Program

- Building Coverage: $600,000
- Contents Coverage: $15,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Post-FIRM
- Building Type: 3 Floors, Townhouse, No Basement/Enclosure
- Deductible: $500/$500
- Deductible Factor: 1.000
- Replacement Cost: $600,000
- Elevation Difference: +2
- 80% Coinsurance Amount: $480,000
- ICC Premium: $6 ($20,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: .16/.08 Contents: .21/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**300,000**	**.16**	**480**	**300,000**	**.08**	**240**	**0**	**600,000**	**720**
CONTENTS	**15,000**	**.21**	**32**	**0**	**.12**		**0**	**15,000**	**32**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**752**
ICC PREMIUM	**6**
SUBTOTAL	**758**
CRS PREMIUM DISCOUNT _____ %	¾
SUBTOTAL	**758**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**110**
FEDERAL POLICY FEE	**150**
TOTAL PREPAID AMOUNT	**1,018**

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 x $100 of Coverage: Building: $720 / Contents: $32
2. Apply Deductible Factor: Building: 1.000 x $720 = $720 / Contents: 1.000 x $32 = $32
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $752
5. Add ICC Premium: $6
6. Subtract CRS Discount: N/A
7. Subtotal: $758
8. Probation Surcharge: N/A
9. Expense Constant: $110
10. Add Federal Policy Fee: $150
11. Total Prepaid Premium: $1,018

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since the minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 5

Regular Program

- Building Coverage: $1,110,000
- Contents Coverage: $100,000
- Condominium Type: High-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Replacement Cost: $1,500,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $1,200,000
- ICC Premium: $75 ($20,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:
Building: .68/.11 Contents: .79/.31

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**150,000**	**.68**	**1,020**	**960,000**	**.11**	**1,056**	**0**	**1,110,000**	**2,076**
CONTENTS	**20,000**	**.79**	**158**	**80,000**	**.31**	**248**	**0**	**100,000**	**406**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**2,482**
ICC PREMIUM	**75**
SUBTOTAL	**2,557**
CRS PREMIUM DISCOUNT 25%	**639**
SUBTOTAL	**1,918**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**330**
FEDERAL POLICY FEE	**630**
TOTAL PREPAID AMOUNT	**2,878**

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 x $100 of Coverage: Building: $2,076 / Contents: $406
2. Apply Deductible Factor: Building: 1.000 x $2,076 = $2,076 / Contents: 1.000 x $406 = $406
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $2,482
5. Add ICC Premium: $75
6. Subtract CRS Discount: - $639 (25%)
7. Subtotal: $1,918
8. Probation Surcharge: N/A
9. Expense Constant: $330
10. Add Federal Policy Fee: $630
11. Total Prepaid Premium: $2,878

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION
Claim Payment is determined as follows:

(Insurance Carried) 1,110,000 x (Amount of Loss) 200,000 = (Limit of Recovery) 185,000 - Less Deductible (Insurance Required) 1,200,000

(Coinsurance Penalty applies because minimum insurance amount of $1,200,000 was not met.)

CONDOMINIUM RATING EXAMPLE 6

Regular Program

- Building Coverage: $3,000,000
- Contents Coverage: $100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, including Basement
- Deductible: $5,000/$5,000
- Deductible Factor: .920 (Maximum Total Discount of $276 applies)
- Replacement Cost: $3,750,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $3,000,000
- ICC Premium: $75 ($20,000 Coverage)
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:
Building: .73/.19 Contents: .79/.38

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**150,000**	**.73**	**1,095**	**2,850,000**	**.19**	**5,415**	**-276**	**3,000,000**	**6,234**
CONTENTS	**20,000**	**.79**	**158**	**80,000**	**.38**	**304**	**0**	**100,000**	**462**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**6,696**
ICC PREMIUM	**75**
SUBTOTAL	**6,771**
CRS PREMIUM DISCOUNT 10%	**677**
SUBTOTAL	**6,094**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**330**
FEDERAL POLICY FEE	**630**
TOTAL PREPAID AMOUNT	**7,054**

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 x $100 of Coverage: Building: $6,510 / Contents: $462
2. Apply Deductible Factor: Building: .920 x $6,510 = $5,989 / Contents: .920 x $462 = $425
3. Premium Reduction: Building: $276 (maximum discount since $6,510 - $5,989 = $521 exceeds the maximum) / Contents: $0
4. Subtotal: $6,696
5. Add ICC Premium: $75
6. Subtract CRS Discount: -$677 (10%)
7. Subtotal: $6,094
8. Probation Surcharge: N/A
9. Expense Constant: $330
10. Add Federal Policy Fee: $630
11. Total Prepaid Premium: $7,054

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The 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 gross premium.

CONDOMINIUM RATING EXAMPLE 7

Regular Program

- Building Coverage: $12,000,000
- Contents Coverage: $15,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 100
- Date of Construction: Post-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: $500/$500
- Deductible Factor: 1.000
- Replacement Cost: $15,000,000
- Elevation Difference: 0
- 80% Coinsurance Amount: $12,000,000
- ICC Premium: $6 ($20,000 Coverage)
- CRS Rating: 9
- CRS Discount: 5%

Determined Rates:
Building: .95/.04 Contents: .55/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**150,000**	**.95**	**1,425**	**11,850,000**	**.04**	**4,740**	**0**	**12,000,000**	**6,165**
CONTENTS	**15,000**	**.55**	**83**	**0**	**.12**		**0**	**15,000**	**83**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**6,248**
ICC PREMIUM	**6**
SUBTOTAL	**6,254**
CRS PREMIUM DISCOUNT 5%	**313**
SUBTOTAL	**5,941**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**330**
FEDERAL POLICY FEE	**630**
TOTAL PREPAID AMOUNT	**6,901**

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 x $100 of Coverage: Building: $6,165 / Contents: $83
2. Apply Deductible Factor: Building: 1.000 x $6,165 = $6,165 / Contents: 1.000 x $83 = $83
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Subtotal: $6,248
5. Add ICC Premium: $6
6. Subtract CRS Discount: - $313 (5%)
7. Subtotal: $5,941
8. Probation Surcharge: N/A
9. Expense Constant: $330
10. Add Federal Policy Fee: $630
11. Total Prepaid Premium: $6,901

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The 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 gross premium.

CONDOMINIUM RATING EXAMPLE 8

Regular Program

- Building Coverage: $4,000,000
- Contents Coverage: $100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 200
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, Including Enclosure
- Deductible: $2,000/$2,000
- Deductible Factor: .980 (Maximum Total Discount of $111 applies)
- Replacement Cost: $18,000,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $14,400,000
- ICC Premium: $75 ($20,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:
Building: .73/.11 Contents: .79/.45

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**150,000**	**.73**	**1,095**	**3,850,000**	**.11**	**4,235**	**-107**	**4,000,000**	**5,223**
CONTENTS	**20,000**	**.79**	**158**	**80,000**	**.45**	**360**	**-4**	**100,000**	**514**

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

☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM
☐ PROVISIONAL RATING

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	**5,737**
ICC PREMIUM	**75**
SUBTOTAL	**5,812**
CRS PREMIUM DISCOUNT _____%	¾
SUBTOTAL	**5,812**
PROBATION SURCHARGE	¾
EXPENSE CONSTANT	**330**
FEDERAL POLICY FEE	**630**
TOTAL PREPAID AMOUNT	**6,772**

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)

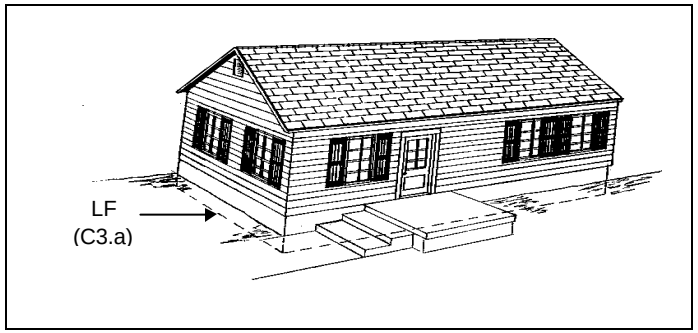
Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: $5,330 / Contents: $518
2. Apply Deductible Factor: Building: .980 x $5,330 = $5,223 / Contents: Maximum Discount $4
3. Premium Reduction: Building: $107 / Contents: $4
4. Subtotal: $5,737
5. Add ICC Premium: $75
6. Subtract CRS Discount: N/A
7. Subtotal: $5,812
8. Probation Surcharge: N/A
9. Expense Constant: $330
10. Add Federal Policy Fee: $630
11. Total Prepaid Premium: $6,772

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION
Claim Payment is determined as follows:

(Insurance Carried) 4,000,000 x (Amount of Loss) 1,000,000 = (Limit of Recovery) 277,778 - Less Deductible
(Insurance Required)14,400,000

(Coinsurance Penalty applies because minimum insurance amount of $14,400,000 was not met.)



NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

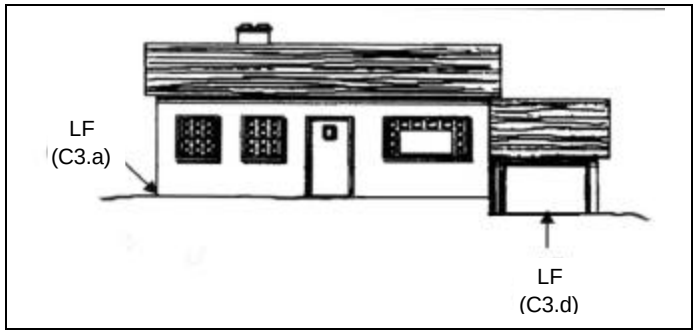
[5] See page LFG 1 for optional elevation rating

[6] Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	One floor with crawl space Floor of crawl space is below grade on all four sides (See Elevation Certificate, Diagram 2)
Machinery or Equipment Servicing Building	With or without machinery or equipment in crawl space
Lowest Floor for Rating	Top of bottom floor (crawl space)
Application Should Show	Building Type— Two floors Basement— Unfinished Is Building Elevated?— No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

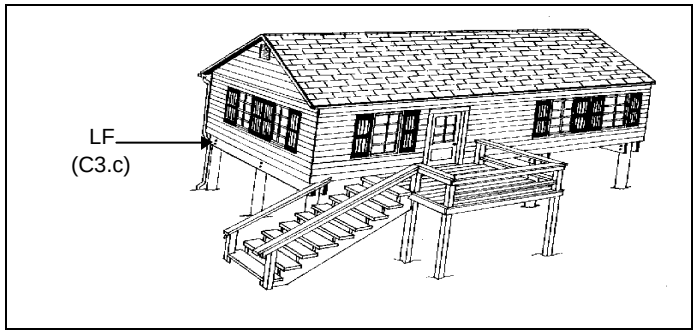
[5] See page LFG 1 for optional elevation rating

[6] Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	Top of slab of principal building area only if the garage is used for parking vehicle and storage. Where there is an attached garage containing machinery/equipment located below the BFE, the lowest floor for rating is the top of the garage floor (slab).
Application Should Show	Building Type— One floor Basement— None Is Building Elevated?— No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

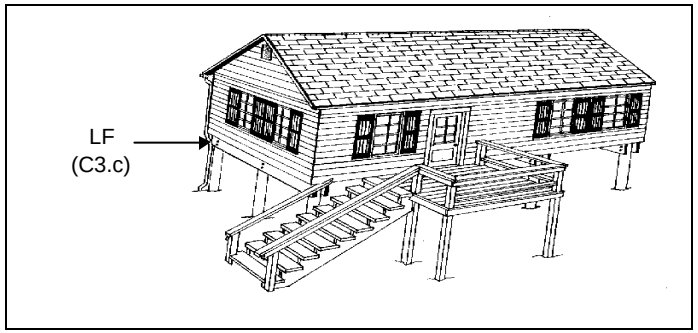
[5] See page LFG 1 for optional elevation rating

[6] Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure or open-wood latticework or insect screening
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
V-Zone Rating; Construction Date October 1, 1981 and After	Use 1981 Post-FIRM V1-V30, VE Zone ***Free of Obstruction*** rates. If LF[1] elevation is 4 or more feet below the BFE[2], submit the application to the NFIP for a rate.



ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

[5] See page LFG 1 for optional elevation rating

[6] Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure or open-wood latticework or insect screening
Machinery or Equipment Servicing Building	With machinery or equipment at or above BFE
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
V-Zone Rating; Construction Date October 1, 1981 and After	Use 1981 Post-FIRM V1-V30, VE Zone ***Free of Obstruction*** rates. If LF[1] elevation is 4 or more feet below the BFE[2], submit the application to the NFIP for a rate.

SPECIAL CERTIFICATIONS

This section presents detailed instructions for the completion of the National Flood Insurance Program (NFIP) Elevation Certificate and the NFIP Floodproofing Certificates.

NOTE: When determining the lowest floor for rating, refer to the Lowest Floor Guide section of this manual.

I. FEMA ELEVATION CERTIFICATE

The new FEMA Elevation Certificate became effective on August 1, 1999. Use of the new certificate became mandatory on October 1, 2000. On and after that date, the old FEMA Elevation Certificate no longer can be used to rate policies unless it was completed and certified before October 1, 2000. The new Elevation Certificate is provided on pages CERT 7-17.

Non-FEMA elevation certification forms certified on or after October 1, 2000, no longer satisfy NFIP requirements and cannot be used for rating policies.

An exception is made to this requirement when the community official completes the old Elevation Certificate with elevation data received by the community before October 1, 2000. It must be noted in the Comments area of Section G of the Elevation Certificate that the community had the data on file before October 1, 2000.

Elevation Certificates are required on Post-FIRM construction, but are optional on Pre-FIRM construction. The Elevation Certificate is required by the NFIP to certify the lowest floor of a building so the policy can be properly rated, as follows:

- All Post-FIRM structures

  The Elevation Certificate is to be completed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when it is required for Zones A1-A30, AE, AH, A (with BFEs), V1-V30, VE, and V (with BFEs). Community officials who are authorized by local law or ordinance to provide floodplain management information may also complete this form. For Zones AO and A (without BFEs), a building official, a property owner, or an owner's representative may also provide the information on this certification. Building elevation information may be available through the community official if the community is a CRS participating community.

  The lowest adjacent grade and diagram number are required for all new business applications effective on or after October 1, 1997, if the elevation certification date is on or after October 1, 1997.

- Pre-FIRM structures rated under Post-FIRM rates

  Pre-FIRM construction can be elevation rated using the Post-FIRM Elevation Certificate rates, which are more favorable rates if the lowest floor of the building is at or above the Base Flood Elevation (BFE) for the community. In most cases, the lowest floor level of a Pre-FIRM building is below the BFE, and it would not benefit the insured to pay the cost for an Elevation Certificate in an attempt to secure a lower rate. The decision to obtain an Elevation Certificate and to request Post-FIRM rating of a Pre-FIRM building is an option of the insured.

- AR and AR Dual Zones

  Elevation Certificates are optional on all Post- and Pre-FIRM construction located in AR and AR dual zones. The decision to obtain an Elevation Certificate and to request Post-FIRM rating is at the discretion of the insured. The new Elevation Certificate includes the AR and AR dual zone elevation requirements.

Detailed instructions for completion are included on the Elevation Certificate.

The producer is to attach the original of the completed Elevation Certificate to the Application. A photocopy is to be forwarded to the policyholder and a copy is retained by the producer.

II. USING THE NEW ELEVATION CERTIFICATE: CHANGES AND SPECIAL CONSIDERATIONS

Section A – Property Owner Information

- The property owner information has been revised to include the building use.

  NOTE: This information is useful in validating the data collected by

the insurance agent, and the flood insurance application information.

- Latitude, longitude, and related information are requested but are optional.

The information found in Section A of the Elevation Certificate is critical, as it relates to the insured property. Should information be missing from Section A of the Elevation Certificate (with the exception of optional longitude and latitude related information), the certificate must be returned to the surveyor, engineer, architect, or community official who executed the form. These individuals should be encouraged to fully complete Section A to avoid any delay in the effective date of the flood insurance policy.

Section B – Flood Insurance Rate Map (FIRM) Information

The Flood Insurance Rate Map (FIRM) information now includes the following:

- FIRM panel effective date and revised date;
- Source of the base flood elevation (BFE) or base flood depth;

  NOTE: The same elevation datum should be used in determining all certification elevations as was used in determining the BFE (i.e., NGVD 1929 or NAVD 1988).

- Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA).

  NOTE: Refer to the Coastal Barrier Resources System section of this manual for flood insurance coverage eligibility.

Section C – Building Elevation Information (Survey Required)

The building elevation information has been revised.

- The surveyor, engineer, or architect is required to provide a number of elevations based on the building type selected.
- From the elevations gathered, the insurance agent will determine the lowest floor for rating flood insurance.

As it relates to Section C of the Elevation Certificate, information found not to be applicable to the property being certified should be marked NA (not applicable) by the surveyor, engineer, or architect. If any part of Section C is left blank, critically review it and contact the surveyor, engineer, or architect who executed the form and your company underwriter with any questions.

A parking area located beneath an elevated floor is not considered an attached garage.

Elevation(s) of machinery and equipment servicing the building (e.g., water heater, furnace, a/c compressor, heat pump, water pump) must be provided, regardless of its location, whether inside or outside of the building, elevated on a platform or non-elevated.

Elevations in Section C of the Elevation Certificate are based on feet, except in Puerto Rico, where the metric system is used. The agent must convert any metric elevation readings into feet before calculating the flood insurance premium.

Section D – Surveyor, Engineer, or Architect Certification

- Includes a comment section for providing additional information not collected in other parts of the certificate.
- Validates the insured property address.

Section D is the surveyor's, engineer's, or architect's certification that the information provided in Sections A, B, and C of the Elevation Certificate is representative of the certifier's best efforts to interpret the data available. The surveyor's, engineer's, or architect's signature and identification number are required fields. Some States also may require a seal.

Section E – Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE)

Information regarding building type (taken from the eight building diagrams), flood zone, and the elevation difference between the lowest floor and the highest adjacent grade next to the building is required.

For Zone A (without a FEMA-issued or community-issued BFE) and Zone AO, a property owner or owner's authorized representative may complete Sections A, B, and E of the Elevation Certificate.

Section F – Property Owner (or Owner's Representative) Certification

Address and other contact information about the property owner are requested in Section F.

The party completing Sections A, B, C (Items C3.h and C3.i only), and E must execute Section F as well.

Section G – Community Information (Optional)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance may transfer elevation information found on existing documentation (i.e., an older elevation certification form, or surveyor letterhead) to Section C of the current Elevation Certificate. The local official must then certify this information by fully completing Section G of the Elevation Certificate. A statement advising FEMA of this transfer of information must be made in the comment section of the current Elevation Certificate. Section G may also be used to certify Item E4. of the Elevation Certificate.

III. FLOODPROOFING CERTIFICATE

A. Purpose and Eligibility

- In certain circumstances, floodproofing may be permitted as an alternative to elevating to or above the Base Flood Elevation (BFE); however, a floodproofing design certification is required. Certified floodproofing may result in lower rates.

- Non-residential buildings in any community, in all locations except in V-Zones, may be floodproofed in lieu of elevating.

- Residential buildings may be floodproofed only if they have basements, are located in Zones A1-A30, AE, AR, AR Dual, AO, and AH, and only if they are located in communities specifically approved and authorized by FIMA. A current list of approved communities appears on page CERT 5.

- The allowable methods of floodproofing for non-residential buildings differ from those allowed for residential buildings. The specific requirements should be available from the local government.

B. Specifications

The specifications for floodproofing ensure that the building is watertight without human intervention, its floodproofed walls will not collapse, and the floor at the base of the floodproofed walls will resist flotation during flooding conditions.

C. Rating

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms with 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, flood depth, or comparable community approved floodplain management standards, it can then be treated for rating purposes as having a "0" elevation difference from the BFE. This certification must be submitted with the Flood Insurance Application.

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.

See the Rating Section for special rating rules for Zones AO and AH.

D. Certification

- Residential Buildings (With Basements)

  The Residential Basement Floodproofing Certificate is available for residential buildings with basements located in Zones A1-A30, AE, AR, AR Dual, AO, AH, and A with estimated BFE *and* located in a FIMA-approved community that is listed on the next page. To receive credit for floodproofing, the completed certificate must be submitted.

- Non-residential Buildings

  A completed Floodproofing Certificate for Non-residential Structures is required for all such buildings in Regular Program communities, located in Zones A1-A30, AE, AR, AR Dual, AO, AH, and A with estimated BFE, in order to receive credit for floodproofing in lieu of elevation.

APPROVED COMMUNITIES FOR RESIDENTIAL BASEMENT FLOODPROOFING RATING CREDIT

STATE/COMMUNITY NAME	EFFECTIVE DATE[1]	STATE/COMMUNITY NAME	EFFECTIVE DATE[1]
Alaska		**New York**	
Fairbanks	2/28/73	Amherst	11/20/78
		Clarence, Town of	08/01/00
Idaho		**North Dakota**	
Ammon	6/8/90		
		Barnes Township	1/22/82
Iowa		Casselton	6/18/81
		Fargo	3/26/75[2]
Clive	4/24/81	Grafton	5/21/81
Independence	9/7/89	Harwood	12/19/85
LaPorte City	6/12/89	Harwood Township	1/22/82
		Horace	1/22/82
Kansas		Mapleton	1/22/82[2]
		Oxbow	6/1/92[2]
Colwich	1/17/86	Pleasant Township	5/5/83
Derby	2/15/83[2]	Reed Township	1/22/82
Great Bend	8/10/83	Reiles Acres	8/23/82
Halstead	7/8/83	Stanley Township	2/8/82
Lindsborg	11/7/94	West Fargo	6/5/78
Rossville	2/18/92		
Salina	3/6/86	**South Dakota**	
Saline County	1/14/86		
Sedgwick	5/19/86[2]	Madison	8/30/83
Minnesota		**Wisconsin**	
Alvarado	2/28/85	Ashwaubenon	10/27/78
Clay County	3/28/75	Brown County	2/21/79[2]
Dilworth	8/29/83	Depere	10/27/78
East Grand Forks	5/15/86[2]	Green Bay	10/27/78
Moorhead	2/12/76	Howard	10/27/78
Roseau, City of	7/23/99	Shiocton	8/1/98
Stephen	5/10/83	Village of Allouez	1/11/93[2]
Warren	9/24/82		
Nebraska			
Fremont	1/25/79		
Grand Island	7/29/80		
Hall County	2/10/80		
Hastings	7/8/83		
North Bend	10/15/98		
Schuyler	9/17/91		
Sidney	12/4/84		
Wood River	1/12/82		

[1] Effective date corresponds to the date of the letter from FIMA (formerly FIA) that granted the community's exception request.

[2] The date the community adopted floodproofing ordinances.

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) is available only in the **B, C, and X Zones**. Only one building can be insured per policy, and only one policy can be written on each building. It is offered only to the owners of 1-4 family residential buildings.

The PRP is ***not*** available in the Emergency Program or in Special Flood Hazard Areas. Condominium units, except for townhouse/ rowhouse type buildings, are not eligible under the PRP.

Townhouse/rowhouse buildings are eligible for the PRP; however, ICC coverage is not available for townhouse/rowhouse condominium units. (See footnote 3 under Coverage Combinations table.)

II. ELIGIBILITY REQUIREMENTS

A. Conditions

The following conditions should be used to determine a building's eligibility for a PRP based on its flood loss history, regardless of ownership.

If any of these conditions, arising from one or more occurrences, exist, then the dwelling ***is not*** eligible:

- 2 loss payments, each more than $1,000
- 3 or more loss payments, regardless of amount
- 2 Federal Disaster Relief payments, each more than $1,000
- 3 Federal Disaster Relief payments, regardless of amount
- 1 flood insurance claim payment and 1 flood disaster relief payment (including loans and grants), each more than $1,000.

B. Documentation

Effective October 1, 2001, all Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following: a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR); a copy of the most recent flood map marked to show the exact location and flood zone of the building; or a letter containing the same information and signed by the local community official; or an elevation certificate containing the same information and signed by a surveyor, engineer, architect, or local community official; or a flood zone determination certification that guarantees the accuracy of the information.

An agent writing through a Write Your Own (WYO) company should contact that company for guidance.

C. Map "Grandfather" Rules

To be eligible for a PRP, the building must be in a B, C, or X Zone on the effective date of the current term as a PRP. The map available at the time of the renewal offer will determine a building's continued eligibility as a PRP. The map grandfathering rules do not apply to the PRP.

COVERAGE COMBINATIONS[1]

With Basement/Enclosure			Without Basement/Enclosure		
Building	Contents	Premium[2,3]	Building	Contents	Premium[2,3]
$ 20,000	$ 5,000	$131	$ 20,000	$ 5,000	$106
$ 30,000	$ 8,000	$156	$ 30,000	$ 8,000	$131
$ 50,000	$12,000	$196	$ 50,000	$12,000	$171
$ 75,000	$18,000	$221	$ 75,000	$18,000	$196
$100,000	$25,000	$246	$100,000	$25,000	$221
$125,000	$30,000	$261	$125,000	$30,000	$236
$150,000	$38,000	$276	$150,000	$38,000	$251
$200,000	$50,000	$306	$200,000	$50,000	$281
$250,000	$60,000	$326	$250,000	$60,000	$301

[1] Only one of the above coverage combinations may be purchased. Add the $50.00 Probation Surcharge, if applicable.
[2] Premium includes Federal Policy Fee and ICC premium.
[3] Deduct $6.00 if townhouse/rowhouse condominium unit.
NOTE: The deductibles apply separately to building and contents. Building deductible: $500 Contents deductible: $500

III. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as a PRP. Such a risk must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

IV. COVERAGE LIMITS

The PRP is written under the Dwelling Form. The elevated building coverage limitation provisions do not apply to a policy written as a PRP.

V. REPLACEMENT COST COVERAGE

Replacement cost coverage applies ***only if*** the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

VI. FEES/DISCOUNTS

There is no Expense Constant or Community Rating System discount associated with a PRP. The ICC premium is included. Probation fees will be charged. A Federal Policy Fee of $5.00 is included in the premium and is not subject to commission.

VII. ENDORSEMENTS

The PRP may be endorsed to increase coverage midterm. See page END 5 for an example.

VIII. CANCELLATION/NULLIFICATION

An existing standard policy cannot be canceled in order to convert to a PRP. A PRP should be purchased as a new policy at renewal time.

IX. COMPLETION OF THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

A. Policy Status

In the upper right corner of the form, check the appropriate box to indicate if the application is for a NEW policy or a RENEWAL of an existing policy. If the application is for a renewal, enter the current NFIP policy number.

B. Policy Term - Billing/Policy Period

The PRP is only available for 1-year terms.

1. Check the appropriate box to indicate who should receive the renewal bill. If BILL FIRST MORTGAGEE is checked, complete "First Mortgagee" section. If BILL SECOND MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, provide mailing instructions in "Second Mortgagee or Other" section.

2. Enter the policy effective date and policy expiration date (month-day-year). The effective date of the policy is determined by adding the appropriate waiting period to the date of application in the "Signature" section. The standard waiting period is 30 days. Refer to the General Rules Section, page GR 7, for the applicable waiting period.

C. Agent Information

Enter the agent's (producer's) name, agency name and number, address, city, state, zip code, telephone number, fax number, and tax I.D. Number or Social Security Number.

D. Insured Information

1. Enter the name, mailing address, city, state, zip code, telephone number, and Social Security Number of the insured.

2. If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, the "Property Location" section of the Application must be completed.

E. Disaster Assistance

1. Check YES if flood insurance is being required for disaster assistance. Enter the insured's case file number, tax I.D. Number, or Social Security Number on the line for CASE FILE NUMBER.

2. In the "Second Mortgagee or Other" block, identify the government (disaster) agency, and enter the complete name and mailing address of the disaster agency.

3. If NO is checked, no other information is required.

F. First Mortgagee

Enter the name, mailing address, city, state, zip code, telephone number, fax number, and loan number of the first mortgage.

G. Second Mortgagee Or Other

1. Identify additional mortgagees by checking the appropriate box and entering the loan number, the mortgagee's name, mailing address, telephone number, and fax number.

2. If more than one additional mortgagee or disaster assistance agency exists, provide the requested information on the producer's letterhead.

H. Property Location

1. Check "YES" if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Mail Address" section. Leave the rest of this section blank unless there is more than one building at the property location.

2. **If more than one building is at the location of the insured property, use this section to specifically identify the building to be insured**. Briefly describe the building or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured.

3. If "NO," provide the address or location of the property to be insured.

4. If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

I. Community

1. Enter the name of the county or parish where the property is located.

2. Check "YES" if the property is located in an unincorporated area of the county; otherwise, check "NO."

3. Enter the community identification number, map panel number, and revision suffix for the community where the property is located. Community number and status may be obtained by calling the NFIP toll-free number or by consulting a local community official.

4. Enter the Flood Insurance Rate Map zone.

J. Building

Complete all required information in this section.

1. Identify the building occupancy. Check Single Family or 2-4 Family.

2. Identify date of construction.

3. Identify building type. If the building type is a manufactured (mobile) home/travel trailer, the producer must provide the make, model, and serial number in the last block in this section.

4. Check "YES" if the building is the insured's principal residence; otherwise, check "NO."

5. Enter date of purchase or assignment.

6. Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.

K. Notice

If the answer to either question A or question B is YES, this risk is not eligible for the Preferred Risk Policy.

L. Premium

1. Check the coverage combination selected, and charge the appropriate premium.

2. Deduct $6.00 if this is an application for a townhouse/rowhouse condominium unit.

M. Signature

The Application cannot be processed without the signature. ***Total*** premium, payable to the NFIP, must accompany the Application.

FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program
FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

O.M.B. No. 3067-0022 Expires February 28, 2003

☐ NEW
☐ RENEWAL

CURRENT POLICY NUMBER
FL _____
IF NEW, LEAVE BLANK

IMPORTANT – PLEASE PRINT OR TYPE

POLICY TERM

DIRECT BILL INSTRUCTIONS:
☐ BILL INSURED ☐ BILL FIRST MORTGAGEE ☐ BILL SECOND MORTGAGEE ☐ BILL LOSS PAYEE ☐ BILL OTHER

WAITING PERIOD: ☐ STANDARD 30-DAY ☐ LOAN-NO WAITING

POLICY PERIOD IS FROM _____ TO _____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION

AGENT INFORMATION

ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:

AGENCY NO.: _____

AGENT'S TAX ID [T] OR SSN [S] _____

INSURED'S EMAIL

NAME, TELEPHONE NUMBER AND MAILING ADDRESS OF INSURED:

INSURED'S SOCIAL SECURITY NUMBER _____

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? [Y] YES [N] NO

IF YES, CHECK THE GOVERNMENT AGENCY:
☐ SBA ☐ FHA ☐ OTHER (PLEASE SPECIFY)
☐ FEMA ☐ HHS _____

CASE FILE NUMBER _____

SECOND OR MORTGAGEE

IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS.

☐ 2ND MORTGAGEE ☐ DISASTER AGENCY, SPECIFY _____
☐ LOSS PAYEE ☐ IF OTHER, PLEASE SPECIFY

LOAN NUMBER _____

FIRST MORTGAGEE

NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER:

LOAN NUMBER _____

COMMUNITY

NAME OF COUNTY/PARISH _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? [Y] YES [N] NO

COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____

_____ FLOOD INSURANCE RATE MAP ZONE _____

INFORMATION SOURCE:
☐ COMMUNITY OFFICIAL ☐ FLOOD MAP ☐ MORTGAGEE
☐ OTHER, SPECIFY _____

PROPERTY LOCATION

IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS?
[Y] YES [N] NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX)

BUILDING

BUILDING OCCUPANCY
☐ SINGLE FAMILY
☐ 2-4 FAMILY

BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE)
☐ ONE FLOOR ☐ SPLIT LEVEL
☐ TWO FLOORS ☐ THREE OR MORE FLOORS
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

CONSTRUCTION DATE _____

IS BUILDING: CONDO UNIT [Y] [N]
TOWNHOUSE/ROWHOUSE CONDO UNIT [Y] [N]

IS BUILDING INSURED'S PRINCIPAL RESIDENCE?
[Y] YES [N] NO

PURCHASE/ASSIGNMENT OF BUILDING _____ (MM/DD/YY)

ESTIMATED REPLACEMENT COST AMOUNT $ _____

MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER:

NOTICE

FAILURE TO ANSWER THE FOLLOWING QUESTIONS PROPERLY COULD RESULT IN VOIDANCE OF CONTRACT! THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELGIBILITY FOR A PRP BASED ON ITS FLOOD LOSS HISTORY.

A) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURENCES, EXIST?

2 LOSS PAYMENTS, EACH MORE THAN $1,000 [Y] YES [N] NO
3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT [Y] YES [N] NO
2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN $1,000 [Y] YES [N] NO
3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT [Y] YES [N] NO
1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN $1,000. [Y] YES [N] NO

B) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A? [Y] YES [N] NO

INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF THE ANSWERS TO THESE QUESTIONS ARE NO.

PREMIUM

BUILDING/ CONTENTS	PREMIUM INCLUDING FEDERAL POLICY FEE AND ICC PREMIUM* WITH BASEMENT/ ENCLOSURE		W/O BASEMENT/ ENCLOSURE	
$ 20,000 / $ 5,000	A	$131	J	$106
$ 30,000 / $ 8,000	B	$156	K	$131
$ 50,000 / $ 12,000	C	$196	L	$171
$ 75,000 / $ 18,000	D	$221	M	$196
$100,000 / $ 25,000	E	$246	N	$221
$125,000 / $ 30,000	F	$261	O	$236
$150,000 / $ 38,000	G	$276	P	$251
$200,000 / $ 50,000	H	$306	Q	$281
$250,000 / $ 60,000	I	$326	R	$301

COVERAGE COMBINATIONS (NOTE: NO OTHER COMBINATIONS AVAILABLE)
BLDG. DEDUCT. $500 CONTS. DEDUCT. $500 RATE TABLE TYPE: 7

**** DEDUCT $6.00 IF TOWNHOUSE/ROWHOUSE CONDOMINIUM UNIT; ADD PROBATION SURCHARGE, IF APPLICABLE.***

SIGNATURE

(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED)

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND 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)

(OVER)

NFIP COPY

PLEASE ATTACH TO NFIP COPY OF APPLICATION THE CHECK OR MONEY ORDER FOR THE TOTAL PREPAID PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM

FEMA Form 81-67, DEC 01 PREVIOUS EDITIONS ARE OBSOLETE. F-089 (12/01)

SPECIAL NOTE TO INSURANCE AGENT: SEND ORIGINAL TO NFIP, KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO THE INSURED, AND FOURTH COPY TO MORTGAGEE.

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE

ZONE	MPPP Rates per $100 of Building Coverage	MPPP Rates per $100 of Contents Coverage	ICC Premium for $20,000 Coverage
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	$ 1.90 / 1.10	$ 1.90 / 1.10	$ 75.00
V Zones - All building & occupancy types	$ 3.30 / 3.00	$ 3.30 / 3.00	$ 75.00
A99 Zone, AR, AR Dual Zones	$ 0.50 / 0.35	$ 0.50 / 0.35	$ 6.00

NOTES:
(1) ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
(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) Add Expense Constant, Federal Policy Fee, and Probation Surcharge if applicable, when computing the premium.

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

The following paragraphs represent the criteria and requirements that must be followed by all parties engaged in the sale of flood insurance under the National Flood Insurance Program's Mortgage Portfolio Protection Program.

A. General

1. All mortgagors notified, in conjunction with this Program, of their need to purchase flood insurance must be encouraged to obtain a Standard Flood Insurance Policy (SFIP) from their local agent.

2. When a mortgagee or a mortgage servicing company discovers, at any time following loan origination, that one or more of the loans in its portfolio is determined to be located in a Special Flood Hazard Area (SFHA), and that there is no evidence of flood insurance on such property(ies), then the MPPP may be used by such lender/servicer to obtain (force place) the required flood insurance coverage. The MPPP process can be accomplished with limited underwriting information and with special flat flood insurance rates.

3. In the event of a loss, the policy will have to be reformed if the wrong rate has been applied for the zone in which the property is located. Also, the amount of coverage may have to be changed if the building occupancy does not support that amount.

4. It will be the WYO company's responsibility to notify the mortgagor of all coverage limitations at the inception of coverage and to impose those limitations that are applicable at the time of loss adjustment.

B. WYO Arrangement Article III-Fees

With the implementation of the MPPP, there is no change in the method of WYO company allowance from that which is provided in the Financial Assistance/Subsidy Arrange-ment for all flood insurance written.

C. Use of WYO Company Fees for Lenders/Servicers or Others

1. No portion of the allowance that a WYO company retains under the WYO Financial Assistance/ Subsidy Arrangement for the MPPP may be used to pay, reimburse or otherwise remunerate a lending institution, mortgage servicing company, or other similar type of company that the WYO company may work with to assist in its flood insurance compliance efforts.

2. The only exception to this is a situation where the lender/ servicer may be actually due a commission on any flood insurance policies written on any portion of the institution's portfolio because it was written through a licensed property insurance agent on their staff or through a licensed insurance agency owned by the institution or servicing company.

D. Notification

1. WYO Company/Mortgagee—Any WYO company participating in the MPPP must notify the lender or servicer, for which it is providing the MPPP capability, of the requirements of the MPPP. The WYO company must obtain signed evidence from each such lender or servicer indicating their receipt

GENERAL CHANGE ENDORSEMENT

The NFIP General Change Endorsement form cannot be used to renew, extend, or change a policy term. However, the General Change Endorsement form, or a similar form for WYO companies, can be used to make certain types of coverage and rating changes or corrections to existing policy data.

I. ENDORSEMENT RULES

A. Coverage Endorsements

1. Additional Coverage or Increase in Amount of Insurance

   Added coverage, or an increase in the amount of insurance, is permitted at any time during a policy term. The additional premium is calculated pro rata for the balance of the policy term, at either the rate in effect on the endorsement effective date or the rate in effect on the policy effective date, in accordance with each WYO company's standard business practice. (See Examples 1 through 4 at the end of this section.) Refer to the General Rules section, page GR 7, for the applicable waiting period.

2. Reduction of Insurance

   A reduction in the amount of *building* insurance *cannot* be made unless part of the building has been removed, which reduces the building's value to less than the amount of the building insurance. (See Example 6 at the end of this section.)

   A reduction in the amount of *contents* insurance *cannot* be made unless some of the contents have been sold or removed, which reduces the contents' value to less than the amount of the contents insurance.

3. Removal of a Coverage

   There is no return premium for the removal of building or contents coverage unless the property is no longer at the described location or the property of the policyholder. (See Example 5 at the end of this section.)

B. Rating Endorsements

1. Rate Reduction

   It is not permissible to revise a policy's rating during a policy term, due to a rate decrease, unless the effective date of the rate change is prior to the policy's effective date.

2. Rating Error

   a. Current Term Refunds

      Corrections will be allowed for only the current year for failure of the WYO company or NFIP Direct to:

      - Use the map grandfather rule.
      - Use the V-Zone Risk Factor Rating Form. The endorsement effective date is either the date the V-Zone Risk Factor Rating Form was certified or the effective date of the current policy year, whichever is later.
      - Make a timely revision of alternative rates (rates used for Pre-FIRM rated risks where the zone is unknown).
      - Use Post-FIRM rating for a Pre-FIRM structure. The refund will be processed if the insured provides an Elevation Certificate. The endorsement effective date is either the date the Elevation Certificate was certified or the effective date of the current policy year, whichever is later.

   b. Current and Prior Term Refunds

      Rating errors (misrating) will be corrected for the current and one prior policy year only. An endorsement may be issued and premium returned when the zone or the base flood elevation is revised (effective on the date of revision), or when the building was described in error (number of floors, whether basement or not, etc.).

3. Revision of an Alternative Rating

   Alternative rating is used to compute the premium on a Renewal Premium Notice

following conversion of a community from the Emergency Program to the Regular Program. Alternative rates are also used by producers for the rating of Pre-FIRM construction. Alternative rating allows the producer and the policyholder 1 year to revise the rating, so a premium refund can be obtained from the renewal or inception date if it is determined that the insured property is located in a lower rated zone. During subsequent policy terms, such revisions may also be made effective with the start of the policy term.

4. Zone Revision

A map change (reprinting, Letter of Map Amendment [LOMA], Letter of Map Revision [LOMR]) may change the zone in which a property is located to a lower rated zone or it may change the Base Flood Elevation. In these cases, rating may be revised for the current and 1 prior policy year if the change occurred prior to the current policy year. The refund is for the policy year in which the map change became effective. In those cases where the community was converted from the Emergency Program to the Regular Program, the policy rating may be revised to reflect the correct flood zone; however, no premium refund is allowed on premium previously paid.

C. Changing Deductibles

Increasing deductibles is permitted during the current policy term. (See Example 7 at the end of this section.) 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 apply unless the request to reduce the deductible is in connection with making, extending, or renewing a loan.

The ICC premium is not eligible for the deductible discount or surcharge. First calculate the deductible discount or surcharge, then add in the ICC premium, for each policy year.

II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL

A. During Last 90 Days of Policy Term

1. If the premium payment for renewal of the policy has not already been processed by the NFIP, a General Change Endorsement processed will produce a revised Renewal Premium Notice for the upcoming term.

2. If the original Renewal Premium Notice has not been paid, the payor may use the revised Renewal Premium Notice or subsequent Expiration/Reissue Notice.

B. During Last 75 Days of Policy Term

1. If the original Renewal Premium Notice *has not been paid*, the producer must submit the General Change Endorsement for the current policy term only and submit a Renewal Application for the upcoming term. *A separate premium payment must be submitted for each transaction*. (The insured and/or mortgagee, if payor, should be advised not to pay the Renewal Premium Notice or Expiration/Reissue Notice when a Renewal Application and premium have been submitted.)

2. If the original Renewal Premium Notice *has been paid,* the producer must submit the General Change Endorsement together with any required additional premium for the renewal policy term and, if applicable, a separate General Change Endorsement and additional premium for the remainder of the current policy term.

C. Refunds Generated from Endorsement Processing

The return premium is based on rates in effect on the effective date of the change or the policy effective date, in accordance with the WYO company's standard business practice. It is calculated by revising the rate, effective from the inception date of the current policy term, provided the inception date is on or after the community conversion date.

The Expense Constant, Federal Policy Fee, and Probation Surcharge (if applicable) are not subject to calculation of return premiums.

III. PREPARATION OF FORM

Instructions for completing the General Change Endorsement form are self-explanatory. The following items are of special note:

- The policy term cannot be changed. All calculations must reflect the policy term shown on the current declarations page.

- A geographic location must be given for a property. For example, the insured's mailing address may be shown as:

  Route 4
  Box 179
  Danville, Ohio 43014

  The property location should be completed as: Farmhouse on the north side of U.S. 70, 6 miles west of Danville, Ohio 43014.

- The contents location section should be completed if contents coverage is being added/deleted or if the location of the contents being insured within the described building has changed. Provide an explanation of the change of location in the description area of the section.

IV. ENDORSEMENT RATING EXAMPLES

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EXAMPLE		PAGE
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Example 2	Increasing Coverage, Program Conversion	END 6
Example 3	Increasing Coverage	END 7
Example 4	Increasing Coverage After a Rate Change	END 8
Example 5	Removing Contents	END 9
Example 6	Reducing Building Coverage	END 10
Example 7	Increasing Deductible	END 11

EXAMPLE 1 - INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is October 15, 2002-2003
- Pre-FIRM, X-Zone, with basement
- Present coverage:
  Building $75,000/Contents $18,000
- Premium at policy inception was $221.
- Endorsement effective date is June 2, 2003.
- Coverages added are $125,000 on the building and $32,000 on the contents for a total of $200,000 on the building and $50,000 on the contents.
- Rates in effect on the effective date of the policy are to be used in calculating the premiums.
- The difference between these two premiums is $85.
- Prorate the difference using the pro rata factor below:

  Time period is June 2, 2003,
  to October 15, 2003
  Number of days is 135
  Pro rata factor is .370

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	**75,000**	¾	**221**	**125,000**	¾	**306**	**306**
BUILDING ADDITIONAL							¾
CONTENTS BASIC	**18,000**			**32,000**			¾
CONTENTS ADDITIONAL							¾

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
		200,000			**50,000**

PAYMENT OPTION:

☐ CREDIT CARD

☐ OTHER:

_____

SUBTOTAL	**306**
DEDUCT. DISCOUNT/SURCHARGE	¾
SUBTOTAL	**306**
ICC PREMIUM	¾
SUBTOTAL	**306**
CRS PREMIUM DISCOUNT ____%	¾
SUBTOTAL	**306**
3-YEAR SUBTOTAL	¾
PREMIUM PREVIOUSLY PAID *(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)*	**221**
DIFFERENCE + (+/-)	**+85**
PRO RATA FACTOR	**.370**
TOTAL (+/-)	**+31**

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT ☐ PAYOR. 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 INSURED AND DATE _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MMDDYY) _____

EXAMPLE 2 - INCREASING COVERAGE, PROGRAM CONVERSION

- Policy term is January 15, 2002-2003
- Single family dwelling, no basement, Pre-FIRM
- Present coverage: Building $35,000/ Contents $10,000
- Policy conversion date from Emergency to Regular Program: July 15, 2002
- Building located in an A99 Zone
- Premium rates are: Building .48/.14, Contents .74/.24.
- Endorsement effective date is August 14, 2002. (The Emergency Program premiums that already exist on this policy are earned for the remainder of the policy term; they are not refundable.)
- The coverages being added are $50,000 on the building and $15,000 on the contents for a total of $85,000 on the building and $25,000 on the contents; and $20,000 coverage for ICC.
- To increase coverage, complete Sections A and B. Section A is for current coverage, Section B should show only the amounts of the increases.
- $15,000 of the $50,000 coverage to be added on the building must be calculated in the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- $10,000 of the $15,000 coverage to be added on the contents must be calculated under the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Sections A and B premiums to obtain the New Premium Subtotals.
- Add the ICC premium, which was not paid in the Emergency Program.
- The Premium Previously Paid is $317 (excluding ICC/Probation Surcharge/Expense Constant/ Federal Policy Fee).
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (additional/return premium).
- Prorate the Difference

  Time period is August 14, 2002,
  to January 15, 2003
  Number of days is 154
  Pro rata factor is .422

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	**35,000**	**.68**	**238**	**15,000**	**.48**	**72**	**310**
BUILDING ADDITIONAL				**35,000**	**.14**	**49**	**49**
CONTENTS BASIC	**10,000**	**.79**	**79**	**10,000**	**.74**	**74**	**153**
CONTENTS ADDITIONAL				**5,000**	**.24**	**12**	**12**

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
50,000	**35,000**	**85,000**	**20,000**	**5,000**	**25,000**

PAYMENT OPTION:

☐ CREDIT CARD

☐ OTHER:

_____

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT ☐ PAYOR. 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 INSURED AND DATE _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MMDDYY) _____

SUBTOTAL	**524**
DEDUCT. DISCOUNT/SURCHARGE	¾
SUBTOTAL	**524**
ICC PREMIUM	**6**
SUBTOTAL	**530**
CRS PREMIUM DISCOUNT ____%	¾
SUBTOTAL	**530**
3-YEAR SUBTOTAL	¾
PREMIUM PREVIOUSLY PAID *(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)*	**317**
DIFFERENCE + (+/-)	**+213**
PRO RATA FACTOR	**.422**
TOTAL (+/-)	**+89**

EXAMPLE 3 - INCREASING COVERAGE

- Policy term is December 12, 2002-2003
- Single family dwelling, no basement
- Pre-FIRM Building
- Building located in Zone C
- Present coverage: Building $35,000/ Contents $10,000
- Endorsement is effective on May 1, 2003, to add additional coverage of $65,000 on the building and $15,000 on the contents for a total of $100,000 building coverage and $25,000 contents coverage.
- Premium rates are: Building .48/.14, Contents .74/.24.
- To increase coverage, complete Sections A and B. Section A is for current coverage. Section B should show the amount of the coverage increase only.
- $15,000 of the $50,000 coverage to be added on the building must be calculated in the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- $10,000 of the $15,000 coverage to be added on the contents must be calculated under the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Section A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is $248 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee) which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

  Time period is May 1, 2003,
  to December 12, 2003
  Number of days is 225
  Pro rata factor is .616

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	**35,000**	**.48**	**168**	**15,000**	**.48**	**72**	**240**
BUILDING ADDITIONAL				**50,000**	**.14**	**70**	**70**
CONTENTS BASIC	**10,000**	**.74**	**74**	**10,000**	**.74**	**74**	**148**
CONTENTS ADDITIONAL				**5,000**	**.24**	**10**	**12**

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
50,000	**50,000**	**100,000**	**20,000**	**5,000**	**25,000**

PAYMENT OPTION:

☐ CREDIT CARD

☐ OTHER:

_____

SUBTOTAL	**470**
DEDUCT. DISCOUNT/SURCHARGE	¾
SUBTOTAL	**470**
ICC PREMIUM	**6**
SUBTOTAL	**476**
CRS PREMIUM DISCOUNT ____%	¾
SUBTOTAL	**476**
3-YEAR SUBTOTAL	¾
PREMIUM PREVIOUSLY PAID *(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)*	**248**
DIFFERENCE + (+/-)	**+228**
PRO RATA FACTOR	**.616**
TOTAL (+/-)	**+140**

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT ☐ PAYOR. 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 INSURED AND DATE _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MMDDYY) _____

EXAMPLE 4 - INCREASING COVERAGE AFTER A RATE CHANGE

- Policy term is July 15, 2001-2002
- Single family dwelling, Regular Program
- One floor, no basement
- Current policy limits: Building $30,000 Contents $8,000
- Building located in an AE Zone, Post-FIRM
- Premium rates are: Building .74, Contents .90
- Post-FIRM construction with a 0 elevation difference
- Endorsement effective date is May 15, 2002
- The coverages being added are $15,000 on the building and $7,000 on contents for a total of $45,000 building coverage and $15,000 contents coverage.
- A rate increase takes effect on May 1, 2002.
- Rates in effect on the effective date of the policy are to be used.
- In Section A, enter the basic limits and rates for building and contents in effect at the beginning of the policy term.
- In Section B, enter the $15,000 basic building amount, and the applicable rate (.74). (See page END 1, "Additional Coverage or Increase in Amount of Insurance." Companies are allowed to use either rates in effect at policy inception or rates in effect at endorsement effective date.)
- In Section B, enter the $7,000 basic contents amount and the applicable rate (.90).
- Add Sections A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is $300 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

  Time period is May 15, 2002,
  to July 15, 2002
  Number of days is 61
  Pro rata factor is .167

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	**30,000**	**.74**	**222**	**15,000**	**.74**	**111**	**333**
BUILDING ADDITIONAL							
CONTENTS BASIC	**8,000**	**.90**	**72**	**7,000**	**.90**	**63**	**135**
CONTENTS ADDITIONAL							

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
45,000	**0**	**45,000**	**15,000**	**0**	**15,000**

PAYMENT OPTION:

☐ CREDIT CARD

☐ OTHER:

_____

SUBTOTAL	**468**
DEDUCT. DISCOUNT/SURCHARGE	¾
SUBTOTAL	**468**
ICC PREMIUM	**6**
SUBTOTAL	**474**
CRS PREMIUM DISCOUNT ____%	¾
SUBTOTAL	**474**
3-YEAR SUBTOTAL	¾
PREMIUM PREVIOUSLY PAID *(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)*	**300**
DIFFERENCE + (+/-)	**+174**
PRO RATA FACTOR	**.167**
TOTAL (+/-)	**+29**

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT ☐ PAYOR. 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 INSURED AND DATE _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MMDDYY) _____

EXAMPLE 5 - REMOVING CONTENTS

- Policy term is May 20, 2002-2003
- Non-residential structure
- Emergency Program
- Policy limits: Building $100,000/Contents $100,000
- Insured purchased a new business location and moved the contents to the new location while still retaining the old location as rental property. (This explanation should be recorded in the Reason For Change section of the General Change Endorsement form.)
- Present rates for building and contents are .79/1.58.
- Removal date and effective date of change is January 14, 2003.
- Enter the current building and contents coverages in Section A and the current rates (.79/1.58).
- Enter the decrease in contents coverage in Section B.
- Add all New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is $2,370 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current premium from Section A.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

  Time period is January 14, 2003, to May 20, 2003
  Number of days is 126
  Pro rata factor is .345

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	**100,000**	**.79**	**790**	**0**			**790**
BUILDING ADDITIONAL							
CONTENTS BASIC	**100,000**	**1.58**	**1,580**	**100,000**	**1.58**	**-1,580**	**0**
CONTENTS ADDITIONAL							

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
¾	¾	**100,000**	¾	¾	**0**

PAYMENT OPTION:

☐ CREDIT CARD

☐ OTHER:

_____

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT ☐ PAYOR. 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 INSURED AND DATE _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MMDDYY) _____

SUBTOTAL	**790**
DEDUCT. DISCOUNT/SURCHARGE	¾
SUBTOTAL	**790**
ICC PREMIUM	¾
SUBTOTAL	**790**
CRS PREMIUM DISCOUNT ____%	¾
SUBTOTAL	**790**
3-YEAR SUBTOTAL	¾
PREMIUM PREVIOUSLY PAID *(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)*	**2,370**
DIFFERENCE - (+/-)	**-1,580**
PRO RATA FACTOR	**.345**
TOTAL (+/-)	**-545**

EXAMPLE 6 - REDUCING BUILDING COVERAGE

- Policy term is September 1, 2002-2003
- Single family dwelling, with basement
- Regular Program, Zone B, Post-FIRM
- Policy limits: Building $150,000/Contents $0
- A wing of the building was destroyed by fire on July 1, 2002, and the building was repaired without the wing, reducing the value of the dwelling to $100,000. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .56/.20.
- Endorsement effective date is July 1, 2003.
- In Section A, enter the basic building amount ($50,000) and the applicable rate (.56).
- In Section B, enter the new additional building amount at the same rate of .20.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is $486 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current annual premium including ICC premium.
- Add ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

  Time period is July 1, 2003,
  to September 1, 2003
  Number of days is 62
  Pro rata factor is .170

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	**50,000**	**.56**	**280**	**0**			**280**
BUILDING ADDITIONAL	**100,000**	**.20**	**200**	**-50,000**	**.20**	**-100**	**100**
CONTENTS BASIC							¾
CONTENTS ADDITIONAL							¾

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
50,000	**50,000**	**100,000**			

PAYMENT OPTION:

☐ CREDIT CARD

☐ OTHER:

_____

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT ☐ PAYOR. 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 INSURED AND DATE SIGNATURE OF INSURANCE AGENT/BROKER DATE (MMDDYY)

SUBTOTAL	**380**
DEDUCT. DISCOUNT/SURCHARGE	¾
SUBTOTAL	**380**
ICC PREMIUM	**6**
SUBTOTAL	**386**
CRS PREMIUM DISCOUNT ____%	¾
SUBTOTAL	**386**
3-YEAR SUBTOTAL	¾
PREMIUM PREVIOUSLY PAID *(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)*	**486**
DIFFERENCE - (+/-)	**-100**
PRO RATA FACTOR	**.170**
TOTAL (+/-)	**-17**

EXAMPLE 7 - INCREASING DEDUCTIBLE

- Policy term is January 15, 2002-2003
- Single family dwelling
- Emergency Program (Pre-FIRM)
- Current policy limits: Building $35,000/Contents $10,000
- Policy deductible: $1,000/$1,000
- Insured requests to increase deductible to $4,000/$2,000 (.825), effective June 15, 2002. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building: .68, Contents .79.
- Enter the current building and contents coverage in Section A, and enter the applicable rates.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is $317 (excluding ICC*, and Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current annual premium from Section A.
- Calculate the Deductible Discount amount and enter that amount in the block marked Difference.
- Prorate the Difference

  Time period is June 15, 2002,
  to January 15, 2002
  Number of days is 214
  Pro rata factor is .586

*ICC-N/A in Emergency Program

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	**35,000**	**.68**	**238**	**0**			**238**
BUILDING ADDITIONAL							¾
CONTENTS BASIC	**10,000**	**.79**	**79**	**0**			**79**
CONTENTS ADDITIONAL							¾

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL

PAYMENT OPTION:

☐ CREDIT CARD

☐ OTHER: _____

SUBTOTAL	**317**
DEDUCT. DISCOUNT/SURCHARGE	**-55**
SUBTOTAL	**262**
ICC PREMIUM	**N/A**
SUBTOTAL	**262**
CRS PREMIUM DISCOUNT ____%	¾
SUBTOTAL	**262**
3-YEAR SUBTOTAL	¾
PREMIUM PREVIOUSLY PAID *(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)*	**317**
DIFFERENCE -_ (+/-)	**-55**
PRO RATA FACTOR	**.586**
TOTAL (+/-)	**-32**

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SIGNATURE OF INSURED AND DATE _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MMDDYY) _____

FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program
FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT
IMPORTANT— PLEASE PRINT OR TYPE

O.M.B. No. 3067-0022 Expires February 28, 2003

POLICY NUMBER
FL _____

POLICY TERM

REASON FOR CHANGE
(ATTACH MEMO IF ADDITIONAL SPACE IS NEEDED):

CHANGE DIRECT BILL INSTRUCTIONS TO:
☐ BILL INSURED ☐ BILL FIRST MORTGAGEE
☐ BILL SECOND MORTGAGEE
☐ BILL LOSS PAYEE ☐ BILL OTHER

POLICY PERIOD IS FROM _____ TO _____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION
WAITING PERIOD: ☐ STANDARD 30-DAY
☐ LOAN— NO WAITING ☐ MAP REV. (ZONE CHANGE FROM NON-SHFA TO SHFA)— ONE DAY
ENDORSEMENT EFFEC. DATE _____ FOR ADDED COVERAGE, INCLUDE THE WAITING PERIOD FROM THE ENDORSEMENT APPLICATION DATE

AGENT INFORMATION

ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:

ADDRESS CHANGED? [Y] YES [N] NO
AGENCY NO.: _____
AGENT'S TAX ID
[T] OR SSN [S] _____
NEW AGENT? [Y] YES [N] NO
IF YES, THE INSURED MUST SIGN THIS FORM

PHONE NO: _____ FAX NO: _____

NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED:

INSURED'S SOCIAL SECURITY NUMBER _____

DISAS. ASSIST

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE [Y] YES [N] NO
IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FMHA
☐ OTHER _____ (PLEASE SPECIFY)
ENTER CASE FILE NUMBER OR INSURED'S SOCIAL SECURITY NUMBER _____

FIRST MORTGAGE

NAME AND ADDRESS OF FIRST MORTGAGEE

LOAN NO: _____
PHONE NO: _____ FAX NO: _____

IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME AND ADDRESS
☐ 2ND MORTGAGEE ☐ DISASTER AGENCY
☐ LOSS PAYEE ☐ IF OTHER PLEASE SPECIFY:

LOAN NO: _____
PHONE NO: _____
FAX NO: _____

PROPERTY LOCATION

IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? [Y] YES [N] NO
IF NO, ENTER PROPERTY ADDRESS, IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX)

THE LOCATION OF INSURED PROPERTY CANNOT BE CHANGED BY ENDORSEMENT— A NEW APPLICATION IS **REQUIRED**

COMMUNITY

NAME OF COUNTY/PARISH? _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? [Y] YES [N] NO
COMMUNITY NO./PANEL NO. AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____ — _____ COMMUNITY PROGRAM TYPE IS: [R] REGULAR [E] EMERGENCY
IS BUILDING IN SPECIAL FLOOD HAZARD AREA? [Y] YES [N] NO FLOOD INSURANCE RATE MAP ZONE _____

BUILDING

BUILDING OCCUPANCY
☐ SINGLE FAMILY
☐ 2-4 FAMILY
☐ OTHER RESIDENTIAL
☐ NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)

BASEMENT OR ENCLOSED AREA BELOW AN ELEVATED BUILDING:
☐ NONE
☐ FINISHED
☐ UNFINISHED

DOES INSURED QUALIFY AS A SMALL BUSINESS RISK?
[Y] YES [N] NO

NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2
☐ 3 OR MORE ☐ SPLIT LEVEL
☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____

CONDO COVERAGE IS FOR:
☐ UNIT ☐ ENTIRE BUILDING

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY: TOTAL NUMBER OF UNITS _____ (INCLUDE NON-RES.)
☐ HIGH-RISE ☐ LOW-RISE

ESTIMATED REPLACEMENT COST AMOUNT $ _____

IS BUILDING INSURED'S PRINCIPAL RESIDENCE? [Y] YES [N] NO

IS THIS BUILDING IN THE COURSE OF CONSTRUCTION? [Y] YES [N] NO

DEDUCTIBLE
☐ BUILDING $ _____
☐ CONTENTS $ _____

DEDUCTIBLE BUYBACK?
[Y] YES [N] NO

IS BUILDING ELEVATED?
[Y] YES [N] NO

IF BUILDING IS ELEVATED, COMPLETE PART 2 OF THE FLOOD INSURANCE APPLICATION.
IF YES, AREA BELOW IS:
☐ FREE OF OBSTRUCTION
☐ WITH OBSTRUCTION

DESCRIBE BUILDING AND USE IF NOT A 1-4 FAMILY DWELLING. FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS, COMPLETE PART 2, SECTION III.

IS INSURED PROPERTY OWNED BY STATE GOVERNMENT? [Y] YES [N] NO

CONTENTS

CONTENTS LOCATED IN: ☐ BASEMENT/ENCLOSURE ☐ BASEMENT/ENCLOSURE AND ABOVE ☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING)
IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? [Y] YES [N] NO IF NO, PLEASE DESCRIBE _____

CONSTRUCTION DATA

ALL BUILDINGS: CHECK ONE OF THE FIVE BLOCKS: ☐ BUILDING PERMIT DATE OR ☐ DATE OF CONSTRUCTION ____/____/____ (MM/DD/YY)
☐ SUBSTANTIAL IMPROVEMENT DATE ____/____/____ (MM/DD/YY) ☐ MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES ____/____/____ (MM/DD/YY)
☐ MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT ____/____/____ (MM/DD/YY)

IS BUILDING POST-FIRM CONSTRUCTION [Y] YES [N] NO BUILDING DIAGRAM NUMBER _____ LOWEST ADJACENT GRADE (LAG) _____
IF POST-FIRM CONSTRUCTION IN ZONES A, A1-A30, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION.
LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (=) DIFFERENCE TO NEAREST FOOT _____ (+ OR -) IN ZONES V AND V1-V30 ONLY
DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? [Y] YES [N] NO IS BUILDING FLOOD-PROOFED? [Y] YES [N] NO
(SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.) ELEVATION CERTIFICATION DATE _____

COVERAGE AND RATING

TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC							
BUILDING ADDITIONAL							
CONTENTS BASIC							
CONTENTS ADDITIONAL							

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

SUBTOTAL	
DEDUCT. DISCOUNT/SURCHARGE	
SUBTOTAL	
ICC PREMIUM	
SUBTOTAL	
CRS PREMIUM DISCOUNT ____ %	
SUBTOTAL	
3-YEAR SUBTOTAL	
PREMIUM PREVIOUSLY PAID (*Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee*)	
DIFFERENCE ____ (+/-)	
PRO RATA FACTOR	
TOTAL (+/-)	

SIGNATURE

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT ☐ PAYOR. 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 INSURED AND DATE _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____

NFIP COPY

FEMA Form 81-18, DEC 01

PLEASE ATTACH TO NFIP COPY OF ENDORSEMENT A CHECK OR MONEY ORDER FOR THE TOTAL ADDITIONAL PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
ATTACH CHECK TO ORIGINAL AND SEND TO NFIP. KEEP SECOND PART FOR YOUR RECORDS, GIVE THIRD PART TO INSURED AND FOURTH PART TO MORTGAGEE.

F-051 (12/01)

Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. After the closing, if the determination is found to be incorrect, the policy cannot be cancelled with refund. (However, the policy may be endorsed with return premium to correct the flood zone effective the beginning of the policy term.) The mortgagee's statement to this effect must be attached to the Cancellation/Nullification Request Form. (TRRP reason 50)

9. **Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in an SFHA. Following a map revision, if the property is no longer located in an SFHA, then the policy may be *cancelled* provided the mortgagee confirms in writing that (1) the insurance was required as part of the mortgage; and (2) the lender no longer requires the flood insurance policy. A full refund of premium, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided for the current policy year, and for an additional policy year in those cases where the insured had been required to renew the policy during the 6-month period when a revised map was being reprinted, if no claim has been paid or is pending during the policy year that is being cancelled. (TRRP reason 09)

   NOTE: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be cancelled.

10. **Condominium Policy (Unit or Association) Converting to RCBAP.** This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP. A pro rata premium refund including Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. (TRRP reason 45)

11. **Mid-Term Voidance of a 3-Year Policy Due to Cessation of Participation in the NFIP of the Community in which the Property is Located.** The voidance is effective at the end of the policy year in which cessation occurs. A pro rata refund of premium less Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. (TRRP reason 51)

12. **Mortgage Paid Off.** This reason is used to cancel a 1-year or 3-year policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan, and that mortgage loan has now been paid off. The mortgage must have been paid off on May 1, 1999, or later. A statement from the mortgagee stating that the mortgage has been paid off and that flood insurance was required as part of the mortgage must be attached to the Cancellation/Nullification Request Form. The pro rata premium refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge if no claim has been paid or is pending. If the cancellation date is the same as the effective date of the current policy term, a full premium refund is provided if no claim has been paid or is pending. (TRRP reason 52)

13. **Voidance Prior to Effective Date.** This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy, after submitting a premium payment. A full premium refund is provided, including Expense Constant, Federal Policy Fee, and Probation Surcharge. (TRRP reason 60)

14. **Voidance Due to Credit Card Error.** This reason is used when an error or billing dispute occurs (processing error or fraud) on a credit card payment. A full refund, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 70)

15. **Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination.** Flood insurance was initially required by the mortgagee or other lender because the property was erroneously determined to be in an SFHA. Following a review with FEMA under the Flood Disaster Protection Act of 1973, as amended, if it is decided that the building or manufactured home is not in an SFHA and insurance is not required, the NFIP policy may be cancelled back to the effective date of the current policy term. If

the insured submits a copy of FEMA's letter of determination review and a statement from the lender that flood insurance is not required, a full refund, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, will be issued, providing no claim has been paid or is pending. (TRRP reason 16)

16. **Duplicate Policies from Sources Other Than the NFIP.** This reason code is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP. The duplicate policy must have become effective on May 1, 1999, or later. A statement from the mortgagee, if any, accepting the non-NFIP policy as replacement will be required. A pro rata refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge if no claim has been paid or is pending. (TRRP reason 17)

17. **Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage.** The mid-term cancellation is effective at the end of the policy year in which the replacement policy is obtained. A pro rata premium refund including Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. (TRRP reason 18)

18. **Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy.** This reason code is used to cancel an MPPP Policy after the mortgage is paid off. A statement to this effect from the mortgage company must be attached to the Cancellation/Nullification Request Form. A pro rata refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge. For a full refund, i.e., from policy inception date, include the Expense Constant, Federal Policy Fee, and Probation Surcharge if no claim has been paid or is pending. (TRRP reason 52)

19. **Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR).** Where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA or LOMR, the policy can be cancelled provided the lender confirms in writing that (1) the insurance was required by the lender and that (2) the lender no longer requires the retention of the flood insurance. A copy of the LOMA or LOMR must accompany this request.

    If no claim has been paid or is pending during the policy year that is being cancelled, a full return of the premium (including Expense Constant, Federal Policy Fee, and Probation Surcharge) will be made for the policy being cancelled, backdated to the beginning of the policy year in which the LOMA or LOMR became effective.

    In the case of a 3-year policy, pro-rata refund (including Expense Constant, Federal Policy Fee, and Probation Surcharge) applies only if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy. The refund should be calculated by refunding the remaining years of the policy term. (TRRP reason 20)

20. **Policy Was Written to the Wrong Facility (Repetitive Loss Target Group).** This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Repetitive Loss Target Group. A full refund of premium including the Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. The cancellation effective date must be the same as the policy effective date. (TRRP reason 21)

21. **Other: Continuous Lake Flooding or Closed Basin Lakes.** This cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one term of a policy.

    The cancellation effective date must be after the date of loss, and no premium refund is allowed. (TRRP reason 10)

II. COMPLETION OF THE CANCELLATION/ NULLIFICATION REQUEST FORM

A. Current Policy Number

In the upper right corner of the form, enter the NFIP policy number.

B. Policy Term

Enter the policy term and the cancellation effective date.

NOTE: The cancellation effective date of a policy cancelled under cancellation reason number 4, regardless of which policy is cancelled, will be the original effective date of the latter policy.

C. Agent Information

Enter the complete name, mailing address, phone number, and fax number of the producer.

D. Insured Mailing Address

Enter the complete name, mailing address, and phone number of the insured. If the insured has moved to a new location, enter the new mailing address.

E. First Mortgagee

Enter the complete name, mailing address, phone number, and fax number of the first mortgagee.

F. Other Parties Notified

Enter the complete name and mailing address of all other interested parties who are to be notified, such as any additional insured, the second mortgagee, the loss payee, trustee, or disaster assistance agency.

G. Property Location

Enter the location of the insured property.

H. Reason For Cancellation

Check the reason for cancellation of the policy and indicate any additional information required.

I. Refund

Check the appropriate box to indicate to whom the refund is to be made payable.

When a Cancellation/Nullification Request Form is received that directs the NFIP to make a premium refund to the PAYOR and the policy has been endorsed showing the PAYOR as a WYO Company or agency, the NFIP will make the refund payable to the insured and mail the refund in care of the producer. Check the appropriate box to indicate to whom the refund should be mailed.

J. Signature

The insured must sign and date the Cancellation/Nullification Request Form for all cancellation reasons except 5 and 6. The producer must sign, date, and enter a tax I.D. Number or Social Security Number in every case. After completing the form, attach all required supporting documents and mail the original to the NFIP.

The producer should retain the second copy, give the third copy to the insured, and the fourth copy to the mortgagee.

After processing the Cancellation/Nullification Request Form, the NFIP will send the producer, mortgagee, and insured a notice of cancellation.

Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy

Reason Code for Cancellation/ Nullification/(TRRP Code)	PREMIUM REFUND		EXPENSE CONSTANT, FEDERAL POLICY FEE, AND PROBATION SURCHARGE			PRODUCER COMMISSION (Direct Business Only)		
	Full	Pro Rata	Full Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained
1 (01)		✓			✓			✓
2 (02)		✓			✓			✓
3 (03)		✓		✓			✓	
4 (04)		✓		✓			✓	
5 (05)	✓		✓			✓		
6 (06)	✓		✓			✓		
7 (08)	✓		✓			✓		
8 (50)	✓		✓			✓		
9 (09)	✓		✓					✓
10 (45)		✓		✓				✓
11 (51)		✓			✓			✓
12 (52)		✓			✓		✓	
13 (60)	✓		✓			✓		
14 (70)	✓		✓			✓		
15 (16)	✓		✓			✓		
16 (17)		✓			✓		✓	
17 (18)		✓		✓			✓	
18 (52)		✓			✓		✓	
19 (20)	✓		✓					✓
20 (21)	✓		✓			✓		
21 (10)	NO REFUND ALLOWED							✓

CLAIMS

I. INSURED'S RESPONSIBILITIES

In the event of loss, the insured is required to:

- Give written notice of loss to the National Flood Insurance Program (NFIP) or the applicable WYO Company, as soon as practicable, using the NFIP Notice of Loss form or similar form;
- Exhibit all remains of the property, as required;
- If requested, submit to an examination under oath, as required;
- Provide evidence and documentation to substantiate the loss, as required; and
- File a Proof of Loss within 60 days of the loss, unless this requirement is waived by the Federal Insurance and Mitigation Administration.

The NFIP has a standard Proof of Loss form which the adjuster assigned to the loss may provide and assist the insured in completing. However, independent adjusters do not have the authority either to approve or to deny claims. Adjusters' recommendations for payment or denial are not binding on the NFIP or the WYO Company and are subject to approval and correction by the NFIP or the WYO Company staff.

The Proof of Loss form may be waived on claims for less than $7,500. In this case, the insured will be required to sign the NFIP Final Report form, which summarizes the loss and claim figures.

II. PRODUCER'S RESPONSIBILITIES

Producers may assign any NFIP Direct claim to an NFIP-approved independent adjuster except:

- When, in major flooding disasters, the Flood Insurance Claims Office (FICO) makes all assignments.
- When an Adjuster Control Office is established.
- When a Claims Coordinating Office (CCO) is established.

Failure to indicate the assigned adjuster on the loss notice, or assignment of an adjuster who is not authorized by the NFIP, will delay the adjustment process and may result in duplicate adjuster assignments.

When it appears that a situation is serious enough that a FICO may be necessary, the NFIP will notify producers and producer trade associations in the affected area (using the broadcast media and press releases) as soon as possible to hold their loss notices unassigned until further instructions are received.

In the case of a WYO Company claim, the WYO Company's producer will follow the established procedures when assigning an adjuster.

III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION

A. Schedule and Notification

The Federal Insurance and Mitigation Administration (FIMA) and various Coastal Plans will determine whether a catastrophe event will necessitate a Single Adjuster Program (SAP) response. The National Weather Service declaration of a tropical storm or hurricane event will begin the watch for possible single adjuster response. When the storm is 48 hours from landfall, this will initiate FIMA's approval of the SAP response.

During that time, the NFIP Bureau and Statistical Agent's General Adjusters will be deployed to strategic areas close to where the storm is predicted to strike. At landfall, they will be able to immediately assess the damage impact from the storm. No later than 24 hours after landfall, the WYO Companies will be advised by telephone or fax through their designated Single Adjuster Liaison, as to the areas and state(s) that will be subject to the SAP. At that point, the WYO Companies will be asked to immediately notify their agents of the SAP procedures in reporting the claims.

The NFIP Bureau and Statistical Agent will notify the WYO Companies by telephone or fax directing the companies to have their agency staff submit all flood losses that are reasonably believed to involve wind and flood damage to the State Coastal Plans (i.e., Windpool, Fairplan, Beachplan).

The NFIP will notify all SAP Liaisons of the Claims Coordinating Office's (CCO) location, telephone number, fax number, and address, if the CCO does not co-locate with the State Coastal Plans.

When the CCO is operational, the WYO companies will be notified of all assigned claims. Notice of losses reflecting the assigned adjusting firms will be faxed each day. Once the assignment is made and communicated to each company, the WYO Company will manage its own loss adjustment. However, the Catastrophe CCO will ensure that the adjuster receives a copy of the loss assignments, the name of the WYO Company, and the SAP Liaison telephone number.

B. Training

The NFIP Bureau and Statistical Agent Claims Coordinator and FIMA will annually conduct coordination training sessions, both pre- and post-event, in conjunction with the State Coastal Plans, adjusters, state and local officials, and insurers to train all participants. These training sessions will include regional issues, the State Coastal Plans' procedures, confirmation of coverages for SAP losses, closed without payment (CWOP) procedures, adjuster resources, and duplicate assignments, etc.

The NFIP Bureau and Statistical Agent will continue to provide training for specific problems and situations that may arise during a catastrophe event. FIMA suggests that within the first 48 hours, or whenever applicable, an adjuster briefing should be conducted for all SAP adjusters and adjusting firms to ensure that they understand program procedures.

C. Producer Responsibilities

1. When directed by the Administrator, the producer will have no authority to assign any losses involving a flood policy when there is a reasonable belief that there is flood and wind damage, and will report the losses on the *combined Wind/Flood* loss notice to the Stationary CCO, with wind coverage information.

2. NFIP/WYO insurers insuring both the flood and the wind loss should not report the combined loss to the CCO, but will assign their own single adjuster.

3. The producers will report their flood losses via fax to the established CCO, along with wind coverage information in every instance except those mentioned above. In all cases the producer should send a copy of the loss notice to the insurer.

4. All separate wind losses insured by a WYO company where a flood policy exists will be reported to the CCO for assignment to qualified adjusting firms at the CCO.

5. Upon loss assignment, the insurer will be advised of the assigned adjusting firm by modem transfer, fax, or mail.

6. These procedures relate to assignment of claims only. Insurers may perform other procedures in accordance with their standard business practices.

IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS

The producer should become familiar with the ICC aspects of the flood program. He/she can do this by attending an NFIP ICC workshop or reading the NFIP literature distributed by FEMA/FIMA. Information concerning ICC claims may be obtained from your WYO company or NFIP Direct.

POLICY

The Standard Flood Insurance Policy (SFIP) issued by the Federal Insurance and Mitigation Administration (FIMA), formerly known as the Federal Insurance Administration (FIA), specifies the terms and conditions of the agreement of insurance between the Federal Emergency Management Agency as the Insurer and the Named Insureds. Named Insureds in participating communities include owners, renters, builders of buildings that are in the course of construction, condominium associations, owners of residential condominium units, and mortgagees/trustees (applicable for building coverage only). Certain terms and conditions of flood insurance (e.g., Mortgage Clause, Reformation of Coverage) are unique to this policy.

For information on Group Flood Insurance, see the Definitions section.

There are three policy forms--the Dwelling Form, the General Property Form, and the Residential Condominium Building Association Policy Form. Selection of the applicable form to be used is dependent on the type of insurable property to be covered.

Please refer to the SFIP contracts for detailed information on the contractual rights and duties of the Insurer and Insured(s).

DWELLING FORM

Summary of Significant Changes, December 31, 2000

1. Section III. Property Covered, A. Coverage A - Building Property, 2.

Additions and extensions to buildings that are connected by a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof may be insured as part of the dwelling. At the option of the insured, these extensions and additions may be insured separately. Additions and extensions that are attached to and in contact with the building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the dwelling and cannot be insured separately.

2. Section III. Property Covered, A. Coverage A - Building Property, 3.

Coverage for detached carports has been eliminated.

3. Section III. Property Covered, B. Coverage B - Personal Property 4.

Coverage has been extended to include coverage for cooking stoves, ranges, or refrigerators belonging to the renter, as well as 10 percent of contents coverage for improvements made by the renter to the building.

4. Section III. Property Covered, B. Coverage B - Personal Property, 5.

Coverage for condominium unit owners has been extended to apply up to 10 percent of the contents coverage for losses to interior walls, floors, and ceilings not covered by the condominium association's master policy.

5. Section III. Property Covered, B. Coverage B - Personal Property, 6. Special Limits

Coverage for fine arts, collectibles, jewelry, and furs, etc. has been increased to $2500. Also, personal property used in a business has been added under this extension of coverage.

6. Section III. Property Covered, C. Coverage C - Other Coverages, 2.a. & b.

Coverage for the two loss avoidance measures (sandbagging and relocation of property to protect it from flood or the imminent danger of flood) has been increased to $1,000 for each.

7. Section IV. Property Not Covered, 5.a. & b.

Coverage has been changed to pay for losses to self-propelled vehicles used to service the described location or designed to assist handicapped persons provided that the vehicles are in a building at the described location.

8. Section IV. Property Not Covered, 7.

Coverage is now specifically excluded for scrip and stored value cards.

9. Section IV. Property Not Covered, 14.

Coverage for swimming pools, hot tubs and spas (that are not bathroom hot tubs or spas), and their equipment is now excluded.

10. Section V. Exclusions, B.1. & 2

The explanation of when coverage begins as it relates to a loss in progress has been simplified.

11. Section V. Exclusions, C.

Coverage has been clarified to pay for losses from land subsidence under certain circumstances. Subsidence of land along a lake shore or similar body of water which results from the erosion or undermining of the shoreline caused by waves or currents of water exceeding cyclical levels that result in a flood continues to be covered. All other land subsidence is now excluded.

12. Section V. Exclusions, D.4.b.(3)

Coverage is now excluded for water, moisture, mildew, or mold damage caused by the policyholder's failure to inspect and maintain the insured property after the flood waters recede.

13. Section V. Exclusions, D.6.

Coverage is now added for damage from the pressure of water against the insured structure with the requirement that there be a flood in the area and the flood is the proximate cause of damage from the pressure of water against the insured structure.

14. Section V. Exclusions, F.

An exclusion for the cost of testing for or monitoring of pollutants unless it is required by law or ordinance has been added.

15. Section VII. General Conditions, G. Reduction and Reformation of Coverage, 2.a.(2)

If it is discovered before a claim occurs that there is incomplete rating information, the policyholder has 60 days to submit the missing rating information. Otherwise, the coverage is limited to the amount of coverage that can be purchased for the premium originally received and can only be increased by an endorsement that is subject to the appropriate waiting period (currently 30 days).

16. Section VII. General Conditions, V. Loss Settlement, 3. Special Loss Settlement, b.(1)

Coverage for a manufactured or mobile home or a travel trailer eligible for replacement cost coverage is limited to 1.5 times its actual cash value.

6. The cost of complying with any ordinance or law requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris. This exclusion does not apply to any eligible activities that we describe in Coverage **D** - Increased Cost of Compliance; or

7. Any other economic loss.

B. We do not insure a loss directly or indirectly caused by a **flood** that is already in progress at the time and date:

1. The **policy** term begins; or

2. Coverage is added at your request.

C. We do not insure for loss to property caused directly by earth movement even if the earth movement is caused by **flood**. Some examples of earth movement that we do not cover are:

1. Earthquake;

2. Landslide;

3. Land subsidence;

4. Sinkholes;

5. Destabilization or movement of land that results from accumulation of water in subsurface land areas; or

6. Gradual erosion.

We do, however, pay for losses from **mudflow** and land subsidence as a result of erosion that are specifically covered under our definition of **flood** (see **II.A.1.c.** and **II.A.2.**).

D. We do not insure for direct physical loss caused directly or indirectly by:

1. The pressure or weight of ice;

2. Freezing or thawing;

3. Rain, snow, sleet, hail, or water spray;

4. Water, moisture, mildew, or mold damage that results primarily from any condition:

a. Substantially confined to the insured **building**; or

b. That is within your control including, but not limited to:

(1) Design, structural, or mechanical defects;

(2) Failure, stoppage, or breakage of water or sewer lines, drains, pumps, fixtures, or equipment; or

(3) Failure to inspect and maintain the property after a **flood** recedes;

5. Water or waterborne material that:

a. Backs up through sewers or drains;

b. Discharges or overflows from a sump, sump pump, or related equipment; or

c. Seeps or leaks on or through insured property;

unless there is a **flood** in the area and the **flood** is the proximate cause of the sewer or drain backup, sump pump discharge or overflow, or the seepage of water;

6. The pressure or weight of water unless there is a **flood** in the area and the **flood** is the proximate cause of the damage from the pressure or weight of water;

7. Power, heating, or cooling failure unless the failure results from **direct physical loss by or from flood** to power, heating, or cooling equipment situated on the **described location**;

8. Theft, fire, explosion, wind, or windstorm;

9. Anything you or your agents do or conspire to do to cause loss by **flood** deliberately; or

10. Alteration of the insured property that significantly increases the risk of flooding.

E. We do not insure for loss to any **building** or personal property located on land leased from the Federal Government, arising from or incident to the flooding of the land by the Federal Government, where the lease expressly holds the Federal Government harmless under flood insurance issued under any Federal Government program.

F. We do not pay for the testing for or monitoring of **pollutants** unless required by law or ordinance.

VI. DEDUCTIBLES

A. When a loss is covered under this **policy**, we will pay only that part of the loss that exceeds the applicable deductible amount, subject to the limit of insurance that applies. The deductible amount is shown on the **Declarations Page**.

However, when a **building** under construction, alteration, or repair does not have at least two rigid exterior walls and a fully secured roof at the time of loss, your deductible amount will be two times the deductible that would otherwise apply to a completed **building**.

B. In each loss from **flood**, separate deductibles apply to the **building** and personal property insured by this **policy.**

C. No deductible applies to:

1. **III.C.2.** Loss Avoidance Measures; or

2. **III.D.** Increased Cost of Compliance.

VII. COINSURANCE

A. This Coinsurance section applies only to coverage on the **building**.

B. We will impose a penalty on loss payment unless the amount of insurance applicable to the damaged **building** is:

1. At least 80 percent of its replacement cost; or

2. The maximum amount of insurance available for that **building** under the **NFIP,**

whichever is less.

C. If the actual amount of insurance on the **building** is less than the required amount in accordance with the terms of **VII.B.** above, then loss payment is determined as follows (subject to all other relevant conditions in this **policy,** including those pertaining to valuation, adjustment, settlement, and payment of loss):

1. Divide the actual amount of insurance carried on the **building** by the required amount of insurance.

2. Multiply the amount of loss, before application of the deductible, by the figure determined in **C.1.** above.

3. Subtract the deductible from the figure determined in **C.2.** above.

We will pay the amount determined in **C.3.** above, or the amount of insurance carried, whichever is less. The amount of insurance carried, if in excess of the applicable maximum amount of insurance available under the **NFIP**, is reduced accordingly.

Examples

Example #1 (Inadequate Insurance)

Replacement value of the **building**	$250,000
Required amount of insurance	$200,000
(80% of replacement value of $250,000)	
Actual amount of insurance carried	$180,000
Amount of the loss	$150,000
Deductible	$500

Step 1: 180,000 ÷ 200,000 = .90
(90% of what should be carried)
Step 2: 150,000 X .90 = 135,000

Step 3: 135,000 - 500 = 134,500

We will pay no more than $134,500. The remaining $15,500 is not covered due to the coinsurance penalty ($15,000) and application of the deductible ($500).

Example #2 (Adequate Insurance)

Replacement value of the **building**	$500,000
Required amount of insurance	$400,000
(80% of replacement value of $500,000)	
Actual amount of insurance carried	$400,000
Amount of the loss	$200,000
Deductible	$500

In this example there is no coinsurance penalty, because the actual amount of insurance carried meets the required amount. We will pay no more than $199,500 ($200,000 amount of loss minus the $500 deductible).

D. In calculating the full replacement cost of a **building**:

1. The replacement cost value of any covered **building** property will be included;

2. The replacement cost value of any **building** property not covered under this **policy** will not be included; and

3. Only the replacement cost value of **improvements** installed by the **condominium association** will be included.

FLOOD MAPS

I. OVERVIEW

The Federal Emergency Management Agency (FEMA) provides all participating communities with copies of their flood maps. The maps are generally kept in community planning or building permit departments where they should be available for review.

A. Types of Flood Maps

FEMA produces two types of maps for rating flood insurance. For detailed information, refer to "Answers to Questions About the National Flood Insurance Program" (FEMA–387) and "Guide to Flood Maps" (FEMA–258).

1. Flood Hazard Boundary Map (FHBM)--Initial flood hazard identification generally used for Emergency Program communities.

2. Flood Insurance Rate Map (FIRM)--Generally used for Regular Program communities. Some Regular Program com-munities may use a map originally published as an FHBM; however, a letter will accompany the map in conjunction with conversion to the Regular Program stating that the map is to be considered a FIRM.

   Countywide FIRMs are official sources of flood risk data for several communities that supersede all previous versions of the FEMA flood hazard maps for the communities covered. Countywide FIRMs show flooding information for the entire geographic area of a county including the incorporated communities within the county.

B. Map Information

The date of the current effective map version for a community can be obtained by calling the appropriate community official or by calling the National Flood Insurance Program office on the toll-free number. Maps provide community name, community number, suffix, panel number, map type, and the map effective date.

1. The maps may have one panel or multiple panels. Most Z-fold maps have multiple panels. Flat maps generally consist of only one panel.

2. For multiple panel maps, individual panels are identified on a community map index.

3. Panel numbers are listed for that community's map in numerical sequence. FHBMs and FIRMs are drawn to show:

   - Community boundaries
   - Special Flood Hazard Areas (SFHAs)
   - Area not included in a community's map. A community may be physically located within the overall geographical area, but actually stand on its own as a separate community. Therefore, this community would be shown on a separate map.

4. Each panel has a panel number and community number. When there is only one panel (i.e., a flat map), the community number will consist of only six digits.

   Example: Monterey County, CA . . . 060195-1025. The first two digits of the number identify the state, and the next four digits identify the community. The last four digits identify the map panel.

5. Most FIRMs also show:

   - Rate Zones
   - Base Flood Elevations, and/or
   - Base Flood Depths

C. Communities Without a Map

These are communities without formally identified SFHAs that chose to have flood insurance coverage available even though the local flooding problems are too small to map. For any such community in the Regular Program, all areas within that community are treated as Zone C or X.

II. MAP ZONES

A. Special Flood Hazard Areas (SFHAs)

1. Zone A

The lowest floor elevation is required and the Base Flood Elevations (BFEs) are not provided.

2. Zones A1-A30

The lowest floor elevation is required and the BFEs are provided.

3. Zone AE

Used in place of A1-A30 on some maps.

4. Zone AH

Shallow water depths (ponding) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are provided.

5. Zone AO

Shallow water paths (sheet flow) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are not provided. Base flood depths may be provided.

6. Zone A99

Enough progress has been made on a protective system such as dikes, dams, and levees to consider it complete for insurance rating purposes. BFEs are not provided. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

7. Zone AR

Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

8. Zones AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A

Dual flood zones that, because of flooding from other water sources that the flood protection system does not contain, will continue to be subject to flooding after the flood protection system is adequately restored. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

9. Zone V

An area that is inundated by tidal floods with velocity (coastal high hazard area). BFEs are not provided.

10. Zones V1-V30

Identical to V Zone, but BFEs are provided.

11. Zone VE

Used in place of V1-V30 on some maps.

12. Zone VO

An area having shallow water depths and/or unpredictable flow paths between 1 and 3 feet with velocity.

B. Moderate, Minimal Hazard Areas

1. Zones B,C,X

Areas of moderate or minimal hazard subject to flooding from severe storm activity or local drainage problems. These zones may be lightly shaded or unshaded on the FIRM. Zone X is the designation for B and C Zones and is used in place of these zones on some maps.

2. Zone D

An area where the flood hazard is undetermined and which usually is very sparsely populated. The designation of Zone D can also be used for rating when one community incorporates portions of another community's area where no map has been prepared.

III. LOCATING A SPECIFIC PROPERTY ON A MAP

- Check the map index to identify the correct map panel.
- Directly locate the property by the address or other information. It may help to compare the FHBM or FIRM to a more detailed map, such as an assessor's map or community street map.
- Note the map color where the property is located. On FHBMs and FIRMs,

NATIONAL FLOOD INSURANCE PROGRAM
PROVISIONAL RATING QUESTIONNAIRE

1-4 Family Post-FIRM Zones A[1], A1-A30, AE

(To be attached to the Flood Insurance Application)

NAME _____ POLICY NUMBER _____

PROPERTY ADDRESS _____ Policy Period is from _____ to _____

_____

Answer the questions below. Use the rates associated with the first "yes" response. These rates are to be used on the Flood Insurance Application.

Yes	No	
☐	☐	1. Is there a basement?
☐	☐	2. Is the house built on fill[2] or with a crawlspace?
☐	☐	3. Is the house elevated on pilings, piers, or columns? If yes, determine if there is an enclosed area underneath the building.
☐	☐	4. Were the answers to the previous three questions all no? Then the house is assumed to be slab on natural grade.

FOUNDATION TYPE	BUILDING TYPE*		CONTENTS LOCATION			
	One Floor No Basement	More Than One Floor (Basement or No Basement)	Basement and Above	Lowest Floor Only - Above Ground Level (Not in Basement)	Lowest Floor Above Ground Level and Higher (Not in Basement)	Above[3] Ground Level - More Than One Full Floor
Basement		1.05/.66	1.12/.13	.79/.13	.51/.13	.18/.12
Fill or Crawl-Space	.72/.34	.72/.34		1.32/.62	.78/.45	.18/.12
Piles, Piers, or Columns						
With Enclosure	.72/.08	.72/.08		1.12/.13	.84/.13	.18/.12
No Enclosure	.40/.08	.34/.08		.79/.13	.51/.13	.18/.12
On Grade	3.25/2.09	3.25/2.09		6.38/4.07	6.38/4.07	.18/.12

* Add $6 ICC Premium and $50.00 Probation Surcharge, if applicable, for all provisionally rated policies.

[1] Provisional Rates are restricted to Unnumbered A Zones where communities provide estimated BFEs.

[2] For information on how to determine if a house is built on fill, see the guidelines on PR 2.

[3] The “Above Ground Level - More Than One Full Floor" rates are applicable to 2-4 family structures only.

VI. PROVISIONAL RATING EXAMPLE

REGULAR PROGRAM, POST-FIRM CONSTRUCTION

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A with estimated BFE, AE, or A1-A30
- Occupancy: Single Family Dwelling
- # of Floors: 3 Floors
- Basement/Enclosure: Basement
- Deductible: $3,000/$2,000
- Deductible Factor: .825
- Contents Location: Basement and Above
- Date of Construction: Post-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $6
- CRS Rating: N/A
- CRS Discount: N/A
- Probation Surcharge: $50

Determined Rates:

Building: 1.05/.66 Contents: 1.12/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	**50,000**	**1.05**	**525**	**200,000**	**.66**	**1,320**	**323**	**250,000**	**1,522**
CONTENTS	**20,000**	**1.12**	**224**	**80,000**	**.13**	**104**	**57**	**100,000**	**271**

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

☐ MANUAL ☐ SUBMIT FOR RATING

☐ ALTERNATIVE ☐ V-ZONE RISK RATING FORM

☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM

☐ PROVISIONAL RATING

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	**1,793**
ICC PREMIUM	**6**
SUBTOTAL	**1,799**
CRS PREMIUM DISCOUNT __%	¾
SUBTOTAL	**1,799**
PROBATION SURCHARGE	**50**
EXPENSE CONSTANT	**50**
FEDERAL POLICY FEE	**30**
TOTAL PREPAID AMOUNT	**1,929**

Premium Calculation:

1. Multiply Rate x $100 of Coverage: Building: $1,845 / Contents: $328
2. Apply Deductible Factor: Building: .825 x $1,845 = $1,522 / Contents: .825 x $328 = $271
3. Premium Reduction: Building: $323 / Contents: $57
4. Subtotal: $1,793
5. Add ICC Premium: $6
6. Subtract CRS Discount: N/A
7. Subtotal: $1,799
8. Probation Surcharge: $50
9. Add Expense Constant: $50
10. Add Federal Policy Fee: $30
11. Total Prepaid Premium: $1,929

COASTAL BARRIER RESOURCES SYSTEM

The Coastal Barrier Resources Act (Pub. L. 97-348) and the Coastal Barrier Improvement Act of 1990 (Pub. L. 101-591) are federal laws that were enacted on October 18, 1982, and November 16, 1990, respectively. The legislation was implemented as part of a Department of the Interior (DOI) initiative to minimize loss of human life by discouraging development in high-risk areas, reduce wasteful expenditures of federal resources, and preserve the ecological integrity of areas Congress designates as a Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs). The laws provide this protection by prohibiting all federal expenditures or financial assistance, including flood insurance, for residential or commercial development in areas so identified.

The 1990 Act amends the 1982 Act by adding and deleting CBRS areas and by adding OPAs. As a result, revisions are made to the Flood Insurance Rate Maps (FIRMs) for the affected communities. Both of the laws provided 1-year grace periods for the NFIP to comply with the statutory requirements; October 1, 1983, for the 1982 Act and November 16, 1991, for the 1990 Act. The 1-year grace period for the 1990 Act applies only to the OPAs. New CBRS areas established by the 1990 Act have no grace period.

To determine if a building is eligible for flood insurance coverage, the producer should consult the list of communities where coastal barriers and/or OPAs have been identified. The list is included in this section. The community's map should ***always*** be reviewed to determine if the property to be insured is located in a designated CBRS area or an OPA.

A listing of map panels that have CBRS areas is available on the FEMA website (www.fema.gov/nfip/cobra.htm). The website page is for information and notification purposes only. The website does not determine flood insurance eligibility or status in relation to a CBRS or an OPA; it merely indicates whether a particular Flood Insurance Rate Map (FIRM) panel contains a portion of the CBRS or an OPA. Further study of the FIRM and property location and/or the building's date of construction in relation to the CBRS designation date is necessary to determine whether a specific property is eligible for flood insurance.

Buildings may be eligible for flood insurance even if they are located within such areas. Eligibility depends upon which Act identified that community as having such areas.

Eligibility under the 1982 Act for a building in a CBRS area requires that:

- A legally valid building permit for the construction of the building was issued prior to October 1, 1983; and
- The building was built (walled and roofed) prior to October 1, 1983; and
- The building was not substantially improved or substantially damaged on or after October 1, 1983.

Eligibility under the 1990 Act for a building in a CBRS area or OPA requires that:

- For CBRS areas:
  - A legally valid building permit for the construction of the building was issued prior to November 16, 1990; and
  - The actual start of construction of the building was prior to November 16, 1990; and
  - The building was not substantially improved or substantially damaged on or after November 16, 1990.
- For OPAs:
  - A legally valid building permit for the construction of the building was issued prior to November 16, 1991; and
  - A building in an OPA was built (walled and roofed) no later than November 16, 1991; and
  - The building was not substantially improved or substantially damaged after November 16, 1991.

    OR
  - The building is used in a manner consistent with the purpose for which the area is protected, regardless of the date of construction.

Eligibility under other CBRS amendments is based on the preceding rules applied to the date the insurance prohibition became effective.

When an application for flood insurance is submitted for buildings located in CBRS and/or OPA communities, the following types of documentation must be submitted as evidence of eligibility by the producer writing through the NFIP Direct:

- For buildings built on or after the date the insurance prohibition became effective, a legible copy of the current map panel indicating that the building is not in a CBRS area or OPA.
- For buildings in CBRS areas and OPAs
  - A legally valid building permit, or if the building permit was lost or destroyed, a written statement to this effect signed by the community official responsible for the building permits will be accepted in lieu of the building permit; and
  - A statement by a responsible community official that:
    1. The walls and roof of the building were in place (1982 Act) or the start of construction took place (1990 Act), before the date the insurance prohibition became effective, and
    2. The building was not substantially improved or substantially damaged on or after the date the insurance prohibition became effective.
  - Other forms of acceptable documentation include:
    1. First mortgage financing records
    2. Property tax records
    3. Electrical permit records
    4. On-site septic or sewer system records
    5. State Coastal Zone Management Agency records
    6. State Wetlands Program permit records
- For structures in OPAs only
  - Certification from the governmental body overseeing the area indicating that a building in an OPA is used in a manner consistent with the purpose for which the area is protected may be submitted in lieu of the above documentation.

If a producer writing through the NFIP Direct is uncertain whether a building is located in a CBRS area or an OPA, the following procedure should be used:

- Do not collect the premium.
- Mark the Application "Possible CBRS."
- Attach a legible copy of the map panel showing the community number, map suffix, and FIRM date. Mark the risk's location on the FIRM.
- Attach a copy of a plat survey or tax map.
- Provide a copy of a county or municipal street map that shows the area surrounding the property location and has the risk's location clearly marked. Also provide, if available, an aerial photograph that shows the property in question, a metes and bounds description of the location, and/or the latitude and longitude of the property.
- Provide a statement explaining the mechanism used to identify whether the property is located inside or outside the CBRS/OPA (e.g., contacted community's Tax Office).
- Mail all documentation listed above and a readable photocopy of the Application to the NFIP Servicing Agent, Underwriting Department, P. O. Box 6466, Rockville, MD 20849-6466.

An agent writing through a Write Your Own Company should contact that company for guidance.

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	BARRIERS	OTHER PROTECTED AREAS
Baldwin County (Uninc. Areas)	AL	015000	Y	Y
Dauphin Island (Town)	AL	010418	Y	Y
Gulf Shores (Town)	AL	015005	N	Y
Mobile County (Uninc. Areas)	AL	015008	Y	N
Branford (Town)	CT	090073	Y	N
Bridgeport (City)	CT	090002	Y	Y
Clinton (Town)	CT	090061	Y	Y
East Lyme (Town)	CT	090096	Y	N
Fenwick (Borough)	CT	090187	Y	N
Groton (City)	CT	090126	Y	N
Groton (Town)	CT	090097	Y	Y
Groton Long Point Association	CT	090167	Y	N
Madison (Town)	CT	090079	Y	N
Milford (City)	CT	090082	Y	Y
New Haven (City)	CT	090084	N	Y
New London (City)	CT	090100	Y	N
Norwalk (City)	CT	090012	Y	Y
Old Lyme (Town)	CT	090103	Y	N
Old Saybrook (Town)	CT	090069	Y	N
Stonington (Borough)	CT	090193	Y	N
Stonington (Town)	CT	090106	Y	N
Stratford (Town)	CT	090016	N	Y
Waterford (Town)	CT	090107	Y	N
West Haven (City)	CT	090092	N	Y
Westbrook (Town)	CT	090070	Y	N
Westport (Town)	CT	090019	Y	Y
Kent County (Uninc. Areas)	DE	100001	Y	Y
Lewes (City)	DE	100041	N	Y
Little Creek (Town)	DE	100015	N	Y
Rehoboth Beach (City)	DE	105086	Y	Y
Slaughter Beach (Town)	DE	100050	Y	Y
Sussex County (Uninc. Areas)	DE	100029	Y	Y
Bay County (Uninc. Areas)	FL	120004	Y	Y
Bradenton Beach (City)	FL	125091	Y	Y
Brevard County (Uninc. Areas)	FL	125092	Y	Y
Cedar Key (City)	FL	120373	Y	Y
Charlotte County (Uninc. Areas)	FL	120061	Y	Y
Clearwater (City)	FL	125096	Y	Y
Collier County (Uninc. Areas)	FL	120067	Y	Y
Dade County (Uninc. Areas)	FL	120635	Y	Y
Dania (City)	FL	120034	N	Y
Destin (City)	FL	125158	Y	Y
Dixie County (Uninc. Areas)	FL	120336	Y	N
Dunedin (City)	FL	125103	Y	Y

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	BARRIERS	OTHER PROTECTED AREAS
Escambia County (Uninc. Areas)	FL	120080	Y	Y
Fernandina Beach (City)	FL	120172	N	Y
Flagler County (Uninc. Areas)	FL	120085	Y	N
Fort Lauderdale (City)	FL	125105	N	Y
Fort Pierce (City)	FL	120286	Y	Y
Franklin County (Uninc. Areas)	FL	120088	Y	Y
Gulf Breeze (City)	FL	120275	Y	Y
Gulf County (Uninc. Areas)	FL	120098	Y	Y
Hillsborough Co. (Uninc. Areas)	FL	120112	Y	Y
Hollywood (City)	FL	125113	Y	Y
Indian River Co. (Uninc. Areas)	FL	120119	Y	Y
Islamorada (Village)	FL	120424	Y	Y
Islandia (City)	FL	120647	Y	Y
Jacksonville (City)	FL	120077	Y	Y
Jupiter (Town)	FL	125119	N	Y
Jupiter Island (Town)	FL	120162	Y	Y
Key Biscayne (Village)	FL	120648	N	Y
Layton (City)	FL	120169	N	Y
Lee County (Uninc. Areas)	FL	125124	Y	Y
Levy County (Uninc. Areas)	FL	120145	Y	Y
Longboat Key (Town)	FL	125126	Y	Y
Malabar (Town)	FL	120024	Y	N
Manatee County (Uninc. Areas)	FL	120153	Y	Y
Marathon (City)	FL	120681	Y	N
Martin County (Uninc. Areas)	FL	120161	Y	Y
Miami (City)	FL	120650	N	Y
Monroe County (Uninc. Areas)	FL	125129	Y	Y
Naples (City)	FL	125130	Y	N
Nassau County (Uninc. Areas)	FL	120170	N	Y
New Smyrna Beach (City)	FL	125132	Y	N
North Palm Beach (Village)	FL	120217	N	Y
Oak Hill (City)	FL	120624	N	Y
Okaloosa County (Uninc. Areas)	FL	120173	Y	N
Orchid (Town)	FL	120122	Y	Y
Palm Bay (City)	FL	120404	Y	N
Palm Beach Co. (Uninc. Areas)	FL	120192	N	Y
Pasco Co. (Uninc. Areas)	FL	120230	N	Y
Pensacola Beach-SRIA	FL	125138	Y	Y
Pinellas County (Uninc. Areas)	FL	125139	Y	Y
Ponce Inlet (Town)	FL	120312	Y	N
Port St. Joe (City)	FL	120099	Y	N
Port St. Lucie (City)	FL	120287	Y	N
Riviera Beach (City)	FL	125142	N	Y
Sanibel (City)	FL	120402	Y	Y
Santa Rosa Co. (Uninc. Areas)	FL	120274	Y	Y

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	BARRIERS	OTHER PROTECTED AREAS
Sarasota (City)	FL	125150	N	Y
Sarasota County (Uninc. Areas)	FL	125144	Y	Y
Sewall's Point (Town)	FL	120164	Y	N
St. Augustine (City)	FL	125145	Y	Y
St. Johns County (Uninc. Areas)	FL	125147	Y	Y
St. Lucie County (Uninc. Areas)	FL	120285	Y	Y
St. Petersburg (City)	FL	125148	N	Y
Titusville (City)	FL	125152	N	Y
Venice (City)	FL	125154	N	Y
Volusia County (Uninc. Areas)	FL	125155	Y	Y
Wakulla County (Uninc. Areas)	FL	120315	Y	N
Walton County (Uninc. Areas)	FL	120317	Y	Y
Bryan County (Uninc. Areas)	GA	130016	N	Y
Camden County (Uninc. Areas)	GA	130262	Y	Y
Chatham County (Uninc. Areas)	GA	130030	Y	Y
Glynn County (Uninc. Areas)	GA	130092	Y	Y
Jekyll Island State Park	GA	130201	N	Y
Liberty County (Uninc. Areas)	GA	130123	N	Y
McIntosh County (Uninc. Areas)	GA	130130	N	Y
Cameron Parish (Uninc. Areas)	LA	225194	Y	Y
Grand Isle (Town)	LA	225197	Y	Y
Iberia Parish (Uninc. Areas)	LA	220078	N	Y
Jefferson Parish (Uninc. Areas)	LA	225199	Y	Y
La Fourche Parish (Unincorp.)	LA	225202	Y	N
Plaquemines Parish (Unincorp.)	LA	220139	Y	Y
St. Bernard Parish (Unincorp.)	LA	225204	Y	Y
St. Mary Parish (Uninc. Areas)	LA	220192	Y	N
Terrebonne Parish (Unincorp.)	LA	225206	Y	N
Vermilion Parish (Unincorp.)	LA	220221	Y	Y
Barnstable (Town)	MA	250001	Y	Y
Beverly (City)	MA	250077	Y	N
Boston (City)	MA	250286	Y	Y
Bourne (Town)	MA	255210	Y	N
Brewster (Town)	MA	250003	Y	N
Chatham (Town)	MA	250004	Y	Y
Chilmark (Town)	MA	250068	Y	Y
Cohasset (Town)	MA	250236	Y	N
Dartmouth (Town)	MA	250051	Y	Y
Dennis (Town)	MA	250005	Y	Y
Duxbury (Town)	MA	250263	Y	N
Eastham (Town)	MA	250006	Y	Y
Edgartown (Town)	MA	250069	Y	Y
Essex (Town)	MA	250080	Y	N
Fairhaven (Town)	MA	250054	Y	N

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	BARRIERS	OTHER PROTECTED AREAS
Falmouth (Town)	MA	255211	Y	N
Gay Head (Town)	MA	250070	Y	Y
Gloucester (City)	MA	250082	Y	N
Gosnold (Town)	MA	250071	Y	Y
Hull (Town)	MA	250269	Y	N
Ipswich (Town)	MA	250086	Y	Y
Kingston (Town)	MA	250270	Y	N
Manchester (Town)	MA	250090	Y	N
Marion (Town)	MA	255213	Y	N
Marshfield (Town)	MA	250273	Y	N
Mashpee (Town)	MA	250009	Y	Y
Mattapoisett (Town)	MA	255214	Y	N
Nantucket (Town)	MA	250230	Y	N
Newbury (Town)	MA	250096	N	Y
Oak Bluffs (Town)	MA	250072	Y	Y
Orleans (Town)	MA	250010	Y	Y
Plymouth (Town)	MA	250278	Y	N
Provincetown (Town)	MA	255218	N	Y
Quincy (City)	MA	255219	N	Y
Rockport (Town)	MA	250100	Y	N
Rowley (Town)	MA	250101	N	Y
Salisbury (Town)	MA	250103	N	Y
Sandwich (Town)	MA	250012	Y	Y
Scituate (Town)	MA	250282	Y	N
Swampscott (Town)	MA	250105	Y	N
Swansea (Town)	MA	255221	Y	N
Tisbury (Town)	MA	250073	Y	N
Truro (Town)	MA	255222	Y	Y
Wareham (Town)	MA	255223	Y	N
Wellfleet (Town)	MA	250014	N	Y
West Tisbury (Town)	MA	250074	Y	N
Westport (Town)	MA	255224	Y	Y
Winthrop (Town)	MA	250289	N	Y
Yarmouth (Town)	MA	250015	Y	Y
Calvert County (Uninc. Areas)	MD	240011	Y	Y
Crisfield (City)	MD	240062	N	Y
Dorchester Co. (Uninc. Areas)	MD	240026	Y	Y
Kent County (Uninc. Areas)	MD	240045	Y	Y
Queen Annes Co. (Uninc. Areas)	MD	240054	Y	N
Somerset County (Uninc. Areas)	MD	240061	Y	Y
St. Marys County (Unin. Areas)	MD	240064	Y	Y
Talbot County (Uninc. Areas)	MD	240066	Y	N
Wicomico County (Uninc. Areas)	MD	240078	Y	N
Worcester Co. (Uninc. Areas)	MD	240083	N	Y

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	BARRIERS	OTHER PROTECTED AREAS
Andrews Island	ME	230967	Y	N
Cape Elizabeth (Town)	ME	230043	Y	Y
Cranberry Isles (Town)	ME	230278	Y	N
Cumberland (Town)	ME	230162	Y	N
Cutler (Town)	ME	230310	Y	Y
Georgetown (Town)	ME	230209	N	Y
Harpswell (Town)	ME	230169	Y	N
Harrington (Town)	ME	230314	Y	N
Islesboro (Town)	ME	230256	Y	N
Jonesport (Town)	ME	230138	Y	N
Kennebunk (Town)	ME	230151	Y	N
Kittery (Town)	ME	230171	Y	N
Lubec (Town)	ME	230139	Y	N
Machiasport (Town)	ME	230141	Y	N
Milbridge (Town)	ME	230142	N	Y
Ogunquit (Town)	ME	230632	N	Y
Perry (Town)	ME	230319	Y	N
Phippsburg (Town)	ME	230120	Y	Y
Portland (City)	ME	230051	Y	N
Roque Bluffs (Town)	ME	230322	Y	Y
Scarborough (Town)	ME	230052	Y	N
Steuben (Town)	ME	230323	Y	Y
Wells (Town)	ME	230158	Y	Y
York (Town)	ME	230159	Y	N
Alpena (City)	MI	260010	Y	N
Alpena (Township)	MI	260011	Y	N
Arcadia (Township)	MI	260306	Y	N
Bay De Noc (Township)	MI	260685	Y	N
Blaine (Township)	MI	260027	Y	N
Brownstown (Charter Township)	MI	260218	Y	N
Cedarville (Township)	MI	260659	Y	N
Clark (Township)	MI	260759	Y	N
Detour (Township)	MI	260775	Y	N
Drummond Island (Township)	MI	260803	Y	N
Ensign (Township)	MI	260752	Y	N
Frenchtown (Township)	MI	260146	Y	N
Garfield (Township)	MI	260766	Y	N
Hendricks (Township)	MI	260806	Y	N
Houghton (Township)	MI	260799	Y	N
Hudson (Township)	MI	260807	Y	N
Huron (Township)	MI	260415	Y	N
LaSalle (Township)	MI	260148	Y	N
Luna Pier (City)	MI	260150	Y	N
McMillan (Township)	MI	260487	Y	N

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	BARRIERS	OTHER PROTECTED AREAS
Moran (Township)	MI	260443	Y	N
Newton (Township)	MI	260647	Y	N
Onota (Township)	MI	260345	Y	N
Port Austin (Township)	MI	260290	Y	N
Powell (Township)	MI	260452	Y	N
St. Ignace (Township)	MI	260444	Y	N
White River (Township)	MI	260299	Y	N
Whitefish (Township)	MI	260321	Y	N
Whitney (Township)	MI	260018	Y	N
Duluth (City)	MN	270421	Y	N
Gautier (City)	MS	280332	Y	N
Hancock County (Uninc. Areas)	MS	285254	Y	N
Harrison County (Uninc. Areas)	MS	285255	Y	Y
Jackson County (Uninc. Areas)	MS	285256	Y	Y
Ocean Springs (City)	MS	285259	Y	N
Atlantic Beach (Town)	NC	370044	N	Y
Bald Head Island (Village)	NC	370442	N	Y
Brunswick Co. (Uninc. Areas)	NC	370295	Y	Y
Carolina Beach (City)	NC	375347	Y	N
Carteret County (Uninc. Areas)	NC	370043	N	Y
Currituck Co. (Uninc. Areas)	NC	370078	Y	Y
Dare County (Uninc. Areas)	NC	375348	Y	Y
Hyde County (Uninc. Areas)	NC	370133	N	Y
Kill Devil Hills (City)	NC	375353	Y	N
Nags Head (Town)	NC	375356	Y	N
New Hanover Co. (Uninc. Areas)	NC	370168	Y	Y
North Topsail Beach (Town)	NC	370466	Y	N
Onslow County (Uninc. Areas)	NC	370340	Y	Y
Pender County (Uninc. Areas)	NC	370344	Y	N
Pine Knoll Shores (Town)	NC	370267	N	Y
Sunset Beach (Town)	NC	375359	Y	N
Wrightsville Beach (Town)	NC	375361	Y	N
Aberdeen (Township)	NJ	340312	N	Y
Bass River (Township)	NJ	340085	N	Y
Berkeley (Township)	NJ	340369	N	Y
Brick (Township)	NJ	345285	Y	Y
Brigantine (City)	NJ	345286	N	Y
Cape May City (City)	NJ	345288	N	Y
Dennis (Township)	NJ	340552	Y	Y
Galloway (Township)	NJ	340008	N	Y
Highlands (Borough)	NJ	345297	N	Y
Keyport (Borough)	NJ	340304	Y	N
Lacey (Township)	NJ	340376	N	Y
Little Egg Harbor (Township)	NJ	340380	N	Y

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	BARRIERS	OTHER PROTECTED AREAS
Long Beach (Township)	NJ	345301	N	Y
Lower (Township)	NJ	340153	N	Y
Maurice River (Township)	NJ	340172	Y	Y
Middle (Township)	NJ	340154	Y	Y
Middletown (Township)	NJ	340313	Y	N
Monmouth Beach (Borough)	NJ	340315	Y	N
North Wildwood (City)	NJ	345308	Y	N
Ocean City (City)	NJ	345310	N	Y
Old Bridge (Township)	NJ	340265	Y	N
Port Republic (City)	NJ	340016	N	Y
Rumson (Borough)	NJ	345316	Y	N
Sea Bright (Borough)	NJ	345317	Y	Y
Stafford (Township)	NJ	340393	Y	Y
Stone Harbor (Borough)	NJ	345323	Y	N
Union Beach (Borough)	NJ	340331	Y	N
Upper (Township)	NJ	340159	N	Y
West Cape May (Borough)	NJ	340160	N	Y
Asharoken (Village)	NY	365333	Y	N
Babylon (Town)	NY	360790	Y	Y
Bayville (Village)	NY	360988	N	Y
Belle Terre (Village)	NY	361532	Y	N
Brookhaven (Town)	NY	365334	Y	Y
Brownville (Town)	NY	361063	Y	N
Cape Vincent (Town)	NY	361062	Y	N
East Hampton (Town)	NY	360794	Y	Y
East Hampton (Village)	NY	360795	Y	N
Ellisburg (Town)	NY	360334	Y	N
Evans (Town)	NY	360240	Y	N
Freeport (Village)	NY	360464	Y	N
Glen Cove (City)	NY	360465	N	Y
Head of the Harbor (Village)	NY	361513	Y	N
Hempstead (Town)	NY	360467	Y	Y
Henderson (Town)	NY	360338	Y	N
Hounsfield (Town)	NY	360340	Y	N
Huntington (Town)	NY	360796	Y	Y
Huntington Bay (Village)	NY	361543	Y	N
Islip (Town)	NY	365337	Y	Y
Lattingtown (Village)	NY	360474	Y	Y
Lloyd Harbor (Village)	NY	360799	Y	Y
Lyme (Town)	NY	360343	Y	N
New Haven (Town)	NY	360655	Y	N
New York (City)	NY	360497	N	Y
Nissequogue (Village)	NY	361510	Y	N
North Haven (Village)	NY	360800	Y	Y

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	BARRIERS	OTHER PROTECTED AREAS
Old Field (Village)	NY	361545	Y	N
Oswego (City)	NY	360656	Y	N
Oswego (Town)	NY	360657	Y	N
Oyster Bay (Town)	NY	360483	Y	Y
Parma (Town)	NY	360425	Y	N
Poquott (Village)	NY	361518	Y	N
Port Jefferson (Village)	NY	360804	Y	Y
Richland (Town)	NY	360660	Y	N
Riverhead (Town)	NY	360805	Y	Y
Sands Point (Village)	NY	360492	Y	Y
Sandy Creek (Town)	NY	360661	Y	N
Scriba (Town)	NY	360663	Y	N
Shelter Island (Town)	NY	360809	Y	N
Smithtown (Town)	NY	360810	Y	N
Sodus (Town)	NY	360898	Y	N
Southampton (Town)	NY	365342	Y	Y
Southampton (Village)	NY	365343	Y	N
Southold (Town)	NY	360813	Y	Y
Sterling (Town)	NY	360126	Y	N
Wolcott (Town)	NY	360901	Y	N
Erie County (Uninc. Areas)	OH	390153	Y	N
Grand River (Village)	OH	390315	Y	N
Kelleys Island (Village)	OH	390738	Y	N
Lake County (Uninc. Areas)	OH	390771	Y	N
Mentor (City)	OH	390317	Y	N
Ottawa County (Uninc. Areas)	OH	390432	Y	N
Puerto Rico	PR	720000	Y	Y
Barrington (Town)	RI	445392	Y	N
Bristol (Town)	RI	445393	Y	N
Charlestown (Town)	RI	445395	Y	Y
Jamestown (Town)	RI	445399	Y	Y
Little Compton (Town)	RI	440035	Y	Y
Middletown (Town)	RI	445401	N	Y
Narragansett (Town)	RI	445402	Y	Y
New Shoreham (Town)	RI	440036	Y	Y
Newport (City)	RI	445403	Y	Y
North Kingstown (Town)	RI	445404	Y	N
Portsmouth (Town)	RI	445405	Y	Y
South Kingstown (Town)	RI	445407	Y	Y
Tiverton (Town)	RI	440012	Y	N
Warren (Town)	RI	445408	Y	N
Warwick (City)	RI	445409	Y	Y
Westerly (Town)	RI	445410	Y	Y
Beaufort County (Uninc. Areas)	SC	450025	Y	Y

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	BARRIERS	OTHER PROTECTED AREAS
Briarcliffe Acres (Town)	SC	450232	Y	N
Charleston (City)	SC	455412	Y	N
Charleston Co. (Uninc. Areas)	SC	455413	Y	Y
Colleton County (Uninc. Areas)	SC	450056	Y	Y
Edisto Beach (Town)	SC	455414	N	Y
Folly Beach (Town)	SC	455415	Y	Y
Georgetown Co. (Uninc. Areas)	SC	450085	Y	Y
Horry County (Uninc. Areas)	SC	450104	Y	N
Jasper County (Uninc. Areas)	SC	450112	N	Y
McClellanville (Town)	SC	450039	N	Y
North Myrtle Beach (Town)	SC	450110	Y	N
Pawleys Island (Town)	SC	450255	Y	N
Aransas County (Uninc. Areas)	TX	485452	Y	Y
Aransas Pass (City)	TX	485453	N	Y
Brazoria County (Uninc. Areas)	TX	485458	Y	Y
Calhoun County (Uninc. Areas)	TX	480097	Y	Y
Cameron County (Uninc. Areas)	TX	480101	Y	Y
Chambers County (Uninc. Areas)	TX	480119	Y	N
Corpus Christi (City)	TX	485464	Y	Y
Galveston (City)	TX	485469	N	Y
Galveston Co. (Uninc. Areas)	TX	485470	Y	Y
Jefferson Co. (Uninc. Areas)	TX	480385	Y	Y
Kenedy County (Uninc. Areas)	TX	481230	N	Y
Kleberg County (Uninc. Areas)	TX	480423	Y	Y
Matagorda Co. (Uninc. Areas)	TX	485489	Y	Y
Nueces County (Uninc. Areas)	TX	485494	N	Y
Port Aransas (City)	TX	485498	N	Y
Port Arthur (City)	TX	485499	Y	Y
Quintana (Village)	TX	481301	Y	N
South Padre Island (Town)	TX	480115	N	Y
Texas City (City)	TX	485514	Y	Y
Willacy County (Uninc. Areas)	TX	480664	Y	Y
Accomack County (Uninc. Areas)	VA	510001	Y	Y
Gloucester Co. (Uninc. Areas)	VA	510071	Y	N
Hampton (City)	VA	515527	Y	Y
Lancaster Co. (Uninc. Areas)	VA	510084	Y	N
Mathews Co. (Uninc. Areas)	VA	510096	Y	N
Middlesex Co. (Uninc. Areas)	VA	510098	Y	N
Northampton Co. (Uninc. Areas)	VA	510105	Y	Y
Northumberland Co. (Uninc. Areas)	VA	510107	Y	Y
Poquoson (City)	VA	510183	N	Y
Tangier (Town)	VA	510004	Y	N
Virginia Beach (City)	VA	515531	N	Y
Westmoreland Co. (Uninc. Areas)	VA	510250	Y	N

COASTAL BARRIER RESOURCES SYSTEM

LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	BARRIERS	OTHER PROTECTED AREAS
Virgin Islands	VI	780000	Y	Y
Bayfield County (Uninc. Areas)	WI	550539	Y	N
Brown County (Uninc. Areas)	WI	550020	Y	N
Manitowoc Co. (Uninc. Areas)	WI	550236	Y	N
Marinette Co. (Uninc. Areas)	WI	550259	Y	N

I. GENERAL DESCRIPTION

The goals of the Community Rating System (CRS) are to reduce flood losses, to facilitate accurate insurance rating, and to promote the awareness of flood insurance.

The CRS has been developed to provide incentives for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding. The incentives are in the form of premium discounts.

II. ELIGIBILITY

For a community to be eligible, the community must be in full compliance with the NFIP and be in the Regular phase of the program. Communities in the Emergency phase of the program are not eligible.

III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium reductions; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate FEMA region for the CRS program and its implementation is verified, FIMA sets the CRS classification based upon the credit points. This classification determines the premium discount for policyholders. Premium discounts ranging from 5 percent to a maximum of 45 percent will be applied to every policy written in a community as recognition of the floodplain management activities instituted. This is a voluntary program for communities.

The table below shows premium discounts for CRS Classes 1-10 within different flood zones.

IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS

Certain activities that are credited under the CRS provide direct benefit to agents writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the Special Flood Hazard Area after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent should be able to get these certificates from any CRS community. In addition, some CRS communities receive credit for having completed certificates for Post-FIRM buildings constructed prior to the CRS application date. If they do receive this credit, then these certificates should also be available to agents writing flood insurance. The community may charge a fee for copying certificates for inquirers.

Many CRS communities receive credit for providing inquirers with information from the community's FIRM. This includes a property's flood risk zone and the Base Flood Elevation. The service must be publicized once a year. If a community is receiving this credit, then agents should be able to use the service. There may be a fee charged for the service.

CRS PREMIUM DISCOUNTS

Class	Discount	Class	Discount
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	---

SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Credit varies depending on class.

SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% credit for Classes 1-6; 5% credit for Classes 7-9.*

Non-SFHA (Zones B, C, X, D): 10% credit for Classes 1-6; 5% credit for Classes 7-9.

Preferred Risk Policies are not eligible for CRS Premium Discounts.

*For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	Alabama						
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	5	C
015000	Baldwin County	10/1/95	10/1/95	9	5	5	C
010116	Birmingham, City of	10/1/94	04/1/01	7	15	5	C
010418	Dauphin Island, Town of	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/91	9	5	5	C
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	10/1/96	8	10	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/93	8	10	5	C
010189	Pell City, City of	10/1/92	10/1/92	9	5	5	C
010002	Prattville, City of	10/1/91	10/1/91	9	5	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
	Alaska						
020005	Anchorage, Municipality of	10/1/95	04/1/00	8	10	5	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020094	Valdez, City of	10/1/92	10/1/92	9	5	5	C
	Arizona						
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	10/1/96	8	10	5	C
040080	Casa Grande, City of	10/1/91	10/1/01	8	10	5	C
040040	Chandler, City of	10/1/91	10/1/01	8	10	5	C
040094	Chino Valley, Town of	10/1/91	10/1/93	8	10	5	C
040095	Clarkdale, Town of	10/1/91	10/1/96	8	10	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040020	Flagstaff, City of	10/1/91	10/1/99	8	10	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	10/1/99	8	10	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040037	Maricopa County	10/1/91	05/1/02	5	25	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	10/1/95	9	5	5	C
040066	Navajo County	10/1/92	10/1/92	9	5	5	C
040051	Phoenix, City of	10/1/92	10/1/94	7	15	5	C
040073	Pima County	10/1/91	04/1/01	6	20	10	C
040098	Prescott, City of	10/1/91	10/1/01	8	10	5	C
045012	Scottsdale, City of	10/1/91	10/1/95	7	15	5	C
040130	Sedona, City of	10/1/91	10/1/91	9	5	5	C
040069	Show Low, City of	10/1/91	10/1/91	9	5	5	C
040054	Tempe, City of	10/1/91	05/1/02	8	10	5	C

[1]For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.
[2]Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.
[3]Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	Arizona (continued)						
040076	Tucson, City of	10/1/91	10/1/93	8	10	5	C
040056	Wickenburg, Town of	10/1/92	10/1/92	9	5	5	C
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	10/1/92	8	10	5	C
	Arkansas						
050029	Arkadelphia, City of	10/1/91	10/1/91	9	5	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050012	Bentonville, City of	10/1/92	10/1/92	9	5	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	05/1/02	8	10	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/93	9	5	5	C
050180	Jacksonville, City of	10/1/94	10/1/94	9	5	5	C
050048	Jonesboro, City of	10/1/92	10/1/92	9	5	5	C
050181	Little Rock, City of	10/1/91	10/1/01	8	10	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050055	West Memphis, City of	10/1/92	10/1/92	9	5	5	C
	California						
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/02	6	20	10	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
060370	Fairfield, City of	10/1/92	05/1/02	8	10	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
065029	Fresno County	10/1/91	10/1/96	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/97	7	15	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	05/1/02	8	10	5	C
060075	Kern County	10/1/91	10/1/93	8	10	5	C
060090	Lake County	10/1/95	10/1/00	7	15	5	C
060136	Long Beach, City of	10/1/93	10/1/94	8	10	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
065043	Los Angeles County	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/95	9	5	5	C
060344	Milpitas, City of	10/1/91	10/1/01	5	25	10	C
060195	Monterey County	10/1/91	10/1/96	7	15	5	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060347	Mountain View, City of	05/1/02	05/1/02	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	04/1/01	7	15	5	C
060227	Newport Beach, City of	10/1/93	10/1/93	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	California (continued)						
060178	Novato, City of	10/1/95	10/1/00	7	15	5	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060212	Orange County	10/1/91	05/1/02	7	15	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060257	Palm Springs, City of	10/1/92	10/1/00	8	10	5	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	10/1/01	6	20	10	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060360	Redding, City of	10/1/96	10/1/01	6	20	10	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/97	6	20	10	C
060262	Sacramento County	10/1/92	10/1/97	6	20	10	C
060266	Sacramento, City of	10/1/91	10/1/96	6	20	10	C
060202	Salinas, City of	10/1/91	10/1/91	9	5	5	C
060284	San Diego County	10/1/94	10/1/95	10	0	0	R
060299	San Joaquin County	10/1/93	10/1/98	7	15	5	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	10/1/91	9	5	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/96	8	10	5	C
060710	San Ramon, City of	10/1/91	04/1/01	7	15	5	C
060331	Santa Barbara County	10/1/91	10/1/01	7	15	5	C
060350	Santa Clara, City of	05/1/02	05/1/02	8	10	5	C
060729	Santa Clarita, City of	10/1/01	10/1/01	9	5	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060421	Simi Valley, City of	10/1/93	10/1/93	9	5	5	C
060631	Solano County	10/1/91	10/1/93	8	10	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	10/1/98	8	10	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
065070	Walnut Creek, City of	10/1/91	04/1/01	7	15	5	C
060357	Watsonville, City of	10/1/92	10/1/97	8	10	5	C
060238	Yorba Linda, City of	10/1/93	10/1/94	8	10	5	C
	Colorado						
080001	Adams County	10/1/93	10/1/98	8	10	5	C
080009	Alamosa County	10/1/96	10/1/96	9	5	5	C
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	10/1/96	7	15	5	C
080002	Aurora, City of	10/1/92	10/1/97	8	10	5	C
080023	Boulder County	10/1/91	10/1/96	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/97	8	10	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C

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[2]Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.
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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	Colorado (continued)						
080068	Canon City, City of	10/1/92	10/1/92	9	5	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	10/1/92	9	5	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	10/1/96	9	5	5	C
080049	Douglas County	10/1/96	10/1/96	9	5	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080059	El Paso County	10/1/92	10/1/92	9	5	5	C
085074	Englewood, City of	10/1/95	10/1/96	8	10	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	10/1/92	9	5	5	C
080067	Fremont County	10/1/93	10/1/93	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	10/1/96	9	5	5	C
080078	Gunnison County	10/1/94	10/1/94	9	5	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
085075	Lakewood, City of	10/1/91	10/1/96	7	15	5	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/91	9	5	5	C
080063	Manitou Springs, City of	10/1/92	10/1/92	9	5	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080310	Parker, Town of	10/1/92	10/1/97	7	15	5	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/98	8	10	5	C
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	10/1/93	9	5	5	C
080168	Telluride, Town of	10/1/94	10/1/00	7	15	5	C
080007	Thornton, City of	10/1/94	10/1/99	8	10	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	10/1/92	8	10	5	C
085079	Wheat Ridge, City of	10/1/91	10/1/96	7	15	5	C
	Connecticut						
090074	Cheshire, Town of	10/1/93	10/1/93	9	5	5	C
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/95	8	10	5	C
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090090	Wallingford, Town of	10/1/95	10/1/95	9	5	5	C
095082	West Hartford,Town of	10/1/91	10/1/91	9	5	5	C
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	Delaware						
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/94	9	5	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark,City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
	Florida						
120001	Alachua County	10/1/95	10/1/00	8	10	5	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	05/1/97	8	10	5	C
120180	Apopka, City of	10/1/93	10/1/93	9	5	5	C
120193	Atlantis, City of	10/1/92	10/1/94	8	10	5	C
120676	Aventura, City of	10/1/00	10/1/00	8	10	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/97	8	10	5	C
120004	Bay County	10/1/93	10/1/98	8	10	5	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C
120195	Boca Raton, City of	10/1/92	10/1/94	8	10	5	C
120196	Boynton Beach, City of	10/1/91	10/1/93	8	10	5	C
125091	Bradenton Beach, City of	10/1/91	10/1/96	8	10	5	C
120155	Bradenton, City of	10/1/91	10/1/00	7	15	5	C
125092	Brevard County	10/1/91	10/1/93	8	10	5	C
125093	Broward County	10/1/92	10/1/96	8	10	5	C
120005	Callaway, City of	10/1/93	10/1/93	9	5	5	C
125094	Cape Canaveral, City of	10/1/93	10/1/99	8	10	5	C
125095	Cape Coral, City of	10/1/91	10/1/96	8	10	5	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	10/1/01	6	20	10	C
120063	Citrus County	10/1/01	10/1/01	7	15	5	C
120064	Clay County	10/1/96	10/1/00	8	10	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/96	8	10	5	C
125097	Cocoa Beach, City of	10/1/94	10/1/94	9	5	5	C
120020	Cocoa, City of	10/1/94	10/1/96	8	10	5	C
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	10/1/95	7	15	5	C
120070	Columbia County	10/1/96	10/1/96	9	5	5	C
120032	Cooper City, City of	10/1/92	10/1/96	8	10	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120034	Dania, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, City of	10/1/94	10/1/94	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	Florida (continued)						
125100	Daytona Beach Shores, City of	10/1/92	10/1/94	8	10	5	C
125099	Daytona Beach, City of	10/1/94	10/1/94	9	5	5	C
125101	Deerfield Beach, City of	10/1/92	10/1/93	8	10	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	10/1/99	8	10	5	C
125103	Dunedin, City of	10/1/92	04/1/98	8	10	5	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	05/1/02	8	10	5	C
120146	Fanning Springs, Town of	10/1/93	10/1/93	9	5	5	C
120120	Fellsmere, City of	10/1/99	10/1/99	8	10	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/97	8	10	5	C
120087	Flagler Beach, City of	10/1/95	10/1/00	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	10/1/01	8	10	5	C
125106	Fort Myers, City of	10/1/93	10/1/98	8	10	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	10/1/01	8	10	5	C
120174	Fort Walton Beach, City of	10/1/92	10/1/97	8	10	5	C
120088	Franklin County	10/1/93	10/1/93	9	5	5	C
125107	Gainesville, City of	10/1/92	10/1/97	8	10	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/96	8	10	5	C
120642	Golden Beach, Town of	10/1/93	10/1/93	9	5	5	C
120275	Gulf Breeze, City of	10/1/93	10/1/93	9	5	5	C
120098	Gulf County	10/1/93	10/1/93	9	5	5	C
125109	Gulf Stream, Town of	10/1/99	10/1/99	8	10	5	C
125108	Gulfport, City of	10/1/93	10/1/94	8	10	5	C
125110	Hallandale Beach, City of	10/1/94	10/1/96	8	10	5	C
120103	Hardee County	10/1/96	10/1/96	9	5	5	C
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/94	8	10	5	C
120643	Hialeah, City of	10/1/93	10/1/97	8	10	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/94	9	5	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/94	9	5	5	C
120112	Hillsborough County	10/1/92	10/1/00	7	15	5	C
125112	Holly Hill, City of	10/1/94	10/1/94	9	5	5	C
125113	Hollywood, City of	10/1/92	10/1/93	8	10	5	C
125114	Holmes Beach, City of	10/1/91	05/1/97	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	01/1/98	7	15	5	C
120121	Indian River Shores, Town of	10/1/94	10/1/95	8	10	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/93	8	10	5	C
125118	Indian Shores, Town of	10/1/93	05/1/97	7	15	5	C
120078	Jacksonville Beach, City of	10/1/92	10/1/92	9	5	5	C
120077	Jacksonville, City of	10/1/91	10/1/99	8	10	5	C
120331	Jefferson County	10/1/96	10/1/96	9	5	5	C

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ELIGIBLE COMMUNITIES

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	Florida (continued)						
120208	Juno Beach, Town of	10/1/93	10/1/00	5	25	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
125119	Jupiter, Town of	10/1/94	10/1/00	7	15	5	C
120245	Kenneth City, Town of	10/1/92	10/1/92	9	5	5	C
120648	Key Biscayne, City of	04/1/98	04/1/00	6	20	10	C
125121	Key Colony Beach, City of	10/1/92	10/1/95	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	10/1/01	8	10	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/94	9	5	5	C
120421	Lake County	10/1/94	10/1/97	8	10	5	C
120212	Lake Park, Town of	10/1/92	10/1/92	9	5	5	C
120213	Lake Worth, City of	10/1/96	10/1/96	9	5	5	C
120267	Lakeland, City of	10/1/94	10/1/94	9	5	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/97	7	15	5	C
125123	Lauderdale by the Sea, City of	04/1/00	04/1/00	9	5	5	C
120044	Lauderhill, City of	10/1/92	10/1/92	9	5	5	C
120169	Layton, City of	10/1/01	10/1/01	8	10	5	C
125124	Lee County	10/1/91	10/1/01	6	20	10	C
120145	Levy County	10/1/94	10/1/99	8	10	5	C
125125	Lighthouse Point, City of	10/1/93	10/1/94	8	10	5	C
125126	Longboat Key, Town of	10/1/91	10/1/96	7	15	5	C
120292	Longwood, City of	10/1/96	10/1/96	9	5	5	C
120009	Lynn Haven, City of	10/1/92	10/1/92	9	5	5	C
125127	Madeira Beach, City of	10/1/92	10/1/93	8	10	5	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	10/1/92	9	5	5	C
120153	Manatee County	10/1/91	10/1/96	7	15	5	C
120216	Mangonia Park, Town of	10/1/94	10/1/94	9	5	5	C
120426	Marco Island, City of	10/1/00	10/1/00	7	15	5	C
120047	Margate, City of	10/1/92	10/1/95	8	10	5	C
120160	Marion County	10/1/94	10/1/94	9	5	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120025	Melbourne, City of	10/1/93	10/1/93	9	5	5	C
120650	Miami, City of	10/1/94	10/1/99	8	10	5	C
120651	Miami Beach, City of	10/1/96	10/1/01	7	15	5	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120635	Miami-Dade County	10/1/94	10/1/01	6	20	10	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/97	7	15	5	C
120079	Neptune Beach, City of	10/1/94	10/1/94	9	5	5	C
120232	New Port Richey, City of	10/1/93	10/1/95	8	10	5	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	04/1/98	8	10	5	C
120049	North Lauderdale, City of	10/1/93	10/1/93	9	5	5	C

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ELIGIBLE COMMUNITIES

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	Florida (continued)						
120656	North Miami Beach, City of	10/1/93	10/1/98	8	10	5	C
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120217	North Palm Beach, Village of	10/1/94	10/1/99	8	10	5	C
120279	North Port, City of	10/1/92	10/1/93	8	10	5	C
125133	North Redington Beach, Town of	10/1/92	10/1/98	8	10	5	C
120050	Oakland Park, City of	10/1/94	10/1/94	9	5	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
125134	Ocean Ridge, Town of	10/1/92	01/1/98	8	10	5	C
120173	Okaloosa County	10/1/95	10/1/00	7	15	5	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	10/1/01	7	15	5	C
120179	Orange County	10/1/91	05/1/02	6	20	10	C
120186	Orlando, City of	10/1/93	10/1/94	8	10	5	C
125136	Ormond Beach, City of	10/1/92	10/1/94	8	10	5	C
120189	Osceola County	10/1/94	10/1/98	8	10	5	C
120404	Palm Bay, City of	10/1/93	10/1/98	8	10	5	C
120192	Palm Beach County	10/1/91	05/1/02	7	15	5	C
125137	Palm Beach Shores, Town of	10/1/94	10/1/94	9	5	5	C
120220	Palm Beach, Town of	10/1/92	10/1/00	8	10	5	C
120223	Palm Springs, Village of	10/1/92	10/1/97	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	04/1/98	8	10	5	C
120011	Parker, City of	10/1/94	10/1/94	9	5	5	C
120230	Pasco County	10/1/92	10/1/92	9	5	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
125138	Pensacola Beach-Santa Rosa Island	10/1/91	10/1/91	9	5	5	C
125139	Pinellas County	10/1/93	10/1/94	8	10	5	C
120251	Pinellas Park, City of	10/1/91	10/1/96	7	15	5	C
120054	Plantation, City of	10/1/92	10/1/93	8	10	5	C
120261	Polk County	10/1/92	01/1/98	8	10	5	C
120055	Pompano Beach, City of	10/1/93	10/1/94	8	10	5	C
120312	Ponce Inlet, Town of	10/1/92	10/1/99	10	0	0	R
120313	Port Orange, City of	10/1/92	10/1/97	8	10	5	C
120234	Port Richey, City of	10/1/92	10/1/94	8	10	5	C
120099	Port St. Joe, City of	10/1/94	10/1/94	9	5	5	C
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/97	7	15	5	C
125140	Redington Beach, Town of	10/1/93	10/1/96	8	10	5	C
125141	Redington Shores, Town of	10/1/92	10/1/93	8	10	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	04/1/00	7	15	5	C
125144	Sarasota County	10/1/92	10/1/93	8	10	5	C

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	Florida (continued)						
125150	Sarasota, City of	10/1/91	10/1/96	7	15	5	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/01	9	5	5	C
120289	Seminole County	10/1/91	10/1/00	7	15	5	C
120164	Sewall's Point, Town of	10/1/96	10/1/97	8	10	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/97	8	10	5	C
120658	South Miami, City of	10/1/93	10/1/95	8	10	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/93	9	5	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	5	C
125146	St. Augustine Beach, City of	10/1/93	10/1/96	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/97	8	10	5	C
120191	St. Cloud, City of	10/1/93	10/1/94	8	10	5	C
125147	St. Johns County	10/1/95	10/1/00	7	15	5	C
120285	St. Lucie County	10/1/94	10/1/96	8	10	5	C
120316	St. Marks, Town of	10/1/93	10/1/93	9	5	5	C
125149	St. Pete Beach, City of	10/1/91	10/1/92	8	10	5	C
125148	St. Petersburg, City of	10/1/92	05/1/02	7	15	5	C
120296	Sumter County	10/1/95	05/1/97	8	10	5	C
120328	Sunrise, City of	10/1/92	10/1/95	8	10	5	C
120659	Surfside, Town of	10/1/93	10/1/94	8	10	5	C
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/99	7	15	5	C
120058	Tamarac, City of	10/1/92	10/1/01	8	10	5	C
120114	Tampa, City of	10/1/91	10/1/00	7	15	5	C
120259	Tarpon Springs, City of	10/1/92	10/1/93	8	10	5	C
120302	Taylor County	10/1/96	10/1/96	9	5	5	C
120115	Temple Terrace, City of	10/1/93	10/1/93	9	5	5	C
120228	Tequesta, Village of	10/1/92	10/1/00	7	15	5	C
125152	Titusville, City of	10/1/92	10/1/97	8	10	5	C
125153	Treasure Island, City of	10/1/92	10/1/99	7	15	5	C
125154	Venice, City of	10/1/91	10/1/93	8	10	5	C
120124	Vero Beach, City of	10/1/93	10/1/98	8	10	5	C
125155	Volusia County	10/1/93	05/1/97	8	10	5	C
120315	Wakulla County	10/1/93	10/1/93	9	5	5	C
120229	West Palm Beach, City of	10/1/92	04/1/00	7	15	5	C
120295	Winter Springs, City of	10/1/93	10/1/98	8	10	5	C
120147	Yankeetown, Town of	10/1/94	10/1/97	7	15	5	C
	Georgia						
130075	Albany, City of	10/1/94	10/1/94	9	5	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130030	Chatham County	10/1/91	10/1/91	9	5	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/98	8	10	5	C
130059	Columbia County	04/1/99	04/1/99	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	Georgia (continued)						
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
135159	Decatur, City of	10/1/93	10/1/93	9	5	5	C
130065	Dekalb County	10/1/92	10/1/94	8	10	5	C
130074	Dougherty County	10/1/93	10/1/93	9	5	5	C
130098	Duluth, City of	10/1/97	10/1/97	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
135160	Fulton County	04/1/00	04/1/00	9	5	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130322	Gwinnett County	10/1/94	10/1/94	9	5	5	C
130201	Jekyll Island, State Park Auth	10/1/93	10/1/94	8	10	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/94	8	10	5	C
130261	Pooler, Town of	10/1/93	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/93	9	5	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
	Hawaii						
150003	Maui County	10/1/95	10/1/00	8	10	5	C
	Idaho						
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160208	Canyon County	10/1/94	10/1/01	8	10	5	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	04/1/01	8	10	5	C
160004	Garden City, City of	10/1/98	10/1/98	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/97	8	10	5	C
160023	Ketchum, City of	10/1/92	10/1/92	9	5	5	C
160076	Kootenai County	10/1/92	10/1/00	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/99	8	10	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/01	9	5	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/94	9	5	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	10/1/94	9	5	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
	Illinois						
170001	Adams County	10/1/96	10/1/01	8	10	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	Illinois (continued)						
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	C
170059	Bartlett, Village of	10/1/91	10/1/01	8	10	5	C
170072	Calumet City, City of	10/1/00	10/1/00	7	15	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170361	Deerfield, Village of	10/1/95	10/1/00	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/94	8	10	5	C
170204	Downers Grove, Village of	10/1/91	05/1/97	8	10	5	C
170091	Flossmoor, Village of	10/1/93	04/1/00	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	10/1/95	8	10	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/97	8	10	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/98	7	15	5	C
170211	Lisle, Village of	10/1/91	10/1/01	7	15	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/98	8	10	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170132	Northbrook, Village of	10/1/94	04/1/99	8	10	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/97	6	20	10	C
175170	Palatine, Village of	10/1/94	10/1/95	8	10	5	C
170533	Peoria County	10/1/92	10/1/97	8	10	5	C
170919	Prospect Heights, City of	10/1/94	10/1/94	9	5	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/97	6	20	10	C
170330	St. Charles, City of	10/1/94	10/1/94	9	5	5	C
170173	Wheeling, Village of	10/1/91	10/1/93	8	10	5	C
170222	Willowbrook, Village of	10/1/91	10/1/97	7	15	5	C
170224	Wood Dale, Village of	04/1/99	04/1/99	8	10	5	C
	Indiana						
180006	Bartholomew County	10/1/93	10/1/93	9	5	5	C
180007	Columbus, City of	10/1/98	10/1/98	9	5	5	C
180001	Decatur, City of	10/1/93	10/1/93	9	5	5	C
180257	Evansville, City of	04/1/99	04/1/99	9	5	5	C
180003	Fort Wayne, City of	10/1/91	10/1/94	8	10	5	C
180080	Hamilton County	10/1/91	10/1/96	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	10/1/97	9	5	5	C
180382	Milford Junction, City of	10/1/97	10/1/97	9	5	5	C
180082	Noblesville, City of	10/1/91	10/1/96	8	10	5	C
180465	North Webster, City of	10/1/97	10/1/97	9	5	5	C
180122	Syracuse, City of	10/1/97	10/1/97	9	5	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/95	9	5	5	C
	Iowa						
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	Iowa (continued)						
190242	Davenport, City of	10/1/95	10/1/00	8	10	5	C
190227	Des Moines, City of	10/1/91	10/1/95	8	10	5	C
	Kansas						
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200096	Hays, City of	10/1/92	10/1/92	9	5	5	C
200090	Lawrence, City of	10/1/91	10/1/92	10	0	0	R
200215	Lindsborg, City of	10/1/92	10/1/92	9	5	5	C
200173	Olathe, City of	10/1/93	10/1/93	9	5	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	10/1/01	8	10	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
	Kentucky						
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/92	8	10	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210075	Frankfort, City of	10/1/92	10/1/92	9	5	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210120	Jefferson County	10/1/91	10/1/00	6	20	10	C
210067	Lexington-Fayette Urban County	10/1/91	10/1/97	8	10	5	C
210122	Louisville, City of	10/1/91	10/1/00	6	20	10	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/92	9	5	5	C
210366	Radcliff, City of	10/1/95	10/1/95	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/92	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
	Louisiana						
220013	Ascension Parish	10/1/92	10/1/92	9	5	5	C
225193	Baker, City of	10/1/91	10/1/91	9	5	5	C
220033	Bossier City, City of	10/1/92	10/1/92	9	5	5	C
220361	Caddo Parish	10/1/95	10/1/95	9	5	5	C
220037	Calcasieu Parish	10/1/91	10/1/91	9	5	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	10/1/91	9	5	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C

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	Louisiana (continued)						
220117	French Settlement, Village of	10/1/92	10/1/92	9	5	5	C
220015	Gonzales, City of	10/1/92	10/1/92	9	5	5	C
225198	Gretna, City of	10/1/00	10/1/00	8	10	5	C
220220	Houma, City of	10/1/92	10/1/92	9	5	5	C
225199	Jefferson Parish	10/1/92	10/1/94	8	10	5	C
225201	Kenner, City of	10/1/92	10/1/93	8	10	5	C
225202	Lafourche Parish	01/1/92	01/1/92	9	5	5	C
220040	Lake Charles, City of	10/1/93	10/1/94	10	0	0	R
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/92	9	5	5	C
220136	Monroe, City of	10/1/92	10/1/96	10	0	0	R
220196	Morgan City, City of	10/1/91	10/1/91	9	5	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220036	Shreveport, City of	10/1/91	10/1/92	8	10	5	C
220204	Slidell, City of	10/1/92	10/1/92	9	5	5	C
220016	Sorrento, Town of	10/1/92	10/1/92	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/91	9	5	5	C
220261	St. James Parish	10/1/91	10/1/97	8	10	5	C
220164	St. John The Baptist Parish	10/1/94	10/1/94	9	5	5	C
225205	St. Tammany Parish	10/1/92	10/1/92	9	5	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/92	9	5	5	C
220121	Walker, Town of	10/1/92	10/1/92	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/92	9	5	5	C
	Maine						
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230209	Georgetown, Town of	10/1/01	10/1/01	9	5	5	C
230069	Hallowell, City of	10/1/96	10/1/96	9	5	5	C
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/97	9	5	5	C
230632	Ogunquit, Town of	10/1/92	10/1/92	9	5	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/93	9	5	5	C
230120	Phippsburg, Town of	10/1/93	10/1/93	9	5	5	C
230051	Portland, City of	10/1/93	10/1/01	8	10	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/96	10	0	0	R

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	Maine (continued)						
230157	South Berwick, Town of	10/1/94	10/1/94	9	5	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/01	10	0	0	R
230158	Wells, Town of	10/1/91	10/1/93	8	10	5	C
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
	Maryland						
240042	Bel Air, Town of	10/1/93	10/1/93	9	5	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240012	North Beach, City of	01/1/92	10/1/01	8	10	5	C
245207	Ocean City, Town of	10/1/92	10/1/93	8	10	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
	Massachusetts						
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	10/1/00	8	10	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250273	Marshfield, Town of	10/1/91	05/1/97	6	20	10	C
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255219	Quincy, City of	10/1/93	05/1/97	7	15	5	C
250282	Scituate, Town of	10/1/91	10/1/95	7	15	5	C
250218	Tewksbury, Town of	10/1/93	10/1/93	9	5	5	C
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
	Michigan						
260142	Bedford, Township of	05/1/02	05/1/02	8	10	5	C
260221	Dearborn Heights, City of	10/1/92	10/1/92	9	5	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260226	Gibraltar, City of	10/1/92	10/1/92	9	5	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/02	8	10	5	C
260140	Midland, City of	10/1/92	10/1/92	9	5	5	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260577	Portage, City of	10/1/92	05/1/02	8	10	5	C
260128	Sterling Heights, City of	10/1/95	10/1/00	8	10	5	C
260243	Sumpter, Township of	10/1/95	04/1/00	8	10	5	C
	Minnesota						
275228	Austin, City of	10/1/91	10/1/01	5	25	10	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R

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	Minnesota (continued)						
275240	Lake St. Croix Beach, City of	10/1/95	10/1/00	8	10	5	C
270307	Mower County	10/1/95	04/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
	Mississippi						
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	10/1/97	8	10	5	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280332	Gautier, City of	10/1/94	04/1/00	8	10	5	C
280179	Greenville, City of	10/1/93	10/1/93	9	5	5	C
285253	Gulfport, City of	10/1/96	10/1/01	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/02	7	15	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/00	8	10	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	10/1/95	8	10	5	C
285259	Ocean Springs, City of	10/1/92	10/1/92	9	5	5	C
285261	Pass Christian, City of	10/1/93	10/1/94	8	10	5	C
280110	Ridgeland, City of	10/1/94	10/1/94	9	5	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/01	7	15	5	C
	Missouri						
290188	Arnold, City of	10/1/91	10/1/01	5	25	10	C
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290172	Independence,City of	10/1/91	10/1/01	7	15	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290315	St. Charles County	10/1/01	10/1/01	8	10	5	C
	Montana						
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/92	9	5	5	C
300008	Cascade County	10/1/91	04/1/01	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/93	9	5	5	C
300010	Great Falls, City of	10/1/91	04/1/01	7	15	5	C
300038	Lewis and Clark County	10/1/91	10/1/91	9	5	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
	Nebraska						
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	Nebraska (continued)						
315273	Lincoln, City of	10/1/91	10/1/93	8	10	5	C
	Nevada						
320001	Carson City, City of	10/1/94	04/1/99	8	10	5	C
320003	Clark County	10/1/92	10/1/94	7	15	5	C
320008	Douglas County	10/1/93	04/1/98	7	15	5	C
320005	Henderson, City of	10/1/91	10/1/92	8	10	5	C
325276	Las Vegas, City of	10/1/91	10/1/95	7	15	5	C
320007	North Las Vegas, City of	10/1/91	10/1/95	8	10	5	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
	New Hampshire						
330023	Keene, City of	05/1/02	05/1/02	9	5	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
	New Jersey						
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/00	7	15	5	C
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	10/1/01	8	10	5	C
340427	Bedminister, Township of	10/1/96	10/1/00	7	15	5	C
340459	Berkeley Heights, Township	10/1/94	04/1/99	10	0	0	R
340369	Berkeley, Township of	10/1/92	10/1/94	10	0	0	R
340178	Bloomfield, Town of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/01	7	15	5	C
345287	Burlington, City of	04/1/98	04/1/98	9	5	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
345293	Dover, Township of	10/1/92	10/1/92	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
340570	Hackensack Meadowlands Commiss	10/1/92	10/1/92	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/97	9	5	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340379	Lavallette, Borough of	10/1/93	10/1/94	10	0	0	R
345300	Lincoln Park, Borough of	10/1/91	10/1/97	8	10	5	C
340467	Linden, City of	10/1/91	10/1/91	9	5	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/99	7	15	5	C
345302	Longport, Borough of	10/1/95	10/1/00	8	10	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	New Jersey (continued)						
345303	Manasquan, Borough of	10/1/92	10/1/98	8	10	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/01	7	15	5	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	10/1/01	9	5	5	C
345307	North Plainfield, City of	10/1/92	10/1/92	9	5	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340518	Ocean, Township of	10/1/95	10/1/95	9	5	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	10/1/91	9	5	5	C
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequannock, Village of	10/1/91	10/1/97	10	0	0	R
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/97	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/96	10	0	0	R
345314	Rahway, City of	10/1/92	10/1/92	9	5	5	C
340067	Ridgewood, Village of	10/1/92	10/1/97	8	10	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340472	Roselle, Borough of	10/1/92	01/1/98	8	10	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R
345318	Sea Isle City, City of	10/1/92	10/1/95	10	0	0	R
345319	Seaside Park, Borough of	10/1/92	10/1/97	10	0	0	R
345320	Ship Bottom, Borough of	10/1/92	10/1/92	9	5	5	C
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C
340393	Stafford, Township of	10/1/91	10/1/00	7	15	5	C
345323	Stone Harbor, Borough of	10/1/94	10/1/96	8	10	5	C
345324	Surf City, Borough of	10/1/92	10/1/98	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
345326	Ventnor, City of	10/1/92	10/1/99	8	10	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/93	9	5	5	C
345330	Wildwood Crest, Borough of	10/1/93	10/1/93	9	5	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
	New Mexico						
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/95	8	10	5	C
350001	Bernalillo County	10/1/93	10/1/93	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	10/1/94	8	10	5	C

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COMMUNITY RATING SYSTEM

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	New Mexico (continued)						
355332	Las Cruces, City of	10/1/91	10/1/93	8	10	5	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
	New York						
360226	Amherst, Town of	10/1/95	05/1/97	8	10	5	C
360147	Ashland, Town of	10/1/91	10/1/91	9	5	5	C
360790	Babylon,Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/95	10	0	0	R
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	10/1/91	9	5	5	C
360772	Corning, City of	10/1/91	10/1/91	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	10/1/91	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/97	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/92	9	5	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360476	Lawrence, Village of	10/1/92	10/1/98	9	5	5	C
360506	Niagara Falls, City of	10/1/92	10/1/92	9	5	5	C
360801	Northport, Village of	10/1/94	10/1/94	9	5	5	C
360667	Oneonta, City of	10/1/94	10/1/94	9	5	5	C
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	10/1/95	9	5	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	10/1/93	9	5	5	C
360056	Union, Town of	10/1/91	10/1/01	9	5	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
	North Carolina						
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, Town of	10/1/94	10/1/94	9	5	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	5	C

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	North Carolina (continued)						
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/92	9	5	5	C
370036	Cabarrus County	10/1/91	10/1/91	9	5	5	C
370039	Caldwell County	04/1/00	04/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/93	9	5	5	C
375347	Carolina Beach, Town of	10/1/93	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/92	9	5	5	C
370159	Charlotte, City of	10/1/91	05/1/97	8	10	5	C
370263	Clinton, City of	10/1/94	10/1/94	9	5	5	C
370037	Concord, City of	10/1/93	10/1/93	9	5	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/96	9	5	5	C
370078	Currituck County	10/1/93	10/1/96	8	10	5	C
375348	Dare County	10/1/91	10/1/01	7	15	5	C
370085	Durham County	10/1/92	10/1/92	9	5	5	C
370062	Edenton, Town of	10/1/93	10/1/93	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/94	8	10	5	C
375349	Forsyth County	10/1/93	10/1/93	9	5	5	C
370255	Goldsboro, City of	10/1/93	10/1/93	9	5	5	C
370191	Greenville, City of	10/1/92	10/1/92	9	5	5	C
370111	Guilford County	10/1/93	10/1/93	9	5	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/91	9	5	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/01	7	15	5	C
370145	Kinston, City of	10/1/94	10/1/94	9	5	5	C
370439	Kitty Hawk, Town of	10/1/91	10/1/01	7	15	5	C
370144	Lenoir County	10/1/94	10/1/94	9	5	5	C
370081	Lexington, City of	10/1/93	10/1/93	9	5	5	C
375354	Long Beach, Town of	10/1/91	10/1/91	9	5	5	C
375355	Manteo, Town of	10/1/91	10/1/01	7	15	5	C
370158	Mecklenburg County	10/1/91	05/1/97	8	10	5	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, City of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	10/1/94	9	5	5	C
370074	New Bern, City of	10/1/92	10/1/92	9	5	5	C
370168	New Hanover County	10/1/91	10/1/01	7	15	5	C
370049	Newport, Town of	10/1/92	10/1/92	9	5	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/97	8	10	5	C
370523	Oak Island	10/1/91	10/1/01	7	15	5	C

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	North Carolina (continued)						
375357	Ocean Isle Beach, Town of	10/1/92	10/1/93	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/97	9	5	5	C
370181	Pamlico County	10/1/92	10/1/97	9	5	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/93	8	10	5	C
370160	Pineville, Town of	10/1/91	05/1/97	8	10	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/01	8	10	5	C
370092	Rocky Mount, City of	10/1/92	10/1/92	9	5	5	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/96	6	20	10	C
370028	Southport, City of	10/1/91	10/1/91	9	5	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/92	9	5	5	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/92	9	5	5	C
370017	Washington, City of	10/1/92	10/1/92	9	5	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	10/1/93	9	5	5	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville City of	10/1/96	10/1/96	9	5	5	C
370270	Wilson, City of	10/1/91	10/1/91	9	5	5	C
375360	Winston-Salem, City of	10/1/93	10/1/93	9	5	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	10/1/01	5	25	10	C
370030	Yaupon Beach, Town of	10/1/93	10/1/93	9	5	5	C
	North Dakota						
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
	Ohio						
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	10/1/97	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/92	9	5	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	10/1/92	9	5	5	C

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	Ohio (continued)						
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/02	9	5	5	C
	Oklahoma						
400220	Bartlesville, City of	10/1/92	10/1/92	9	5	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/93	9	5	5	C
400234	Chickasha, City of	10/1/92	10/1/92	9	5	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/93	9	5	5	C
400062	Enid, City of	10/1/93	10/1/93	9	5	5	C
400049	Lawton, City of	10/1/91	10/1/95	8	10	5	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400211	Sand Springs, City of	10/1/91	10/1/93	8	10	5	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	10/1/96	9	5	5	C
405381	Tulsa, City of	10/1/91	10/1/00	3	35	10	C
	Oregon						
410137	Albany, City of	10/1/91	05/1/97	8	10	5	C
410090	Ashland, City of	10/1/91	10/1/96	8	10	5	C
410240	Beaverton,City of	10/1/91	10/1/94	10	0	0	R
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/02	7	15	5	C
410009	Corvallis, City of	10/1/91	10/1/01	7	15	5	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/02	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
410154	Marion County	04/1/01	04/1/01	7	15	5	C
410096	Medford, City of	10/1/94	10/1/94	9	5	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/01	6	20	10	C
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410039	Scappoose, City of	10/1/93	10/1/98	8	10	5	C
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/91	9	5	5	C
410100	Talent, City of	10/1/00	10/1/00	8	10	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
	Pennsylvania						
420339	Bloomsburg, Town of	10/1/93	10/1/93	9	5	5	C
421062	Etna, Borough of	10/1/96	10/1/96	9	5	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA[1]	CREDIT FOR NON-SFHA[2]	STATUS[3]
	Pennsylvania (continued)						
420380	Harrisburg,City of	10/1/91	10/1/93	7	15	5	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/93	9	5	5	C
420687	Lewistown, Borough of	10/1/93	10/1/93	9	5	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	10/1/92	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/94	9	5	5	C
421101	Shaler, Township of	10/1/94	10/1/94	9	5	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
421119	Upper St. Clair, Township of	10/1/98	10/1/98	9	5	5	C
420631	Wilkes-Barre, City of	10/1/92	10/1/93	8	10	5	C
	Rhode Island						
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/92	9	5	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
	South Carolina						
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/00	7	15	5	C
450025	Beaufort County	10/1/91	10/1/96	8	10	5	C
450026	Beaufort, City of	10/1/92	10/1/97	8	10	5	C
455413	Charleston County	10/1/95	10/1/00	6	20	10	C
455412	Charleston, City of	10/1/93	10/1/95	8	10	5	C
455414	Edisto Beach,Town of	10/1/92	10/1/96	8	10	5	C
450078	Florence, City of	10/1/91	10/1/97	8	10	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	8	10	5	C
450087	Georgetown, City of	10/1/93	10/1/93	9	5	5	C
450089	Greenville County	10/1/93	10/1/93	9	5	5	C
450091	Greenville, City of	10/1/91	10/1/92	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	10/1/97	6	20	10	C
455416	Isle Of Palms, City of	10/1/94	10/1/95	8	10	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/91	9	5	5	C
450039	McClellanville, Town of	10/1/00	10/1/00	8	10	5	C
450040	Meggett, City of	10/1/96	10/1/00	7	15	5	C
455417	Mount Pleasant, City of	10/1/94	10/1/01	8	10	5	C
450109	Myrtle Beach, City of	10/1/91	10/1/93	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/97	7	15	5	C
450166	Pickens County	04/1/99	04/1/99	9	5	5	C
450043	Ravenel, Town of	10/1/96	10/1/00	7	15	5	C
450170	Richland County	10/1/95	10/1/95	9	5	5	C

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ELIGIBLE COMMUNITIES

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	South Carolina (continued)						
450249	Rockville, Town of	10/1/98	10/1/00	7	15	5	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
450182	Sumter County	10/1/92	10/1/92	9	5	5	C
450184	Sumter, City of	10/1/92	10/1/92	9	5	5	C
	South Dakota						
465420	Rapid City, City of	10/1/92	10/1/92	9	5	5	C
	Tennessee						
470211	Athens, City of	10/1/93	10/1/93	9	5	5	C
470176	Carthage, City of	10/1/92	10/1/92	9	5	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/93	9	5	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475434	Knoxville, City of	10/1/92	10/1/92	9	5	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson	10/1/91	10/1/91	9	5	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
	Texas						
485454	Arlington, City of	10/1/91	10/1/91	9	5	5	C
480624	Austin, City of	10/1/91	10/1/99	8	10	5	C
485456	Baytown, City of	10/1/91	10/1/01	7	15	5	C
480289	Bellaire, City of	10/1/93	10/1/93	9	5	5	C
480586	Benbrook, City of	10/1/91	10/1/97	8	10	5	C
480082	Bryan, City of	10/1/95	10/1/95	9	5	5	C
485459	Burleson, City of	10/1/91	10/1/91	9	5	5	C
480167	Carrollton, City of	10/1/91	10/1/01	7	15	5	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/93	9	5	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	05/1/02	7	15	5	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	5	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
480194	Denton, City of	10/1/91	10/1/01	8	10	5	C
480173	Duncanville, City of	10/1/91	10/1/01	8	10	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/93	8	10	5	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	10/1/93	8	10	5	C
480296	Houston, City of	05/1/02	05/1/02	8	10	5	C
480601	Hurst, City of	10/1/92	10/1/92	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

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	Texas (continued)						
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C
485488	League City, City of	10/1/92	10/1/92	9	5	5	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
485491	Nassau Bay, City of	10/1/92	10/1/94	8	10	5	C
480607	North Richland Hills, City of	10/1/91	10/1/99	7	15	5	C
480206	Odessa, City of	10/1/92	10/1/92	9	5	5	C
480307	Pasadena, City of	10/1/91	10/1/92	10	0	0	R
480140	Plano, City of	10/1/92	10/1/97	7	15	5	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/97	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/97	8	10	5	C
480502	Sweetwater, City of	10/1/91	10/1/91	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	05/1/02	8	10	5	C
481585	Tiki Island, Village of	10/1/01	10/1/01	9	5	5	C
480662	Wichita Falls, City of	10/1/91	10/1/91	9	5	5	C
	Utah						
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	05/1/02	9	5	5	C
490019	Logan, City of	10/1/93	10/1/93	9	5	5	C
490072	Moab, City of	04/1/01	04/1/01	9	5	5	C
490214	North Ogden, City of	10/1/93	10/1/93	9	5	5	C
490216	Orem, City of	10/1/93	10/1/98	9	5	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	10/1/95	8	10	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
	Vermont						
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
	Virginia						
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/92	9	5	5	C
515520	Arlington County	10/1/92	10/1/92	9	5	5	C
510134	Bridgewater, Town of	10/1/96	10/1/96	9	5	5	C
510002	Chincoteague, Town of	10/1/00	10/1/00	9	5	5	C
515525	Fairfax County	10/1/93	10/1/93	9	5	5	C
510071	Gloucester County	10/1/95	10/1/95	9	5	5	C
510201	James City County	10/1/92	10/1/92	9	5	5	C

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	Virginia (continued)						
510090	Loudoun County	10/1/92	10/1/92	9	5	5	C
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/97	9	5	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510190	Roanoke County	10/1/91	10/1/91	9	5	5	C
510130	Roanoke, City of	10/1/96	10/1/96	9	5	5	C
510053	Vienna, Town of	10/1/96	10/1/96	9	5	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
	Washington						
530073	Auburn, City of	10/1/92	05/1/02	7	15	5	C
530074	Bellevue, City of	10/1/92	10/1/00	6	20	10	C
530153	Burlington, City of	10/1/94	04/1/99	6	20	10	C
530103	Centralia, City of	10/1/94	10/1/99	7	15	5	C
530104	Chehalis, City of	10/1/94	10/1/95	8	10	5	C
530051	Ephrata, City of	10/1/00	10/1/00	8	10	5	C
530200	Everson, City of	10/1/94	10/1/99	8	10	5	C
530166	Index, Town of	04/1/98	04/1/98	8	10	5	C
530079	Issaquah, City of	10/1/92	10/1/97	7	15	5	C
530071	King County	10/1/91	10/1/01	4	30	10	C
530156	La Conner, Town of	10/1/96	10/1/97	8	10	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha Klallam Tribe	10/1/00	10/1/00	8	10	5	C
530169	Monroe, City of	10/1/91	04/1/01	6	20	10	C
530158	Mount Vernon, City of	05/1/97	05/1/97	8	10	5	C
530085	North Bend, City of	10/1/95	10/1/96	7	15	5	C
530138	Pierce County	10/1/95	04/1/00	5	25	10	C
530088	Renton, City of	10/1/94	10/1/99	7	15	5	C
530151	Skagit County	04/1/98	04/1/98	7	15	5	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530204	Sumas, City of	10/1/93	04/1/98	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530198	Whatcom County	10/1/96	10/1/01	7	15	5	C
	Wisconsin						
550001	Adams County	10/1/91	10/1/91	9	5	5	C
550612	Allouez, Village of	10/1/92	10/1/94	8	10	5	C
550128	Eau Claire, City of	10/1/91	10/1/01	8	10	5	C
550578	Elm Grove, Village of	04/1/01	04/1/01	8	10	5	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
555562	La Crosse, City of	10/1/91	10/1/91	9	5	5	C
550085	Mazomanie, Village of	10/1/91	10/1/91	9	5	5	C
550310	Ozaukee County	10/1/91	10/1/91	9	5	5	C
550107	Watertown, City of	10/1/91	10/1/01	8	10	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

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	Wyoming						
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560013	Douglas, City of	10/1/93	10/1/93	9	5	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C

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SPECIAL PROCEDURES FOR TARGETED REPETITIVE LOSS PROPERTIES

I. GENERAL DESCRIPTION

The primary objective of the repetitive loss properties strategy is to eliminate or reduce the damage to property and the disruption to life caused by repeated flooding. A target group of approximately 11,000 repetitive loss properties' policies has been transferred to the NFIP Servicing Agent's Special Direct Facility (SDF).

The close supervision the SDF provides the group of policies and the attention the group of properties receives when mitigation decisions are made contribute to attaining the strategy's primary objective. The target group consists of any NFIP insured property that has met at least one of the following paid flood loss criteria since 1978:

1. Four or more paid losses of $1,000 or more; or

2. Two losses within a 10-year period that, in the aggregate, equal or exceed the current value of the insured property; or

3. Three or more losses that, in the aggregate, equal or exceed the current value of the insured property.

The loss history is without regard to ownership and includes all ownership of the property back to 1978 or since the building's construction if built before 1978.

Target group policies with renewal dates of August 1, 2000, and later will be afforded coverage (new business or renewal) only through the SDF.

The agent of record will remain in that capacity while the policy is in the SDF. The NFIP Servicing Agent will pay the agent of record the standard 15 percent commission that is paid on all NFIP Direct business.

II. NOTIFICATION REQUIREMENTS

The first full year of policy transfers to the SDF was completed on July 31, 2001. More policies will be transferred to the SDF as additional properties meet one of the loss criteria. As appeals are successful and properties are approved and mitigated by FEMA or its designee, policies will be transferred out of the SDF.

When policies are transferred to the SDF, the NFIP Bureau and Statistical Agent will notify WYO companies and the NFIP Servicing Agent at least 150 days prior to the expiration date. The companies will notify the affected policyholders and their agents 90 days before expiration of the policy. This notice will explain that the policies are ineligible for coverage outside of the SDF. (See agent and policyholder notification letters, pages RL 3-6.) Offers to renew will be issued by the SDF approximately 45 days prior to the expiration date.

III. INSPECTION

The original concept of inspection of all repetitive loss properties is currently on hold. The FEMA regional offices have performed some inspections, and adjusters handling repetitive losses now undertake such assignments with the repetitive loss properties strategy foremost in mind.

IV. DISPUTE RESOLUTION

When a policyholder has documentation that the NFIP-insured property has not sustained the losses reported by the NFIP Bureau and Statistical Agent, an appeal may be presented, **in writing**, to the SDF. All documentation to substantiate the appeal should be included with the appeal letter. The policy will remain in the SDF until the appeal is settled.

The policyholder and agent will be notified of the results of the appeal. If the policyholder's appeal is successful, the SDF policy will be cancelled and the full premium will be returned to the former carrier. The carrier will write the policy using the SDF's effective dates. If, however, a loss occurs both in the current term and before the policy can be returned to the former carrier, the SDF will continue to service the claim and will return the policy at the next renewal cycle.

V. MITIGATION

Outside of the appeal process, when mitigation efforts (other than buyout or demolition) such as elevation, relocation, or other approved mitigation efforts are approved by FEMA, the property will be removed from the SDF and the target group at the next renewal.

If the property is bought out or demolished according to an approved FEMA mitigation project, and the efforts for the specific property are FEMA approved, the policy will be cancelled, returning the pro-rata premium (less Expense Constant, Federal Policy Fee, and Probation Surcharge, if applicable). When a property is bought out or demolished, any commission chargeback to the agent will be forgiven.

If the policyholder chooses to refuse a FEMA-approved offer of voluntary mitigation assistance and any appeal is unsuccessful, the policyholder may be required to pay a full-risk premium, which approximates the property's exposure to flood loss. It is anticipated that the full-risk premium will be considerably more than the amount previously paid. After such refusal, the policy will remain eligible for coverage only through the SDF.

Federal Emergency Management Agency

Washington, D.C. 20472

RE: ***IMPORTANT FLOOD INSURANCE POLICY INFORMATION***

Dear Agent:

Your client's property which is covered by flood insurance is one of about 10,000 properties nationwide that have experienced repetitive flood losses under the National Flood Insurance Program (NFIP).

As the owner of one of those properties, your client knows first-hand the disruption to life and property that flooding can cause. The Federal Emergency Management Agency (FEMA) is taking steps to control costs for repetitive loss properties, such as your client's, and to provide assistance to owners in reducing future flood losses.

Our strategy involves centralizing the processing of all flood insurance policies on a target group of repetitive flood loss buildings[1] so we can verify our underwriting and loss information and collect information about the flood risk to your client's property. We want to work with States and local communities to identify the most effective ways to minimize future losses to the property owner, as well as to us as the insurer. Our strategy will be carried out in the following way:

- Insurance companies that write flood insurance under the NFIP will start assigning, beginning in August 2000, all flood insurance policies for repetitive loss properties upon renewal to a centralized processing center operated by the NFIP's Servicing Agent. We call this center the Special Direct Facility (SDF).

- Even though your client's policy will temporarily not be processed by the chosen Write Your Own company or by the traditional NFIP Direct program, you will continue as the agent of record throughout the process. While the policy remains in the SDF you will receive the same 15 percent commission that NFIP Direct agents receive.

- About 45 days prior to the renewal date of this policy, your client will receive a premium bill from the NFIP Servicing Agent's SDF. **This is the only bill that should be paid.** The SDF will be the only source for NFIP flood insurance coverage available to your client to insure this property. As always, the full premium amount should be paid. The policy that will be sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.

- We have encouraged your client to continue to contact you directly for any service needs on the policy since you continue to be the policy's agent of record.

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[1] A repetitive loss building for this target group is one that is insured under the NFIP and has had four or more paid flood losses since 1978, or it has been identified as having sustained two or three paid flood losses, since 1978, that in the aggregate equal or exceed the current value of the insured property. This finding considers losses paid to any owner since 1978.

- We may make arrangements with your client for a professional, on-site technical evaluation of the property, at no charge to your client, to verify our underwriting and loss information and to gather information to make recommendations on the most effective measures to eliminate or reduce future flood damage.

- The premium rates charged by the SDF are the same as those charged by the insurance companies participating in the NFIP.

- FEMA is working at the Federal level and with State governments to reduce the losses experienced by repetitively flooded properties. The States will be examining innovative strategies to deal with repetitive loss problems in local communities. We encourage your client to work with the local community in this process.

- We will provide an appeal procedure for your client to follow if he or she believes that we have incorrectly included the insured property in our target group list of repetitive loss properties.

Our goal is to reduce the devastating effects of repetitive flood losses on us all as property owners and as taxpayers. Please call the NFIP's Servicing Agent's Special Direct Facility at 1-800-638-6620 if you have any questions regarding this letter and the repetitive loss properties strategy, or visit our website at www.fema.gov/nfip for more information.

Sincerely,

Howard Leikin
Deputy Administrator for Insurance
Federal Insurance and Mitigation Administration

Federal Emergency Management Agency

Washington, D.C. 20472

RE: ***IMPORTANT FLOOD INSURANCE POLICY INFORMATION***

Dear Policyholder:

The property covered by your flood insurance policy is one of about 10,000 properties nationwide that have experienced repetitive flood losses under the National Flood Insurance Program (NFIP).

As the owner of one of those properties, you know first-hand the disruption to life and property that flooding can cause. The Federal Emergency Management Agency (FEMA) is taking steps to control costs for repetitive loss properties, such as yours, and to assist owners in reducing future flood losses.

Our strategy for reducing losses involves centralizing the processing of all flood insurance policies on a target group of repetitive flood loss buildings[1] so we can verify our underwriting and loss information and collect information about your property's flood risk. We want to work with States and local communities to identify the most effective ways to minimize future losses to you as the property owner, as well as to us as the insurer. Our strategy will be carried out in the following way:

- Insurance companies that write flood insurance under the NFIP will start assigning, beginning in August 2000, all flood insurance policies for repetitive loss properties upon renewal to a centralized processing center operated by the NFIP's Servicing Agent. We call this center the Special Direct Facility (SDF).

- About 45 days prior to the renewal date of your policy, you will receive a premium bill from the NFIP Servicing Agent's SDF. **This is the only bill that should be paid**. For the time being, the SDF will be the only source for NFIP flood insurance coverage available to you to insure this property. As always, the full premium amount should be paid. The policy that will be sent to you will meet all the requirements of your mortgage company to the same extent as your current policy.

- Your insurance agent will continue to provide you with customer service on your flood insurance policy, and you should continue to contact your agent directly for any service needs.

- We may make arrangements with you for a professional, on-site technical evaluation of your property, at no charge to you, to verify our underwriting and loss information and to gather information to make recommendations on the most effective measures to eliminate or reduce future flood damage.

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[1] A repetitive loss building for this target group is one that is insured under the NFIP and has had four or more paid flood losses since 1978, or it has been identified as having sustained two or three paid flood losses, since 1978, that in the aggregate equal or exceed the current value of the insured property. This finding considers losses paid to any owner since 1978.

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- FEMA is working at the Federal level and with State governments to reduce the losses experienced by repetitively flooded properties. The States will be examining innovative strategies to deal with repetitive loss problems in local communities. We encourage you to work with your local community in this process.

- We will provide an appeal procedure for you to follow if you believe that we have incorrectly included your property in our target group list of repetitive loss properties.

Our goal is to reduce the devastating effects of repetitive flood losses on us all as property owners and as taxpayers. Please call the NFIP Servicing Agent's Special Direct Facility at 1-800-638-6620 if you have any questions regarding this letter and the repetitive loss properties strategy, or visit our website at www.fema.gov/nfip for more information.

Sincerely,

Howard Leikin
Deputy Administrator for Insurance
Federal Insurance and Mitigation Administration

DEFINITIONS

This list of terms is intended to include those that have specific meaning to the National Flood Insurance Program (NFIP). In a few instances, standard industry terms have been added for additional focus and emphasis.

Act. The National Flood Insurance Act of 1968 and any amendments to it.

Actual Cash Value (ACV). The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

Adjuster Control Office. An NFIP claims office similar to a Flood Insurance Claims Office (FICO) with the exception that the Adjuster Control Office does not house insured files, maintain a claims examiner staff at the site, or issue claim payments.

Anchored. Adequately secured to prevent flotation, collapse, or lateral movement.

Application. The statement made and signed by the prospective policyholder or the agent in applying for an NFIP flood insurance policy. The application gives information used to determine the eligibility of the risk, the kind of policy to be issued, and the correct premium payment. The application is part of the flood insurance policy. For a policy to be issued, the correct premium payment must accompany the application.

Appurtenant Structure. A detached garage servicing a 1-4 family dwelling.

Assignment. The transfer by a policyholder of his/her legal right or interest in a policy contract to a third party. In the NFIP, written assignment of a policy is permissible upon transfer of title, without the consent of the Federal Insurance and Mitigation Administration (FIMA), except in the case where a residential (household) contents-only policy is involved or a policy was issued to cover a building in the course of construction.

Base Flood. A flood having a 1 percent chance of being equaled or exceeded in any given year.

Base Flood Depth (BFD). The depth shown on the Flood Insurance Rate Map for Zone AO that indicates the depth of water above highest adjacent grade resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year.

Base Flood Elevation (BFE). The elevation shown on the Flood Insurance Rate Map for Zones AE, AH, A1-A30, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO, V1-V30, and VE that indicates the water surface elevation resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year.

Basement. Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

Binder. A temporary agreement between company, producer, and insured that the policy is in effect. Binders are not permitted under the NFIP.

Blanket Insurance. A single amount of insurance applying to more than one building and/or contents. Blanket insurance is not permitted under the NFIP.

Breakaway Wall. A wall that is not part of the structural support of the building and is intended through its design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation system.

Building.

- A structure with two or more outside rigid walls and a fully secured roof, that is affixed to a permanent site; or
- A manufactured home (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or
- A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

"Building" does not mean a gas or liquid storage tank or a recreational vehicle, park trailer, or other similar vehicle, except as described above.

Building in the Course of Construction. A walled and roofed building (see page GR 4 for exception) that is principally above ground and affixed to a permanent site. It does not include building materials or supplies intended for use in construction, alteration, or repair unless such materials or supplies are within an enclosed building on the premises.

Cancellation. The ending of the insurance coverage provided by a policy before the expiration date.

Cistern. Covered cisterns and the water in them are defined as an integral part of an insurable building, meaning under the building or above ground and physically attached to a side of the building with one of the walls of the building and cistern being common to each other.

Claims Coordinating Office (CCO). A clearinghouse for the various insurers who are responding to a multi-peril catastrophe. Through voluntary participation, all losses are reported to the Claims Coordinating Office and are processed to locate address matches among the reported claims. The interest of each carrier is protected as the Claims Coordinator maintains sole control over the policy and loss information. If a match is found, special care is taken to direct the assigned adjuster(s) to a mutually agreeable adjustment or to have one adjuster surrender his/her loss with the assurance that every effort will be made to replace it.

Closed Basin Lake. A natural lake from which water leaves primarily through evaporation and whose surface area exceeds or has exceeded 1 square mile at any time in the recorded past. NFIP-insured buildings that are subject to continuous lake flooding from a closed basin lake are covered under the provisions of Standard Flood Insurance Policy.

Coastal Barrier. A naturally occurring island, sandbar, or other strip of land, including coastal mainland, that protects the coast from severe wave wash.

Coastal Barrier Improvement Act of 1990 (CBIA). Enacted on November 16, 1990, the Act greatly expanded the identified land in the Coastal Barrier Resources System established pursuant to the Coastal Barrier Resources Act of 1982.

Coastal Barrier Resources Act of 1982 (CBRA). For the purposes of the NFIP, the Coastal Barrier Resources Act of 1982 designated certain portions of the Gulf and East Coasts as undeveloped coastal barriers. These areas are shown on appropriate flood insurance map panels and have certain coverage restrictions.

Coastal Barrier Resources System (CBRS). Communities, coastal barriers, and other protected areas identified by the Department of the Interior legislation defined above.

Coastal High Hazard Areas. Special Flood Hazard Areas along the coasts that have additional hazards due to wind and wave action. These areas are identified on Flood Insurance Rate Maps as Zones V, V1-V30, and VE.

Coinsurance. A penalty imposed on the loss payment unless the amount of insurance carried on the damaged building is at least 80 percent of its replacement cost or the maximum amount of insurance available for that building under the NFIP, whichever is less. Coinsurance applies only to building coverage under the Residential Condominium Building Association Policy.

Community. A political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction.

Community Number. A 6-digit designation identifying each NFIP community. The first two numbers are the state code. The next four are the FIMA-assigned community number. An alphabetical suffix is added to a community number to identify revisions in the Flood Insurance Rate Map for that community.

Community Rating System (CRS). A program developed by FIMA to provide incentives for those communities in the Regular Program that have gone beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

Condominium. That form of ownership of real property in which each unit owner has an undivided interest in common elements.

Condominium Association. The entity made up of the unit owners responsible for the maintenance and operation of:

- Common elements owned in undivided shares by unit owners;
- Other real property in which the unit owners have use rights;

where membership in the entity is a required condition of unit ownership.

Countywide Map. A Flood Insurance Rate Map that shows flooding information for the entire geographic area of a county, including the incorporated communities within the county.

Date of Construction. The date that the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

Declarations Page. A computer-generated summary of information provided by the prospective policyholder in the application for flood insurance. The Declarations Page also describes the term of the policy and the limits of coverage and displays the premium and the insurer's name. The Declarations Page is a part of the flood insurance policy.

Deductible Buyback. The option whereby, for an additional premium, policyholders who wish to reduce their deductibles from the standard deductibles of $1,000 per building loss and per contents loss for Pre-FIRM risks may purchase separate $500 deductibles for building and contents coverages.

Described Location. The location where the insured building or personal property is found. The described location is shown on the Declarations Page.

Diagram Number. Any of the numbers used in the instructions to the FEMA Elevation Certificate to identify the diagrams of the eight main types of buildings.

Direct Physical Loss By or From Flood. Loss or damage to insured property, directly caused by a flood. There must be evidence of physical changes to the property.

Doublewide Manufactured (Mobile) Home. A manufactured (mobile) home that, when assembled as a nonmovable, permanent building, is at least 16 feet wide and has an area within its perimeter walls of at least 600 square feet.

Dwelling. A building designed for use as a residence for no more than four families or a single-family unit in building under a condominium form of ownership.

Dwelling Form. See "Standard Flood Insurance Policy–Dwelling Form."

Elevated Building. A building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Solid foundation perimeter walls are not an acceptable means of elevating buildings in V and VE zones.

Emergency Program. The initial phase of a community's participation in the National Flood Insurance Program. During this phase, only limited amounts of insurance are available under the Act.

Enclosure. That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

Erosion. The collapse, undermining, or subsidence of land along the shore of a lake or other body of water. Erosion is a covered peril if it is caused by waves or currents of water exceeding their cyclical levels which result in flooding.

Expense Constant. A flat charge that the policyholder must pay on each new or renewal policy to defray the expenses of the Federal Government related to flood insurance.

Federal Emergency Management Agency (FEMA). The federal agency under which the National Flood Insurance Program (NFIP) is administered.

Federal Insurance and Mitigation Administration (FIMA). The federal entity within FEMA that directly administers the National Flood Insurance Program (NFIP).

Federal Policy Fee. A flat charge that the policyholder must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the National Flood Insurance Program. This fee covers expenses not covered by the Expense Constant.

Financial Assistance/Subsidy Arrangement. The arrangement between an insurance company and FIMA to initiate the company's participation in the Write Your Own (WYO) Program. It establishes the duties of the company and the government.

Finished (Habitable) Area. An enclosed area having more than 20 linear feet of finished walls (paneling, etc.) or used for any purpose other than solely for parking of vehicles, building access, or storage.

Flood.

- A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is the policyholder's property) from:
  - Overflow of inland or tidal waters;
  - Unusual and rapid accumulation or runoff of surface waters from any source; or
  - Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

Flood Hazard Boundary Map (FHBM). Official map of a community issued by FIMA, where the boundaries of the flood, mudflow, and related erosion areas having special hazards have been designated.

Flood Insurance Claims Office (FICO). An NFIP claims processing office set up in a catastrophe area when a sufficient number of flood claims result from a single event.

Flood Insurance Rate Map (FIRM). Official map of a community on which FIMA has delineated both the special hazard areas and the risk premium zones applicable to the community.

Flood Response Office (FRO). The FRO provides a local presence in the affected area and supports the WYO companies, the NFIP Servicing Agent, and various federal, state, and local officials in providing answers to claims coverage questions, forms for claims handling, and survey and statistical input. One of the key requirements of personnel at the FRO is to coordinate and conduct reinspections of WYO and NFIP Direct losses. The FRO also tracks adjuster performance and provides such information to interested WYO and NFIP Direct companies.

Floodplain. Any land area susceptible to being inundated by flood waters from any source.

Floodplain Management. The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to, emergency preparedness plans, flood control works, and floodplain management regulations.

Floodproofing. Any combination of structural and nonstructural additions, changes, or adjustments to structures, which reduce or eliminate risk of flood damage to real estate or improved real property, water and sanitation facilities, or structures with their contents.

Freeboard. An additional amount of height above the Base Flood Elevation used as a factor of safety (e.g., 2 feet above the Base Flood) in determining the level at which a structure's lowest floor must be elevated or floodproofed to be in accordance with State or community floodplain management regulations.

General Property Form. See "Standard Flood Insurance Policy–General Property Form."

Grade Elevation. The lowest or highest finished ground level that is immediately adjacent to the walls of the building. Use natural (pre-construction), ground level, if available, for Zone AO and Zone A (without BFE).

Grandfathering. An exemption based on circumstances previously existing. Under the NFIP, buildings located in Emergency Program communities and Pre-Flood Insurance Rate Map buildings in the Regular Program are eligible for subsidized flood insurance rates. Post-Flood Insurance Rate Map buildings in the Regular Program built in compliance with the floodplain management regulations in effect at the start of construction will continue to have favorable rate treatment even though higher base flood elevations or more restrictive, greater risk zone designations result from Flood Insurance Rate Map revisions.

Group Flood Insurance. Issued by the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. An applicant may cancel the group policy at any time and secure a regular Standard Flood Insurance Policy through the NFIP.

High-Rise Building. High-rise condominium buildings have five or more units and at least three floors excluding enclosure even if it is the lowest floor for rating purposes. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise.

Historic Building. Any building that is:

- Listed individually in the National Register of Historic places (a listing maintained by the Department of the Interior) or preliminarily

determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; or

- Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; or
- Individually listed in a state inventory of historic places in states with preservation programs that have been approved by the Secretary of the Interior; or
- Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
  - By an approved state program as determined by the Secretary of the Interior, or
  - Directly by the Secretary of the Interior in states without approved programs.

Improvements. Fixtures, alterations, installations, or additions comprising a part of the insured building.

Increased Cost of Compliance. Coverage for expenses that a property owner must incur, above and beyond the cost to repair the physical damage the structure actually sustained from a flooding event, to comply with mitigation requirements of State or local floodplain management ordinances or laws. Acceptable mitigation measures are elevation, floodproofing, relocation, demolition, or any combination thereof.

Letter of Map Amendment (LOMA). An amendment to the currently effective FEMA map which establishes that a property is not located in a Special Flood Hazard Area. A LOMA is issued only by FEMA.

Letter of Map Revision (LOMR). An official amendment to the currently effective FEMA map. It is issued by FEMA and changes flood zones, delineations, and elevations.

Loss in Progress. A loss that is already in progress as of 12:01 a.m. on the first day of the policy term; or, as to any increase in the limits of coverage which is requested, a loss that is already in progress when the additional coverage is requested.

Lowest Adjacent Grade. The lowest point of the ground level next to the building.

Lowest Floor. The lowest floor of the lowest enclosed area (including a basement). An unfinished or flood-resistant enclosure, usable solely for parking of vehicles, building access, or storage in an area other than a basement area, is not considered a building's lowest floor provided that such enclosure is not built so as to render the structure in violation of requirements. (Formerly called “reference level” or “reference level floor.”)

Lowest Floor Elevation (LFE). The measured distance of a building’s lowest floor above the National Geodetic Vertical Datum (NGVD) or other datum specified on the FIRM for that location.

Low-Rise Building. Low-rise condominium buildings have fewer than five units regardless of the number of floors or five or more units with fewer than three floors including basement. All townhouses/rowhouses, regardless of the number of floors or units, and all single-family detached condominium buildings are classified as low rise. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise.

Mandatory Purchase. Under the provisions of the Flood Disaster Protection Act of 1973, individuals, businesses, and others buying, building, or improving property located in identified areas of special flood hazards within participating communities are required to purchase flood insurance as a prerequisite for receiving any type of direct or indirect federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy, or disaster assistance) when the building or personal property is the subject of or security for such assistance.

Manufactured (Mobile) Home. A structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation. “Manufactured (mobile) home” does not include recreational vehicles.

Manufactured (Mobile) Home Park or Subdivision, Existing. A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or before December 31, 1974, or before the effective date of the community’s initial FIRM, whichever is later.

Manufactured (Mobile) Home Park or Subdivision, Expansion to Existing Site. The preparation of additional sites by the construction of facilities for servicing the lots on which

manufactured (mobile) homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

Manufactured (Mobile) Home Park or Subdivision, New. A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed after December 31, 1974, or on or after the effective date of the community's initial FIRM, whichever is later.

Map Revision. A change in the FHBM or FIRM for a community which reflects revised zone, base flood, or other information.

Mean Sea Level. See National Geodetic Vertical Datum (NGVD).

Modular Building. A building that is usually transported to its site on a steel frame or special trailer because it does not have a permanent chassis like a manufactured (mobile) home. A modular building is classified and rated under one of the other building types.

Mortgage Portfolio Protection Program (MPPP). A program designed to help lending institutions maintain compliance with the Flood Disaster Protection Act of 1973, as amended. Policies written under the MPPP can be placed only through a WYO Company.

Mudflow. A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.

National Flood Insurance Program (NFIP). The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations promulgated in Title 44 of the Code of Federal Regulations, Subchapter B.

National Geodetic Vertical Datum (NGVD). National standard reference datum for elevations, formerly referred to as Mean Sea Level (MSL) of 1929. NGVD is used as the reference datum on most FIRMs.

Natural Grade. The grade unaffected by construction techniques such as fill, landscaping, or berming.

New Construction. Buildings for which the "start of construction" commenced on or after the effective date of an initial FIRM or after December 31, 1974, whichever is later, including any subsequent improvements.

NFIP Bureau and Statistical Agent. A corporation, partnership, association, or any other organized entity that contracts with the Federal Insurance and Mitigation Administration to be the focal point of support operations for the NFIP.

NFIP Servicing Agent. A corporation, partnership, association, or any other organized entity that contracts with the Federal Insurance and Mitigation Administration to service insurance policies as direct business.

NFIP Special Direct Facility (SDF). A newly formed branch of the NFIP Servicing Agent to which, on August 1, 2000, WYO companies began transferring renewals for identified properties in the Repetitive Loss Target Group so that mitigation assistance can be offered to the policyholders.

Non-Residential. Includes, but is not limited to: small business concerns, churches, schools, farm buildings (including grain bins and silos), poolhouses, clubhouses, recreational buildings, mercantile structures, agricultural and industrial structures, warehouses, hotels and motels with normal room rentals for less than 6 months' duration, and nursing homes.

Nullification. The act of declaring an insurance contract invalid from its inception so that, from a legal standpoint, the insurance contract never existed.

Other Residential. Hotels or motels where the normal occupancy of a guest is 6 months or more; a tourist home or rooming house which has more than four roomers. A residential building (excluding hotels and motels with normal room rentals for less than 6 months' duration) containing more than four dwelling units. Incidental occupancies such as office, professional private school, or studio occupancy, are permitted if the total area of such incidental occupancies are limited to less than 25 percent of the total floor area within the building.

Participating Community. A community for which FIMA has authorized the sale of flood insurance under the NFIP.

Policy. The entire written contract between the insured and the insurer. It includes:

- The printed policy form;

- The application and Declarations Page;
- Any endorsement(s) that may be issued; and
- Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

Only one dwelling, specifically described by the prospective policyholder in the application, may be insured under a policy.

Pollutants. Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

Ponding Hazard. A flood hazard that occurs in flat areas when there are depressions in the ground that collect "ponds" of water. The ponding hazard is represented by the zone designation AH on the FIRM.

Post-FIRM Building. A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

Pre-FIRM Building. A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).

Preferred Risk Policy (PRP). A package policy offering nine coverage combinations for both building and contents at a fixed premium. It is available only to owners of 1-4 family residential buildings located in B, C, and X Zones that meet eligibility requirements based on an entire flood loss history.

Prepaid Amount (Total). The total amount that must be submitted with an application or renewal in order to be acceptable for coverage. It is determined by adding the Federal Policy Fee to the Total Prepaid Premium.

Prepaid Premium (Total). The amount on the application (excluding the Preferred Risk Application) that includes the Annual Subtotal and the Expense Constant.

Presentment of Payment (Premium). The date of receipt of premium at the office of the NFIP or the date of certified mail. In the case of transfer of title, the date of settlement or closing, when the premium is paid at that time.

Principal Residence. A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80 percent of the 365 days immediately preceding the loss, or 80 percent of the period of ownership, if less than 365 days.

Principally Above Ground Building. A building that has at least 51 percent of its actual cash value, including machinery and equipment, above ground.

Probation. A means of formally notifying participating communities of violations and deficiencies in the administration and enforcement of the local floodplain management regulations.

Probation Premium. A flat charge that the policyholder must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.

Proper Openings - Enclosures (Applicable to Zones A, A1-A30, AE, AO, AH, AR, and AR Dual). All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of two openings, with positioning on at least two walls, having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding must be provided. The bottom of all openings must be no higher than 1 foot above grade.

Property Removed to Safety Expense. Up to $1,000 of reasonable expenses incurred by the insured to temporarily remove insured property from the described location because of flood or the imminent danger of flood.

Provisional Rating. A method for placing flood coverage prior to the receipt of a FEMA Elevation Certificate.

Regular Program. The final phase of a community's participation in the National Flood Insurance Program. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Act.

Regular Program Community. A community wherein a FIRM is in effect and full limits of coverage are available under the Act.

Repetitive Loss Structure. A structure, covered by a contract of flood insurance issued under the NFIP, that has suffered flood damage on two occasions during a 10-year period that ends on the date of the second loss, in which the cost to repair the flood damage, on average, equaled or exceeded 25% of the market value of the structure at the time of each flood loss.

Repetitive Loss Target Group. NFIP-insured properties that, on the basis of losses since 1978, meet one or more of the loss criteria described on page RL 1. WYO companies began transferring renewals for identified properties in this group to the NFIP Special Direct Facility (SDF, a branch of the NFIP Servicing Agent) on August 1, 2000, so that mitigation assistance can be offered to the policyholders.

Replacement Cost Value (RCV). The cost to replace property with the same kind of material and construction without deduction for depreciation.

Residential Condominium Building. A building, owned and administered as a condominium, containing one or more family units and in which at least 75 percent of the floor area is residential.

Residential Condominium Building Association Policy (RCBAP). See "Standard Flood Insurance Policy–Residential Condominium Building Association Policy (RCBAP)."

Scheduled Building Policy. A policy that requires a specific amount of insurance to be designated for each building and its contents.

Section 1316. Section of the National Flood Insurance Act of 1968, as amended, which states that no new flood insurance coverage shall be provided for any property that FIMA finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in flood-prone areas.

Shear Walls. Walls used for structural support but not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel, or nearly parallel, to the flow of the water and can be used in any flood zone.

Sheet Flow Hazard. A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is represented by the zone designation AO on the FIRM.

Single Adjuster Program. A procedure implemented among the NFIP, various wind pools, and WYO Companies to allow one adjuster to represent both carriers in adjusting a combined wind-water loss where the NFIP has the flood coverage and another carrier has the wind coverage.

Single Building. A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

Single-Family Residence. A residential single-family dwelling. Incidental office, professional, private school, or studio occupancies, including a small service operation, are permitted if such incidental occupancies are limited to less than 50 percent of the building's total floor area.

Solid Foundation Perimeter Walls. Walls that are used as a means of elevating a building in A Zones and that must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

Special Flood Hazard Area (SFHA). An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

Standard Flood Insurance Policy–Dwelling Form. Policy issued to insure a building and/or residential contents on a single-family or a 2-4 family dwelling.

Standard Flood Insurance Policy–General Property Form. Policy issued to insure a building and/or contents on other residential or non-residential buildings.

Standard Flood Insurance Policy–Residential Condominium Building Association Policy (RCBAP). Policy issued to insure a residential condominium building and all units within the building, provided that the building is located in a Regular Program community and at least 75 percent of the total floor area is residential.

Start of Construction. For other than new construction or substantial improvements, under

the Coastal Barrier Resources Act, this is the date when the building permit was issued, provided that the actual start of construction, repair, rehabilitation, addition, placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a building on site, such as the pouring of a slab or footing, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured (mobile) home on a foundation. For a substantial improvement, actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

Stock. Merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping. "Stock" does not include any property not covered under "Section IV. Property Not Covered" of the General Property Form, except the following:

- Parts and equipment for self-propelled vehicles;
- Furnishings and equipment for watercraft;
- Spas and hot-tubs, including their equipment; and
- Swimming pool equipment.

Submit-for-Rate. An application for flood insurance on a building for which no risk rate is published in the *Flood Insurance Manual*. Insurance coverage can be obtained only after the NFIP has approved the application and has established the risk premium rate.

Substantial Damage. Damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred.

Substantial Improvement. Any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the "start of construction" of the improvement. Substantial improvement includes buildings that have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either any project for improvement of a building to correct existing state or local code violations or any alteration to a "historic building," provided that the alteration will not preclude the building's continued designation as a "historic building."

Suspension. Removal of a participating community from the NFIP because the community has not enacted and/or enforced the proper floodplain management regulations required for participation in the NFIP.

Tentative Rates. Unpublished NFIP rates used to issue policies for applications that fail to provide the NFIP with valid actuarial rating information.

Travel Trailer. Under the NFIP, a travel trailer can be considered a building only if it is without wheels, built on a chassis and affixed to a permanent foundation, and regulated under the community's floodplain management and building ordinances or laws.

2- to 4-Family Residence. A residential building (excluding hotels and motels with normal room rentals for less than 6 months' duration) containing no more than four dwelling units. Incidental occupancies such as office, professional, private school, or studio space are permitted if the total area of such occupancies is limited to less than 25 percent of the total floor area within the building.

Underground Building. A building for which 50 percent or more of the actual cash value, including machinery and equipment that are part of the building, is below ground.

Unfinished Area. An enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area. Sheet-rock (drywall) used for fire protection is permitted in unfinished areas.

Unit. A single-family unit owned by the policyholder in a condominium building.

Valued Policy. A policy in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy is not a valued policy.

Variance. A grant of relief by a participating community from the terms of its floodplain management regulations.

Waiting Period. The time between the date of application and the policy effective date.

Walled and Roofed. A building that has two or more exterior rigid walls and a fully secured roof and that is affixed to a permanent site.

Wave Height Adjustment. A measurement that is added to the base flood elevation for V Zones shown on the Flood Insurance Rate Map published prior to 1981. For coastal communities, the base flood elevation shown on Flood Insurance Rate Maps published prior to 1981 are still-water elevations, which include only the effects of tide and storm surge, and not the height of wind-generated waves.

Write Your Own (WYO) Program. A cooperative undertaking of the insurance industry and the Federal Insurance Administration (now the Federal Insurance and Mitigation Administration) begun in October 1983. The WYO Program operates within the context of the NFIP and involves private insurance carriers who issue and service National Flood Insurance Program policies.

Zone. A geographical area shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map that reflects the severity or type of flooding in the area.

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