

NFIP FLOOD INSURANCE MANUAL

TABLE OF CONTENTS

SECTION	PAGE
REFERENCE	REF 1
I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM	REF 1
II. THE WRITE YOUR OWN PROGRAM	REF 1
III. TECHNICAL ASSISTANCE	REF 1
A. WYO Companies	REF 2
B. NFIP Servicing Agent (NFIP Direct)	REF 2
C. Special Direct Facility.	REF 2
IV. CONTACT INFORMATION	REF 2
A. NFIP Servicing Agent Contact Information for NFIP Direct Program Agents.	REF 2
B. NFIP General Contact Information for All NFIP Stakeholders.	REF 3
C. National Flood Insurance Program Bureau and Statistical Agent Regional Offices	REF 4
PAPERWORK BURDEN DISCLOSURE NOTICE	REF 6
GENERAL RULES	GR 1
I. COMMUNITY ELIGIBILITY	GR 1
A. Participating (Eligible) Communities	GR 1
B. Emergency Program.	GR 1
C. Regular Program	GR 1
D. Maps	GR 1
E. Probation	GR 1
F. Suspension.	GR 1
G. Non-Participating (Ineligible) Communities	GR 1
H. Coastal Barrier Resources Act	GR 1
I. Federal Land	GR 1
II. POLICIES AND PRODUCTS AVAILABLE	GR 1
A. Standard Flood Insurance Policy.	GR 1
B. Insurance Products	GR 3
III. BUILDING PROPERTY ELIGIBILITY	GR 3
A. Eligible Buildings	GR 3
B. Single Building	GR 5
C. Walls	GR 5
D. Determination of Building Occupancy	GR 6
E. Primary Residence Determination.	GR 6
IV. CONTENTS ELIGIBILITY	GR 6
A. Eligible Contents	GR 6
B. Vehicles and Equipment.	GR 6
C. Silos, Grain Storage Buildings, and Cisterns	GR 6
D. Commercial Contents Coverage	GR 6
V. OTHER EXAMPLES OF ELIGIBLE RISKS	GR 6
A. Cooperative Building – Entire Building in Name of Cooperative	GR 7
B. Units Within a Cooperative Building	GR 7
C. Timeshare Building – Entire Building in Name of Corporation	GR 7
D. Buildings Within a Non-Condominium Homeowners Association	GR 7
E. Condominium Buildings	GR 7

GENERAL RULES (continued)

VI. INELIGIBLE PROPERTY GR 7

- A. Section 1316 Properties GR 7
- B. Container-Type Buildings GR 7
- C. Buildings Entirely Over Water GR 7
- D. Buildings Partially Underground GR 7
- E. Basement/Elevated Building Enclosures GR 7
- F. Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs) GR 7

VII. EXAMPLES OF INELIGIBLE RISKS GR 7

- A. Building Coverage GR 7
- B. Contents Coverage GR 8
- C. Non-Residential Condominium Unit GR 8

VIII. POLICY EFFECTIVE DATE. GR 8

- A. Receipt Date (in the Determination of the Effective Date). GR 8
- B. Presentment of Premium Date Requirements for Loan Closing GR 8
- C. Effective Date – New Policy GR 9
- D. Effective Date – Endorsement GR 10
- E. Effective Date – Renewal GR 11
- F. Effective Date – Change/Correction GR 11

IX. COVERAGE GR 11

- A. Limits of Coverage GR 11
- B. Deductibles GR 11
- C. Coverage D – Increased Cost of Compliance (ICC) Coverage GR 11
- D. Reduction of Coverage Limits or Reformation GR 12
- E. Loss Assessments GR 13
- F. Tenant’s Coverage GR 13
- G. Duplicate Policies GR 13
- H. Coverage for Building Items Under the Condominium Unit-Owners’ Contents Coverage . . GR 14

X. SPECIAL RATING SITUATIONS GR 14

- A. Tentative Rates GR 14
- B. Submit-for-Rate GR 14
- C. Provisional Rates GR 14
- D. Buildings in More Than 1 Flood Zone/BFE GR 14
- E. Different BFEs Reported GR 14
- F. Flood Zone Discrepancies GR 14

XI. MISCELLANEOUS. GR 14

- A. Policy Term GR 14
- B. Application Submission GR 15
- C. Delivery of the Policy GR 15
- D. Evidence of Insurance GR 15
- E. Assignment GR 15
- F. Transfer of Business GR 15
- G. Agents’/Producers’ Commissions (NFIP Direct Business Only) GR 16
- H. Contract Agent Rule GR 16
- I. Rebating of Agents’/Producers’ Commissions (NFIP Direct and WYO Companies) GR 16

APPLICATION APP 1

I. USE OF THE FORM. APP 1

II. COMPLETING PART 1 OF THE FLOOD INSURANCE APPLICATION FORM APP 1

APPLICATION (continued)

A.	Application Type	APP 1
B.	Billing	APP 1
C.	Policy Period	APP 1
D.	Agent/Producer Information	APP 1
E.	Insured Information	APP 2
F.	Property Location	APP 2
G.	1st Mortgagee	APP 2
H.	2nd Mortgagee/Other	APP 2
I.	Disaster Assistance.	APP 2
J.	Community	APP 2
K.	Building.	APP 3
L.	Contents.	APP 6
M.	Construction Information	APP 6
N.	Elevation Data.	APP 7
O.	Coverage and Rating	APP 8
P.	Signature	APP 9
III.	COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM	APP 9
A.	Section I – All Building Types	APP 9
B.	Section II – Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers).	APP 10
C.	Section III – Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.)	APP 11
IV.	SCHEDULED BUILDING POLICY.	APP 11
V.	MAILING INSTRUCTIONS	APP 11
VI.	HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS	APP 12

RATING RATE 1

I.	AMOUNT OF INSURANCE AVAILABLE.	RATE 1
II.	RATE TABLES.	RATE 1
III.	DEDUCTIBLES	RATE 14
A.	Deductible Options at Renewal.	RATE 14
B.	Changes in Deductible Amount.	RATE 14
IV.	INCREASED COST OF COMPLIANCE (ICC) COVERAGE	RATE 16
V.	RATING STEPS.	RATE 17
VI.	PREMIUM CALCULATION	RATE 19
A.	Emergency Program.	RATE 19
B.	Regular Program	RATE 19
VII.	KEY POINTS FOR RATING	RATE 19
A.	Basic Limits and Additional Limits	RATE 19
B.	Whole Dollars	RATE 19
C.	Increased Cost of Compliance (ICC) Premium	RATE 19
D.	Reserve Fund Assessment.	RATE 19
E.	Federal Policy Fee	RATE 19
F.	Buildings in More Than 1 Flood Zone/BFE	RATE 19
G.	Different BFEs Reported	RATE 19

RATING (continued)

H. Flood Zone Discrepancies RATE 20
I. Mortgagee on Policy – Higher Deductible Requested RATE 20

VIII. REGULAR PROGRAM, ELEVATION-RATED RISKS RATE 20
A. Elevation Difference. RATE 20
B. Examples RATE 20
C. Optional Elevation Rating RATE 21

IX. PRE-FIRM ELEVATED BUILDING RATED WITH PRE-FIRM SUBSIDIZED PREMIUM RATES RATE 21

X. AR ZONE AND AR DUAL ZONE RATING. RATE 21

XI. AO ZONE RATING RATE 21

XII. RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D RATE 21

XIII. REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION RATE 22
A. Rating All V-Zone Buildings RATE 22
B. Zones VE and V1–V30 — Enclosure Containing Machinery or Equipment Below BFE RATE 22
C. 1975–’81 Post-FIRM V-Zone Construction RATE 22
D. 1981 Post-FIRM V-Zone Construction RATE 22
E. Elevated Buildings – Post-FIRM V-Zone Construction RATE 22

XIV. SPECIAL RATING SITUATIONS RATE 23
A. Tentative Rates RATE 23
B. Alternative Rates RATE 23
C. Special Rates RATE 24
D. NFIP “Grandfather” Rules – Effect of Map Revisions on Flood Insurance Rates RATE 24
E. Post-’81 V-Zone Optional Rating RATE 26
F. Policies Requiring Re-Rating. RATE 26
G. Submit-for-Rate RATE 27
H. Crawlspace RATE 28

XV. CONTENTS LOCATION RATE 29
A. Single-Family Dwellings RATE 29
B. Multi-Family and Non-Residential Buildings RATE 29

XVI. FIRMS WITH WAVE HEIGHTS. RATE 32
A. Procedure for Calculating Wave Height Adjustment RATE 32
B. Wave Heights in Numbered Zones V1–V30 and VE 1981 Post-FIRM Construction RATE 32
C. Unnumbered V Zones 1981 Post-FIRM Construction RATE 32
D. Rate Selection Procedure. RATE 33

XVII. FLOODPROOFED BUILDINGS RATE 33
A. Elevation Difference. RATE 33
B. Rating. RATE 33
C. Non-Residential Floodproofing Requirements RATE 33

XVIII. THE V-ZONE RISK FACTOR RATING FORM RATE 34
A. Use. RATE 34
B. Submission. RATE 34

XIX. RATING EXAMPLES RATE 49

CONDOMINIUMS CONDO 1

Important Notice to Agents/Producers: CONDO 1

I. METHODS OF INSURING CONDOMINIUMS. CONDO 1
A. Residential Condominium: Association Coverage on Building and Contents. CONDO 1

CONDOMINIUMS (continued)

- B. Residential Condominium: Unit Owner’s Coverage on Building and Contents CONDO 1
- C. Non-Residential (Commercial) Condominium: Building and Contents CONDO 1
- D. Non-Residential (Commercial) Condominium: Unit Owner’s Coverage (Contents) CONDO 1

- II. RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) FORM CONDO 5

- III. ELIGIBILITY REQUIREMENTS. CONDO 5
 - A. General Building Eligibility CONDO 5
 - B. Condominium Building in the Course of Construction. CONDO 6

- IV. COVERAGE CONDO 6
 - A. Property Covered. CONDO 6
 - B. Coverage Limits. CONDO 6
 - C. Replacement Cost. CONDO 6
 - D. Coinsurance CONDO 6
 - E. Assessment Coverage CONDO 6

- V. DEDUCTIBLES AND FEES CONDO 7
 - A. Deductibles. CONDO 7
 - B. Federal Policy Fee CONDO 7

- VI. TENTATIVE RATES AND SCHEDULED BUILDINGS CONDO 7

- VII. COMMISSIONS (DIRECT BUSINESS ONLY). CONDO 7

- VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS’ DWELLING POLICIES. CONDO 7

- IX. APPLICATION FORM CONDO 7
 - A. Type of Building CONDO 7
 - B. Replacement Cost Value CONDO 8
 - C. Coverage. CONDO 8

- X. CONDOMINIUM RATING EXAMPLES CONDO 25

LOWEST FLOOR GUIDE LFG 1

- I. LOWEST FLOOR DETERMINATION LFG 1
 - A. Non-Elevated Buildings LFG 1
 - B. Elevated Buildings in A Zones. LFG 1
 - C. Elevated Buildings in V Zones. LFG 3
 - D. Hanging Floors (A Zones and V Zones) LFG 4

- II. USE OF ELEVATION CERTIFICATE. LFG 4
 - A. Mandatory Use of Elevation Certificate LFG 4
 - B. Optional Rating Using the Elevation Certificate LFG 4
 - C. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988 LFG 4

- III. SPECIFIC BUILDING DRAWINGS LFG 11

SPECIAL CERTIFICATIONS. CERT 1

- I. NFIP ELEVATION CERTIFICATE. CERT 1

- II. PHOTOGRAPH REQUIREMENTS. CERT 2

- III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS CERT 2
 - A. Section A – Property Information CERT 2
 - B. Section B – Flood Insurance Rate Map (FIRM) Information CERT 2

SPECIAL CERTIFICATIONS (continued)

C.	Section C – Building Elevation Information (Survey Required)	CERT 3
D.	Section D – Surveyor, Engineer, or Architect Certification	CERT 3
E.	Section E – Building Elevation Information (Survey Not Required) for Zone A0 and Zone A (Without BFE)	CERT 3
F.	Section F – Property Owner (or Owner’s Representative) Certification	CERT 3
G.	Section G – Community Information (Optional).	CERT 3
IV.	FLOODPROOFING CERTIFICATE	CERT 3
A.	Purpose and Eligibility	CERT 3
B.	Specifications	CERT 3
C.	Rating	CERT 4
D.	Certification	CERT 4

PREFERRED RISK POLICY PRP 1

I.	GENERAL DESCRIPTION	PRP 1
II.	ELIGIBILITY REQUIREMENTS.	PRP 1
A.	Flood Zone	PRP 1
B.	Occupancy	PRP 1
C.	Loss History	PRP 1
III.	INELIGIBILITY	PRP 2
IV.	DOCUMENTATION	PRP 2
V.	RENEWAL	PRP 2
VI.	COVERAGE LIMITATIONS	PRP 2
VII.	REPLACEMENT COST COVERAGE	PRP 2
VIII.	DISCOUNTS/FEES/ICC PREMIUM	PRP 2
IX.	DEDUCTIBLES	PRP 3
X.	ENDORSEMENTS	PRP 3
XI.	CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO MISRATING.	PRP 3
XII.	CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO A MAP REVISION, LOMA, OR LOMR.	PRP 3
XIII.	CONVERSION OF A PRP TO A STANDARD-RATED POLICY	PRP 3
XIV.	COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION	PRP 11
A.	Application Type	PRP 11
B.	Billing	PRP 11
C.	Policy Period	PRP 11
D.	Agent/Producer Information	PRP 11
E.	Insured Information	PRP 11
F.	Property Location	PRP 11
G.	1st Mortgagee	PRP 12
H.	2nd Mortgagee/Other	PRP 12
I.	Disaster Assistance.	PRP 12
J.	Community	PRP 12
K.	Building	PRP 13
L.	Contents	PRP 15
M.	Construction Information	PRP 15
N.	Building Eligibility	PRP 16
O.	Coverage and Premium	PRP 16
P.	Signature	PRP 16

PREFERRED RISK POLICY (continued)

XV. COMPLETING PART 2 OF THE PREFERRED RISK POLICY APPLICATION FORM PRP 16
A. Section I – All Building Types PRP 16
B. Section II – Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers) PRP 17
C. Section III – Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.) PRP 18
XVI. MAILING INSTRUCTIONS PRP 19
XVII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS PRP 19

MORTGAGE PORTFOLIO PROTECTION PROGRAM MPPP 1

I. BACKGROUND MPPP 1
II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP MPPP 1
A. General MPPP 1
B. WYO Arrangement Article III – Fees MPPP 2
C. Use of WYO Company Fees for Lenders/Servicers or Others MPPP 2
D. Notification MPPP 2
E. Eligibility MPPP 2
F. Source of Offering MPPP 2
G. Dual Interest MPPP 2
H. Term of Policy MPPP 3
I. Coverage Offered MPPP 3
J. Policy Form MPPP 3
K. Waiting Period MPPP 3
L. Premium Payment MPPP 3
M. Underwriting – Application MPPP 3
N. Rates MPPP 3
O. Policy Declarations Page Notification Requirements MPPP 3
P. Policy Reformation – Policy Correction MPPP 4
Q. Coverage Basis – Actual Cash Value or Replacement Cost MPPP 4
R. Deductible MPPP 4
S. Reserve Fund Assessment MPPP 4
T. Federal Policy Fee MPPP 4
U. Renewability MPPP 4
V. Cancellations MPPP 4
W. Endorsement MPPP 4
X. Assignment to a Third Party MPPP 5
Y. Article XIII – Restriction on Other Flood Insurance MPPP 5
Z. Participating WYO Companies MPPP 5

GENERAL CHANGE ENDORSEMENT END 1

I. USE OF THE FORM END 1
II. ENDORSEMENT RULES END 1
A. Coverage Endorsements END 1
B. Rating Endorsements END 1
C. Misrated Policy END 2
D. Conversion of Standard-Rated Policy to PRP Due to Misrating END 3
E. Changing Deductibles END 3
F. Endorsements Due to Duplicate Coverage END 3
G. Property Address Corrections END 3
H. Assignment of Policy END 4

GENERAL CHANGE ENDORSEMENT (continued)

III. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY) END 4
A. During the Last 90 Days of Policy Year END 4
B. During the Last 75 Days of Policy Year END 4
C. Refunds Generated from Endorsement Processing END 4

IV. COMPLETING THE FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT FORM END 5
A. General Change Endorsement Instructions END 5
B. Refund Processing Procedures END 5

IV. ENDORSEMENT RATING EXAMPLES END 7

POLICY RENEWALS REN 1

I. GENERAL INFORMATION REN 1

II. RENEWAL NOTICE REN 1
A. Renewing for the Same Coverage – Option A REN 1
B. Inflation Factor – Option B REN 1
C. Nonrenewal and Cancellation REN 1

III. FINAL NOTICE REN 2

IV. RENEWAL BY MEANS OF APPLICATION OR RECERTIFICATION QUESTIONNAIRE REN 2

V. PROCEDURES FOR PROCESSING RENEWALS OF CERTAIN PRE-FIRM SUBSIDIZED POLICIES THAT ARE NEW, LAPSED, OR ASSIGNED FOLLOWING ENACTMENT OF THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012 REN 2

VI. PREMIUM PAYMENT DUE REN 3

VII. RENEWAL EFFECTIVE DATE DETERMINATION REN 4

VIII. ENDORSEMENTS DURING RENEWAL CYCLE REN 4

IX. SEVERE REPETITIVE LOSS PROPERTIES REN 4

X. TRANSFER OF BUSINESS AT RENEWAL REN 4

CANCELLATION/NULLIFICATION CN 1

I. PROCEDURES AND VALID REASONS CN 1
A. Refund Processing Procedures CN 1
B. Valid Reason Codes for Cancellation/Nullification of NFIP Policies CN 1

II. COMPLETING THE CANCELLATION/ NULLIFICATION REQUEST FORM CN 7
A. Current Policy Number CN 7
B. Policy Term CN 7
C. Agent Information CN 7
D. Insured Mailing Address CN 7
E. First Mortgagee CN 7
F. Other Parties Notified CN 7
G. Property Location CN 8
H. Cancellation Reason Code CN 8
I. Refund CN 8
J. Signature CN 8

CLAIMS CL 1

- I. INSURED’S RESPONSIBILITIES CL 1
 - A. Filing a Claim. CL 1
 - B. Appealing a Claim CL 1
- II. AGENT’S/PRODUCER’S RESPONSIBILITIES CL 3
- III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION CL 3
 - A. Schedule and Notification CL 3
 - B. Training. CL 4
 - C. Agent/Producer Responsibilities. CL 4
- IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS CL 4

POLICY POL 1

- DWELLING FORM. POL 3
- GENERAL PROPERTY FORM POL 51
- RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY POL 97

FLOOD MAPS MAP 1

- I. OVERVIEW MAP 1
 - A. Types of Flood Maps MAP 1
 - B. Map Information MAP 1
 - C. Communities with Unpublished Maps MAP 1
 - D. Unmapped Areas in Communities with Maps. MAP 1
- II. MAP ZONES MAP 1
 - A. Special Flood Hazard Areas MAP 1
 - B. Moderate, Minimal Hazard Areas MAP 2
- III. LOCATING A SPECIFIC PROPERTY ON A MAP MAP 2
- IV. CHANGING OR CORRECTING A FLOOD MAP MAP 2
 - A. Letter of Map Amendment (LOMA) MAP 2
 - B. Letter of Map Revision (LOMR) MAP 3
 - C. Physical Map Revision MAP 3
- V. ORDERING FLOOD MAPS MAP 3
 - A. Ordering Instructions MAP 3
 - B. Prices MAP 3
 - C. Map Revisions. MAP 4

PROVISIONAL RATING PR 1

- I. GENERAL DESCRIPTION PR 1
- II. ELIGIBILITY REQUIREMENTS. PR 1
- III. REFORMATION. PR 1
 - A. Limitations PR 1
 - B. Endorsement Procedure. PR 1
- IV. NOTIFICATION REQUIREMENTS. PR 1

PROVISIONAL RATING (continued)

V. COMPLETING THE PROVISIONAL RATING QUESTIONNAIRE PR 2
A. General Directions PR 2
B. Guidance for Determining Building Elevated on Fill PR 2
VI. PROVISIONAL RATING EXAMPLE PR 4

COASTAL BARRIER RESOURCES SYSTEM CBRS 1

LIST OF COMMUNITIES CBRS 3

COMMUNITY RATING SYSTEM CRS 1

I. GENERAL DESCRIPTION CRS 1
II. ELIGIBILITY CRS 1
III. CLASSIFICATIONS AND DISCOUNTS CRS 1
IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS/PRODUCERS CRS 1
ELIGIBLE COMMUNITIES CRS 3

GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES SRL 1

I. GENERAL DESCRIPTION SRL 1
II. NOTIFICATION REQUIREMENTS SRL 1
III. RE-UNDERWRITING REQUIREMENTS SRL 1
IV. DISPUTE RESOLUTION SRL 1
V. NEW BUSINESS SEVERE REPETITIVE LOSS PROPERTIES SRL 2
VI. FLOOD MITIGATION ASSISTANCE AND SEVERE REPETITIVE LOSS GRANT PROGRAMS SRL 2

GUIDANCE FOR LEASED FEDERAL PROPERTIES LFP 1

I. GENERAL DESCRIPTION LFP 1
II. NOTIFICATION REQUIREMENTS LFP 1
III. TENTATIVE RATES LFP 1
IV. APPEALS LFP 1

DEFINITIONS DEF 1

INDEX IND 1

LIST OF TABLES

SECTION	PAGE
REFERENCE	
NFIP Servicing Agent Contact Information for NFIP Direct Program Agents	REF 2
NFIP General Contact Information for All NFIP Stakeholders	REF 3
National Flood Insurance Program Bureau and Statistical Agent Regional Offices	REF 4
 GENERAL RULES	
Matching Standard Flood Insurance Policy Forms with Specific Risks	GR 2
 RATING	
Amount of Insurance Available	RATE 1
Table 1. Emergency Program Rates	RATE 1
Table 2A. Regular Program – Pre-FIRM Construction Rates	RATE 2
Table 2B. Regular Program – Pre-FIRM Construction Rates (Effective January 1, 2014) Non-Principal/Non-Primary Residence.	RATE 3
Table 2C. Regular Program – Pre -FIRM Construction Rates Severe Repetitive Loss Properties	RATE 4
Table 3A–F. Regular Program – Post-FIRM Construction Rates	RATE 5
Table 4. Regular Program – FIRM Zone AR and AR Dual Zones	RATE 11
Table 5. Regular Program – Pre-FIRM and Post-FIRM Elevation-Rated Rates	RATE 12
Table 6. Tentative Rates	RATE 13
Table 7A. Federal Policy Fee and Probation Surcharge	RATE 14
Table 7B. Reserve Fund Assessment.	RATE 14
Table 8A. Standard Deductibles	RATE 14
Table 8B. Deductible Factors	RATE 15
Table 9. Standard Flood Insurance Policy Increased Cost of Compliance (ICC) Coverage Premiums	RATE 16
Table 10. V-Zone Risk Rating Relativities	RATE 34
 CONDOMINIUMS	
Table 1. Condominium Underwriting Guidelines	CONDO 2
Table 2. Condominium Rating Chart	CONDO 3
Table 3A–D. RCBAP High-Rise Condominium Rates	CONDO 10
Table 4A–F. RCBAP Low-Rise Condominium Rates	CONDO 14
Table 5A–C. RCBAP High-Rise and Low-Rise Condominium Rates	CONDO 20
Table 6. RCBAP High-Rise and Low-Rise Condominium Rates Increased Cost of Compliance (ICC) Coverage	CONDO 22
Table 7. RCBAP Deductible Factors – All Zones	CONDO 23
 SPECIAL CERTIFICATIONS	
Approved Communities for Residential Basement Floodproofing Rating Credit	CERT 5
 PREFERRED RISK POLICY	
Table 1. The PRP at a Glance	PRP 1
Table 2. Preferred Risk Policy Condominium Rating Chart	PRP 4
Table 3A-C. PRP Coverage Limits and Premiums for Properties Currently Mapped in B, C, or X Zones	PRP 5
Table 4A-C. PRP Eligibility Extension Coverage Limits And Premiums for Properties Newly Mapped Into An SFHA On Or After October 1, 2008	PRP 8
 MORTGAGE PORTFOLIO PROTECTION PROGRAM	
Mortgage Portfolio Protection Program Rate and Increased Cost of Compliance (ICC)	MPPP 1
 POLICY RENEWALS	
Summary of Policy Notices	REN 4

LIST OF TABLES (continued)

SECTION	PAGE
CANCELLATION/NULLIFICATION	
■ Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy	CN 9
COASTAL BARRIER RESOURCES SYSTEM	
List of Communities	CBRS 3
COMMUNITY RATING SYSTEM	
Table 1. CRS Premium Discount Eligibility (Regular Program Communities Only)	CRS 2
Table 2. CRS Premium Discounts	CRS 2
Table 3. Community Rating System Eligible Communities	CRS 3
GUIDANCE FOR LEASED FEDERAL PROPERTIES	
Table 1. Tentative Rates	LFP 2

LIST OF ILLUSTRATIONS

SECTION	PAGE
APPLICATION	
Flood Insurance Application, Part 1	APP 13
Flood Insurance Application, Part 2	APP 14
RATING	
Contents Location in Non-Elevated Buildings	RATE 29
Contents Location in Elevated Buildings	RATE 31
V-Zone Risk Factor Rating Form and Instructions – 2013 Edition	RATE 35
CONDOMINIUM	
Sample RCV Notification Letter	CONDO 9
LOWEST FLOOR GUIDE	
Lowest Floor Guide for Zones A, AE, A1–A30, AH, AR, AR Dual	LFG 7
Lowest Floor Guide for Zones AO and A (without BFE)	LFG 7
Lowest Floor Guide for Zones V, VE, V1–V30	LFG 9
SPECIAL CERTIFICATIONS	
Residential Basement Floodproofing Certificate	CERT 7
Floodproofing Certificate for Non-Residential Structures	CERT 9
Elevation Certificate and Instructions – 2012 Edition	CERT 11
PREFERRED RISK POLICY	
Flood Insurance Preferred Risk Policy Application, Part 1	PRP 21
Flood Insurance Preferred Risk Policy Application, Part 2	PRP 22
GENERAL CHANGE ENDORSEMENT	
Flood Insurance General Change Endorsement, Part 1	END 13
Flood Insurance General Change Endorsement, Part 2	END 14
POLICY RENEWALS	
Renewal Notice	REN 5
Final Notice	REN 7
Notification Letter Regarding Your Policy Renewal	REN 9
Credit Card Payment Form	REN 10
CANCELLATION/NULLIFICATION	
Flood Insurance Cancellation/Nullification Request Form	CN 11
FLOOD MAPS	
Map Service Center Order Form	MAP 5
Example of Flood Insurance Rate Map (FIRM)	MAP 7
Sample Flood Hazard Boundary Map (FHBM)	MAP 8
PROVISIONAL RATING	
Provisional Rating Questionnaire	PR 3
Sample Notice to Accompany Provisionally Rated Policies	PR 5
GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES	
Agent SDF Notification Letter	SRL 3
Lender SDF Notification Letter	SRL 5
Policyholder SDF Notification Letter	SRL 7
GUIDANCE FOR LEASED FEDERAL PROPERTIES	
Sample Policyholder Notification Letter	LFP 3
Sample Agent Notification Letter	LFP 4
Sample Lender Notification Letter	LFP 5