



FEMA

August 2014

Dear *NFIP Flood Insurance Manual* User:

Revisions have been made to the *NFIP Flood Insurance Manual*, updated with program changes that will become effective October 1, 2014. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2014, effective date. Solid change bars identify updated information. Hollow change bars identify where information was previously added in accordance with the Biggert-Waters Flood Insurance Reform Act of 2012, but removed to comply with provisions of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA).

Significant revisions include the following:

- Updates to the NFIP Bureau and Statistical Agent Regional Offices (REF Section).
- New policy procedures concerning accepting a signed statement from the insured in lieu of the prescribed documentation of primary residence, when such documentation is not available at the time of policy application for newly purchased properties. (GR, APP, and PRP Sections).
- Guidance on eligibility for a beneficiary of a Trust for primary residence rating (GR Section).
- Further guidance on named insureds for tenant's coverage (GR Section).
- Updated information on the photograph requirement for transfer of elevation-rated business policies (GR Section).
- Revised rate tables for policies written or renewed on or after October 1, 2014 (RATE, CONDO, and PRP Sections).
- Updates to the Building Drawing instructions to revise footnotes and rating guidance to comply with HFIAA. Addition of a new Building Drawing for building with a subgrade crawlspace and attached enclosure/garage (LFG Section).
- Updates to the Coastal Barrier Resources System Communities list (CBRS Section).
- Updates to the Community Rating System Eligible Communities list (CRS Section).

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in cursive script that reads "Edward L. Connor".

Edward L. Connor
Deputy Associate Administrator for Federal Insurance

Change Record Page

Effective Date: October 1, 2014

Updates to the *NFIP Flood Insurance Manual* are distributed periodically, usually on a semiannual basis. 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. Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another. Solid change bars identify updated information and hollow change bars identify information removed due to the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA).

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

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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
Credit Card Payment Form	REN 9
CANCELLATION/NULLIFICATION	
Flood Insurance Cancellation/Nullification Request Form	CN 11
FLOOD MAPS	
Example of Flood Insurance Rate Map (FIRM)	MAP 4
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

B. NFIP General Contact Information for All NFIP Stakeholders

TOPIC	MAIL, EMAIL & WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
Agent Referral Program • Information & Sign-up Form	https://agents.floodsmart.gov	Phone 1-888-786-7693
CBRS Areas – Map Panel Listing	http://www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system	N/A
<i>Community Status Book</i> (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 3617 Oakton, VA 22124-9617 http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
FEMA Information Resource Library, Multimedia	http://www.fema.gov/library/index.jsp	N/A
<i>NFIP Flood Insurance Manual</i> (download PDF)	http://www.fema.gov/flood-insurance-manual	N/A
Flood Map Information from FEMA Map Specialists on: • Letters of Map Change • Other Technical Issues	FEMA Map Information eXchange (FMIX) 847 S. Pickett St. Alexandria, VA 22304 femamapspecialist@riskmapcdfs.com	Phone 1-877-336-2627 (1-877-FEMA-MAP)
Flood Maps and related products	FEMA Map Service Center P.O. Box 3617 Oakton, VA 22124-9617 http://msc.fema.gov/	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
Flood Zone Determination Companies, List of	http://www.fema.gov/national-flood-insurance-program/flood-zone-determination-companies	N/A
General Information for • Agents & Consumers	http://www.floodsmart.gov/floodsmart/pages/index.jsp	N/A
Supply Order Forms (bulk hardcopy orders): • Claims & Underwriting • Public Awareness Materials	FEMA Distribution Center P.O. Box 485 Frederick, MD 21704	Phone 1-800-480-2520 Fax 1-240-699-0525
Training on Flood Insurance	http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences	N/A
<i>Watermark & eWatermark</i> Newsletters	http://www.fema.gov/national-flood-insurance-program/watermark ; http://www.nfipiservice.com/watermark/index.html	N/A
Write Your Own (WYO) Companies, List of	http://www.fema.gov/wyo_company	N/A
Write Your Own (WYO) Companies Writing MPPP, List of	http://www.fema.gov/wyo_company_mppp	N/A

* If you are Deaf/hard of hearing or have a speech disability and use relay services, call 711 from your TTY or use VRS to call 1(800) 638-6620.

C. National Flood Insurance Program Bureau and Statistical Agent Regional Offices

The NFIP Bureau and Statistical Agent operates a network of regional offices within the continental United States. The regional staff may be able to assist with problems and answer questions of a general nature. However, the regional offices do not handle processing, nor do they have policy files at their locations.

The latest contact information for both NFIP Bureau and FEMA regional offices is available at <http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-regional-offices>.

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
<p>iService Headquarters 8400 Corporate Dr., Suite 350 Hyattsville, MD 20785 Phone: 301-386-6332 Fax: 267-560-5057</p>	<p>Walter McGuckin Regional Support Team Lead Cell: 301-467-8103 wmcguckin@nfip-iservice.com</p>	<p>Entire Country</p>
<p>Region I P.O. Box 16321 Hooksett, NH 03106 Phone: 603-625-5125 Fax: 603-625-5125</p>	<p>Thomas Young Regional Manager Cell: 713-252-6779 tyoung@nfip-iservice.com</p>	<p>Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont</p>
<p>Region II P.O. Box 2251 N. Myrtle Beach, SC 29598 Phone: 843-390-1057 Fax: 843-390-1057</p>	<p>Richard Einhorn Regional Support Team Lead reinhorn@nfip-iservice.com</p>	<p>New Jersey, New York, Puerto Rico, Virgin Islands</p>
<p>Region III P.O. Box 7342 Penndel, PA 19047 Phone: 267-560-5057 Fax: 267-560-5057</p>	<p>Walter McGuckin Regional Support Team Lead Cell: 301-467-8103 wmcguckin@nfip-iservice.com</p>	<p>Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia</p>
<p>Region IV P.O. Box 10 Buford, GA 30515 Phone: 770-614-0865</p>	<p>David Clukie Regional Manager Cell: 813-767-5355 dclukie@nfip-iservice.com</p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p></p>	<p>Larry Fordham Regional Liaison Office: 850-995-2444 lfordham@nfip-iservice.com</p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p></p>	<p>Lynne Magel Regional Liaison Cell: 813-404-8782 lmagel@nfip-iservice.com</p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
Region V P.O. Box 407 Petersburg, IL 62675 Phone: 217-632-7210 Fax: 217-632-7210	Annette Burris Regional Manager Office: 217-632-7210 aburris@nfip-iservice.com	Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin
Region VI P.O. Box 399 Pipe Creek, TX 78063 Phone: 210-393-7857	Tom Kustelski Regional Manager Cell: 210-393-7857 tkustelski@nfip-iservice.com	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
P.O. Box 13 Wewoka, OK 74884 Phone: 405-257-9000 Fax: 405-257-9000	Carlton Watts Regional Liaison cwatts@nfip-iservice.com	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region VII P.O. Box 252 Louisburg, KS 66053 Phone: 913-837-5220 Fax: 913-837-5220	Ally Bishop Regional Manager Cell: 202-486-2738 abishop@nfip-iservice.com	Iowa, Kansas, Missouri, Nebraska
Region VIII 7125 W. Jefferson Ave., Suite 400 Lakewood, CO 80235 Phone: 720-377-9337 Fax: 303-969-0230	Erin May Regional Manager Cell: 303-550-3658 emay@nfip-iservice.com	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Region IX P.O. Box 1956 West Sacramento, CA 95691 Phone: 916-375-0927 Fax: 916-375-0927	Adam Lizarraga Regional Manager Cell: 301-467-7291 alizarraga@nfip-iservice.com	American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau
Region X 9300 50th Ave. NE Marysville, WA 98270 Phone: 360-658-8188 Fax: 360-658-8188	Kristin Minich Regional Manager Cell: 830-265-7796 kminich@nfip-iservice.com	Alaska, Idaho, Oregon, Washington

PAPERWORK BURDEN DISCLOSURE NOTICE

GENERAL – This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY – Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320

DISCLOSURE OF BURDEN – Public reporting burden for the collection of information titled “National Flood Insurance Program Policy Forms,” is estimated to average 10 minutes per response, excluding the V-Zone Risk Factor Rating Form. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Reporting burden for these forms, as part of this collection, is listed below. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send completed forms to this address.**

PRIVACY ACT – The information requested is necessary to process these forms for flood insurance. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Furnishing the information is voluntary. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government’s fiscal agent, to routine users, agents, and mortgagees named on policies.

FEMA FORM NUMBER	TITLE	BURDEN HOURS
086-0-1	Application for Flood Insurance (New)	12.00 Minutes
086-0-1	Application for Flood Insurance (Renewal)	7.50 Minutes
086-0-2	Cancellation/Nullification Request	7.50 Minutes
086-0-3	General Change Endorsement (w/ and w/o Premium)	9.00 Minutes
086-0-4	V-Zone Risk Factor Rating	6.50 Hours
086-0-5	Preferred Risk Policy Application	10.00 Minutes

with an option to require flood insurance coverage at the time that the development loan is made to comply with the mandatory purchase requirement outlined in the Flood Disaster Protection Act of 1973, as amended. The policy is issued and rated based on the construction designs and intended use of the building.

Buildings in the course of construction that have yet to be walled and roofed are eligible for coverage except when construction has been halted for more than 90 days and/or if the lowest floor used for rating purposes is below the BFE. Materials or supplies intended for use in such construction, alteration, or repair are not insurable unless they are contained within an enclosed building on the premises or adjacent to the premises.

To determine the eligibility of a residential condominium building under construction, see the Condominiums section of this manual.

9. Severe Repetitive Loss Properties

These must be processed by the NFIP Special Direct Facility. Refer to the Severe Repetitive Loss section of this manual for information.

B. Single Building

To qualify as a single-building structure and be subject to the single-building limits of coverage, a building must be:

1. Separated from other buildings by intervening clear space; *or*
2. Separated into divisions by solid, vertical, load-bearing walls; each division may be insured as a separate building.
 - a. These walls must divide the building from its lowest level to its highest ceiling and have no openings.
 - b. If there is access through the division wall by a doorway or other opening, the structure must be insured as 1 building unless it meets all of the following criteria:
 - It is a separately titled building contiguous to the ground; *and*
 - It has a separate legal description; *and*
 - It is regarded as a separate property for other real estate purposes, meaning that it has most of its own utilities and may be deeded, conveyed, and taxed separately.

Additions and Extensions

The NFIP insures additions and extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At the insured's option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions 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 building and cannot be separately insured.

When insuring additions and extensions separately, an application must be submitted with required rating information specific to the addition or extension. The application must clearly describe the addition or extension being insured. If contents coverage is desired within the addition or extension, it must be requested on the application. When insuring a building with multiple attached additions and extensions, the applicant must choose between purchasing one policy or separate policies for the building and each addition and extension.

C. Walls

1. Breakaway Walls

For an enclosure's wall to qualify as breakaway, it must meet *all* of the following criteria:

- a. Above ground level; *and*
- b. Below the elevated floor of an elevated structure; *and*
- c. Non-structurally supporting (non-load-bearing walls); *and*
- d. Designed to fail under certain wave force conditions; *and*
- e. Designed so that, as a result of failure, it causes no damage to the elevated portions of the elevated building and/or its supporting foundation system.

2. Shear Walls

Shear walls are used for structural support, but are not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls used as the method of elevating a building are normally parallel (or nearly parallel) to the expected flow of floodwaters.

3. Solid (Perimeter) Foundation Walls

Solid (perimeter) foundation walls are used as a means of elevating the building in A Zones and must contain proper openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

Solid (perimeter) foundation walls are not an acceptable means of elevating buildings in V/VE Zones.

D. Determination of Building Occupancy

The following terms should be used to determine the appropriate occupancy classification:

1. Single-Family Dwelling

This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if limited to less than 50% of the building's total floor area. This includes a townhouse/rowhouse, which is a multi-floor unit divided from similar units by solid, vertical, load-bearing walls, having no openings in the walls between units and with no horizontal divisions between any of the units.

NOTE: Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

2. 2–4 Family Dwelling

This is a residential building that contains 2–4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies (see note above) are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.

3. Other Residential Building

This is a residential building that contains more than 4 apartments/units. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. These buildings are permitted incidental occupancies (see note above). The total area of incidental occupancy is limited to less than 25% of the total floor area within the building. Examples of other residential buildings include dormitories and assisted-living facilities.

4. Non-Residential Building (including hotel/motel)

This is a commercial or non-habitational building, or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, small businesses, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural buildings, industrial buildings, warehouses, nursing homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for less than 6 months.

This may also include a townhouse/rowhouse, which is a multi-floor unit divided from similar units by solid, vertical, load-bearing walls, having no openings in the walls between units and with no horizontal divisions between any of the units.

E. Primary Residence Determination

For rating purposes only, FEMA defines a primary residence as a building that will be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date. If the dwelling only meets the definition of a "primary residence" and not the definition of "principal residence" in the SFIP, then any claim for building damages will be paid using Actual Cash Value (ACV). For loss settlement, the definition of principal residence in the SFIP will be used.

Acceptable documentation for a primary residence status requires one of the following: Homestead Tax Credit Form for Primary Residence, driver's license, automobile registration, proof of insurance for a vehicle, voter's registration, or documents showing where children attend school.

If documentation of a primary residence is not available when the policy is applied for on a newly purchased dwelling, the insurer must obtain a signed and dated statement from the applicant with the text below:

<Insured Property Address>

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

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

If a Trust is named on the policy, and a beneficiary of the Trust is using the building as a primary residence, the beneficiary of the Trust must provide the standard documentation of primary residence outlined above. In addition, the insurer must obtain documentation that the person using the home as a primary residence is a beneficiary of the Trust named as the insured.

The grantor of a Trust may also be eligible for the primary residence rating if the Trust documents support that the grantor is a beneficiary of the Trust with the right to live in the home. The grantor must submit both the Trust documents and the standard documentation

of primary residence outlined above. Accordingly, the insurer must obtain documentation that the grantor is a beneficiary of the Trust named as the insured with the right to live in the home as a benefit.

IV. CONTENTS ELIGIBILITY

A. Eligible Contents

Contents must be located in a fully enclosed building. However, under the Dwelling Form, in a building that is not fully enclosed, contents must be 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.

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

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.

V. OTHER EXAMPLES OF ELIGIBLE RISKS

Examples of eligible risks are provided below. For information on amounts of insurance available, refer to the Rating section in this manual.

A. Cooperative Building – Entire Building in Name of Cooperative

Cooperative buildings are owned and managed by a corporation, and their ownership differs from the condominium form of ownership. Residents within cooperative buildings buy shares of the corporation, rather than the real estate (building, land, or both building and land). Cooperative buildings where at least 75% of the area is used for residential purposes are considered residential occupancies. Since they are not in the condominium form of ownership, they cannot be insured under the RCBAP.

B. Units Within a Cooperative Building

Shareholders/tenants residing in cooperative buildings may not purchase building coverage for their units. The residents of a unit within a cooperative building may purchase contents coverage under the Dwelling Form. Ten percent of the contents coverage may be applied to betterments and improvements at the time of loss.

C. Timeshare Building – Entire Building in Name of Corporation

Timeshare buildings *not* in the condominium form of ownership where at least 75% of the area of the building is used for residential purposes are considered as residential occupancies under the NFIP.

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% of the area of the building be used for residential purposes.

D. Buildings Within a Non-Condominium Homeowners Association

When a homeowners association's (HOA) by-laws require the HOA to purchase flood insurance building coverage for its members, the policy must be written in the name of the building owner. The HOA may be listed as an additional insured.

E. Condominium Buildings

Refer to the Condominiums section of this manual.

VI. INELIGIBLE PROPERTY

A. Section 1316 Properties

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.

Section 1316 of the National Flood Insurance Act of 1968 allows 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% or more of the building's ACV, 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 SFIP for specific information.

F. Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs)

Certain properties in a CBRS and/or OPA are ineligible for flood insurance. For more information, refer to the CBRS section of this manual.

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 listed on page GR 4)
4. Camper
5. Cooperative Unit within Cooperative Building
6. Decks (except for steps and landing; maximum landing area of 16 sq. ft.)
7. Drive-In Bank Teller Unit (located outside walls of building)
8. Fuel Pump
9. Gazebo (unless it qualifies as a building)
10. Greenhouse (unless it has at least 2 rigid walls and a roof)
11. Hot Tub or Spa (unless it is installed as a bathroom fixture)
12. Open Stadium

13. Pavilion (unless it qualifies as a building)
14. Pole Barn (unless it qualifies as a building)
15. Pumping Station (unless it qualifies as a building)
16. Storage Tank – Gasoline, water, chemicals, sugar, etc.
17. Swimming Pool Bubble
18. Swimming Pool (indoor or outdoor)
19. Tennis Bubble
20. Tent
21. Timeshare Unit within Multi-Unit Building
22. Travel Trailer (unless converted to a permanent on-site building meeting the community's floodplain management permit requirements)
23. Water Treatment Plant (unless at least 51% of its ACV 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 condominium unit within a non-residential condominium building cannot purchase building coverage. Contents-only coverage may be purchased by the unit owner.

VIII. POLICY EFFECTIVE DATE

There is a standard 30-day waiting period for new applications and for endorsements to increase coverage, with some exceptions as described in subsection C. Effective Date.

NOTE: If a flood that is already in progress began before the effective date of the policy, even if the actual damage occurs after the policy effective date, the loss is not covered.

A. Receipt Date (in the Determination of the Effective Date)

The effective date is determined based in part upon the receipt date as follows:

1. If the Application or endorsement form and the premium payment are received by the insurer 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 effective date will be calculated from the application or endorsement date. Use the application date or endorsement date plus 9 days to determine whether the Application or endorsement and premium payment were received within 10 days. When sent by certified mail, use the application date or endorsement date plus 3 days to determine whether the Application or endorsement and premium payment were mailed within 4 days.
2. If the Application or endorsement form and the premium payment are received by the insurer 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 effective date will be calculated from the date the insurer receives the Application or endorsement and premium payment.

As used in VIII.A.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 insurer. Bear in mind that third-party delivery services deliver to street addresses but cannot deliver to U.S. Postal Service post office boxes.

B. Presentment of Premium Date Requirements for Loan Closing

FEMA requires WYO Companies and the NFIP Servicing Agent to record the presentment of premium date, the closing date, and the premium payor (insured, lender, title company, settlement attorney, etc.).

Presentment of premium is defined as:

1. The date of the check or credit card payment by the applicant or the applicant’s representative if the premium payment is not part of a loan closing.
2. The date of the closing, if the premium payment is part of a loan closing.

For a loan closing, premium payment from the escrow account (lender’s check), title company, or settlement attorney is considered made at closing, if the premium is received by the writing company within 30 days of the closing date.

NOTE: An agency check may be used if settlement paperwork or a photocopy of the original check from the lender, title company, or settlement attorney is provided as documentation.

If the premium payment is not part of the closing, the closing date is the effective date only if the application date is on or before the closing and the Application and premium payment are received by the writing company within 10 days of the closing date.

C. Effective Date – New Policy

1. Standard 30-Day Waiting Period

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. This includes new policies obtained when a lender determines that flood insurance is required for an existing loan on a building that does not have flood insurance. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The rules provided in subsection A. Receipt Date must be used.

2. No Waiting Period (Loan Transaction)

Flood insurance that 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 at or before closing. Use the rules below to determine the effective date.

- a. Premium payment from the escrow account (lender’s check), title company, or settlement attorney is considered made at closing if the check is received by the writing company within 30 days of the closing date (closing date plus 29 days) and the Application is dated on or before the closing date. If received after 30 days, the effective date is the receipt date regardless of the flood zone.
- b. If premium payment is from other than the escrow account (lender’s check), title company, or settlement attorney, and the Application is dated on or before the loan closing date, the effective date is the closing date if the Application and premium are received within 10 days of the closing date (closing date plus 9 days). If received after 10 days, the effective date is the receipt date regardless of the flood zone.

(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.)

The insurer may rely on an agent’s/producer’s representation on the Application that the loan

exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

3. 1-Day Waiting Period (Map Revision)

Flood insurance initially purchased during the 13-month period beginning on the effective date of a map revision shall be effective 12:01 a.m., local time, the day after the date of application and the presentment of premium. The rules provided in subsection A. Receipt Date must be used.

The 1-day waiting period rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. (*Example:* FIRM revised – January 1, 2009; policy applied for and presentment of premium – August 3, 2009; policy effective date – August 4, 2009.) The 1-day waiting period rule applies for all buildings, including those owned by condominium associations.

The insurer may rely on an agent's/producer's representation on the Application that the map revision effective date exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation, such as a copy of the previous and current map or other documentation confirming the map revision or update, to verify the effective date of the policy before adjusting the loss.

The 1-day waiting period applies only to the initial purchase of flood insurance, which includes coverage already in effect on the map revision date. The 1-day waiting period rule does not apply to renewals or transfers of business effective after the initial purchase of flood insurance.

4. No Waiting Period (in Connection with the Purchase of an RCBAP)

When a condominium association is purchasing an RCBAP, the 30-day waiting period does not apply if the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association. The coverage is effective upon completion of an Application and presentment of premium. The rules provided in subsection A. Receipt Date must be used unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

The insurer may rely on an agent's/producer's representation on the Application that the loan

exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

5. Submit-for-Rate Submission

With 2 exceptions, 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.

The 2 exceptions are as follows:

a. There is no waiting period if the initial purchase of flood insurance on an Application requiring the Submit-for-Rate procedure 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 rules provided in subsection A. Receipt Date must be used unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

The insurer may rely on an agent's/producer's representation on the Application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

b. 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 FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. The rules provided in subsection A. Receipt Date must be used.

The insurer may rely on an agent's/producer's representation on the Application that the map revision effective date exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation, such as a copy of the previous and current map or other documentation confirming the map revision or update, to verify the effective date of the policy before adjusting the loss.

6. Contents Only

Unless the contents are part of the security for a loan, the 30-day waiting period applies to the purchase of contents-only coverage.

7. Community's Initial Entry or Conversion from Emergency to Regular Program

Process according to rules C.1 through C.7 above and D.1–D.3 and F.1–F.2 below.

D. Effective Date – Endorsement

1. Standard 30-Day Waiting Period

The effective date for new coverage or an increase in limits on a policy in force shall be 12:01 a.m., local time, on the 30th calendar day following the date of endorsement and the presentment of additional premium, or on such later date set by the insured to conform with the reason for the change. The rules provided in subsection A. Receipt Date must be used.

2. No Waiting Period (Loan Transaction)

The 30-day waiting period does not apply when the additional amount of flood insurance is required in connection with the making, increasing, extending, or renewing of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for at or before closing. The rules provided in subsection A. Receipt Date must be used.

The insurer may rely on an agent's/producer's representation on the endorsement that the loan exception applies unless there is a loss during the first 30 days after the endorsement effective date. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.

3. 1-Day Waiting Period (Map Revision)

The first increase in coverage requested during the 13-month period beginning on the effective date of a map revision shall be effective 12:01 a.m., local time, the day after the endorsement date and presentment of the additional premium. This rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. The rules provided in subsection A. Receipt Date must be used.

E. Effective Date – Renewal

1. Inflation Increase Option

The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation.

If a revised renewal offer results from an endorsement that increases coverage more than the previously offered inflation increase option and becomes effective at least 30 days before renewal, the revised limits will apply at policy renewal. The revised renewal offer must be generated at least 30 days before the policy renewal in order for these revised limits to take effect at renewal.

In either situation, the increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal provided the premium for the increased coverage is received before the expiration of the grace period.

2. Higher PRP Limits

The 30-day waiting period does not apply to a renewal offer to the insured for the next-higher limits available under the PRP.

3. Deductible Reduction

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

F. Effective Date – Change/Correction

1. Post-Wildfire Conditions

The 30-day waiting period does not apply if a property has been affected by flooding from Federal land that was caused by post-wildfire conditions. If the specific property suffers a loss and a claim is submitted, the insurer should evaluate whether the conditions warrant the exception of the 30-day waiting period. The following requirements must be met: the community where the property is located has been determined to be at an elevated risk of flood and a wildfire containment date has been issued; the adjuster determines that the flood causing the loss was affected by flooding from Federal land and caused by intense post-wildfire conditions; and the policy

was purchased no later than 60 days after the fire containment date.

2. Rewrite of a Standard-Rated Policy to a PRP

The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from a standard-rated policy to a 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-rated policy using the highest of building and contents coverage. If the standard-rated policy has only contents coverage and is rewritten as a contents-only PRP, the 30-day waiting period does not apply.

When converting a standard-rated policy to a PRP, the 30-day waiting period will not apply if the standard-rated policy has only building coverage and is rewritten as a PRP that includes contents coverage.

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-rated policy, the 30-day waiting period does not apply provided the coverage limit amount is no more than the previous PRP coverage amount or the next-higher PRP amount above that.

IX. COVERAGE

A. Limits of Coverage

Coverage may be purchased subject to the limits available under the Program phase in which the community is participating. Duplicate policies are not allowed. Refer to the Rating section of this manual for additional information regarding coverage limits.

B. Deductibles

Deductibles apply separately to building coverage and to contents coverage. See the Rating section of this manual for deductible options and factors.

C. Coverage D – Increased Cost of Compliance (ICC) Coverage

The ICC limit of liability is \$30,000. The SFIP pays for complying with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements

that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

ICC coverage is mandatory for all SFIPs, except that coverage is not available for:

1. Policies issued or renewed in the Emergency Program.
2. Condominium units, including townhouse/rowhouse condominium units. (The condominium association is responsible for complying with mitigation requirements.)
3. Group Flood Insurance Policies.
4. Appurtenant structures, unless covered by a separate policy.

ICC coverage contains exclusions in addition to those highlighted here. See the policy for a list of exclusions.

To be eligible for claim payment under ICC, a structure must:

- Be a repetitive loss structure as defined, for which the NFIP paid a previous qualifying claim, in addition to the current claim. The State or community must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance being enforced against the structure; or
- Be a structure that has sustained substantial flood damage. The State or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

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.

D. Reduction of Coverage Limits or Reformation

In the event that the premium payment received is not sufficient to purchase the amounts of insurance requested, the policy shall be deemed to provide only such insurance as can be purchased for the entire term of the policy for the amount of premium received.

With 2 exceptions, where insufficient premium or incomplete rating information is discovered after a loss, the complete provisions for reduction of coverage limits or reformation are described in:

- Dwelling Form, section VII, paragraph G.
- General Property Form, section VII, paragraph G.
- Residential Condominium Building Association Policy (RCBAP), section VIII, paragraph G.

The property must be insured using the correct SFIP form in order for these 2 exceptions to apply.

The 2 exceptions are following and apply only when after a loss it is discovered that the premium is insufficient to provide the coverage requested, or there is critical rating information missing that is necessary to properly rate the policy:

1. Any additional premium due will be calculated prospectively from the date of discovery; and
2. The automatic reduction in policy limits is effective the date of discovery.

This will provide policyholders with the originally requested limits at the time of a claim arising before the date of discovery without paying any additional premium. Policyholders will then have 30 days to pay the additional premium that is due for the remainder of the policy term, to restore the originally requested limits without a waiting period. If additional information is needed, policyholders will have 60 days to obtain the additional information, and then 30 days to pay the additional premium due for the remainder of the term, to restore the originally requested limits without a waiting period.

In addition, payment of the claim will not be delayed because of additional information needed to calculate the correct payment.

If a claim occurs after the notice requesting additional information or additional premium due is sent to the policyholder, that claim cannot be processed with the originally requested amount of coverage limits until the information, if required, and the premium are received by the company within the required time.

However, all claim payments will be based on the coverage limitations provided in accordance with the correct flood zone for the building location and not on the zone shown on the flood policy if it is in error.

For example, if a policy for a Post-FIRM, elevated building is written incorrectly in a non-SFHA (e.g., Zone X), and at the time of the loss the property is determined to be located in an SFHA (e.g., Zone AE), then the claim is paid in accordance with the coverage limitations applicable to the SFHA.

NOTE: When coverage is issued using an incorrect SFIP form, the policy is void and the coverage must be written under the correct form. The provisions of the correct SFIP form apply. The coverage limits must be reformed according to the provisions of the correct SFIP form and cannot exceed the coverage limits originally issued under the incorrect policy.

E. Loss Assessments

The Dwelling Form provides limited coverage for loss assessments against condominium unit owners for flood damage to common areas of any building owned by the condominium association. The RCBAP and General Property Forms do not provide assessment coverage. The Dwelling Form provides assessment coverage only under the circumstances, and to the extents, described below.

1. No RCBAP
 - a. If the unit owner purchases building coverage under the Dwelling Form and there is no RCBAP, the Dwelling Form responds to a loss assessment against the unit owner for damages to common areas, up to the building coverage limit under the Dwelling Form.
 - b. If there is damage to building elements of the unit as well, the building coverage limit under the Dwelling Form may not be exceeded by the combined settlement of unit building damages, which would apply first, and the loss assessment.
2. RCBAP Insured to at Least 80% of the Building Replacement Cost
 - a. If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to at least 80% of the building replacement cost at the time of loss, the loss assessment coverage under the Dwelling Form will pay that part of a loss that exceeds 80% of the association's building replacement cost.
 - b. The loss assessment coverage under the Dwelling Form will not cover the association's policy deductible purchased by the condominium association.
 - c. If there is damage to building elements of the unit as well, the Dwelling Form pays to repair unit building elements after the RCBAP limits that apply to the unit have been exhausted. The coverage combination cannot exceed the maximum coverage limits available for a single-family dwelling.
3. RCBAP Insured to Less Than 80% of the Building Replacement Cost
 - a. If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to less than 80% of the building replacement cost at the time of loss, the loss assessment coverage cannot be used to reimburse the association for its co-insurance penalty.

- b. The covered damages to the condominium association building must be greater than 80% of the building replacement cost at the time of loss before the loss assessment coverage becomes available under the Dwelling Form. Covered repairs to the unit, if applicable, would have priority over loss assessments.

For more information on this topic, see “E. Assessment Coverage” in the Condominiums section and Section III. C. 3. of the Dwelling Form, “Condominium Loss Assessments,” in the Policy section of this manual.

F. Tenant’s Coverage

1. Building Coverage

The building owner must be named on the policy. If building coverage is purchased by a tenant due to a lease agreement, the tenant may also be named on the policy. Coverage for contents owned by the tenant must be written on a separate policy in the name of the tenant only.

NOTE: Duplicate coverage is not permitted under the NFIP, so only 1 policy can be issued for building coverage.

2. Contents Coverage

Under the Dwelling Form and General Property Form, tenants may purchase contents coverage, which includes coverage for improvements and betterments.

The maximum amount payable for improvements and betterments in the building occupied by the insured is 10% of the contents limit of liability shown on the declarations page. Under the Dwelling Form and the General Property Form, such property includes improvements such as fixtures, alterations, installations, and additions that become part of the building. Under both forms, such property must be acquired or made solely at the tenant’s expense. Use of this option reduces the policy limits of insurance available for contents. This policy is issued in the tenant’s name only.

G. Duplicate Policies

The SFIP prohibits duplicate building coverage. If there is more than one policy with building coverage covering the same building, all but one of the policies must be canceled or endorsed to remove building coverage. The SFIP duplicate policy provisions will apply. For additional guidance, refer to the Endorsement and Cancellation sections of this manual.

H. Coverage for Building Items Under the Condominium Unit-Owners’ Contents Coverage

Under the Dwelling Form and General Property Form, coverage for additions and alterations to condominium units is provided for condominium unit owners who have purchased personal property coverage. The maximum amount payable for this coverage is 10% of the personal property limit of liability shown on the declarations page. This coverage will apply to additions or alterations made by a unit owner to the interior walls, floor, and ceiling of a condominium unit (not otherwise covered under a flood insurance policy purchased by the condominium association). Use of this coverage reduces the amount of insurance available for personal property.

X. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are applied when agents/producers are unable to provide all required underwriting information necessary to rate the policy. Tentatively rated policies cannot be endorsed to increase coverage limits or renewed for another policy term until required full-risk rating information and full premium payment are received by the insurer. If a loss occurs on a tentatively rated policy, the loss payment will be limited by the lower of the amount of coverage that the premium initially submitted will purchase (using the correct full-risk rating information), or the amount requested by application. For more information, see the Tentative Rates subsection in the Rating section of this manual.

B. Submit-for-Rate

Some risks, because of their unique underwriting characteristics, cannot be rated using this manual and must be submitted to the insurer. The insurer must obtain all information necessary to properly rate and issue the policy. Policies for Submit-for-Rate risks are re-rated annually. For additional information, refer to the Submit-for-Rate subsection in the Rating section of this manual.

The policy effective date for a Submit-for-Rate risk is determined based on the date of application and receipt of premium, in the same manner as all other policies. See New Policy (Submit-for-Rate submission) in the Effective Date subsection of this section for the applicable waiting period information.

C. Provisional Rates

Rules applicable to provisionally rated policies are provided in the Provisional Rating section of this manual.

D. Buildings in More Than 1 Flood Zone/BFE

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

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

E. Different BFEs Reported

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

F. Flood Zone Discrepancies

When presented with 2 different flood zones, use the more hazardous flood zone for rating unless the building qualifies for grandfathering (see XIV.D. in the Rating section of this manual). The map information (community number, panel number, and suffix) and BFE must come from the same source as the zone used to rate the policy.

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

XI. MISCELLANEOUS

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 premium payments must be made promptly to the insurer. The date of receipt of premium by the insurer is determined by either the date received at its office or the date

of certified mail. In the context of submission of applications, endorsements, and premiums to the insurer, the term "certified mail" includes the U.S. Postal Service and certain third-party delivery services. For details, see subsection A. Receipt Date of this section.

Agents/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 insurer more than 10 days from the application date. The date of certification becomes the date of receipt by the insurer.

C. Delivery of the Policy

The policy contract must be sent to the insured on new business or when changes are made to the policy form. The policy declarations page must be sent to the insured, agent/producer, and, if applicable, lender.

D. Evidence of Insurance

A copy of the Flood Insurance Application and premium payment, or a copy of the declarations page, is sufficient evidence of proof of purchase for new policies. The NFIP does not recognize binders. However, for informational purposes only, the NFIP recognizes certificates or evidences of flood insurance, and similar forms, provided for renewal policies if the following information is included:

1. Policy Form/Type (GP, DP, RCBAP*, PRP)
2. Policy Term
3. Policy Number
4. Insured's Name and Mailing Address
5. Property Location
6. Current Flood Risk Zone
7. Rated Flood Risk Zone (zone used for rating, including when grandfathering or issuing coverage under the PRP Eligibility Extension)
8. Grandfathered: Y/N
9. Mortgagee Name and Address
10. Coverage Limits and Deductibles
11. Annual Premium

* For an RCBAP, include the number of units and Replacement Cost Value (RCV) of the building.

E. Assignment

A building owner's flood insurance building policy may be assigned to a purchaser of the insured building with the written consent of the seller. The seller must sign the assignment endorsement on or before the closing date.

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

F. Transfer of Business

When an agent/producer moves any or all of their existing books of business from one insurer to another, this is considered a transfer of business. The new insurer must collect all underwriting information required at the time of the transfer in order to verify the correct rating and issuance of the policy. A declarations page usually does not provide all the required underwriting information.

The new insurer may use the elevation information on the declarations page issued by the previous insurer only when the Lowest Floor Elevation (LFE) and BFE are provided. The elevation information on the previous declarations page must be validated when there is a discrepancy in the building description (e.g., the Application shows a basement or an enclosure and the declarations page does not, or the Application describes a non-elevated building and the declarations page describes an elevated building).

A PRP requires documentation of eligibility including verification of the flood zone.

The RCBAP requires all information needed to issue and rate the policy, including photos and RCV documentation. In addition, all elevation-rated policies being transferred that are effective on or after April 1, 2015, require photographs. The photographs on file with the previous insurer may be used if there have been no structural changes that affect the building's rating.

NOTE: Transfer of business does not include conversions of an entire book of business from one insurer or third-party administrator to another. When an insurer acquires another insurer's book of business, all underwriting files must be transferred in their entirety to the new insurer.

G. Agents'/Producers' Commissions (NFIP Direct Business Only)

The earned commission may be paid only to property or casualty insurance agents/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 Amount

Due (less the Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge) for the policy term, the commission will be 15% of the first \$2,000 of annualized premium and 5% 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 policy were separately written.

For calculation of commission on an RCBAP, see the Condominiums section of this manual.

H. Contract Agent Rule

A "Contract Agent" is an employee of a WYO Company, or an agent/producer under written contract with a WYO Company, empowered to act on the company's behalf and with authority to advise an applicant for flood insurance that the company will accept the risk. The effective date for a policy written through a Contract Agent has a waiting period that begins on the agent's/producer's or employee's receipt of the premium and completion of the Application.

An agent/producer under written contract to a WYO Company is not a Contract Agent if the WYO Company reserves the right to reject the risk.

To establish a Contract Agent relationship acceptable to the NFIP, the WYO Company must include the stipulations above in its written contract with the agent/producer or employee.

I. Rebating of Agents'/Producers' Commissions (NFIP Direct and WYO Companies)

Insurance rebating is a practice whereby insurance agents/producers return a portion of their commission as an incentive to applicants to purchase flood insurance.

Insurers shall not allow any form of rebating or other form of compensation to applicants from commissions on new or renewal NFIP policies written with an effective date of October 1, 2012, or later. This applies in all cases, even those in which the premium payment was received before October 1, 2012.

APPLICATION

I. USE OF THE FORM

The National Flood Insurance Program (NFIP) Flood Insurance Application form, or a similar form for Write Your Own (WYO) Companies, must be used for all flood insurance policies, except for Preferred Risk Policies (PRP). See the PRP section in this manual. For a Scheduled Building Policy, an Application must be completed for each building and/or contents for which coverage is requested. See the Scheduled Building Policy subsection in this section.

The flood insurance rate to be applied to a building insured under the NFIP is determined by establishing the following:

- Whether the building is Post-FIRM construction or Pre-FIRM construction.
- The building description with regard to:
 - Building occupancy;
 - Building type;
 - Basement type;
 - Elevated building type.
- The flood risk zone.
- Building elevation data.
- Whether the building is a Primary residence.
- Whether the building is a 1–4 Family Severe Repetitive Loss (SRL) property.

II. COMPLETING PART 1 OF THE FLOOD INSURANCE APPLICATION FORM

The following are instructions for completing Part 1 of the Flood Insurance Application form.

A. Application Type

<input type="checkbox"/> NEW <input type="checkbox"/> RENEWAL <input type="checkbox"/> TRANSFER (NFIP ONLY)
PRIOR POLICY #: _____

Check the appropriate box to indicate if the Application is for a NEW policy, RENEWAL, or TRANSFER (Direct or WYO) of an existing policy. If the Application is for a renewal or transfer, enter the prior 10-digit policy number.

Select NEW:

- If applying for a new policy.

Select RENEWAL:

- If renewing an existing policy by application.

Select TRANSFER (NFIP ONLY):

- If the agent/producer moves his or her book of business from one insurer to another, or when an insurer acquires another's book of business.

- If the agent/producer is transferring an individual policy within the NFIP (Direct or WYO). For additional guidance, refer to the Transfer of Business subsection in the General Rules section of this manual.

B. Billing

BILLING	FOR RENEWAL, BILL:	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> INSURED	<input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)
	<input type="checkbox"/> FIRST MORTGAGEE	
	<input type="checkbox"/> SECOND MORTGAGEE	

Check the appropriate box to indicate who should receive the renewal bill.

C. Policy Period

POLICY PERIOD	POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.
	WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD
	PROPERTY PURCHASED ON OR AFTER 07/06/2012: <input type="checkbox"/> YES <input type="checkbox"/> NO
	IF YES, INDICATE THE PROPERTY PURCHASE DATE: ____/____/____

Enter the policy effective date and policy expiration date (month/day/year). Check the box for the applicable waiting period. The effective date of the policy is determined by adding the appropriate waiting period, if applicable, to the date of application listed in the "Signature" section. The standard waiting period is 30 days. For additional guidance on exceptions to the standard waiting period, refer to the Effective Date subsection in the General Rules section of this manual.

Check YES if the property was purchased on or after 07/06/2012, and indicate the property purchase date. Otherwise, check NO.

Property purchase does not apply to inheritances, gifts, transfers of ownership without purchase, assignments to an estate or trust, or at the time of foreclosure.

D. Agent/Producer Information

AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER:
	AGENCY NO.: _____ AGENT'S TAX ID: _____
	PHONE NO.: _____ FAX NO.: _____
	EMAIL ADDRESS: _____

Enter the agent/producer or agency name, mailing address, agency number, tax ID number, phone number, fax number, and email address.

E. Insured Information

INSURED INFORMATION	NAME AND MAILING ADDRESS OF INSURED:
	PHONE NO.: _____

Enter the name, mailing address, and telephone number of the insured.

F. Property Location

PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.
	IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).
	FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____

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

If NO is checked, provide the address or location of the property to be insured.

Property location should be provided as a standard street address. The use of a legal description or geographic location of a property may be used when a building is under construction, or when a building is located in a very rural area of the country and a standard street address is not available. For policies that do not currently have a street address, the agents must update the policies with the street address when it becomes available. Property location cannot be listed as a post office box.

For an address with multiple buildings at the same location, describe the one building to be insured (barn, silo, etc.). Submit a sketch showing the location of the insured building to assist the NFIP in matching the policy number to the specific building insured.

If applying for insurance for an addition or extension separately, describe the addition or extension to be insured.

G. 1st Mortgagee

1ST MORTGAGEE	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:
	LOAN NO.: _____

Enter the name, mailing address, and loan number of the first mortgagee.

For condominium association applicants, do not enter the mortgagees for the individual condominium unit owners.

H. 2nd Mortgagee/Other

2ND MORTGAGEE/ OTHER	NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER
	IF OTHER, SPECIFY: _____
	LOAN NO.: _____

Identify the second mortgagee, loss payee or other by checking the appropriate box. Enter the name, mailing address, and loan number.

For condominium association applicants, do not enter the mortgagees for the individual condominium unit owners.

If more than 1 additional mortgagee or disaster assistance agency exists, provide the requested information on the insurance agency's letterhead and attach the letterhead to the Application form.

I. Disaster Assistance

DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO
	IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA
	<input type="checkbox"/> OTHER (SPECIFY): _____
	CASE FILE NO.: _____

Check YES if flood insurance is being required for disaster assistance. Identify the Government (disaster) agency and enter the insured's case file number; otherwise, check NO.

J. Community

• Rating Map Information

COMMUNITY	RATING MAP INFORMATION
	NAME OF COUNTY/PARISH: _____
	COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
	FIRM ZONE: _____
COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY	

Enter the Flood Insurance Rate Map (FIRM) information that will be used for rating. Use the current map information, unless the grandfathering rule applies.

Enter name of the county or parish where the property is located. (Not all communities that have been assigned NFIP community numbers are participating in the NFIP. Policies may not be written in non-participating communities.)

Enter the community identification number, map panel number, and revision suffix of the map that will be used for rating for the community where the building is located. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits. Use the FIRM in effect and that has been published at the time of presentment of premium and completion of the Application.

NOTE: The postal address of the insured building may not reflect the community where the property is located. Therefore, do not rely on the postal address when determining community status and identification.

In addition, because of possible changes in the FIRM, do not rely on information from a prior policy as accurately reflecting the current FIRM information.

The current community number may also be obtained from a flood zone determination or by checking the NFIP Community Status Book online (<http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book>) or contacting the insurer or a local community official.

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

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 of this manual. UNKNOWN cannot be used for manufactured homes or other buildings located in a community having flood zones V or V1–V30 (VE).

Check if the community is in the Regular Program or the Emergency Program.

NOTE: If the community contains a Coastal Barrier Resources System (CBRS) or Otherwise Protected Area (OPA), see the CBRS section in this manual for additional guidance.

• **Grandfathering Information**

GRANDFATHERING INFORMATION	
GRANDFATHERED?	<input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OR
	<input type="checkbox"/> CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE)
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX:	_____ - _____
CURRENT FIRM ZONE:	_____ CURRENT BFE: _____

Check YES if the grandfathering rule is being applied, and complete this section; otherwise, check NO.

If YES:

- Check whether the building is eligible for grandfathering under the built-in-compliance or the continuous-coverage provision.
- If grandfathering under continuous coverage, enter the prior policy number in the Application Type section.
- Enter the current community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE. Do not use this map information for rating.

K. Building

• **Building Occupancy**

BUILDING	BUILDING OCCUPANCY
	<input type="checkbox"/> SINGLE FAMILY
	<input type="checkbox"/> 2-4 FAMILY
	<input type="checkbox"/> OTHER RESIDENTIAL
	<input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)

Check the type of occupancy for the building (i.e., Single Family, 2–4 Family, Other Residential, or Non-Residential [including hotel/motel]).

- Single Family – This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if limited to less than 50% of the building’s total floor area. This includes a townhouse/rowhouse, which is a multi-floor unit divided from similar units by solid, vertical, load-bearing walls, having no openings in the walls between units and with no horizontal divisions between any of the units.

NOTE: Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

- 2–4 Family – This is a residential building that contains 2–4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies (see note above) are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.
- Other Residential – This is a residential building that contains more than 4 apartments/units. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. These buildings are permitted incidental occupancies (see note above). The total area of incidental occupancy is limited to less than 25% of the total floor area within the building. Examples of other residential buildings include dormitories and assisted-living facilities.
- Non-Residential (including hotel/motel) – This is a commercial or non-habitational building, or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, small businesses, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural buildings, industrial buildings, warehouses, nursing

□

homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for less than 6 months. This may also include a townhouse/rowhouse, which is a multi-floor unit divided from similar units by solid, vertical, load-bearing walls, having no openings in the walls between units and with no horizontal divisions between any of the units.

• **Building Purpose**

BUILDING PURPOSE	
<input type="checkbox"/> 100% RESIDENTIAL	
<input type="checkbox"/> 100% NON-RESIDENTIAL	
<input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %	
IS BUILDING A BUSINESS PROPERTY?	
<input type="checkbox"/> YES	<input type="checkbox"/> NO

- Indicate if the building’s purpose is 100% Residential or 100% Non-Residential. If Mixed Use, specify percentage of residential use.
- Check YES if the intended use of the building is for business; otherwise check NO.

For the purpose of completing the Application, a business property is any non-residential building that produces income or a building designed for use as office or retail space, wholesale, hospitality, or similar uses.

Churches are not considered business property; nor are buildings permitted for residential use such as apartments and rental dwelling units.

• **Basement/Enclosure/Crawlspace**

BASEMENT, ENCLOSURE, CRAWLSPACE	
<input type="checkbox"/> NONE	<input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE
<input type="checkbox"/> CRAWLSPACE	<input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE
<input type="checkbox"/> SUBGRADE CRAWLSPACE	

Check whether the building contains:

- 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.
- Enclosure – That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. A garage below or attached to an elevated building is considered an enclosure.

NOTE: A **finished** (habitable) area is an enclosed area that has more than 20 linear feet of finished interior walls (paneling, etc.).

An **unfinished** area is 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.

- Crawlspace – In an elevated building, an under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next higher floor.
- Subgrade Crawlspace – A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next higher floor and no more than 2 feet below the lowest adjacent grade on all sides. (A building with a subgrade crawlspace is not an elevated building.)

Select NONE if the enclosure or crawlspace is not the lowest floor for rating. In all zones with the exception of zones V, VE, and V1–V30, this means that the enclosure has proper openings, is unfinished, and is used only for building access, parking, or storage.

Select NONE for a Post-FIRM V-Zone building constructed before October 1, 1981, if the enclosure is less than 300 square feet with breakaway walls and no machinery or equipment, is unfinished, and is used only for building access, parking, or storage.

Select NONE if coverage is for an individual unit in a high-rise condominium building that is elevated with an enclosure.

NOTE: If NONE is selected, use the without basement/enclosure/crawlspace/subgrade crawlspace rates.

• **Number of Floors in Building or Building Type**

NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE		
<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3 OR MORE
<input type="checkbox"/> SPLIT LEVEL	<input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)	
<input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION		

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

If the building’s enclosure or crawlspace is eligible for exclusion from rating, do not count the enclosed area as a floor. See the explanation under Basement/Enclosure/Crawlspace for eligibility of exclusion from rating.

- 1 Floor – excludes unfinished attic;
- 2 Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- 3 or More Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- Split Level – A foundation with a vertical offset in the floor framing on either side of a common wall;
- Townhouses/Rowhouses (RCBAP low-rise only) – A row of homes sharing at least 1 common wall;

- Manufactured (Mobile) Home or Travel Trailer – Must be built on a permanent chassis and affixed to a permanent foundation, regardless of size. A serial number must be provided in Part 2 of the Application.

• **Condominium Information**

IS COVERAGE FOR A CONDO UNIT?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
TOTAL NUMBER OF UNITS: _____		
<input type="checkbox"/> HIGH-RISE	<input type="checkbox"/> LOW-RISE	

- Condo Unit
Check YES if coverage is for a condominium unit. Otherwise, check NO.
- Condominium Form of Ownership
Check YES if the building is in a condominium form of ownership; otherwise, check NO. (A Homeowners Association [HOA] may or may not be in a condominium form of ownership.) For additional guidance on eligibility and rating, refer to the Condominiums section of this manual.

◦ Total Number of Units

For a Residential Condominium Building Association Policy (RCBAP), enter the total number of units (including non-residential) within the building and indicate whether the building is a high-rise or low-rise. The RCBAP covers only a residential condominium building in a Regular Program community.

- High-Rise Building – A condominium building having 5 or more units and at least 3 floors excluding enclosures.
- Low-Rise Building – A condominium building having fewer than 5 units regardless of the number of floors, or 5 or more units with fewer than 3 floors including a basement.

• **Federal Land**

IS BUILDING LOCATED ON FEDERAL LAND?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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Check YES if the building is located on Federal land; otherwise, check NO. For additional guidance on federally leased properties, refer to the Leased Federal Properties section of this manual.

• **Building Walled and Roofed, Building in the Course of Construction, Building Over Water**

IS BUILDING WALLED AND ROOFED?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
IS BUILDING IN THE COURSE OF CONSTRUCTION?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
IS BUILDING OVER WATER?	<input type="checkbox"/> NO	<input type="checkbox"/> PARTIALLY	<input type="checkbox"/> ENTIRELY

- Building Walled and Roofed
Check YES if the building has at least 2 outside rigid walls and a fully secured roof; otherwise, check NO.

◦ Building in the Course of Construction

Check YES if the building is in the course of construction (if the building is not yet walled and roofed); otherwise, check NO.

◦ Building Over Water

Check NO if the building is not located over water. Check PARTIALLY if any part of the building is over water. Check ENTIRELY if the building is completely over water. In tidal areas, use the mean high tide in determining whether the building is partially or entirely over water. For additional guidance on buildings over water, refer to the Building Property Eligibility subsection in the General Rules section of this manual.

• **Insured’s Primary Residence, Rental Property, Tenant’s Coverage**

IS BUILDING INSURED’S PRIMARY RESIDENCE?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
IS BUILDING A RENTAL PROPERTY?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
IS THE INSURED A TENANT?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
IF YES, SEE NOTICE BELOW.		

◦ Insured’s Primary Residence

Check YES if an applicant or an applicant’s spouse will live in the building more than 50 percent of the 365 days following the policy effective date. Otherwise, check NO. If YES, the Application must include current documentation of primary residence status. Acceptable documentation is one of the following: Homestead Tax Credit Form for Primary Residence, driver’s license, automobile registration, proof of insurance for a vehicle, voter’s registration, or documents showing where children attend school.

If documentation of a primary residence is not available when the policy is applied for on a newly purchased dwelling, the insurer must obtain a signed and dated statement from the applicant which specifies that the property is the insured’s primary residence. For additional guidance, refer to the Primary Residence Determination subsection in the General Rules section of this manual.

NOTE: If the building is a non-primary residence located in Zone A, AE, A1–A30, AO, AH, V, VE, V1–V30, or D, and Pre-FIRM subsidized rates are used, use Table 2B in the Rating section of this manual. For loss settlement, the definition of principal residence in the SFIP will be used.

◦ Rental Property

Check YES if the building is a rental property; otherwise, check NO.

• **Tenant's Coverage**

If the insured is a tenant, check YES; otherwise, check NO. If the tenant is requesting building coverage, check YES; otherwise, check NO. If YES, see the Notice in the Signature section of the form. The building owner must be named on the policy. If building coverage is purchased by a tenant due to a lease agreement, the tenant may also be named on the policy. Coverage for contents owned by the tenant must be written on a separate policy in the name of the tenant only. For additional guidance, refer to the Tenant's Coverage subsection in the General Rules section of this manual.

• **Severe Repetitive Loss Property**

IS THE BUILDING A SEVERE REPETITIVE LOSS PROPERTY? YES NO

Check YES if the building is an SRL property; otherwise check NO. If YES, application must be sent to the NFIP Special Direct Facility for processing. For additional guidance, refer to the Severe Repetitive Loss section of this manual.

• **Additions or Extensions**

DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? YES NO
(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)

Check YES if the building has additions or extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. If YES, complete Application Part 2, Section I, Question 4. Check NO if the building has no additions or extensions. For additional guidance, refer to the Additions or Extensions subsection in the General Rules section of this manual.

• **Elevated Building**

IS BUILDING ELEVATED? YES NO
IF YES, AREA BELOW IS: FREE OF OBSTRUCTION WITH OBSTRUCTION

Check YES if the building is an elevated building; otherwise, check NO. An elevated building is 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.

If the building is elevated, indicate whether the area below the lowest elevated floor is free of obstruction or with obstruction. An obstruction is a partially or fully enclosed area, or machinery and equipment, below the lowest elevated floor of the building.

L. Contents

CONTENTS	CONTENTS LOCATED IN*:	IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO
	<input type="checkbox"/> BASEMENT/ENCLOSURE	IF NO, DESCRIBE: _____
	<input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE	_____
	<input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL	_____
<input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER		*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.
<input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR		

Check the box that describes the location of the contents to be insured. Check YES if personal property is household contents; otherwise, check NO and describe.

M. Construction Information

CONSTRUCTION INFORMATION	CONSTRUCTION DATE: ____/____/____	
	CHECK ONE OF THE FOLLOWING:	
	<input type="checkbox"/> BUILDING PERMIT	<input type="checkbox"/> SUBSTANTIAL IMPROVEMENT
	<input type="checkbox"/> CONSTRUCTION	<input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES
<input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT		

Enter the building construction date (month/day/year) and select the applicable box.

• **Building Permit**

Select this box if construction began within 180 days of the building permit date and enter the building permit date.

• **Construction**

Select this box if construction began more than 180 days after the building permit date and enter the date of the start of construction.

• **Manufactured (Mobile) Homes/Travel Trailers Located Outside a Mobile Home Park or Subdivision**

Select this box if the manufactured (mobile) home or travel trailer is located outside a mobile home park or subdivision, and enter the date of permanent placement.

• **Manufactured (Mobile) Homes/Travel Trailers Located in a Mobile Home Park or Subdivision**

Select this box if the manufactured (mobile) home or travel trailer is located inside a mobile home park or subdivision, and enter the construction date of the mobile home park or subdivision facilities.

• **Substantial Improvement**

Select this box if the building has been substantially improved or damaged. If the building has been substantially improved, enter the date that substantial improvement started or the building permit date. If the building has been substantially damaged, enter the date that substantial damage occurred.

Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the start of construction of the improvement.

Substantial damage is 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% of the market value of the building before the damage occurred.

Do not select this box for substantial improvement to a Pre-FIRM building where the improvement is an addition next to and in contact with the existing building and the lowest floor elevation of the addition is at or above the BFE. Select the Building Permit box or the Construction box as applicable and enter the appropriate date.

N. Elevation Data

• Post-FIRM Construction

ELEVATION DATA	IS BUILDING POST-FIRM CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO
	(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 ELEVATION CERTIFICATE.)

Check YES if the building was constructed or substantially improved after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later; otherwise, check NO.

• Elevation Information

BUILDING DIAGRAM NO.: _____	LOWEST ADJACENT GRADE (LAG): _____
ELEVATION CERTIFICATION DATE: ____/____/____	
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? <input type="checkbox"/> YES <input type="checkbox"/> NO	
IS BUILDING FLOODPROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO (SEE THE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM)	

Enter the elevation information from the Elevation Certificate (EC) for Post-FIRM construction in zones A, A1–A30, AE, AO, AH, V, V1–V30, or VE and for Pre-FIRM construction that is elevation rated. Submit the EC and photographs. Photographs must be taken and dated within 90 days of submission.

Full-risk rates for unnumbered V Zones are located in the Specific Rating Guidelines. No EC is required for Zone D, and the full-risk rates are found in Table 3A in the Rating section of this manual.

NOTE: Post-FIRM buildings constructed in a non-SFHA and remapped to an SFHA are eligible for grandfathering. The insured has the option of obtaining an EC or continuing with the non-SFHA rates without an EC.

When the building is in the course of construction, the elevation information provided by the surveyor on the EC must be based on the proposed architectural plans.

In communities that participate in the NFIP's Community Rating System (CRS), building elevation information may be available from the community office in charge of building permits or floodplain management.

• Building Diagram Number

Enter the building diagram number from the EC.

Applications for buildings rated using the Floodproofing Certificate do not require a diagram number.

• Lowest Adjacent Grade

Enter the Lowest Adjacent Grade from the EC.

The Lowest Adjacent Grade is not required for buildings located in AO Zones and buildings in Unnumbered A Zones and Unnumbered V Zones without a BFE.

Applications for buildings rated using the Floodproofing Certificate do not require a Lowest Adjacent Grade.

• Elevation Certification Date

Enter the date the EC was signed.

• Lowest Floor Elevation

Enter the Lowest Floor Elevation from the EC. *To determine the lowest floor for rating, refer to the Lowest Floor Guide section of this manual.*

When entering elevation data, drop hundredths of a foot and show only tenths of a foot. For example, if the Lowest Floor Elevation is 10.49', enter 10.4'; do not round up to 10.5'.

• Base Flood Elevation

Enter the Base Flood Elevation (BFE) from the EC.

In A Zones where BFEs are not available, the BFE may be provided by Federal, state, or local government agencies, such as the United States Geological Survey, United States Army Corps of Engineers, Department of Transportation, or Division of Water Resources. When sources other than these are used, the local community official must agree in writing with the established BFE.

• Elevation Difference

Enter the Elevation Difference.

To determine the Elevation Difference, subtract the Base Flood Elevation from the Lowest Floor

Elevation. For example, if the Lowest Floor Elevation is 10.5' and the Base Flood Elevation is 9.0', then the Elevation Difference is +1.5' (10.5' – 9.0' = 1.5'), which is rounded to the nearest foot, which is +2'.

- In Zones V1–V30 Only, Does Base Flood Elevation Include Effects of Wave Action?

Check YES if the Base Flood Elevation includes the effects of wave action; otherwise, select NO. Base Flood Elevations for V Zones on FIRMs dated before January 1, 1981, may require a wave height adjustment. For additional guidance, refer to the FIRMs with Wave Heights subsection in the Rating section of this manual.

- Is Building Floodproofed?

Check YES if the building is floodproofed; otherwise, check NO. To receive credit for floodproofing, the completed Floodproofing Certificate must be submitted. Refer to the Floodproofed Buildings subsection in the Rating section of this manual for the non-residential floodproofing requirements.

NOTE: Buildings in V Zones on the current FIRM are not eligible for the floodproofing credit.

The residential floodproofing rating credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date of the community's floodproofing eligibility and their rescission date, but not on or after the rescission date. (See the Special Certifications section in this manual for a list of communities approved for residential basement floodproofing.)

O. Coverage and Rating

- Estimated Building Replacement Cost

ESTIMATED BUILDING REPLACEMENT COST
(INCLUDING FOUNDATION): \$ _____

Using normal company practice, estimate the Replacement Cost Value (RCV) and enter the value in the space provided. Include the cost of the building foundation when determining the RCV.

- Deductible and Deductible Buyback

DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____
DEDUCTIBLE BUYBACK? YES NO

Enter the deductible amount for building and/or contents. Check YES if the applicant is “buying back” a deductible; otherwise, check NO. For additional information and options on deductibles, refer to the Rating and Condominiums sections of this manual.

- Insurance Coverage

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE
BUILDING	
CONTENTS	

For information on coverage limits available, see the “Amount of Insurance Available” table in the Rating section of this manual, and enter the total amount of insurance requested.

- Rating

BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE		TOTAL PREMIUM
AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/INCREASE		
		.00			.00		.00	.00
		.00			.00		.00	.00
ANNUAL SUBTOTAL							\$	
ICC PREMIUM								
SUBTOTAL								
CRS PREMIUM DISCOUNT _____ %								
SUBTOTAL								
RESERVE FUND _____ %								
SUBTOTAL								
PROBATION SURCHARGE								
FEDERAL POLICY FEE								
TOTAL AMOUNT DUE							\$	

Enter the Basic and Additional Limits, Rates, Annual premium and Deductible (premium reduction/increase), and calculate the Total Premium.

Next, enter the Annual Subtotal, ICC Premium, and calculate the subtotal. If any, add in the CRS Premium Discount, and calculate the subtotal. For the CRS discounts, see the Community Rating System Eligible Communities list in the CRS section of this manual.

Next, enter the Reserve Fund Assessment percentage and calculate the subtotal. For the annual Reserve Fund Assessment percentage, refer to the Rating section of this manual.

Finally, enter the Probation Surcharge (if any) and the Federal Policy Fee, and calculate the Total Amount Due. For additional information and rating examples, refer to the Rating section of this manual.

- Rate Category

RATE CATEGORY:
 MANUAL SUBMIT FOR RATE PROVISIONAL RATING

Check the applicable rate type:

- Manual – Used to rate a policy using the rate tables provided in the *NFIP Flood Insurance Manual*.
- Submit for Rate – Used to rate a building for which no risk rate is published in the *NFIP Flood Insurance Manual*.
- Provisional Rating – Used for placing flood coverage prior to the receipt of an EC. It is expected that an EC will be secured and standard rating completed within 60 days of the Policy Effective Date.

• **Payment Method**

PAYMENT METHOD:	
<input type="checkbox"/> CHECK	<input type="checkbox"/> CREDIT CARD
<input type="checkbox"/> OTHER: _____	

- Select the appropriate payment method. If paying by check or money order, make payable to the insurer.
- Select CREDIT CARD if paying by VISA, MasterCard, Discover, or American Express. Otherwise, check OTHER and describe the payment method. Payment must be for the Total Amount Due, payable to the insurer, and accompany the Application.
- For credit card payments, a disclaimer form, signed by the insured, must be 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. If the credit card information is taken over the telephone, the agent/producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

P. Signature

SIGNATURE	<small>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</small>	
	<small>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</small>	
	_____ SIGNATURE OF INSURANCE AGENT/PRODUCER	_____ DATE (MM/DD/YYYY)
	_____ SIGNATURE OF INSURED (OPTIONAL)	_____ DATE (MM/DD/YYYY)

The agent/producer must sign and date Parts 1 and 2 of the Application and is responsible for the completeness and accuracy of the information provided on it. The insured's signature is optional.

NOTE: The waiting period, if applicable, is added to this date to determine the policy effective date entered in the Policy Period section of the Application.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

III. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM

The agent/producer must complete all relevant items in Part 2 of the Application form for all buildings.

A. Section I – All Building Types

1. Building Use

1. Building Use:		
<input type="checkbox"/> Main house/building	<input type="checkbox"/> Detached guest house	<input type="checkbox"/> Detached garage
<input type="checkbox"/> Agricultural building	<input type="checkbox"/> Warehouse	<input type="checkbox"/> Tool/storage shed
<input type="checkbox"/> Poolhouse, clubhouse, recreation building		
<input type="checkbox"/> Other: _____		

Check the box that indicates the insured building's use. If OTHER, describe the building use.

2. Garage

2. Garage		
a) Is there a garage attached to or part of the building? <input type="checkbox"/> YES <input type="checkbox"/> NO		
<i>If the answer to 2a is YES, answer 2b through 2f.</i>		
b) Total area of the garage: [] [] [] [] [] [] square feet.		
c) Are there any openings (excluding doors) that are designed to allow the passage of floodwaters through the garage? <input type="checkbox"/> YES <input type="checkbox"/> NO		
If yes, number of permanent flood openings within 1 foot above the adjacent grade: _____. Total area of all permanent openings: [] [] [] [] [] [] square inches.		
d) Is the garage used solely for parking of vehicles, building access, and/or storage? <input type="checkbox"/> YES <input type="checkbox"/> NO		
e) Does the garage contain machinery and/or equipment? <input type="checkbox"/> YES <input type="checkbox"/> NO		
If yes, check the applicable items:		
<input type="checkbox"/> Furnace	<input type="checkbox"/> Heat pump	<input type="checkbox"/> Air conditioner
<input type="checkbox"/> Water heater	<input type="checkbox"/> Fuel tank	<input type="checkbox"/> Cistern
<input type="checkbox"/> Elevator equipment	<input type="checkbox"/> Washer & dryer	<input type="checkbox"/> Food freezer
<input type="checkbox"/> Other machinery and/or equipment servicing the building (describe): _____		
f) Does the garage have more than 20 linear feet of finished interior wall, paneling, etc.? <input type="checkbox"/> YES <input type="checkbox"/> NO		

Check yes if there is a garage attached to or part of the building; otherwise, check NO.

If the answer to 2a is YES, complete 2b through 2f; otherwise, check NO and disregard 2b through 2f.

3. Basement/Subgrade Crawlspace

3. Basement/Subgrade Crawlspace		
a) Is the basement/subgrade crawlspace floor below grade on all sides? <input type="checkbox"/> YES <input type="checkbox"/> NO		
b) If yes, does the basement/subgrade crawlspace contain machinery and/or equipment? <input type="checkbox"/> YES <input type="checkbox"/> NO		
If yes, check the applicable items:		
<input type="checkbox"/> Furnace	<input type="checkbox"/> Heat pump	<input type="checkbox"/> Air conditioner
<input type="checkbox"/> Water heater	<input type="checkbox"/> Fuel tank	<input type="checkbox"/> Cistern
<input type="checkbox"/> Elevator equipment	<input type="checkbox"/> Washer & dryer	<input type="checkbox"/> Food freezer
<input type="checkbox"/> Other machinery and/or equipment servicing the building (describe): _____		

Check YES if the building has a basement/subgrade crawlspace floor below grade on all sides; otherwise, check NO.

If the answer to 3A is YES, check all applicable items in 3b; otherwise, check NO.

4. Additions and Extensions (if Applicable)

4. Additions and Extensions (if Applicable)
Coverage is for:

Building including addition(s) and extension(s)

Building excluding addition(s) and extension(s)
Provide policy number for addition or extension: _____

Addition or extension only (include description in the Property Location box in Part 1)
Provide policy number for building excluding addition(s) or extension(s): _____

If the building to be insured does not have additions and extensions, leave this section blank. (If there are no additions and extensions, then the Building Section of Part 1 of this Application should indicate a “No” to the question “Does the building have any additions or extensions?”)

Check the appropriate box if the building has additions or extensions.

NOTE: Coverage automatically extends to additions and extensions, unless a separate policy is purchased for the addition(s) or extension(s). When insuring a building with additions and extensions under a single policy, the zone and elevation of the lowest floor of any additions and extensions cannot be excluded from the policy rating.

For additional guidance on additions and extensions, refer to the Single Building subsection of the General Rules section of this manual.

Check “Building including addition(s) and extension(s)” if the coverage intended by this Application is for both a main building and any additions or extensions on one policy. If this section is left blank, coverage is presumed to include any additions and extensions discovered at the time of loss.

Check “Building excluding addition(s) and extension(s)” if the coverage intended by this Application is for a main building only, because the addition(s) and extensions(s) will be insured by another policy. Provide the policy (or quote or Application) number for the policy covering the addition or extension. Additions and extensions cannot be excluded from coverage on the building except by insuring them separately.

Check “Addition and extension only (include description in the Property Location box in Part 1)” if the coverage intended by this Application is for an addition or extension only. A separate Elevation Certificate may be required to obtain the necessary information for rating. Ensure the Property Location box in Part 1 of this Application is properly completed with a description of the addition or extension. Provide the policy (or quote

or Application) number for the policy covering the main building.

B. Section II – Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers)

This section is required for all elevated buildings, including manufactured (mobile) homes/travel trailers.

1. Elevating Foundation Type

1. Elevating Foundation Type

Piers, posts, or piles

Reinforced masonry piers or concrete piers or columns

Reinforced concrete shear walls

Solid foundation walls (Note: Not approved for elevating in Zones V1–V30, VE, or V.)

Check the elevating foundation type used for the building.

NOTE: “Solid (perimeter) foundation walls” means foundation walls as shown in Building Diagram numbers 7 and 8 on the Elevation Certificate.

2. Machinery and Equipment Below the Elevated Floor

2. Machinery and Equipment Below the Elevated Floor

Does the area below the elevated floor contain machinery and/or equipment? YES NO

If yes, check the applicable items:

<input type="checkbox"/> Furnace	<input type="checkbox"/> Heat pump	<input type="checkbox"/> Air conditioner
<input type="checkbox"/> Water heater	<input type="checkbox"/> Fuel tank	<input type="checkbox"/> Cistern
<input type="checkbox"/> Elevator equipment	<input type="checkbox"/> Washer & dryer	<input type="checkbox"/> Food freezer
<input type="checkbox"/> Other machinery and/or equipment servicing the building (describe): _____		

Check YES if the area below the elevated floor contains machinery or equipment and check the applicable items; otherwise, check NO.

3. Area Below the Elevated Floor

3. Area Below the Elevated Floor

a) Is the area below the elevated floor enclosed? YES NO

If yes, check one of the following: Fully Partially

b) Does the area below the elevated floor contain elevators? YES NO If yes, how many? _____

If the answer to 3a or 3b is YES, answer 3c through 4b.

If the answer to 3a or 3b is YES, complete 3c through 4b. Otherwise, disregard 3c through 4b.

c) Indicate material used for enclosure:

Insect screening

Light wood lattice

Solid wood frame walls (if breakaway, submit certification documentation)

Solid wood frame walls (non-breakaway)

Masonry walls (if breakaway, submit certification documentation)

Masonry walls (non-breakaway)

Other (describe): _____

3c. Indicate the materials used for the enclosure.

For Post-FIRM buildings in V Zones, elevated on solid (perimeter) foundation walls, submit the Application to the insurer for rating.

NOTE: In V Zones, if the area below the elevated floor appears in the submitted photographs to be enclosed using masonry walls, and these walls are represented as being breakaway

All Flood Insurance Application forms must be completed in accordance with all *NFIP Flood Insurance Manual* rules and the Scheduled Building Policy qualifications above.

For each scheduled building (building and/or contents coverage), the Federal Policy Fee is \$44 per building.

V. MAILING INSTRUCTIONS

Upon completion of all sections of the Application, attach all required certifications and other documents to the Application, along with a check or money order made payable to the insurer for the Total Amount Due.

If paying by VISA, MasterCard, Discover, or American Express, submit a disclaimer form, signed by the insured, 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. If the credit card information is taken over the telephone, the agent/producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

Mail the original copy of the completed Application and all required documentation as described above, with the Total Amount Due, to the insurer. Retain a copy of the Application and supporting documents for the agency file, and provide copies of the Application to the applicant and the mortgagee.

After receipt of the Application and Total Amount Due, the insurer will process the Application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies of the declarations page will be provided to the agent/producer and any designated mortgagee(s).

VI. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS

If an Application is incomplete, and/or the information submitted is incorrect or inconsistent, a policy will not be issued. The Application may be placed in a pending status until the agent/producer provides the complete or correct information.

For NFIP Direct business, if necessary information is not provided, a policy may be issued using Tentative Rates. If sufficient information is not available to tentatively rate the policy, the Application may be rejected and the premium refunded. In the case of an incomplete Application, the NFIP Servicing Agent will send the agent/producer a letter requesting the necessary information. Copies of this letter will be provided to the named insured and designated mortgagee(s). The agent/producer should provide the necessary information to the NFIP Servicing Agent. If the necessary information is not provided, the Application will be rejected and the premium refunded.

If the premium received is not enough to purchase the kind and amount of coverage requested, the policy will be issued for only the kind and amount of coverage that can be purchased for the premium payment received. In the case of an underpayment, when both building coverage and contents coverage have been requested, the coverage reduction will be prorated between building and contents in accordance with NFIP rules. The ratio of building to contents coverage for the full requested coverage will be used to determine the portion of the submitted premium available to purchase building and contents coverage.

RATING

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

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

I. AMOUNT OF INSURANCE AVAILABLE¹

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 ²	\$ 60,000	\$190,000	\$250,000
2-4 Family Dwelling	\$ 35,000 ²	\$ 60,000	\$190,000	\$250,000
Other Residential	\$100,000 ³	\$175,000	\$325,000	\$500,000
Non-Residential	\$100,000 ³	\$175,000	\$325,000	\$500,000
CONTENTS COVERAGE				
Residential	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential	\$100,000	\$150,000	\$350,000	\$500,000

1 These limits apply to all single condominium units and all other buildings not in a condominium form of ownership, including cooperatives and timeshares. Refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available under the RCBAP.

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

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

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Tables 1-5

show annual rates per \$100 of coverage. Table 6 provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

	BUILDING	CONTENTS
Residential	.85	1.07
Non-Residential	.93	1.82

TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D²

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.85 / .78	1.07 / 1.40	.85 / .78		.85 / 1.64		.93 / 1.73	
	With Basement	.91 / 1.15	1.07 / 1.18	.91 / 1.15		.85 / 1.37		.98 / 1.69	
	With Enclosure ³	.91 / 1.38	1.07 / 1.40	.91 / 1.38		.91 / 1.71		.98 / 2.13	
	Elevated on Crawlspace	.85 / .78	1.07 / 1.40	.85 / .78		.85 / 1.64		.93 / 1.73	
	Non-Elevated with Subgrade Crawlspace	.85 / .78	1.07 / 1.18	.85 / .78		.85 / 1.64		.93 / 1.73	
	Manufactured (Mobile) Home ⁴	.85 / .78	1.07 / 1.40					.93 / 1.73	
CONTENTS LOCATION	Basement & Above ⁵				1.07 / 1.18		1.07 / 1.18		1.82 / 2.89
	Enclosure & Above ⁶				1.07 / 1.40		1.07 / 1.40		1.82 / 3.46
	Lowest Floor Only – Above Ground Level				1.07 / 1.40		1.07 / 1.40		1.82 / 1.52
	Lowest Floor Above Ground Level and Higher Floors				1.07 / .98		1.07 / .98		1.82 / 1.30
	Above Ground Level – More Than 1 Full Floor				.39 / .20		.39 / .20		.26 / .21
	Manufactured (Mobile) Home ⁴								1.82 / 1.52

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	1.11 / 1.96	1.38 / 3.35	1.11 / 1.96		1.11 / 3.61		1.23 / 4.18	
	With Basement	1.19 / 2.91	1.38 / 2.84	1.19 / 2.91		1.19 / 5.38		1.30 / 6.20	
	With Enclosure ³	1.19 / 3.43	1.38 / 3.34	1.19 / 3.43		1.19 / 6.01		1.30 / 6.92	
	Elevated on Crawlspace	1.11 / 1.96	1.38 / 3.35	1.11 / 1.96		1.11 / 3.61		1.23 / 4.18	
	Non-Elevated with Subgrade Crawlspace	1.11 / 1.96	1.38 / 2.84	1.11 / 1.96		1.11 / 3.61		1.23 / 4.18	
	Manufactured (Mobile) Home ⁴	1.11 / 6.13	1.38 / 3.34					1.23 / 11.78	
CONTENTS LOCATION	Basement & Above ⁵				1.38 / 2.84		1.38 / 2.84		2.40 / 7.32
	Enclosure & Above ⁶				1.38 / 3.34		1.38 / 3.34		2.40 / 7.91
	Lowest Floor Only – Above Ground Level				1.38 / 3.34		1.38 / 3.34		2.40 / 6.63
	Lowest Floor Above Ground Level and Higher Floors				1.38 / 2.94		1.38 / 2.94		2.40 / 5.73
	Above Ground Level – More Than 1 Full Floor				.52 / .45		.52 / .45		.50 / .64
	Manufactured (Mobile) Home ⁴								2.40 / 11.01

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	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure ³	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home ⁴	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above ⁵				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above ⁶				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home ⁴								1.06 / .66

- 1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If the building is a non-primary residence located in an SFHA or Zone D, use Table 2B.
- 2 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
- 3 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 4 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 5 Includes subgrade crawlspace.
- 6 Includes crawlspace.

TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹ (EFFECTIVE JANUARY 1, 2014)

NON-PRIMARY RESIDENCE² • ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1-A30, A0, AH, D³

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁴		OTHER RESIDENTIAL (CONDO UNIT) ⁴	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.14 / .99	1.44 /1.77	1.14 / .99		1.14 / .99	
	With Basement	1.22 /1.45	1.44 /1.48	1.22 /1.45		1.22 /1.45	
	With Enclosure ⁵	1.22 /1.75	1.44 /1.77	1.22 /1.75		1.22 /1.75	
	Elevated on Crawlspace	1.14 / .99	1.44 /1.77	1.14 / .99		1.14 / .99	
	Non-Elevated with Subgrade Crawlspace	1.14 / .99	1.44 /1.48	1.14 / .99		1.14 / .99	
	Manufactured (Mobile) Home ⁶	1.14 / .99	1.44 /1.77				
CONTENTS LOCATION	Basement & Above ⁷				1.44 /1.48		1.44 /1.48
	Enclosure & Above ⁸				1.44 /1.77		1.44 /1.77
	Lowest Floor Only – Above Ground Level				1.44 /1.77		1.44 /1.77
	Lowest Floor Above Ground Level and Higher Floors				1.44 /1.23		1.44 /1.23
	Above Ground Level – More Than 1 Full Floor				.53 / .24		.53 / .24
	Manufactured (Mobile) Home ⁶						

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁴		OTHER RESIDENTIAL (CONDO UNIT) ⁴	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.48 /2.54	1.84 /4.34	1.48 /2.54		1.48 /2.54	
	With Basement	1.58 /3.77	1.84 /3.67	1.58 /3.77		1.58 /3.77	
	With Enclosure ⁵	1.58 /4.45	1.84 /4.32	1.58 /4.45		1.58 /4.45	
	Elevated on Crawlspace	1.48 /2.54	1.84 /4.34	1.48 /2.54		1.48 /2.54	
	Non-Elevated with Subgrade Crawlspace	1.48 /2.54	1.84 /3.67	1.48 /2.54		1.48 /2.54	
	Manufactured (Mobile) Home ⁶	1.48 /9.10	1.84 /4.32				
CONTENTS LOCATION	Basement & Above ⁷				1.84 /3.67		1.84 /3.67
	Enclosure & Above ⁸				1.84 /4.32		1.84 /4.32
	Lowest Floor Only – Above Ground Level				1.84 /4.32		1.84 /4.32
	Lowest Floor Above Ground Level and Higher Floors				1.84 /3.80		1.84 /3.80
	Above Ground Level – More Than 1 Full Floor				.70 / .57		.70 / .57
	Manufactured (Mobile) Home ⁶						

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38	
	With Enclosure ⁵	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26	
	Manufactured (Mobile) Home ⁶	.99 / .48	1.51 / .47				
CONTENTS LOCATION	Basement & Above ⁷				1.92 / .71		1.92 / .71
	Enclosure & Above ⁸				1.92 / .82		1.92 / .82
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16
	Manufactured (Mobile) Home ⁶						

- 1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
- 2 For rating purposes only, FEMA defines a non-primary residence as a building that will not be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
- 4 Individually owned unit in the condominium form of ownership located within a multi-unit building.
- 5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 7 Includes subgrade crawlspace.
- 8 Includes crawlspace.

**TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
SEVERE REPETITIVE LOSS PROPERTIES²**

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

FIRM ZONES A, AE, A1-A30, AO, AH, D³

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .92	1.15 /1.65	.91 / .92	
	With Basement	.97 /1.36	1.15 /1.38	.97 /1.36	
	With Enclosure ⁴	.97 /1.63	1.15 /1.65	.97 /1.63	
	Elevated on Crawlspace	.91 / .92	1.15 /1.65	.91 / .92	
	Non-Elevated with Subgrade Crawlspace	.91 / .92	1.15 /1.38	.91 / .92	
	Manufactured (Mobile) Home ⁵	.91 / .92	1.15 /1.65		
CONTENTS LOCATION	Basement & Above ⁶				1.15 /1.38
	Enclosure & Above ⁷				1.15 /1.65
	Lowest Floor Only – Above Ground Level				1.15 /1.65
	Lowest Floor Above Ground Level and Higher Floors				1.15 /1.15
	Above Ground Level – More Than 1 Full Floor				.42 / .23
	Manufactured (Mobile) Home ⁵				

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.18 / 2.31	1.47 / 3.95	1.18 / 2.31	
	With Basement	1.26 / 3.44	1.47 / 3.35	1.26 / 3.44	
	With Enclosure ⁴	1.26 / 4.06	1.47 / 3.94	1.26 / 4.06	
	Elevated on Crawlspace	1.18 / 2.31	1.47 / 3.95	1.18 / 2.31	
	Non-Elevated with Subgrade Crawlspace	1.18 / 2.31	1.47 / 3.35	1.18 / 2.31	
	Manufactured (Mobile) Home ⁵	1.18 / 7.28	1.47 / 3.94		
CONTENTS LOCATION	Basement & Above ⁶				1.47 / 3.35
	Enclosure & Above ⁷				1.47 / 3.94
	Lowest Floor Only – Above Ground Level				1.47 / 3.94
	Lowest Floor Above Ground Level and Higher Floors				1.47 / 3.47
	Above Ground Level – More Than 1 Full Floor				.56 / .53
	Manufactured (Mobile) Home ⁵				

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38	
	With Enclosure ⁴	1.11 / .42	1.70 / .62	1.11 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26	
	Manufactured (Mobile) Home ⁵	.99 / .48	1.51 / .47		
CONTENTS LOCATION	Basement & Above ⁶				1.92 / .71
	Enclosure & Above ⁷				1.92 / .82
	Lowest Floor Only – Above Ground Level				1.51 / .75
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47
	Above Ground Level – More Than 1 Full Floor				.45 / .16
	Manufactured (Mobile) Home ⁵				

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

2 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.

4 For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.

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

6 Includes subgrade crawlspace.

7 Includes crawlspace.

TABLE 3A. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure ¹	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home ²	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above ³				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above ⁴				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home ²								1.06 / .66

FIRM ZONE D

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	Non-Elevated with Subgrade Crawlspace	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	Manufactured (Mobile) Home ²	2.15 / .68	1.26 / .54					2.21 / .86	
CONTENTS LOCATION	Basement & Above ³				***		***		***
	Enclosure & Above ⁴				***		***		***
	Lowest Floor Only – Above Ground Level				1.22 / .50		1.22 / .50		1.28 / .40
	Lowest Floor Above Ground Level and Higher Floors				1.00 / .32		1.00 / .32		1.28 / .39
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ²								1.28 / .40

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)⁵

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance or Elevation Certificate ⁶	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ^{7, 8}	1.35 / .19	1.24 / .26	.98 / .15	1.41 / .19

- For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
- The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- Includes subgrade crawlspace.
- Includes crawlspace.
- Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.
- “With Certification of Compliance or Elevation Certificate” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement, or when there is a Letter of Compliance from the community.
- “Without Certification of Compliance or Elevation Certificate” rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
- For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company’s file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 7 apply.

*****SUBMIT FOR RATING**

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹

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

FIRM ZONES AE, A1-A30 – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{4,5}		MANUFACTURED (MOBILE) HOME ⁶	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .13	.28 / .13
+3	.30 / .08	.27 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .14	.33 / .13
+2	.42 / .08	.36 / .11	.33 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .14	.47 / .16
+1	.71 / .10	.62 / .16	.57 / .09	.44 / .11	.46 / .09	.36 / .12	.89 / .20	.87 / .24
0	1.78 / .13	1.60 / .25	1.37 / .12	1.20 / .14	1.00 / .10	.87 / .17	2.20 / .32	2.25 / .43
-1	4.40 / .85	4.37 / .93	3.33 / .65	3.14 / .41	2.28 / .41	1.98 / .47	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ⁴		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ⁴		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ⁴		MANUFACTURED (MOBILE) HOME ⁶	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.30 / .15
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.35 / .19
+1	.54 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.59 / .27
0	1.11 / .12	.83 / .22	.69 / .12	.61 / .14	.45 / .12	.35 / .13	1.14 / .36	1.14 / .41
-1	2.76 / .51	2.29 / .63	1.70 / .33	1.53 / .41	.72 / .15	1.15 / .15	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

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

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
- 3 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.
- 4 Includes subgrade crawlspace.
- 5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

*****SUBMIT FOR RATING**

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

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

**UNNUMBERED ZONE A – WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1, 2}**

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential & Non-Residential	Residential ³	Non-Residential ³	
+5 or more	.46 / .08	.40 / .12	.38 / .12	.38 / .12	No Base Flood Elevation ⁴
+2 to +4	1.30 / .11	1.15 / .17	.75 / .12	.60 / .14	
+1	2.68 / .42	2.31 / .25	1.54 / .16	1.21 / .29	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.39 / .10	.38 / .12	.32 / .13	With Base Flood Elevation ⁵
0 to +1	1.64 / .13	1.40 / .19	1.18 / .13	.93 / .14	
-1	4.75 / .70	4.31 / .42	2.73 / .23	2.14 / .48	
-2 or below	***	***	***	***	
No Elevation Certificate ⁶	5.85 / 1.30	6.17 / .90	3.36 / .80	2.85 / .96	No Elevation Certificate

- 1 Buildings with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 Pre-FIRM buildings may use this table if the rates are more favorable to the insured.
- 3 For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than 1 Full Floor.
- 4 Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.
- 5 Elevation difference is the measured distance between the BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.
- 6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an Elevation Certificate.

*****SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹

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

FIRM ZONES '75-'81, V1-V30, VE – BUILDING RATES²

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{3,4}		MANUFACTURED (MOBILE) HOME ⁵	
	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 ⁶	3.55 / .64	4.28 / 1.64	2.88 / .64	3.12 / 1.54	2.49 / .64	2.79 / 1.24	5.29 / .53	7.53 / .47
-1 ⁷	7.51 / 3.82	11.15 / 6.13	6.86 / 3.82	9.62 / 4.67	4.90 / 3.47	5.12 / 4.73	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ³		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ³		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ³		MANUFACTURED (MOBILE) HOME ⁵	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ⁶	4.47 / 1.31	3.95 / 4.26	2.90 / 1.22	2.76 / 2.68	1.64 / 1.01	1.64 / 1.05	4.30 / 1.38	4.48 / 5.36
-1 ⁷	9.79 / 7.34	9.61 / 12.11	5.77 / 5.50	6.59 / 7.64	1.93 / 1.04	5.88 / 1.64	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ⁶		.56 / .25	.56 / .25	.42 / .25
-1 ⁷		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
- 3 Includes subgrade crawlspace.
- 4 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 5 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 6 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 7 Use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING**

FIRM ZONES '75-'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES¹

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ²	ELEVATED BUILDINGS FREE OF OBSTRUCTION ³				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	0.54	0.54	0.90	1.19	1.83
+3	0.57	0.57	1.03	1.41	2.11
+2	0.85	0.91	1.42	1.89	2.86
+1	1.19	1.24	2.06	2.71	3.79
0	1.62	1.74	2.70	3.48	4.82
-1	2.32	2.39	3.58	4.62	6.37
-2	3.32	3.50	4.80	6.19	8.39
-3	4.34	4.60	5.58	7.09	9.27
-4 or below	***	***	***	***	***

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

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

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

- (1) Insect screening, provided that no additional supports are required for the screening; or
- (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
- (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
- (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

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

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

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

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

*****SUBMIT FOR RATING**

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

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ³	ELEVATED BUILDINGS WITH OBSTRUCTION ⁴				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.70	.70	1.95	2.59	3.84
+3	.75	.75	2.09	2.75	3.97
+2	1.01	1.01	2.31	3.01	4.29
+1	1.27	1.33	2.68	3.47	4.93
0	1.75	1.84	3.26	4.23	5.93
-1 ⁶	2.39	2.53	4.15	5.37	7.47
-2 ⁶	3.41	3.65	5.46	7.05	9.64
-3 ⁶	4.46	4.73	6.18	7.87	10.38
-4 or below ⁶	***	***	***	***	***

- 1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
- 2 Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.
- 3 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
- 4 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains machinery or equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.
- 5 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.
- 6 For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE.

*****SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

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

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

PRE-FIRM RATES¹

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home ²	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home ²								1.06 / .66

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

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

POST-FIRM RATES

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home ¹	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home ¹								1.06 / .66

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

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

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

FIRM ZONES AR and AR Dual Zones – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .13	.28 / .13
+3	.30 / .08	.27 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .14	.33 / .13
+2	.42 / .08	.36 / .11	.33 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .14	.47 / .16
+1	.71 / .10	.62 / .16	.57 / .09	.44 / .11	.46 / .09	.36 / .12	.89 / .20	.87 / .24
0	.99 / .26	.93 / .26	.99 / .26	.93 / .26	1.00 / .10	.87 / .17	.99 / .48	1.19 / .50
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ¹		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.30 / .15
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.35 / .19
+1	.54 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.59 / .27
0	1.11 / .12	.83 / .22	.69 / .12	.61 / .14	.45 / .12	.35 / .13	1.14 / .36	1.06 / .66
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

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

1 Includes subgrade crawlspace.

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

3 Use Table 4.

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

TABLE 6. TENTATIVE RATES^{1, 2}

RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A, AE, A1-A30, A0, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Non-Elevated, No Basement				
1-4 Family	5.00	3.00	6.00	4.00
Other Residential	7.00	4.00	7.00	4.00
Non-Residential	7.00	4.00	8.00	8.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building ³				
1-4 Family	3.00	2.00	3.00	2.00
Other Residential	5.00	3.00	3.00	3.00
Non-Residential	5.00	3.00	5.00	3.00

FIRM ZONES V, V1-V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Non-Elevated, No Basement				
1-4 Family	11.00	11.00	12.00	12.00
Other Residential	12.00	12.00	12.00	12.00
Non-Residential	12.00	12.00	12.00	12.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building ³				
1-4 Family	6.00	6.00	6.00	6.00
Other Residential	8.00	8.00	6.00	6.00
Non-Residential	8.00	8.00	8.00	8.00

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

2 Use Pre-/Post-FIRM full-risk deductible factors (Table 8B) and ICC premiums (Table 9) for all tentatively rated buildings.

3 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as a Post-FIRM elevated building or has a basement as defined by the NFIP (coverage restrictions apply).

TABLE 7A. FEDERAL POLICY FEE AND PROBATION SURCHARGE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$44	\$50

1 For the PRP, the Federal Policy Fee is \$22.

TABLE 7B. RESERVE FUND ASSESSMENT¹

ASSESSED POLICIES	RESERVE FUND ASSESSMENT
PRP	0%
GFIP	0%
All Other Policies	5%

1 Apply the Reserve Fund Assessment percentage to the Total Premium after the ICC Premium and CRS Premium discount have been calculated.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP minimum deductibles vary based on the policy rating and the amount of coverage purchased. An optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. See Table 8B for deductible options. For RCBAP optional deductibles, refer to the Condominiums section of this manual.

A. Deductible Options at Renewal

Policyholders with Pre-FIRM subsidized rates may purchase a minimum deductible of \$1,500 if the building coverage is \$100,000 or less; if the building coverage is over \$100,000, they may not purchase deductibles below a minimum of \$2,000 for building coverage. The deductible factors provided in Table 8B must be used to calculate the deductible surcharge. For an RCBAP, use the RCBAP Deductible Factors table in the Condominiums section of this manual.

B. Changes in Deductible Amount

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

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

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

TABLE 8A. MINIMUM DEDUCTIBLES¹

PROGRAM TYPE	RATING	MINIMUM DEDUCTIBLE FOR COVERAGE OF \$100,000 OR LESS ²	MINIMUM DEDUCTIBLE FOR COVERAGE OVER \$100,000
EMERGENCY	All	\$1,500	\$2,000 ³
REGULAR	All Pre-FIRM Subsidized ⁴ zones: A, AE, A1–A30, AH, AO, V, VE, and V1–V30, AR/AR Dual zones without Elevation Data	\$1,500	\$2,000
	All Full-Risk ⁵ zones: A, AE, A1–A30, AH, AO, V, VE, and V1–V30, AR/AR Dual zones with Elevation Data and B, C, X, A99, and D	\$1,000	\$1,250
	Tentative and Provisional	\$1,000	\$1,250

1 The minimum deductible for the PRP and MPPP building and contents coverage is \$1,000, regardless of the coverage amounts.

2 Use this column if building coverage is \$100,000 or less, regardless of the contents coverage amount. This includes policies issued with contents coverage only.

3 In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the coverage amount available is \$150,000.

4 Pre-FIRM subsidized policies are those policies covering a Pre-FIRM building that are rated in zones Unnumbered A, AE, A1–A30, AH, AO, VE, and V1–V30 without elevation data from an Elevation Certificate. Also included among Pre-FIRM subsidized policies are policies covering certain Pre-FIRM buildings rated in zones D and Unnumbered V, for which the Pre-FIRM subsidized rate remains more favorable than full-risk rating in zone D or Unnumbered V.

5 Full-Risk rates apply to all policies rated with elevation data from an Elevation Certificate in zones Unnumbered A, AE, A1–A30, AH, AO, VE, and V1–V30, regardless of whether the building is Pre-FIRM or Post-FIRM. Post-FIRM buildings rated in zones D or Unnumbered V, and Pre-FIRM buildings in zones D or Unnumbered V using Post-FIRM rate tables are considered Full-Risk. Full-Risk rates are also applied to all policies rated in zones B, C, or X, regardless of product type or the building classification as Pre-FIRM or Post-FIRM. Grandfathered standard-X zone policies, PRP Eligibility Extension, and grandfathered policies using elevation data from an Elevation Certificate are considered Full-Risk.

V. RATING STEPS

- A. Determine the exact location of the building and/or contents to be insured. If the mailing address differs from the property address, use the property address only.
- B. Determine if the building is located in an eligible community.

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

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

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

- D. Determine the location of the contents in the building.
- E. Determine the date of construction as described below:

1. Date of Construction — Buildings

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

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

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

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

The date of construction for a manufactured (mobile) home is different from that for a standard

building and depends upon the location of the manufactured (mobile) home.

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

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

3. Post-FIRM Construction

For insurance rating purposes, buildings for which the start of construction or substantial improvement was after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later, are considered Post-FIRM construction. All Post-FIRM construction must use full-risk rates. In zones A, AE, A1–A30, AH, AO, VE, and V1–V30, an Elevation Certificate for Flood Insurance is required to determine the full-risk rate. See *subsection VIII of this section of this manual for guidance regarding the use of an Elevation Certificate for rating.*

An Elevation Certificate is not required to determine premium rates for policies eligible for rating in zones AR and AR Dual, A99, B, C, D, V, and X. Post-FIRM rates for zones B, C, D, V and X are considered full-risk premium rates.

4. Pre-FIRM Construction

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

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

Subsidized premium rates are available for Pre-FIRM buildings when the zone used for rating is A, AE, A1–A30, AH, AO, V, VE, V1–V30, or D. Subsidized premium rates may be used if elevation data from an Elevation Certificate is unavailable, or if the subsidized premium rates are more favorable to the insured than full-risk rates

determined using elevation data from an Elevation Certificate. In this section of this manual, the subsidized premium rates for non-condominium buildings or condominium units insured under the Dwelling Form are found in Tables 2A, 2B, and 2C. Similar Pre-FIRM non-elevation rates for Pre-FIRM buildings rated in zones A, AE, A1–A30, AH, AO, V, VE, V1–V30, and D are found in the Condominiums section of this manual in Tables 3A, 4A and 4B.

Pre-FIRM buildings that are eligible for the subsidized premium rates and that are substantially improved may continue being rated using subsidized premium rates if certain conditions are satisfied. ALL of the following conditions must be met:

- a. The building must be Pre-FIRM.
- b. The substantial improvement must be an ADDITION to the building. (This condition excludes substantial improvements made as interior remodeling or repair projects.)
- c. The ADDITION and extension must be next to and in contact with the existing building. (This condition does not apply to substantial improvements consisting of the construction of additional floors.)
- d. An Elevation Certificate must be submitted with the Application, Endorsement, or Renewal. The Elevation Certificate must verify that the lowest floor elevation of the ADDITION is at or above the applicable BFE in effect at the time the addition is started.

NOTE: Elevation Certificates certified on or after August 1, 2013, must be submitted on the 2012 Elevation Certificate form (OMB expiration date 2015). The Elevation Certificate must meet all photograph requirements described in the Special Certifications section of this manual. *An Elevation Certificate submitted without the required photographs is not considered valid for rating.*

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

If the above conditions are not satisfied, the entire building must be rated using full-risk premium rates determined with an Elevation Certificate (except in zones AR and AR Dual, A99, B, C, X, D or V, where an Elevation Certificate is not required).

VI. PREMIUM CALCULATION

A. Emergency Program

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

B. Regular Program

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

VII. KEY POINTS FOR RATING

A. Basic Limits and Additional Limits

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

B. Whole Dollars

NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a

whole-dollar premium, round up if 50¢ or more; round down if less. Always submit the gross premium.

C. Increased Cost of Compliance (ICC) Premium

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

D. Reserve Fund Assessment

The Reserve Fund Assessment is calculated as a percentage of the Total Premium, excluding the Probation Surcharge and Federal Policy Fee. The percentage may vary year to year, and may be 0% for certain policies in any given year. The Reserve Fund Assessment is not subject to agent commission.

E. Federal Policy Fee

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

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

F. Buildings in More Than 1 Flood Zone/BFE

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

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

G. Different BFEs Reported

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

date, unless the building is eligible for grandfathering or the PRP Eligibility Extension.

H. Flood Zone Discrepancies

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

NOTE: The NFIP rules currently allow the continued use of the flood zone and/or BFE that was in effect at the time of application or renewal even when a map revision that changes the zone and/or BFE occurs after the policy effective date. The PRP Eligibility Extension also allows the use of a previous zone when a property is newly mapped from a non-SFHA to an SFHA by a map revision that became effective on or after October 1, 2008.

I. Mortgagee on Policy – Higher Deductible Requested

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

VIII. REGULAR PROGRAM, ELEVATION-RATED RISKS

A. Elevation Difference

The elevation difference is the difference between the lowest floor used for rating and the BFE. The elevation difference must be determined if the building is located in zones A, AE, A1–A30, AH, AO, VE, and V1–V30, is within a Regular Program community, and is ineligible for Pre-FIRM subsidized premium rates (see subsection V of this section of this manual).

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

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

If the BFE and/or the lowest floor elevation is shown in tenths (e.g., 10.5'), the agent/producer must apply the rounding rule to the difference between the elevation of the lowest floor for rating and the BFE. If

the difference is negative, the final figure is rounded up from .5. If the difference is positive, the final figure is rounded up from .5. Always round to the higher elevation. For example, -3' is higher than -3.5' and +4' is higher than +3.5'.

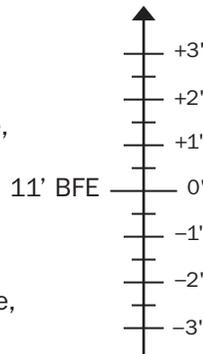
Rounding Rule Example:

11.5' LF – 11.0' BFE = +0.5'

Because the difference is positive, it is rounded up to 1.0'.

10.5' LF – 11.0' BFE = -0.5'

Because the difference is negative, it is rounded up to 0'.



B. Examples

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

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

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

Examples:

- a. Lowest Floor Elevation (+10') – BFE (+6') = Elevation Difference of (+4').
- b. Lowest Floor Elevation (+8.3') – BFE (+6.0') = Elevation Difference of (+2.3'); therefore, (+2.3') is rounded down to (+2.0').
- c. Lowest Floor Elevation (+12.4') – BFE (+8.8') = Elevation Difference of (+3.6'); therefore, (+3.6') is rounded up to (+4.0').
- d. Lowest Floor Elevation (+9.5') – BFE (+12.0') = Elevation Difference of (-2.5'); therefore, (-2.5') is rounded up to (-2').

2. Zone AH

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

Examples:

- a. Lowest Floor Elevation (+4') – BFE (+2') = (+2'); use With Certification of Compliance rates.
- b. Lowest Floor Elevation (+6') – BFE (+8') = (-2'); use Without Certification of Compliance rates.
- c. Lowest Floor Elevation (+3.9') – BFE (+4') = (0'); use With Certification of Compliance rates.

3. Zone AO

In AO Zones, the difference between the top of the bottom floor and the highest adjacent grade is the

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

Examples:

- a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+2.9') – Base Flood Depth (3') = (0'); use With Certification of Compliance rates.
- b. Lowest Floor Elevation (0') – Base Flood Depth (+1') = (-1'); use Without Certification of Compliance rates.
- c. Lowest Floor Elevation (+2') – (+2') (no published Base Flood Depth) = (0'); use With Certification of Compliance rates.

4. Zone A (With No BFE)

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

Examples:

- a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+3') = (+3') for rating purposes (use the No BFE rates). The top of the bottom floor is 3' above the highest adjacent grade.
- 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 buildings can be rated using full-risk rates if more favorable to the insured. The decision to obtain an Elevation Certificate and to request full-risk rating of a Pre-FIRM building eligible for subsidized premium rates is an option of the insured. Subsidized rates will continue to be used until the full-risk rates are more favorable. Subsidized premium rates will be phased out over time through annual premium increases. Once it is determined that full-risk rating will provide a lower premium, a policy may be endorsed for the current policy year only to obtain a lower rate.

NOTE: When presented a valid Elevation Certificate, an insurer must record the elevation data in order

to determine whether Optional Elevation Rating will benefit the insured. A comparison must be made at each renewal as Pre-FIRM subsidized premium rates are phased out under the law.

For policy processing, follow the procedures in the Submit-for-Rate subsection in this section if the lowest floor elevation for rating is below the BFE. Pre-FIRM buildings in AO and AH Zones with the basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the With Certification of Compliance or Elevation Certificate rates and would not have to follow Submit-for-Rate procedures.

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

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

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

X. AR ZONE AND AR DUAL ZONE RATING

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

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

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

XI. AO ZONE RATING

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

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

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

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

XIII. REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION

A. Rating All V-Zone Buildings

For an elevated building (building on posts, piles, or piers only) rated without an enclosure or obstruction, the zone V, V1–V30, and VE rates do not take into consideration the flood risk associated with any 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. If the insurer discovers that habitable areas or machinery and equipment are located below the lowest elevated floor, the policy must be rereated.

NOTE: An elevated building constructed on or after January 1, 1975, and before October 1, 1981, that has an unfinished enclosure under 300 square feet, with breakaway walls, and without machinery or equipment, can be rated without taking into account the enclosure when using Table 3D. However, an elevated building constructed on or after October 1, 1981, or rated using the Post-1981 V zone tables cannot ignore the enclosure: Table 3F must be used.

For all non-elevated buildings rated in V zones and constructed on or after October 1, 1981, the Submit-for-Rate procedures should be followed, unless eligible for Pre-FIRM subsidized premium rates.

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

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

1. The bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.c on the Elevation Certificate (bottom of lowest horizontal structural member) reflects the top or the bottom of the slab. This is done by comparing the elevation provided for the bottom of the lowest horizontal structural member to the elevation of the lowest and highest adjacent grade, as well as the other elevations provided in section C of the Elevation Certificate.
2. If the lowest horizontal structural member is equal to or higher than Item C2.f on the Elevation Certificate (lowest adjacent grade), deduct (for 1–4

family residences) 12 inches from the elevation found in Item C2.c and 18 inches for buildings other than 1–4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

3. If the surveyor has used Item C2.a on the Elevation Certificate (top of bottom floor including basement or enclosure) to indicate the elevation of the enclosure slab, then the bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.a or Item C3.a reflects the top or the bottom of the slab.
4. If Item C2.a is equal to or higher than Item C2.f, deduct (for 1–4 family residences) 12 inches from the elevation found in Item C2.a and 18 inches for buildings other than 1–4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

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

1975–'81 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which the start of construction or substantial improvement began January 1, 1975, through September 30, 1981. The rates for these structures are provided in Table 3D. When the current FIRM is dated prior to October 1, 1981, Pre-FIRM buildings are eligible to use Table 3D if more favorable to the insured.

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. The rates for construction that began on or after October 1, 1981, are available to '75-'81 V zone construction that complies with Post-1981 standards if more favorable to the insured. The Post-1981 V zone rates may also be used for Pre-FIRM buildings when more favorable to the insured.

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

1. Elevated Building Without Obstruction

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

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

2. Elevated Building With Obstruction

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

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

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

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

3. Replacement Cost Ratio

The replacement cost ratio is needed to select the proper rate for insurance on buildings in V, V1–V30, and VE zones using Tables 3E or 3F, or the Specific Rating Guidelines for rating. The estimated building replacement cost is used in conjunction with the amount of the building insurance desired to determine the insurance-to-replacement-cost ratio.

Replacement cost is defined as the amount of money required to replace or repair the insured building in the event of loss or damage, without a deduction for depreciation. The replacement

cost ratio is determined by dividing the amount of building coverage purchased through the NFIP by the replacement cost of the building. Do not include excess coverage when determining the amount of coverage purchased.

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

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

4. Elevation Information

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

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

XIV. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are used to issue policies when agents/producers fail to provide the required full-risk 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 full-risk rating information and full premium payment are received.

Tentative rates (ranging from \$3 to \$12 per \$100 of coverage) are generally higher than other rates published in this manual. When tentative rates are applied, a declarations page and a Tentative Rate Letter will be forwarded to the policyholder, agent/producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined.

If a loss occurs on a tentatively rated policy, the loss payment will be limited by the lower of the amount of coverage that the premium initially submitted will purchase (using the correct full-risk rating information), or the amount requested by application.

B. Alternative Rates

When a building is Pre-FIRM and the FIRM zone is unknown, an alternative rating procedure can be used only if the building is located in a community that does not have any V Zones. In these cases, the NFIP will presume that the building is located in an SFHA, and the FIRM zone should be shown as Zone AA. AA is not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

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

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

C. Special Rates

Certain risks may be eligible for Federal Emergency Management Agency (FEMA) Special Rates consideration. This process provides a mechanism for the policyholder to submit additional information to FEMA that may result in a reduction to the rate based on specific characteristics that are not common to similarly classified buildings. The risks eligible for this consideration include Post-FIRM high-rise residential condominium buildings, eligible under the RCBAP, where the Lowest Floor Elevation is below the BFE, unfinished, and used for building access, parking, or storage only. The other eligible risks are Post-FIRM buildings with hanging floors elevated on posts, piers, pilings, or columns and with the lowest elevated floor that is below the BFE unfinished and used for building access only. (For examples of hanging floors, refer to the Lowest Floor Guide section in this manual.)

Pre-FIRM buildings in SFHAs with a partial enclosure are also eligible for Special Rate Consideration, provided the enclosure is unfinished and used solely for parking, storage, and building access, and its elevation is below the BFE. A partial enclosure is an enclosure that does not enclose the entire area under the elevated floor.

Additionally, a subgrade crawlspace that has more than 5 feet between the elevation of the top of the bottom floor and the top of the next higher floor, or where the elevation of the top of the bottom floor of the crawlspace is more than 2 feet below the elevation of the lowest adjacent grade, may be eligible for Special Rate Consideration.

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

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

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

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

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

1. Grandfather Rules – Eligibility: To recognize policyholders who have built in compliance with the FIRM and/or maintained continuous coverage,

FEMA has “grandfather rules.” These rules allow such policyholders to benefit in the rating for that building.

- a. Built-in-Compliance: Buildings that are built in compliance with the FIRM in effect at the time of construction are eligible for grandfathering. For elevated buildings, the lowest finished floor must be at or above the BFE. In both A and V Zones, enclosures below the BFE must be unfinished and used solely for parking, storage, or building access.

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

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

The insured would have the option of using the current rating criteria for that property or having the premium rate determined by using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed.

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

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

2. General Rule of Rating

Always use the most current 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 buildings 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. Policies rated using Pre-FIRM subsidized rates lose eligibility for this rating procedure when the property is sold, or when the policy lapses. Full-risk rated policies, whether Pre-FIRM or Post-FIRM, are not impacted by a property

sale, but lose eligibility for continuous coverage grandfathering if the policy lapses. Both policies using Pre-FIRM subsidized rates and policies using full-risk premium rates lose eligibility for continuous coverage grandfathering when the building has been altered to make the lowest finished floor level lower than the BFE on that FIRM. For elevated buildings, the lowest finished floor must be at or above the BFE.

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

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

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

a. Examples – Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The lowest floor was 9'. 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 -3. Since the building was not altered in any way, the policy can be rated using a -1 elevation difference due to continuous coverage grandfathering.

- 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 X. A new map designated the zone as AE. The policy may continue to be rated using Zone X rates on the old map as long as there is no interruption in coverage.

4. New Business – Applications for Coverage

a. Post-FIRM Construction

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

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

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

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

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

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

- The building has not been substantially improved.

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

Example:

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

b. Pre-FIRM Construction

Because there was no FIRM in effect on the date of construction, most Pre-FIRM construction is ineligible for the “built-in-compliance” grandfathering rule. The limited exceptions are those communities with initial FIRM dates prior to December 31, 1974. The “built-in-compliance” rule applies to Pre-FIRM

construction only if the date of construction was on or before December 31, 1974, and was also on or after the FIRM date. The Flood Hazard Boundary Map (FHBM) cannot be used for grandfathering.

Example:

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

E. Post-'81 V-Zone Optional Rating

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

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

F. Policies Requiring Re-Rating

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

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

Example:

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

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

Example:

A building was constructed in 1972 and, when flood insurance was applied for in 1976, was found to be located in Zone C. The FIRM was revised in 1984. The building was substantially improved in 1985. Due to the improvement, the building must now be re-rated as Post-FIRM construction using the 1984 map, or the most recent map can be used if it will result in a more favorable rating.

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

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

Example:

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

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

G. Submit-for-Rate

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

evaluate those risk characteristics that make up the basis for a proper rate.

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

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

statement from the applicant or agent/producer providing the same information.

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

If the building is insurable, the Servicing Agent will deliver a written rate and the applicable ICC Premium to the agent/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 2 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, Federal Policy Fee, Reserve Fund Assessment, and Probation Surcharge, if applicable, are valid for 90 days. After 90 days, the Flood Insurance Application and supporting documentation must be resubmitted for another determination of the rating.

H. Crawlspace

A building with a "crawlspace" (under-floor space) has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor. For the purpose of completing the Flood Insurance Application, a building with a crawlspace that is not subgrade must be described as an elevated building.

If a crawlspace is below grade on all sides, and the elevation of the crawlspace floor is below the BFE, the crawlspace must be rated according to the guidelines found in the Lowest Floor Guide section. A crawlspace with its interior floor below grade on all sides is considered a basement; therefore, the SFIP basement coverage limitations apply to such crawlspaces. For the purpose of completing the Flood Insurance Application, the building must be described as a non-elevated building with subgrade crawlspace.

XV. CONTENTS LOCATION

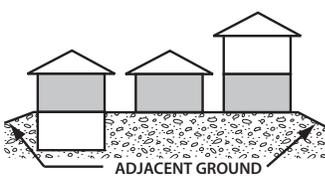
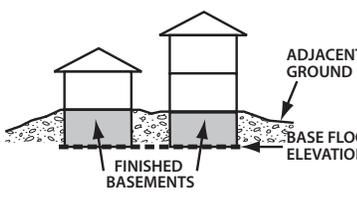
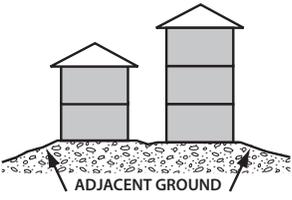
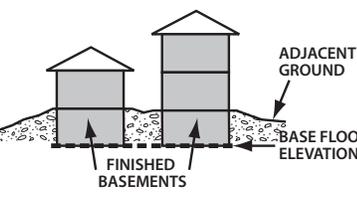
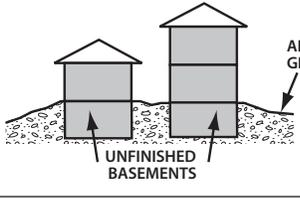
A. Single-Family Dwellings

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

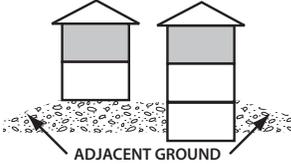
B. Multi-Family and Non-Residential Buildings

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

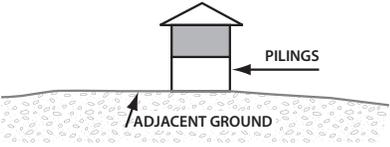
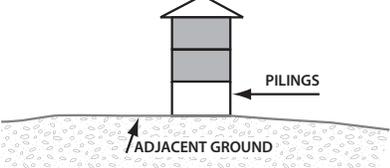
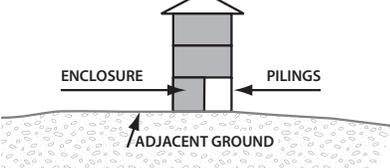
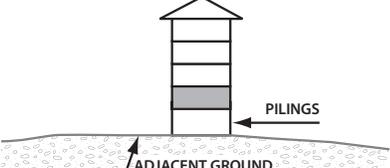
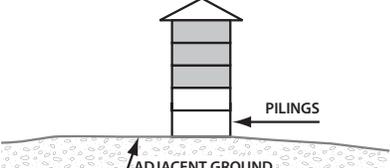
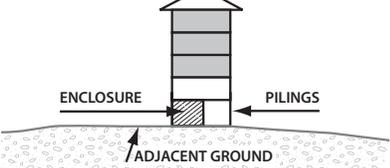
1. NON-ELEVATED BUILDINGS (contents in shaded areas)

	Building Type (including basement, if any)	Basement	Contents
 <p>ADJACENT GROUND</p>	<ul style="list-style-type: none"> • 1 Floor or • 2 Floors 	<ul style="list-style-type: none"> • None or • Finished or • Unfinished 	<ul style="list-style-type: none"> • Lowest Floor Only Above Ground Level
 <p>ADJACENT GROUND BASE FLOOD ELEVATION FINISHED BASEMENTS</p>	<ul style="list-style-type: none"> • 2 Floors or • 3 or More Floors 	<ul style="list-style-type: none"> • Finished <p>LIMITED COVERAGE IN BASEMENT</p>	<ul style="list-style-type: none"> • Basement Only
 <p>ADJACENT GROUND</p>	<ul style="list-style-type: none"> • 2 Floors or • 3 or More Floors 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Lowest Floor Above Ground Level and Higher Floors
 <p>ADJACENT GROUND BASE FLOOD ELEVATION FINISHED BASEMENTS</p>	<ul style="list-style-type: none"> • 2 Floors or • 3 or More Floors 	<ul style="list-style-type: none"> • Finished <p>LIMITED COVERAGE IN BASEMENT</p>	<ul style="list-style-type: none"> • Basement and Above
 <p>ADJACENT GROUND UNFINISHED BASEMENTS</p>	<ul style="list-style-type: none"> • 2 Floors or • 3 or More Floors 	<ul style="list-style-type: none"> • Unfinished <p>LIMITED COVERAGE IN BASEMENT</p>	<ul style="list-style-type: none"> • Basement and Above

NON-ELEVATED BUILDINGS continued (contents in shaded areas)

ON APPLICATION FORM			
	Building Type (including basement, if any)	Basement	Contents
	<ul style="list-style-type: none"> • 3 or More Floors 	<ul style="list-style-type: none"> • Finished or Unfinished 	<ul style="list-style-type: none"> • Lowest Floor Above Ground Level and Higher Floors
	<ul style="list-style-type: none"> • 2 Floors or 3 or More Floors 	<ul style="list-style-type: none"> • None or Finished or Unfinished 	<ul style="list-style-type: none"> • Above Ground Level More Than 1 Full Floor

2. ELEVATED BUILDINGS (contents in shaded areas)

	Building Type (including enclosure, if any)	Enclosure	Contents
 <p>Elevated building free of obstruction</p>	<ul style="list-style-type: none"> • 1 floor 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Lowest Floor Only Above Ground Level
 <p>Elevated building free of obstruction</p>	<ul style="list-style-type: none"> • 2 floors 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Lowest Floor Above Ground Level And Higher Floor
 <p>Elevated building with enclosure below lowest elevated floor</p>	<ul style="list-style-type: none"> • 3 or more floors 	<ul style="list-style-type: none"> • Unfinished 	<ul style="list-style-type: none"> • Basement/ Enclosure and Above <p style="text-align: center;">MAY HAVE LIMITED COVERAGE IN ENCLOSED AREA</p>
 <p>Elevated building, multiple occupancy, no enclosure</p>	<ul style="list-style-type: none"> • 3 or more floors 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Lowest Floor Only Above Ground Level
 <p>Elevated building, multiple occupancy, no enclosure</p>	<ul style="list-style-type: none"> • 3 or more floors 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Above Ground Level More Than 1 Full Floor
 <p>Elevated building, multiple occupancy, with enclosure</p>	<ul style="list-style-type: none"> • 3 or more floors 	<ul style="list-style-type: none"> • Unfinished 	<ul style="list-style-type: none"> • Above Ground Level More Than 1 Full Floor

XVI. FIRMS WITH WAVE HEIGHTS

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

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

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

A. Procedure for Calculating Wave Height Adjustment

The following information is needed:

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

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

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

Example 1:

Base Flood Elevation	14'
Lowest Adjacent Grade	<u>-6'</u>
Difference	8'
Factor	<u>× 0.55</u>
Wave height adjustment (2.1' minimum)	4.4'

Base Flood Elevation	<u>+ 14'</u>
BFE adjusted	18.4'

Example 2:

Base Flood Elevation	14'
Lowest Adjacent Grade	<u>-11'</u>
Difference	3'
Factor	<u>× 0.55</u>
Wave height adjustment (2.1' minimum)	1.65'
	2.1'*

Base Flood Elevation	<u>+ 14'</u>
BFE adjusted	16.1'

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

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

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

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

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

C. Unnumbered V Zones 1981 Post-FIRM Construction

Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. In these rare instances, it will be necessary to obtain, review, and reasonably utilize any BFE data available from a Federal, state, or other source, until such other data have been provided by FEMA as criteria to determine the BFEs, including wave heights.

D. Rate Selection Procedure

Factors used in determining the appropriate insurance rate are:

1. The elevation of the building relative to the BFE adjusted by the wave height factor for an individual building site or the actual FIRM BFEs on the appropriate FIRM (include the effect of wave action [wave height]); and
2. The existence or non-existence of obstructions under the beam supporting the building's lowest floor.

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

XVII. FLOODPROOFED BUILDINGS

Not all buildings are eligible for the floodproofing credit. Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certifications section.

The Residential Floodproofing Rating Credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date and rescission date, but not on or after the rescission date.

A. Elevation Difference

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

1. Round floodproofed elevation to the nearest foot if the BFE is shown in feet. Convert the floodproofed elevation to tenths of feet if the BFE is shown in tenths of feet.
2. The elevation difference should be rounded to the nearest higher elevation. Use 0.5 feet as the midpoint and always round up. (Example: +1.5 becomes +2; -0.5 becomes 0; -1.4 becomes -1; -1.5 becomes -1; -1.6 becomes -2.)

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

B. Rating

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

1. Determine how far above the BFE the building is floodproofed. (For example, the building will be floodproofed at +1 foot, +2 feet, and so forth above BFE.)
2. Subtract 1 foot to determine the elevation to be used in determining the rate and computing the premium for the building.
3. Find the rate for the given building in the proper zone at the "adjusted" elevation.
4. Compute the premium as usual.

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

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

- Be floodproofed to an elevation of 4 feet above HAG (1 foot above the community's minimum standard of 3 feet above HAG).
- The floodproofing must be certified by a registered professional engineer or architect on the Floodproofing Certificate or by a responsible local official in a letter containing the same information requested on the Floodproofing Certificate.
- The certification, certificate, or letter must accompany the NFIP Flood Insurance Application.

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

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

C. Non-Residential Floodproofing Requirements

All new business applications applying for non-residential floodproofing credit must be submitted

to FEMA for review and approval. In order to ensure compliance and provide reasonable assurance that due diligence had been applied in designing and constructing floodproofing measures, the following information must be provided and submitted to FEMA through the NFIP Bureau and Statistical Agent:

- Completed Flood Insurance Application
- Completed Floodproofing Certificate
- Photographs of shields, gates, barriers, or components designed to provide floodproofing protection to the structure
- Written certification that the envelope of the structure is watertight with walls substantially impermeable to the passage of water required under 44 Code of Federal Regulations (44 CFR 60.3 (c)(3))
- A comprehensive Maintenance Plan for the entire structure to include but not limited to:
 - Exterior envelope of structure
 - All penetrations to the exterior of the structure
 - All shields, gates, barriers, or components designed to provide floodproofing protection to the structure
 - All seals or gaskets for shields, gates, barriers, or components
 - Location of all shields, gates, barriers, and components as well as all associated hardware, and any materials or specialized tools necessary to seal the structure

XVIII. THE V-ZONE RISK FACTOR RATING FORM

A. Use

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

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

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

B. Submission

The completed form should be submitted to:

NFIP Bureau and Statistical Agent
Underwriting Department
8400 Corporate Dr., Suite 350
Hyattsville, MD 20785

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

TABLE 10. V-ZONE RISK RATING RELATIVITIES

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

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

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XIX. RATING EXAMPLES

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EXAMPLE 1
EMERGENCY PROGRAM, \$1,500/\$1,500 DEDUCTIBLE

Essential Data to Determine Appropriate Rates and Premium:

Emergency Program:

- Flood Zone: N/A
- Occupancy: Single-Family Dwelling
- Number of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$1,500/\$1,500
- Deductible Factor: 1.050
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: \$35,000
- Contents: \$10,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$21
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

Building: .85 Contents: 1.07

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 1,500 CONTENTS \$ 1,500						
				DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO						
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$35,000	\$35,000	.85	\$298				\$15	\$313	
CONTENTS	\$10,000	\$10,000	1.07	\$107				\$5	\$112	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$425
								ICC PREMIUM		\$0
								SUBTOTAL		\$425
NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.								CRS PREMIUM DISCOUNT ____ %		\$0
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.								SUBTOTAL		\$425
								RESERVE FUND ____ %		\$21
								SUBTOTAL		\$446
								PROBATION SURCHARGE		\$0
								FEDERAL POLICY FEE		\$44
								TOTAL AMOUNT DUE		\$490

SIGNATURE OF INSURANCE AGENT/PRODUCER	_____/_____/_____ DATE (MM/DD/YYYY)
SIGNATURE OF INSURED (OPTIONAL)	_____/_____/_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$298 / Contents: \$107
2. Apply Deductible Factor: Building: 1.050 x \$298 = \$313 / Contents: 1.050 x \$107 = \$112
3. Premium Increase: Building: \$313 - \$298 = \$15 / Contents: \$112 - \$107 = \$5
4. Annual Subtotal: \$425
5. Add ICC Premium: \$0
6. Subtotal: \$425
7. Subtract CRS Discount: N/A
8. Subtotal: \$425
9. Add Reserve Fund Assessment: \$21 (5%)
10. Subtotal: \$446
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$490

EXAMPLE 2
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$1,250/\$1,250 DEDUCTIBLE OPTION, ZONE B

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: B
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,250/\$1,250
- Deductible Factor: .980
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$67
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

Building: .99 / .26 Contents: 1.51 / .47

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$					DEDUCTIBLE: BUILDING \$ 1,250		CONTENTS \$ 1,250			
					DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO					
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			PREMIUM REDUCTION/ INCREASE
BUILDING	\$150,000	\$60,000	.99	\$594	\$90,000	.26	\$234	-\$17	\$811	
CONTENTS	\$60,000	\$25,000	1.51	\$378	\$35,000	.47	\$165	-\$11	\$532	
RATE CATEGORY:					PAYMENT METHOD:			ANNUAL SUBTOTAL		\$1,343
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING					<input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD			ICC PREMIUM		\$5
					<input type="checkbox"/> OTHER: _____			SUBTOTAL		\$1,348
NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.										
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.										
SIGNATURE OF INSURANCE AGENT/PRODUCER _____					DATE (MM/DD/YYYY) / _____			CRS PREMIUM DISCOUNT ____ %		\$0
SIGNATURE OF INSURED (OPTIONAL) _____					DATE (MM/DD/YYYY) / _____			SUBTOTAL		\$1,348
								RESERVE FUND ____ %		\$67
								SUBTOTAL		\$1,415
								PROBATION SURCHARGE		\$0
								FEDERAL POLICY FEE		\$44
								TOTAL AMOUNT DUE		\$1,459

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$828 / Contents: \$543
2. Apply Deductible Factor: Building: .980 × \$828 = \$811 / Contents: .980 × \$543 = \$532
3. Premium Reduction: Building: \$828 – \$811 = \$17 / Contents: \$543 – \$532 = \$11
4. Annual Subtotal: \$1,343
5. Add ICC Premium: \$5
6. Subtotal: \$1,348
7. Subtract CRS Discount: N/A
8. Subtotal: \$1,348
9. Add Reserve Fund Assessment: \$67 (5%)
10. Subtotal: \$1,415
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$1,459

EXAMPLE 3
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$2,000/\$2,000 DEDUCTIBLE OPTION, ZONE AE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: \$200,000
- Contents Coverage: \$75,000
- ICC Premium: \$70
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$176
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

Building: .91 / 1.38 Contents: 1.07 / 1.40

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 2,000		CONTENTS \$ 2,000						
				DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO								
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM			
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM					
BUILDING	\$200,000	\$60,000	.91	\$546	\$140,000	1.38	\$1,932	\$0	\$2,478			
CONTENTS	\$75,000	\$25,000	1.07	\$268	\$50,000	1.40	\$700	\$0	\$968			
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$3,446		
<p>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</p>								ICC PREMIUM		\$70		
								SUBTOTAL				\$3,516
								CRS PREMIUM DISCOUNT ____ %				\$0
								SUBTOTAL				\$3,516
								RESERVE FUND ____ %				\$176
								SUBTOTAL				\$3,692
								PROBATION SURCHARGE				\$0
				FEDERAL POLICY FEE				\$44				
				TOTAL AMOUNT DUE				\$3,736				
SIGNATURE OF INSURANCE AGENT/PRODUCER _____				DATE (MM/DD/YYYY) / _____								
SIGNATURE OF INSURED (OPTIONAL) _____				DATE (MM/DD/YYYY) / _____								

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$2,478 / Contents: \$968
2. Apply Deductible Factor: Building: 1.000 × \$2,478 = \$2,478 / Contents: 1.000 × \$968 = \$968
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Annual Subtotal: \$3,446
5. Add ICC Premium: \$70
6. Subtotal: \$3,516
7. Subtract CRS Discount: N/A
8. Subtotal: \$3,516
9. Add Reserve Fund Assessment: \$176 (5%)
10. Subtotal: \$3,692
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$3,736

EXAMPLE 4
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE A15

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A15
- Occupancy: Single-Family Dwelling
- Number of Floors: 3 or More Floors
- Basement/Enclosure: Basement
- Deductible: \$3,000/\$2,000
- Deductible Factor: .975
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$55
- CRS Rating: 4
- CRS Discount: 30%
- Reserve Fund Assessment: \$134
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

Building: .91 / 1.15 Contents: 1.07 / 1.18

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 3,000 CONTENTS \$ 2,000		DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO						
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM			
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM					
BUILDING	\$250,000	\$60,000	.91	\$546	\$190,000	1.15	\$2,185	-\$68	\$2,663			
CONTENTS	\$100,000	\$25,000	1.07	\$268	\$75,000	1.18	\$885	-\$29	\$1,124			
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$3,787		
<p>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</p>								ICC PREMIUM		\$55		
								SUBTOTAL				\$3,842
								CRS PREMIUM DISCOUNT ____ %				-\$1,153
								SUBTOTAL				\$2,689
								RESERVE FUND ____ %				\$134
								SUBTOTAL				\$2,823
								PROBATION SURCHARGE				\$0
				FEDERAL POLICY FEE				\$44				
				TOTAL AMOUNT DUE				\$2,867				

SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY) / _____

SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY) / _____

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$2,731 / Contents: \$1,153
2. Apply Deductible Factor: Building: .975 × \$2,731 = \$2,663 / Contents: .975 × \$1,153 = \$1,124
3. Premium Reduction: Building: \$2,731 – \$2,663 = \$68 / Contents: \$1,153 – \$1,124 = \$29
4. Annual Subtotal: \$3,787
5. Add ICC Premium: \$55
6. Subtotal: \$3,842
7. Subtract CRS Discount: -\$1,153 (30%)
8. Subtotal: \$2,689
9. Add Reserve Fund Assessment: \$134 (5%)
10. Subtotal: \$2,823
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$2,867

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

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Non-Residential
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$5,000/\$5,000
- Deductible Factor: .890
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +4
- Floodproofed (Yes/No): No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: 25%
- Reserve Fund Assessment: \$46
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

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

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 5,000 CONTENTS \$ 5,000 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO												
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM							
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM									
BUILDING	\$500,000	\$175,000	.20	\$350	\$325,000	.08	\$260	-\$67	\$543							
CONTENTS	\$500,000	\$150,000	.22	\$330	\$350,000	.12	\$420	-\$82	\$668							
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL	\$1,211							
<p>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</p>								ICC PREMIUM	\$4							
								SUBTOTAL								\$1,215
								CRS PREMIUM DISCOUNT ____ %								-\$304
								SUBTOTAL								\$911
								RESERVE FUND ____ %								\$46
								SUBTOTAL								\$957
								PROBATION SURCHARGE								\$0
								FEDERAL POLICY FEE								\$44
								TOTAL AMOUNT DUE								\$1,001
								SIGNATURE OF INSURANCE AGENT/PRODUCER _____				DATE (MM/DD/YYYY) / _____				
SIGNATURE OF INSURED (OPTIONAL) _____				DATE (MM/DD/YYYY) / _____												

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$610 / Contents: \$750
2. Apply Deductible Factor: Building: .890 × \$610 = \$543 / Contents: .890 × \$750 = \$668
3. Premium Reduction: Building: \$610 – \$543 = \$67 / Contents: \$750 – \$668 = \$82
4. Annual Subtotal: \$1,211
5. Add ICC Premium: \$4
6. Subtotal: \$1,215
7. Subtract CRS Discount: -\$304 (25%)
8. Subtotal: \$911
9. Add Reserve Fund Assessment: \$46 (5%)
10. Subtotal: \$957
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$1,001

EXAMPLE 6
REGULAR PROGRAM, 1975-'81 POST-FIRM V1-V30, \$2,000/\$2,000 DEDUCTIBLE OPTION,
ELEVATION RATED, ZONE V13

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: V13
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$2,000/\$2,000
- Deductible Factor: .925
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975-'81 (Post-FIRM)
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: \$150,000
- Contents Coverage: \$100,000
- ICC Premium: \$30
- CRS Rating: 8
- CRS Discount: 10%
- Reserve Fund Assessment: \$166
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

Building: 2.88 / .64 Contents: 2.90 / 1.22

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 2,000 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO				CONTENTS \$ 2,000		
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$150,000	\$60,000	2.88	\$1,728	\$90,000	.64	\$576	-\$173	\$2,131	
CONTENTS	\$100,000	\$25,000	2.90	\$725	\$75,000	1.22	\$915	-\$123	\$1,517	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$3,648
<p>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</p>								ICC PREMIUM		\$30
								SUBTOTAL		\$3,678
								CRS PREMIUM DISCOUNT ____ %		-\$368
								SUBTOTAL		\$3,310
								RESERVE FUND ____ %		\$166
								SUBTOTAL		\$3,476
								PROBATION SURCHARGE		\$0
SIGNATURE OF INSURANCE AGENT/PRODUCER _____				DATE (MM/DD/YYYY) _____				FEDERAL POLICY FEE		\$44
SIGNATURE OF INSURED (OPTIONAL) _____				DATE (MM/DD/YYYY) _____				TOTAL AMOUNT DUE		\$3,520

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$2,304 / Contents: \$1,640
2. Apply Deductible Factor: Building: .925 x \$2,304 = \$2,131/Contents: .925 x \$1,640 = \$1,517
3. Premium Reduction: Building: \$2,304 - \$2,131 = \$173 / Contents: \$1,640 - \$1,517 = \$123
4. Annual Subtotal: \$3,648
5. Add ICC Premium: \$30
6. Subtotal: \$3,678
7. Subtract CRS Discount: -\$368 (10%)
8. Subtotal: \$3,310
9. Add Reserve Fund Assessment: \$166 (5%)
10. Subtotal: \$3,476
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$3,520

EXAMPLE 7
REGULAR PROGRAM, POST-1981 VE OR V1-V30, \$3,000/\$3,000 DEDUCTIBLE OPTION,
WITH ENCLOSURE, ZONE VE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: VE
- Occupancy: Single-Family Dwelling
- Number of Floors: 3 or More Floors
- Basement/Enclosure: Enclosure (< 300 sq. ft., w/o M&E)
- Deductible: \$3,000/\$3,000
- Deductible Factor: .850
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-'81
- Elevation Difference: -1
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- Replacement Cost Ratio: 75% or more
- ICC Premium: \$13
- CRS Rating: 9
- CRS Discount: 5%
- Reserve Fund Assessment: \$516
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

Building: 4.15 / 4.15 Contents: 2.39 / 2.39

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$					DEDUCTIBLE: BUILDING \$ 3,000 CONTENTS \$ 3,000 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO				
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM		
BUILDING	\$250,000	\$60,000	4.15	\$2,490	\$190,000	4.15	\$7,885	-\$1,556	\$8,819
CONTENTS	\$100,000	\$25,000	2.39	\$598	\$75,000	2.39	\$1,793	-\$359	\$2,032
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING					PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				
								ANNUAL SUBTOTAL	\$10,851
								ICC PREMIUM	\$13
								SUBTOTAL	\$10,864
								CRS PREMIUM DISCOUNT ____ %	-\$543
								SUBTOTAL	\$10,321
								RESERVE FUND ____ %	\$516
								SUBTOTAL	\$10,837
								PROBATION SURCHARGE	\$0
								FEDERAL POLICY FEE	\$44
								TOTAL AMOUNT DUE	\$10,881

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____/_____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____/_____/_____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$10,375 / Contents: \$2,391
2. Apply Deductible Factor: Building: .850 x \$10,375 = \$8,819 / Contents: .850 x \$2,391 = \$2,032
3. Premium Reduction: Building: \$10,375 - \$8,819 = \$1,556 / Contents: \$2,391 - \$2,032 = \$359
4. Annual Subtotal: \$10,851
5. Add ICC Premium: \$13
6. Subtotal: \$10,864
7. Subtract CRS Discount: -\$543 (5%)
8. Subtotal: \$10,321
9. Add Reserve Fund Assessment: \$516 (5%)
10. Subtotal: \$10,837
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$10,881

EXAMPLE 8
REGULAR PROGRAM, POST-FIRM CONSTRUCTION, \$1,000 DEDUCTIBLE OPTION,
CONTENTS-ONLY POLICY, ZONE A17

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A17
- Occupancy: 2-4 Family Dwelling (Renter's Policy)
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000 Contents-Only
- Deductible Factor: 1.000
- Contents Location: Above Ground Level More Than 1 Full Floor
- Date of Construction: Post-FIRM
- Elevation Difference: +2
- Floodproofed (Yes/No): No
- Building Coverage: N/A
- Contents Coverage: \$100,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$9
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

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

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$				CONTENTS \$ 1,000		
				DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO						
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING										
CONTENTS	\$100,000	\$25,000	.35	\$88	\$75,000	.12	\$90	\$0	\$178	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$178
								ICC PREMIUM		\$0
								SUBTOTAL		\$178
								CRS PREMIUM DISCOUNT ____ %		\$0
								SUBTOTAL		\$178
								RESERVE FUND ____ %		\$9
								SUBTOTAL		\$187
								PROBATION SURCHARGE		\$0
								FEDERAL POLICY FEE		\$44
								TOTAL AMOUNT DUE		\$231

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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SIGNATURE OF INSURANCE AGENT/PRODUCER _____
DATE (MM/DD/YYYY)

SIGNATURE OF INSURED (OPTIONAL) _____
DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: N/A / Contents: \$178
2. Apply Deductible Factor: Building: N/A / Contents: 1.000 x \$178 = \$178
3. Premium Reduction/Increase: Building: N/A / Contents: \$0
4. Annual Subtotal: \$178
5. Add ICC Premium: \$0
6. Subtotal: \$178
7. Subtract CRS Discount: N/A
8. Subtotal: \$178
9. Add Reserve Fund Assessment: \$9 (5%)
10. Subtotal: \$187
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$231

EXAMPLE 9
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION,
ZONE AO (WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (Without Certification of Compliance or Elevation Certificate)
- Occupancy: Non-Residential
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$5,000/\$5,000
- Deductible Factor: .890
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Floodproofed (Yes/No): No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: 0%
- Reserve Fund Assessment: \$258
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

Building: 1.24 / .26 Contents: 1.41 / .19

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 5,000 CONTENTS \$ 5,000 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO						
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$500,000	\$175,000	1.24	\$2,170	\$325,000	.26	\$845	-\$332	\$2,683	
CONTENTS	\$500,000	\$150,000	1.41	\$2,115	\$350,000	.19	\$665	-\$306	\$2,474	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$5,157
								ICC PREMIUM		\$4
								SUBTOTAL		\$5,161
								CRS PREMIUM DISCOUNT ____ %		\$0
								SUBTOTAL		\$5,161
								RESERVE FUND ____ %		\$258
								SUBTOTAL		\$5,419
								PROBATION SURCHARGE		\$0
								FEDERAL POLICY FEE		\$44
								TOTAL AMOUNT DUE		\$5,463

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____/_____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____/_____/_____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$3,015 / Contents: \$2,780
2. Apply Deductible Factor: Building: .890 × \$3,015 = \$2,683 / Contents: .890 × \$2,780 = \$2,474
3. Premium Reduction: Building: \$3,015 – \$2,683 = \$332 / Contents: \$2,780 – \$2,474 = \$306
4. Annual Subtotal: \$5,157
5. Add ICC Premium: \$4
6. Subtotal: \$5,161
7. Subtract CRS Discount: N/A
8. Subtotal: \$5,161
9. Add Reserve Fund Assessment: \$258 (5%)
10. Subtotal: \$5,419
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$5,463

EXAMPLE 10
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,250/\$1,250 DEDUCTIBLE OPTION,
ZONE AO (WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (With Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,250/\$1,250
- Deductible Factor: .980
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$25
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

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

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 1,250 CONTENTS \$ 1,250 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO									
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM				
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM						
BUILDING	\$250,000	\$60,000	.28	\$168	\$190,000	.08	\$152	-\$6	\$314				
CONTENTS	\$100,000	\$25,000	.38	\$95	\$75,000	.13	\$98	-\$4	\$189				
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$503			
<p>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</p>									ICC PREMIUM		\$4		
SIGNATURE OF INSURANCE AGENT/PRODUCER _____									DATE (MM/DD/YYYY) _____		SUBTOTAL		\$507
SIGNATURE OF INSURED (OPTIONAL) _____									DATE (MM/DD/YYYY) _____		CRS PREMIUM DISCOUNT ____ %		\$0
									SUBTOTAL		\$507		
									RESERVE FUND ____ %		\$25		
									SUBTOTAL		\$532		
									PROBATION SURCHARGE		\$0		
									FEDERAL POLICY FEE		\$44		
									TOTAL AMOUNT DUE		\$576		

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$320 / Contents: \$193
2. Apply Deductible Factor: Building: .980 × \$320 = \$314 / Contents: .980 × \$193 = \$189
3. Premium Reduction: Building: \$320 – \$314 = \$6 / Contents: \$193 – \$189 = \$4
4. Annual Subtotal: \$503
5. Add ICC Premium: \$4
6. Subtotal: \$507
7. Subtract CRS Discount: N/A
8. Subtotal: \$507
9. Add Reserve Fund Assessment: \$25 (5%)
10. Subtotal: \$532
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$576

EXAMPLE 11
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$3,000/\$2,000 DEDUCTIBLE OPTION,
ZONE AH (WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AH (Without Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$3,000/\$2,000
- Deductible Factor: .900
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents Coverage: \$25,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$64
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

Building: 1.35 / .19 Contents: .98 / .15

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 3,000 CONTENTS \$ 2,000 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO						
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$250,000	\$60,000	1.35	\$810	\$190,000	.19	\$361	-\$117	\$1,054	
CONTENTS	\$25,000	\$25,000	.98	\$245	\$0	.15	\$0	-\$24	\$221	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$1,275
								ICC PREMIUM		\$4
								SUBTOTAL		\$1,279
								CRS PREMIUM DISCOUNT ____ %		\$0
								SUBTOTAL		\$1,279
								RESERVE FUND ____ %		\$64
								SUBTOTAL		\$1,343
								PROBATION SURCHARGE		\$0
								FEDERAL POLICY FEE		\$44
								TOTAL AMOUNT DUE		\$1,387

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____/_____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____/_____/_____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$1,171 / Contents: \$245
2. Apply Deductible Factor: Building: .900 × \$1,171 = \$1,054 / Contents: .900 × \$245 = \$221
3. Premium Reduction: Building: \$1,171 – \$1,054 = \$117 / Contents = \$245 – \$221 = \$24
4. Annual Subtotal: \$1,275
5. Add ICC Premium: \$4
6. Subtotal: \$1,279
7. Subtract CRS Discount: N/A
8. Subtotal: \$1,279
9. Add Reserve Fund Assessment: \$64 (5%)
10. Subtotal: \$1,343
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$1,387

EXAMPLE 12
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,250/\$1,250 DEDUCTIBLE OPTION,
ZONE AH (WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AH (With Certification of Compliance or Elevation Certificate)
- Occupancy: 2-4 Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,250/\$1,250
- Deductible Factor: .980
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +3
- Floodproofed (Yes/No): No
- Building Coverage: \$200,000
- Contents Coverage: \$40,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$20
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

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

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 1,250 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO				CONTENTS \$ 1,250			
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM		
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	\$200,000	\$60,000	.28	\$168	\$140,000	.08	\$112	-\$6	\$274		
CONTENTS	\$40,000	\$25,000	.38	\$95	\$15,000	.13	\$20	-\$2	\$113		
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$387	
<p>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</p>									ICC PREMIUM	\$5	
SIGNATURE OF INSURANCE AGENT/PRODUCER _____									DATE (MM/DD/YYYY) _____	SUBTOTAL	\$392
SIGNATURE OF INSURED (OPTIONAL) _____									DATE (MM/DD/YYYY) _____	CRS PREMIUM DISCOUNT ____ %	\$0
									SUBTOTAL	\$392	
									RESERVE FUND ____ %	\$20	
									SUBTOTAL	\$412	
									PROBATION SURCHARGE	\$0	
									FEDERAL POLICY FEE	\$44	
									TOTAL AMOUNT DUE	\$456	

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$280 / Contents: \$115
2. Apply Deductible Factor: Building: .980 x \$280 = \$274 / Contents: .980 x \$115 = \$113
3. Premium Reduction: Building: \$280 - \$274 = \$6 / Contents = \$115 - \$113 = \$2
4. Annual Subtotal: \$387
5. Add ICC Premium: \$5
6. Subtotal: \$392
7. Subtract CRS Discount: N/A
8. Subtotal: \$392
9. Add Reserve Fund Assessment: \$20 (5%)
10. Subtotal: \$412
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$456

EXAMPLE 13
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,250/\$1,250 DEDUCTIBLE OPTION,
ZONE A (WITH BFE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A
- Occupancy: 2-4 Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,250/\$1,250
- Deductible Factor: .980
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +6 (with BFE)
- Floodproofed (Yes/No): No
- Building Coverage: \$140,000
- Contents Coverage: \$70,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$24
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

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

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 1,250 CONTENTS \$ 1,250 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO						
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$140,000	\$60,000	.44	\$264	\$80,000	.08	\$64	-\$7	\$321	
CONTENTS	\$70,000	\$25,000	.38	\$95	\$45,000	.12	\$54	-\$3	\$146	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$467
								ICC PREMIUM		\$5
								SUBTOTAL		\$472
								CRS PREMIUM DISCOUNT ____ %		\$0
								SUBTOTAL		\$472
								RESERVE FUND ____ %		\$24
								SUBTOTAL		\$496
								PROBATION SURCHARGE		\$0
								FEDERAL POLICY FEE		\$44
								TOTAL AMOUNT DUE		\$540

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____/_____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____/_____/_____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$328 / Contents: \$149
2. Apply Deductible Factor: Building: .980 x \$328 = \$321 / Contents: .980 x \$149 = \$146
3. Premium Reduction: Building: \$328 - \$321 = \$7 / Contents = \$149 - \$146 = \$3
4. Annual Subtotal: \$467
5. Add ICC Premium: \$5
6. Subtotal: \$472
7. Subtract CRS Discount: N/A
8. Subtotal: \$472
9. Add Reserve Fund Assessment: \$24 (5%)
10. Subtotal: \$496
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$540

EXAMPLE 14
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,250/\$1,250 DEDUCTIBLE OPTION,
ZONE A (WITHOUT BFE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,250/\$1,250
- Deductible Factor: .980
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +5 (without BFE)
- Floodproofed (Yes/No): No
- Building Coverage: \$135,000
- Contents Coverage: \$60,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$23
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

Building: .46 / .08 Contents: .38 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 1,250 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO				CONTENTS \$ 1,250		
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$135,000	\$60,000	.46	\$276	\$75,000	.08	\$60	-\$7	\$329	
CONTENTS	\$60,000	\$25,000	.38	\$95	\$35,000	.12	\$42	-\$3	\$134	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$463
								ICC PREMIUM		\$5
								SUBTOTAL		\$468
								CRS PREMIUM DISCOUNT ____ %		\$0
								SUBTOTAL		\$468
								RESERVE FUND ____ %		\$23
								SUBTOTAL		\$491
								PROBATION SURCHARGE		\$0
								FEDERAL POLICY FEE		\$44
								TOTAL AMOUNT DUE		\$535

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____/_____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____/_____/_____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$336 / Contents: \$137
2. Apply Deductible Factor: Building: .980 x \$336 = \$329 / Contents: .980 x \$137 = \$134
3. Premium Reduction: Building: \$336 - \$329 = \$7 / Contents = \$137 - \$134 = \$3
4. Annual Subtotal: \$463
5. Add ICC Premium: \$5
6. Subtotal: \$468
7. Subtract CRS Discount: N/A
8. Subtotal: \$468
9. Add Reserve Fund Assessment: \$23 (5%)
10. Subtotal: \$491
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$535

EXAMPLE 15
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$1,500/\$1,500 DEDUCTIBLE,
ZONE AE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: \$1,500/\$1,500
- Deductible Factor: .965
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: \$150,000
- Contents: \$50,000
- ICC Premium: \$5
- CRS Rating: 8
- CRS Discount: 10%
- Reserve Fund Assessment: \$24
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

Building: .57 / .09 Contents: .38 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 1,500 CONTENTS \$ 1,500 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO						
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$150,000	\$60,000	.57	\$342	\$90,000	.09	\$81	-\$15	\$408	
CONTENTS	\$50,000	\$25,000	.38	\$95	\$25,000	.12	\$30	-\$4	\$121	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$529
<p>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</p>				<p>_____/_____/_____ SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)</p> <p>_____/_____/_____ SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)</p>				ICC PREMIUM		\$5
								SUBTOTAL		\$534
								CRS PREMIUM DISCOUNT ____ %		-\$53
								SUBTOTAL		\$481
								RESERVE FUND ____ %		\$24
								SUBTOTAL		\$505
								PROBATION SURCHARGE		\$0
FEDERAL POLICY FEE		\$44								
TOTAL AMOUNT DUE		\$549								

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$423 / Contents: \$125
2. Apply Deductible Factor: Building: .965 x \$423 = \$408 / Contents: .965 x \$125 = \$121
3. Premium Reduction: Building: \$423 - \$408 = \$15 / Contents = \$125 - \$121 = \$4
4. Annual Subtotal: \$529
5. Add ICC Premium: \$5
6. Subtotal: \$534
7. Subtract CRS Discount: -\$53 (10%)
8. Subtotal: \$481
9. Add Reserve Fund Assessment: \$24 (5%)
10. Subtotal: \$505
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$549

EXAMPLE 16
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$2,000/\$1,000 DEDUCTIBLE,
ZONE AE



Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: Full Enclosure
- Deductible: \$2,000/\$1,000
- Deductible Factor: .975
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: -1
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents: \$100,000
- ICC Premium: \$4
- CRS Rating: 7
- CRS Discount: 15%
- Reserve Fund Assessment: \$162
- Probation Surcharge: \$0
- Federal Policy Fee: \$44

Determined Rates:

Building: 3.33 / .65 Contents: 1.70 / .33

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$				DEDUCTIBLE: BUILDING \$ 2,000 CONTENTS \$ 1,000 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO						
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$250,000	\$60,000	3.33	\$1,998	\$190,000	.65	\$1,235	-\$81	\$3,152	
CONTENTS	\$100,000	\$25,000	1.70	\$425	\$75,000	.33	\$248	-\$17	\$656	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$3,808
<p>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</p>				<p>_____/_____/_____ SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)</p> <p>_____/_____/_____ SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)</p>				ICC PREMIUM		\$4
								SUBTOTAL		\$3,812
								CRS PREMIUM DISCOUNT ____ %		-\$572
								SUBTOTAL		\$3,240
								RESERVE FUND ____ %		\$162
								SUBTOTAL		\$3,402
								PROBATION SURCHARGE		\$0
FEDERAL POLICY FEE		\$44								
TOTAL AMOUNT DUE		\$3,446								

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$3,233 / Contents: \$673
2. Apply Deductible Factor: Building: .975 × \$3,233 = \$3,152 / Contents: .975 × \$673 = \$656
3. Premium Reduction: Building: \$3,233 – \$3,152 = \$81 / Contents = \$673 – \$656 = \$17
4. Annual Subtotal: \$3,808
5. Add ICC Premium: \$4
6. Subtotal: \$3,812
7. Subtract CRS Discount: -\$572 (15%)
8. Subtotal: \$3,240
9. Add Reserve Fund Assessment: \$162 (5%)
10. Subtotal: \$3,402
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$3,446



IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Agent's Name:

Agent's Address:

Re: Insured's Name:

Property Address:

Policy Number:

Dear Agent:

The letter is to inform you that the Replacement Cost Value (RCV) on file for the building referenced above, insured under the Residential Condominium Building Association Policy (RCBAP), must now be updated. The National Flood Insurance Program (NFIP) requires that the RCV be evaluated every 3 years; it has been at least 3 years since the RCV for the building has been updated.

The RCV as currently listed on the above-referenced policy is <INSERT CURRENT RCV>. The amount of building coverage on the policy is <INSERT CURRENT BUILDING COVERAGE>.

If the RCV indicated above needs to be revised, you must provide new documentation showing the revised RCV. Acceptable documentation of the building's RCV is a recent property valuation report that states the building's value, including the foundation, on an RCV basis.

If the RCV has not changed, you must provide either new RCV documentation or a statement signed by an officer or a representative of the Condominium Association confirming that the RCV is still valid.

Please be aware that to the extent that the amount of building coverage on the policy is not in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of a loss or the maximum amount of insurance available under the NFIP, the Condominium Association may not be fully reimbursed for the loss.

If you have any questions about the information in this letter, please contact < INSERT CONTACT NAME AND TELEPHONE NUMBER>.

cc: Insured, Lender

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	.95 / .27	1.21 / .65	1.17 / .06	1.17 / .06	1.61 / .27
WITH BASEMENT	1.01 / .37	1.29 / 1.38	1.42 / .08	1.42 / .08	SUBMIT FOR RATE
WITH ENCLOSURE	1.01 / .27	1.29 / .67	1.23 / .06	1.23 / .06	
ELEVATED ON CRAWLSPACE	.95 / .27	1.21 / .65	1.17 / .06	1.17 / .06	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.95 / .27	1.21 / .65	1.17 / .06	1.17 / .06	

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/SUBGRADE CRAWLSPACE AND ABOVE	1.07 / 1.16	1.38 / 2.81	1.92 / .71	1.92 / .71	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.07 / 1.38	1.38 / 3.31	1.92 / .82	1.92 / .82	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.07 / 1.38	1.38 / 3.31	1.51 / .75	1.51 / .75	1.22 / .50
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.07 / .96	1.38 / 2.91	1.51 / .47	1.51 / .47	1.00 / .32
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.39 / .19	.52 / .44	.45 / .16	.45 / .16	.35 / .12

BUILDING — A1-A30, AE · POST-FIRM²

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ^{3,4}	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ^{3,4}
+4	.33 / .04	.33 / .04
+3	.35 / .04	.34 / .04
+2	.45 / .04	.40 / .04
+1	.81 / .05	.56 / .05
0	1.61 / .06	1.44 / .06
-1 ⁴	6.10 / .15	3.48 / .12
-2	SUBMIT FOR RATE	

CONTENTS — A1-A30, AE · POST-FIRM²

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ENCLOSURE/CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 ⁴	2.76 / .51	1.70 / .33	.72 / .15	.35 / .12
-2	SUBMIT FOR RATE			.35 / .12

- 1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.
- 2 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 3 Includes subgrade crawlspace.
- 4 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 5 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES

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

**AO, AH POST-FIRM
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS¹**

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ²	.48 / .05	.38 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{3,8}	1.46 / .08	.98 / .15

**POST-FIRM UNNUMBERED A ZONE
WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1,4}**

ELEVATION DIFFERENCE	BUILDING	CONTENTS ⁵	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 / .06	.38 / .12	NO BASE FLOOD ELEVATION ⁶
+2 TO +4	1.69 / .07	.75 / .12	
+1	2.76 / .17	1.54 / .16	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .05	.38 / .12	WITH BASE FLOOD ELEVATION ⁷
0 TO +1	1.50 / .07	1.18 / .13	
-1	5.90 / .22	2.73 / .23	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁸	7.90 / 1.30	3.36 / .80	NO ELEVATION CERTIFICATE

- 1 Post-FIRM buildings in zones A, AO, or AH with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- 2 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 3 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
- 4 Pre-FIRM buildings in Unnumbered A Zones with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.
- 5 For elevation-rated policies, when contents are located 1 floor or more above the lowest floor used for rating, use .35/.12.
- 6 NO 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.
- 7 WITH BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the BFE provided by the community or registered professional engineer, surveyor, or architect.
- 8 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

*****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-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.17 / .06
With Basement	1.42 / .08
With Enclosure	1.23 / .06
Elevated on Crawlspace	1.17 / .06
Non-Elevated with Subgrade Crawlspace	1.17 / .06

CONTENTS – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.92 / .71
Enclosure/Crawlspace and above	1.92 / .82
Lowest floor only – above ground level	1.51 / .75
Lowest floor above ground level and higher floors	1.51 / .47
Above ground level more than 1 full floor	.45 / .16

BUILDING – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.33 / .04	.33 / .04
+3	.35 / .04	.34 / .04
+2	.45 / .04	.40 / .04
+1	.81 / .05	.56 / .05
0	1.17 / .06	1.44 / .06
-1 ³	SEE FOOTNOTE	

CONTENTS – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ENCLOSURE/CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 ³	SEE FOOTNOTE			

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Includes subgrade crawlspace.

3 Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES¹

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

**REGULAR PROGRAM — 1975–1981² POST-FIRM CONSTRUCTION³
FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE ^{4,5}	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE ^{4,5}
0 ⁶	3.66 / .21	3.49 / .21
-1 ⁷	11.04 / .80	5.81 / .61
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 ⁶	4.47 / 1.31	2.90 / 1.22	1.64 / 1.01	.56 / .25
-1 ⁷	9.79 / 7.34	5.77 / 5.50	1.93 / 1.04	.56 / .25
-2	***	***	***	***

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-’81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.
- 3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.
- 4 Includes subgrade crawlspace.
- 5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 6 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 7 Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING**

**REGULAR PROGRAM 1975–1981 POST-FIRM CONSTRUCTION
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 RATES¹

For Pre-FIRM 1-4 Family SRL property renewals, use Table 4B.

		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	.78 / .77	1.07 / 1.43	1.04 / 1.93	1.38 / 3.54	.74 / .21	1.20 / .37	
	WITH BASEMENT	.84 / .94	1.07 / 1.20	1.12 / 3.33	1.38 / 3.33	.81 / .30	1.36 / .46	
	WITH ENCLOSURE	.84 / 1.12	1.07 / 1.23	1.12 / 3.63	1.38 / 3.63	.81 / .34	1.36 / .54	
	ELEVATED ON CRAWLSPACE	.78 / .77	1.07 / 1.43	1.04 / 1.93	1.38 / 3.54	.74 / .21	1.20 / .37	
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.78 / .77	1.07 / 1.43	1.04 / 1.93	1.38 / 3.54	.74 / .21	1.20 / .37	

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

		FIRM ZONES:	A99, B, C, X		D	
			BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50	
	WITH BASEMENT	.81 / .30	1.36 / .46	***	***	
	WITH ENCLOSURE	.81 / .34	1.36 / .54	***	***	
	ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50	
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50	
		FIRM ZONES:	AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ²)			
			BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ³			.24 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{4,5}			1.25 / .17		.98 / .15	

- 1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.
- 2 Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- 3 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 4 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
- 5 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

*****SUBMIT FOR RATING**

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
1-4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES¹
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

□

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES²

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	.84 / .91	1.15 /1.68	1.11 /2.28	1.47 /4.18	.74 / .21	1.20 / .37
	WITH BASEMENT	.90 /1.11	1.15 /1.41	1.19 /3.94	1.47 /3.93	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.90 /1.32	1.15 /1.44	1.19 /4.30	1.47 /4.29	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.84 / .91	1.15 /1.68	1.11 /2.28	1.47 /4.18	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.84 / .91	1.15 /1.68	1.11 /2.28	1.47 /4.18	.74 / .21	1.20 / .37

1 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

2 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES¹

(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 THE BFE ²	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE ³	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
+4	.22 / .08	.20 / .08	.22 / .08
+3	.26 / .08	.23 / .08	.24 / .08
+2	.36 / .08	.26 / .08	.26 / .08
+1	.64 / .09	.38 / .08	.32 / .09
0	1.60 / .12	1.06 / .11	.84 / .10
-1 ⁴	3.96 / .77	3.00 / .59	1.83 / .49
-2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 ⁴	2.76 / .51	1.70 / .33	.72 / .15	.35 / .12
-2	***	***	***	.35 / .12

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 If the Lowest Floor is -1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
- 3 Includes subgrade crawlspace.
- 4 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.

*****SUBMIT FOR RATING**

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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



**REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE^{1,2}**

ELEVATION DIFFERENCE	BUILDING	CONTENTS ³	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.46 / .08	.38 / .12	NO BASE FLOOD ELEVATION ⁴
+2 TO +4	1.30 / .11	.75 / .12	
+1	2.68 / .46	1.54 / .16	
0 OR BELOW	***	***	
+2 OR MORE	.44 / .08	.38 / .12	WITH BASE FLOOD ELEVATION ⁵
0 TO +1	1.05 / .13	1.18 / .13	
-1	3.99 / .70	2.73 / .23	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁶	5.04 / 1.30	3.36 / .80	NO ELEVATION CERTIFICATE

- 1 Zone A buildings with basement/enclosure without proper openings/crawlspaces without proper openings/subgrade crawlspaces: follow Submit-for-Rate procedures in the Rating section of this manual.
- 2 Pre-FIRM buildings with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspaces, follow the optional Submit-for-Rate procedures.
- 3 For elevation-rated policies, when contents are located 1 floor or more above lowest floor used for rating, use .35/.12.
- 4 NO 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.
- 5 WITH BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the BFE provided by the community or registered professional engineer, surveyor, or architect.
- 6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

*****SUBMIT FOR RATING**

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

AR AND AR DUAL ZONES

REGULAR PROGRAM – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED RATES

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.74 /.21	1.20 /.37
WITH BASEMENT	.81 /.30	1.36 /.46
WITH ENCLOSURE	.81 /.34	1.36 /.54
ELEVATED ON CRAWLSPACE	.74 /.21	1.20 /.37
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 /.21	1.20 /.37

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.22 /.08	.20 /.08	.22 /.08
+3	.26 /.08	.23 /.08	.24 /.08
+2	.36 /.08	.26 /.08	.26 /.08
+1	.64 /.09	.38 /.08	.32 /.09
0	.74 /.21	1.06 /.11	.84 /.10
-1 ³	SEE FOOTNOTE		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ENCLOSURE/CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.54 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.11/.12	.69 /.12	.45 /.12	.35 /.12
-1 ³	SEE FOOTNOTE			

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

2 Includes subgrade crawlspace.

3 Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

TABLE 4F. RCBAP LOW-RISE CONDOMINIUM RATES¹

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION^{2, 3}
FIRM ZONES V1–V30, VE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴
0 ⁵	3.40 / .64	2.72 / .64	2.35 / .64
-1 ⁶	7.42 / 3.88	6.79 / 3.88	4.85 / 3.52
-2	***	***	***

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION^{2, 3}
FIRM ZONES V1–V30, VE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN 1 FULL FLOOR
0 ⁵	4.47 / 1.31	2.90 / 1.22	1.64 / 1.01	.56 / .25
-1 ⁶	9.79 / 7.34	5.77 / 5.50	1.93/ 1.04	.56 / .25
-2	***	***	***	.56 / .25

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.
- 3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.
- 4 Includes subgrade crawlspace.
- 5 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 6 Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING**

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION
UNNUMBERED V ZONE — ELEVATED BUILDINGS

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 RATES¹
ELEVATED BUILDINGS FREE OF OBSTRUCTION² BELOW THE
BEAM SUPPORTING THE BUILDING’S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ³	BUILDING RATE	CONTENTS RATE
+4 or more	.86	.54
+3	.99	.57
+2	1.35	.91
+1	1.96	1.24
0	2.70	1.74
- 1	3.58	2.39
- 2	4.80	3.50
- 3	5.58	4.60
- 4 or lower	***	***

Rates above are only for elevated buildings. Use the *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 in the Rating section for V-Zone Optional Rating.
- 2 Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
 - (1) Insect screening, provided that no additional supports are required for the screening; or
 - (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
 - (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
 - (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
- 3 Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

NOTE: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

*****SUBMIT FOR RATING**

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^{1,2}
ELEVATED BUILDINGS WITH OBSTRUCTION³ BELOW THE
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ⁴	BUILDING RATE	CONTENTS RATE
+4 or more	1.54	.70
+3	1.65	.75
+2	2.04	1.01
+1	2.55	1.33
0	3.26	1.84
-1 ⁵	4.15	2.53
-2 ⁵	5.46	3.65
-2 ⁵	6.18	4.73
-4 or lower ⁵	***	***

- 1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.
- 2 Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.
- 3 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See the Rating section of this manual for details.
- 4 Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.
- 5 For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

NOTE: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE.

*****SUBMIT FOR RATING**

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

TABLE 6. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)

INCREASED COST OF COMPLIANCE (ICC) COVERAGE

All Except Submit-for-Rate Policies¹

Premiums for \$30,000 ICC Coverage

FIRM ²	ZONE	PREMIUM
POST-FIRM	A, AE, A1-A30, AO, AH	\$ 5
	AR, AR DUAL ZONES	\$ 5
	Post-'81 V1-V30, VE	\$ 18
	'75-'81 V1-V30, VE	\$ 30
	A99, B, C, X, D	\$ 5
PRE-FIRM	A, AE, A1-A30, AO, AH	\$ 70
	AR, AR DUAL ZONES	\$ 5
	V, VE, V1-V30	\$ 70
	A99, B, C, X, D	\$ 5

1 Use the ICC Premium Table contained in the *Specific Rating Guidelines*.

2 Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC Premiums.

X. CONDOMINIUM RATING EXAMPLES

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CONDOMINIUM RATING EXAMPLE 1
PRE-FIRM, LOW-RISE, WITH ENCLOSURE, COINSURANCE PENALTY, ZONE A

REGULAR PROGRAM:

- Building Coverage: \$140,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- Number of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$122
- Probation Surcharge: \$0
- Federal Policy Fee: \$220

DETERMINED RATES:

Building: .84 / 1.12 Contents: 1.07 / 1.23

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$600,000				DEDUCTIBLE: BUILDING \$2,000 CONTENTS \$2,000						
				DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO						
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$140,000	\$140,000	.84	\$1,176	\$0	1.12	\$0	\$0	\$1,176	
CONTENTS	\$100,000	\$25,000	1.07	\$268	\$75,000	1.23	\$923	\$0	\$1,191	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$2,367
								ICC PREMIUM		\$70
								SUBTOTAL		\$2,437
								CRS PREMIUM DISCOUNT ____ %		\$0
								SUBTOTAL		\$2,437
								RESERVE FUND ____ %		\$122
								SUBTOTAL		\$2,559
								PROBATION SURCHARGE		\$0
								FEDERAL POLICY FEE		\$220
								TOTAL AMOUNT DUE		\$2,779

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY) / _____

SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY) / _____

PREMIUM CALCULATION:

1. Multiply Rate x \$100 of Coverage: Building: \$1,176 / Contents: \$1,191
2. Apply Deductible Factor: Building: 1.000 x \$1,176 = \$1,176 / Contents: 1.000 x \$1,191 = \$1,191
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Annual Subtotal: \$2,367
5. Add ICC Premium: \$70
6. Subtotal: \$2,437
7. Subtract CRS Discount: N/A
8. Subtotal: \$2,437
9. Add Reserve Fund Assessment: \$122 (5%)
10. Subtotal: \$2,559
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$220
13. Total Amount Due: \$2,779

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

(Insurance Carried) \$140,000 × (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
PRE-FIRM, LOW-RISE, NO BASEMENT/ENCLOSURE, ZONE AE

REGULAR PROGRAM:

- Building Coverage: \$480,000
- Contents Coverage: \$50,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$221
- Probation Surcharge: \$0
- Federal Policy Fee: \$220

DETERMINED RATES:

Building: .78 / .77 Contents: 1.07 / 1.43

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$600,000				DEDUCTIBLE: BUILDING \$2,000 CONTENTS \$2,000						
				DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO						
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$480,000	\$360,000	.78	\$2,808	\$120,000	.77	\$924	\$0	\$3,732	
CONTENTS	\$50,000	\$25,000	1.07	\$268	\$25,000	1.43	\$358	\$0	\$626	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$4,358
								ICC PREMIUM		\$70
								SUBTOTAL		\$4,428
								CRS PREMIUM DISCOUNT ____ %		\$0
								SUBTOTAL		\$4,428
								RESERVE FUND ____ %		\$221
								SUBTOTAL		\$4,649
								PROBATION SURCHARGE		\$0
								FEDERAL POLICY FEE		\$220
								TOTAL AMOUNT DUE		\$4,869

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____/_____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____/_____/_____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

1. Multiply Rate x \$100 of Coverage: Building: \$3,732 / Contents: \$626
2. Apply Deductible Factor: Building: 1.00 x \$3,732 = \$3,732 / Contents: 1.00 x \$626 = \$626
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Annual Subtotal: \$4,358
5. Add ICC Premium: \$70
6. Subtotal: \$4,428
7. Subtract CRS Discount: N/A
8. Subtotal: \$4,428
9. Add Reserve Fund Assessment: \$221 (5%)
10. Subtotal: \$4,649
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$220
13. Total Amount Due: \$4,869

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

**CONDOMINIUM RATING EXAMPLE 3
POST-FIRM, LOW-RISE, COINSURANCE PENALTY, ZONE AE**

REGULAR PROGRAM:

- Building Coverage: \$750,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 14
- Date of Construction: Post-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: \$1,500/\$1,500
- Deductible Factor: .990
- Replacement Cost: \$1,120,000
- Elevation Difference: +1
- 80% Coinsurance Amount: \$896,000
- ICC Premium: \$5 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$150
- Probation Surcharge: \$0
- Federal Policy Fee: \$484

DETERMINED RATES:

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

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$1,120,000				DEDUCTIBLE: BUILDING \$1,500 CONTENTS \$1,500 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO										
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM					
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM							
BUILDING	\$750,000	\$750,000	.38	\$2,850	\$0	.08	\$0	-\$29	\$2,821					
CONTENTS	\$100,000	\$25,000	.38	\$95	\$75,000	.12	\$90	-\$2	\$183					
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL		\$3,004				
<p>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</p>				SIGNATURE OF INSURANCE AGENT/PRODUCER _____				DATE (MM/DD/YYYY) _____		ICC PREMIUM	\$5			
				SIGNATURE OF INSURED (OPTIONAL) _____				DATE (MM/DD/YYYY) _____				SUBTOTAL		\$3,009
												CRS PREMIUM DISCOUNT ____ %		\$0
												SUBTOTAL		\$3,009
												RESERVE FUND ____ %		\$150
												SUBTOTAL		\$3,159
												PROBATION SURCHARGE		\$0
												FEDERAL POLICY FEE		\$484
								TOTAL AMOUNT DUE		\$3,643				

PREMIUM CALCULATION:

1. Multiply Rate x \$100 of Coverage: Building: \$2,850 / Contents: \$185
2. Apply Deductible Factor: Building: .990 x \$2,850 = \$2,821 / Contents: .990 x \$185 = \$183
3. Premium Reduction: Building: \$2,850 - \$2,821 = \$29 / Contents: \$185 - \$183 = \$2
4. Annual Subtotal: \$3,004
5. Add ICC Premium: \$5
6. Subtotal: \$3,009
7. Subtract CRS Discount: N/A
8. Subtotal: \$3,009
9. Add Reserve Fund Assessment: \$150 (5%)
10. Subtotal: \$3,159
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$484
13. Total Amount Due: \$3,643

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \quad \$750,000}{(\text{Insurance Required}) \quad \$896,000} \times (\text{Amount of Loss}) \$300,000 = (\text{Limit of Recovery}) \$251,116 - \text{Less Deductible}$$

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

**CONDOMINIUM RATING EXAMPLE 4
POST-FIRM, LOW-RISE, ZONE AE**

REGULAR PROGRAM:

- | | | | |
|-------------------------|---|----------------------------|-------------------------|
| • Building Coverage: | \$600,000 | • Deductible Factor: | .975 |
| • Contents Coverage: | \$15,000 | • Replacement Cost: | \$600,000 |
| • Condominium Type: | Low-rise | • Elevation Difference: | +2 |
| • Flood Zone: | AE | • 80% Coinsurance Amount: | \$480,000 |
| • Occupancy: | Other Residential | • ICC Premium: | \$5 (\$30,000 Coverage) |
| • Number of Units: | 6 | • CRS Rating: | N/A |
| • Date of Construction: | Post-FIRM | • CRS Discount: | N/A |
| • Building Type: | 3 Floors, Townhouse,
No Basement/Enclosure | • Reserve Fund Assessment: | \$58 |
| • Deductible: | \$2,000/\$2,000 | • Probation Surcharge: | \$0 |
| | | • Federal Policy Fee: | \$220 |

DETERMINED RATES:

Building: .26 / .08 Contents: .38 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$600,000				DEDUCTIBLE: BUILDING \$2,000 CONTENTS \$2,000						
				DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO						
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$600,000	\$360,000	.26	\$936	\$240,000	.08	\$192	-\$28	\$1,100	
CONTENTS	\$15,000	\$15,000	.38	\$57	\$0	.12	\$0	-\$1	\$56	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____			ANNUAL SUBTOTAL		\$1,156	
							ICC PREMIUM		\$5	
							SUBTOTAL		\$1,161	
							CRS PREMIUM DISCOUNT ____ %		\$0	
							SUBTOTAL		\$1,161	
							RESERVE FUND ____ %		\$58	
							SUBTOTAL		\$1,219	
							PROBATION SURCHARGE		\$0	
							FEDERAL POLICY FEE		\$220	
							TOTAL AMOUNT DUE		\$1,439	

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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SIGNATURE OF INSURANCE AGENT/PRODUCER	DATE (MM/DD/YYYY) / _____
SIGNATURE OF INSURED (OPTIONAL)	DATE (MM/DD/YYYY) / _____

PREMIUM CALCULATION:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,128 / Contents: \$57 |
| 2. Apply Deductible Factor: | Building: .975 x \$1,128 = \$1,100 / Contents: .975 x \$57 = \$56 |
| 3. Premium Reduction: | Building: \$1,128 - \$1,100 = \$28 / Contents: \$57 - \$56 = \$1 |
| 4. Annual Subtotal: | \$1,156 |
| 5. Add ICC Premium: | \$5 |
| 6. Subtotal: | \$1,161 |
| 7. Subtract CRS Discount: | N/A |
| 8. Subtotal: | \$1,161 |
| 9. Add Reserve Fund Assessment: | \$58 (5%) |
| 10. Subtotal: | \$1,219 |
| 11. Probation Surcharge: | N/A |
| 12. Add Federal Policy Fee: | \$220 |
| 13. Total Amount Due: | \$1,439 |

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

**CONDOMINIUM RATING EXAMPLE 5
PRE-FIRM, HIGH-RISE, COINSURANCE PENALTY, ZONE A**

REGULAR PROGRAM:

- Building Coverage: \$1,110,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: A
- Occupancy: Other Residential
- Number of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors,
No Basement/Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,500,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$1,200,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%
- Reserve Fund Assessment: \$197
- Probation Surcharge: \$0
- Federal Policy Fee: \$924

DETERMINED RATES:

Building: .95 / .27 Contents: 1.07 / .96

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$1,500,000					DEDUCTIBLE: BUILDING \$2,000 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			CONTENTS \$2,000		
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$1,110,000	\$175,000	.95	\$1,663	\$935,000	.27	\$2,525	\$0	\$4,188	
CONTENTS	\$100,000	\$25,000	1.07	\$268	\$75,000	.96	\$720	\$0	\$988	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING					PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____			ANNUAL SUBTOTAL		\$5,176
<p>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</p>								ICC PREMIUM		\$70
								SUBTOTAL		\$5,246
								CRS PREMIUM DISCOUNT ____ %		-\$1,312
								SUBTOTAL		\$3,934
								RESERVE FUND ____ %		\$197
								SUBTOTAL		\$4,131
								PROBATION SURCHARGE		\$0
								FEDERAL POLICY FEE		\$924
TOTAL AMOUNT DUE		\$5,055								
SIGNATURE OF INSURANCE AGENT/PRODUCER _____					DATE (MM/DD/YYYY) _____					
SIGNATURE OF INSURED (OPTIONAL) _____					DATE (MM/DD/YYYY) _____					

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$4,188 / Contents: \$988
2. Apply Deductible Factor: Building: 1.000 × \$4,188 = \$4,188 / Contents: 1.000 × \$988 = \$988
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Annual Subtotal: \$5,176
5. Add ICC Premium: \$70
6. Subtotal: \$5,246
7. Subtract CRS Discount: -\$1,312 (25%)
8. Subtotal: \$3,934
9. Add Reserve Fund Assessment: \$197 (5%)
10. Subtotal: \$4,131
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$924
13. Total Amount Due: \$5,055

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ \$1,110,000}{(\text{Insurance Required}) \ \$1,200,000} \times (\text{Amount of Loss}) \ \$200,000 = (\text{Limit of Recovery}) \ \$185,000 - \text{Less Deductible}$$

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

CONDOMINIUM RATING EXAMPLE 6
PRE-FIRM, HIGH-RISE, BASEMENT, MAXIMUM DEDUCTIBLE DISCOUNT, ZONE AE

REGULAR PROGRAM:

- Building Coverage: \$3,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, including Basement
- Deductible: \$5,000/\$5,000
- Deductible Factor: .940 (Maximum Total Discount of \$221 applies)
- Replacement Cost: \$3,750,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$3,000,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: 8
- CRS Discount: 10%
- Reserve Fund Assessment: \$594
- Probation Surcharge: \$0
- Federal Policy Fee: \$924

DETERMINED RATES:

Building: 1.01 / .37 Contents: 1.07 / 1.16

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$3,750,000				DEDUCTIBLE: BUILDING \$5,000 CONTENTS \$5,000 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO					
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM		
BUILDING	\$3,000,000	\$175,000	1.01	\$1,768	\$2,825,000	.37	\$10,453	-\$221	\$12,000
CONTENTS	\$100,000	\$25,000	1.07	\$268	\$75,000	1.16	\$870	\$0	\$1,138
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL	\$13,138
NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.				THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.				ICC PREMIUM	\$70
SIGNATURE OF INSURANCE AGENT/PRODUCER _____				DATE (MM/DD/YYYY) / _____				SUBTOTAL	\$13,208
SIGNATURE OF INSURED (OPTIONAL) _____				DATE (MM/DD/YYYY) / _____				CRS PREMIUM DISCOUNT _____ %	-\$1,321
								SUBTOTAL	\$11,887
								RESERVE FUND _____ %	\$594
								SUBTOTAL	\$12,481
								PROBATION SURCHARGE	\$0
								FEDERAL POLICY FEE	\$924
								TOTAL AMOUNT DUE	\$13,405

PREMIUM CALCULATION:

1. Multiply Rate x \$100 of Coverage: Building: \$12,221 / Contents: \$1,138
2. Apply Deductible Factor: Building: Maximum Total Discount of \$221 applies / Contents: \$0
3. Premium Reduction: Building: \$12,221 - \$12,000 = \$221 / Contents: \$1,138 - \$1,138 = \$0
4. Annual Subtotal: \$13,138
5. Add ICC Premium: \$70
6. Subtotal: \$13,208
7. Subtract CRS Discount: -\$1,321 (10%)
8. Subtotal: \$11,887
9. Add Reserve Fund Assessment: \$594 (5%)
10. Subtotal: \$12,481
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$924
13. Total Amount Due: \$13,405

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Coinurance 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
POST-FIRM, HIGH-RISE, MAXIMUM DEDUCTIBLE DISCOUNT, ZONE AE**

REGULAR PROGRAM:

- | | | | |
|-------------------------|--|----------------------------|--|
| • Building Coverage: | \$12,000,000 | • Deductible Factor: | .920 (Maximum Total Discount of \$221 applies) |
| • Contents Coverage: | \$100,000 | • Replacement Cost: | \$15,000,000 |
| • Condominium Type: | High-rise | • Elevation Difference: | 0 |
| • Flood Zone: | AE | • 80% Coinsurance Amount: | \$12,000,000 |
| • Occupancy: | Other Residential | • ICC Premium: | \$5 (\$30,000 Coverage) |
| • Number of Units: | 100 | • CRS Rating: | 9 |
| • Date of Construction: | Post-FIRM | • CRS Discount: | 5% |
| • Building Type: | 3 or More Floors,
No Basement/Enclosure | • Reserve Fund Assessment: | \$473 |
| • Deductible: | \$5,000/\$5,000 | • Probation Surcharge: | \$0 |
| | | • Federal Policy Fee: | \$924 |

DETERMINED RATES:

Building: 1.61 / .06 Contents: .69 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$15,000,000					DEDUCTIBLE: BUILDING \$5,000 CONTENTS \$5,000					
					DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO					
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$12,000,000	\$175,000	1.61	\$2,818	\$11,825,000	.06	\$7,095	-\$221	\$9,692	
CONTENTS	\$100,000	\$25,000	.69	\$173	\$75,000	.12	\$90	\$0	\$263	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING					PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____			ANNUAL SUBTOTAL		\$9,955
								ICC PREMIUM		\$5
								SUBTOTAL		\$9,960
								CRS PREMIUM DISCOUNT ____ %		-\$498
								SUBTOTAL		\$9,462
								RESERVE FUND ____ %		\$473
								SUBTOTAL		\$9,935
								PROBATION SURCHARGE		\$0
								FEDERAL POLICY FEE		\$924
								TOTAL AMOUNT DUE		\$10,859

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____/_____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____/_____/_____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate × \$100 of Coverage: | Building: \$9,913 / Contents: \$263 |
| 2. Apply Deductible Factor: | Building: Maximum Total Discount of \$221 applies / Contents: \$0 |
| 3. Premium Reduction: | Building: \$9,913 – \$9,692 = \$221 / Contents: \$263 – \$263 = \$0 |
| 4. Annual Subtotal: | \$9,955 |
| 5. Add ICC Premium: | \$5 |
| 6. Subtotal: | \$9,960 |
| 7. Subtract CRS Discount: | -\$498 (5%) |
| 8. Subtotal: | \$9,462 |
| 9. Add Reserve Fund Assessment: | \$473 (5%) |
| 10. Subtotal: | \$9,935 |
| 11. Probation Surcharge: | N/A |
| 12. Add Federal Policy Fee: | \$924 |
| 13. Total Amount Due: | \$10,859 |

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Coinurance 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
PRE-FIRM, HIGH-RISE, ENCLOSURE, MAXIMUM DEDUCTIBLE DISCOUNT,
COINSURANCE PENALTY, ZONE AE**

REGULAR PROGRAM:

- Building Coverage: \$4,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 200
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, Including Enclosure
- Deductible: \$3,000/\$3,000

- 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: \$70 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$668
- Probation Surcharge: \$0
- Federal Policy Fee: \$924

DETERMINED RATES:

Building: 1.01 / .27 Contents: 1.07 / 1.38

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$18,000,000				DEDUCTIBLE: BUILDING \$3,000 CONTENTS \$3,000 DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO												
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM							
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM									
BUILDING	\$4,000,000	\$175,000	1.01	\$1,768	\$3,825,000	.27	\$10,328	-\$111	\$11,985							
CONTENTS	\$100,000	\$25,000	1.07	\$268	\$75,000	1.38	\$1,035	\$0	\$1,303							
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____				ANNUAL SUBTOTAL	\$13,288							
<p>NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.</p>								ICC PREMIUM	\$70							
								SUBTOTAL								\$13,358
								CRS PREMIUM DISCOUNT ____ %								\$0
								SUBTOTAL								\$13,358
								RESERVE FUND ____ %								\$668
								SUBTOTAL								\$14,026
								PROBATION SURCHARGE								\$0
								FEDERAL POLICY FEE								\$924
								TOTAL AMOUNT DUE								\$14,950
								SIGNATURE OF INSURANCE AGENT/PRODUCER _____				DATE (MM/DD/YYYY) / _____				
SIGNATURE OF INSURED (OPTIONAL) _____				DATE (MM/DD/YYYY) / _____												

PREMIUM CALCULATION:

1. Multiply Rate x \$100 of Coverage: Building: \$12,096 / Contents: \$1,303
2. Apply Deductible Factor: Building: Maximum Total Discount of \$111 applies / Contents: \$0
3. Premium Reduction: Building: \$12,096 – \$11,985 = \$111 / Contents: \$1,303 – \$1,303 = \$0
4. Annual Subtotal: \$13,288
5. Add ICC Premium: \$70
6. Subtotal: \$13,358
7. Subtract CRS Discount: \$0
8. Subtotal: \$13,358
9. Add Reserve Fund Assessment: \$668 (5%)
10. Subtotal: \$14,026
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: \$924
13. Total Amount Due: \$14,950

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ \$4,000,000}{(\text{Insurance Required}) \ \$14,400,000} \times (\text{Amount of Loss}) \ \$1,000,000 = (\text{Limit of Recovery}) \ \$277,778 - \text{Less Deductible}$$

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

and lists installation requirements. Acceptable documentation must include the model numbers of the engineered openings, which must match the model numbers provided in the International Code Council Evaluation Report.

3. Elevated Building with Garage

a. Elevated on Crawlspace with Attached Garage

If a building elevated on a crawlspace is located in an A Zone and has an attached garage, and the main building and garage are separated by foundation walls, the garage and the crawlspace are considered separate enclosures. Each must have its own flood openings meeting the NFIP proper openings requirement in order to exclude either garage or crawlspace floor as the lowest floor for rating. If the garage and the crawlspace share two exterior walls and are not separated by a foundation wall, the garage and crawlspace form a single enclosure. Use the following guidelines to determine the lowest floor for rating:

- Use the top of the crawlspace (under-floor space) floor or the garage floor, whichever is lower, if neither the crawlspace nor the garage has proper openings; *or*
- Use the top of the crawlspace floor, if the only area that has proper openings is the garage; *or*
- Use the top of the garage floor, if the only area that has proper openings is the crawlspace; *or*
- Use the top of the finished floor (habitable floor), if both the crawlspace and the garage have proper openings.

b. Elevated with Enclosure — Garage Under the Elevated Floor

If a building is elevated with an enclosure, and the garage is located in an enclosure beneath the elevated floor, the garage area is considered to be a part of the enclosure area. It is not necessary for the garage area to have its own flood openings, as long as the openings in the enclosure as a whole meet the NFIP proper openings requirements. When a garage shares exterior walls with other enclosed areas, and there is no foundation wall between them, then the garage area is considered to be a part of the enclosed area. When the garage is separated from other enclosed areas by a foundation wall, the garage must meet the proper openings requirement separately in order to be excluded from rating.

C. Elevated Buildings in V Zones

In zones V, VE, and V1–V30, the floor of an enclosed area below the lowest elevated floor is the building's lowest floor if any of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of interior finished wall [paneling, etc.]); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- The enclosed space is of any size, and there is machinery or equipment below the BFE located inside or outside the enclosed space. (Machinery or equipment is defined as building items permanently affixed to the building and that provide utility services for the building – i.e., furnaces, water heaters, heat pumps, air conditioners. Washers, dryers, and food freezers are contents items and are not considered machinery or equipment.); *or*
- There is elevator equipment below the BFE; *or*
- The enclosed space is constructed with non-breakaway walls. (A non-breakaway wall is defined as a wall that is attached to the structural support of the building and is not designed or constructed to collapse under specific lateral loading forces. This type of construction endangers the foundation system of the building.); *or*
- The enclosed space is 300 square feet or more and has breakaway walls; *or*
- The enclosed space has load-bearing (supporting) walls.

NOTE: If the enclosed space (enclosure) is at or above the BFE, use the “Free of Obstruction” rate table in the Rating or Condominiums section as appropriate. Also use these rates if an enclosure has solid load-bearing walls that provide less than 25% of the building's structural support. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

1981 Post-FIRM V Zone With Obstruction

For Post-FIRM 1981 buildings elevated in V zones with an enclosure, the bottom of the lowest horizontal structural member is the building's lowest floor if ALL of the following conditions exist:

- The enclosure is unfinished; *and*
- The enclosure is used solely for building access, parking, or storage; *and*
- The enclosure is constructed with breakaway walls; *and*
- The enclosure is less than 300 square feet; *and*

- There is no machinery and equipment below the BFE; *and*
- There is no elevator below the BFE.

The Post-FIRM Elevated Buildings with Obstruction rate table must be used.

NOTE: Pre-1981 construction (both Pre-FIRM and Post-FIRM '75-'81) meeting the above building conditions may use the Post-1981 V zone rate tables if the FIRM used for rating is effective on or after October 1, 1981.

1981 Post-FIRM V Zone No Obstruction

For Post-FIRM 1981 buildings elevated in V zones with no enclosure, the bottom of the lowest horizontal structural member is the building's lowest floor using the 1981 Post-FIRM Elevated Building without Obstruction rate table.

NOTE: Pre-1981 construction (both Pre-FIRM and Post-FIRM '75-'81) meeting the above building conditions may use the Post-1981 V zone rate tables if the FIRM used for rating is effective on or after October 1, 1981.

D. Hanging Floors (A Zones and V Zones)

A hanging floor is a walled-in floor area beneath an elevated building which does not extend to the ground. A hanging floor includes foyers or mid-level entries that are walled-in and beneath an elevated building, and has a floor which does not extend to the ground. In A Zones, the top of the hanging floor is considered the lowest floor for rating. In V Zones, the bottom of the hanging floor's lowest horizontal structure member is considered the lowest floor for rating. A building that includes a hanging floor must be described as an elevated building. Buildings with hanging floors can be submitted for Special Rates consideration.

II. USE OF ELEVATION CERTIFICATE

The Elevation Certificate (EC) is used to establish the rates for buildings located in Special Flood Hazard Areas (SFHA) with full-risk rates. Use the criteria below in determining whether use of the EC is mandatory or optional. (See the Special Certifications section for more information on using the EC.)

A. Mandatory Use of Elevation Certificate

An EC is required to determine the full-risk premium rate for all Post-FIRM buildings rated in zones Unnumbered A, AE, A1–A30, VE, and V1–V30. An EC is also required for Post-FIRM buildings located in Unnumbered A Zones (With or Without BFE) and Zones AH and AO. In

Zone AO, a Letter of Compliance is acceptable in lieu of an EC.

In unnumbered A zones, when there is no BFE, the property owner or the property owner's representative may complete the EC without providing data in Section C or D. If the building is located in an unnumbered A Zone, and the community has established a BFE, an EC completed by a licensed land surveyor, architect, or engineer that certifies the lowest floor elevation in Section C and D must be submitted.

B. Optional Rating Using the Elevation Certificate

Buildings located in AR and AR Dual Zones, or constructed prior to publication of the initial Flood Insurance Rate Map (Pre-FIRM), can, at the option of the insured, be elevation-rated with an EC. The insured may select the more advantageous rate.

C. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988

NAVD 1988 is replacing NGVD 1929 as the national standard reference datum for elevations. To determine the conversion from NGVD to NAVD, contact the community official. The surveyor may have applied the conversion factor to the elevations entered on the EC. Unless the surveyor's comments specifically state that the conversion was not performed, assume that line items C2.a–h have already been converted to the same elevation datum as the BFE reported in box B9. Following this guidance will ensure consistent application at the policy processing level.

If the surveyor has not applied the conversion factor, the National Geodetic Survey (NGS) has developed a tool that will help you convert the LFE and BFE measurements to like form. This tool is available through the NGS website at http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.pr1. Enter the north latitude and west longitude of the structure. Enter "ft" in the orthometric height field. The conversion factor will then be provided for calculations.

For example, to convert a property with a latitude of 35° 15' and longitude of 121° 22' 30" from NGVD 29 to NAVD 88, enter the latitude and longitude in the degrees, minutes, seconds format (just replace the °, ', " symbols with a space).

Enter the elevation to be converted in NGVD 29 (e.g., top of bottom floor, top of next-higher floor, bottom of lowest horizontal structural member, or lowest adjacent grade next to the building). If the elevation is measured in feet (most places other than Puerto Rico), be sure to include "ft" after the elevation so that the results will be in feet.

As an example, enter a building elevation of 54.2 ft. Select Vertical Datum NGVD 29 and click on Submit. The result produced by VERTCON for this latitude and longitude will display a conversion factor of 2.726 feet and a building elevation of 56.926 feet NAVD 88. Shown in tenths of a foot, the building elevation is 56.9 feet NAVD 88.

To convert a property from NAVD 88 to NGVD 29, enter data as above. Be sure to select Vertical

Datum NAVD 88, then click on Submit. The result produced by VERTCON shows a conversion factor of 2.726 feet. Use the building elevation of 54.2 ft. The building elevation in NGVD 29 is 51.474 feet. Shown in tenths of a foot, the building elevation is 51.4 feet NGVD 29.

PUTTING IT INTO PERSPECTIVE....

Section A and C of the 2012 Elevation Certificate provide fields for entering numerous measurements that the surveyor must record in completing an elevation survey. This data will be used to not only help insurance agents accurately rate a flood insurance policy, but also assist FEMA and the local communities with their floodplain management compliance issues. This 2012 Elevation Certificate does not specifically identify for the insurance agent the Lower Floor Elevation that must be used for rating purposes. Based upon your knowledge of the rules and regulations of the National Flood Insurance Program, you must make the final determination regarding which elevation should be used to accurately rate the policy and calculate the premium. This guide must be used in conjunction with information provided on the Flood Insurance Application form.

This guide will provide you with some helpful information and hints.

WHERE TO START.....

The following are some suggested guidelines for interpreting the elevation information in Section C:

STEP 1:

Review the Elevation Certificate. Find the referenced Building Diagram Number in Section A, Item A7. This diagram number refers to one of the building diagrams located on Instructions Pages 7 through 9 of the Elevation Certificate.

STEP 2:

Once the correct building diagram has been determined, review the data contained in Section C, Item C2 of the Elevation Certificate. The circled letters and numbers on the building diagram correspond to the elevations entered in Items C2.a-h in Section C, Item C2. Check the Lowest Floor Guide found on the inside of this brochure as well as in the Flood Insurance Manual.

STEP 3:

Review the elevation in Item C2.a. If the elevation in Item C2.a is lower than the elevation in Item C2.f, then you have a building with a basement. The correct lowest floor elevation for rating will be Item C2.a (Building Diagrams 2, 4, or 9).

- For Building Diagrams 1A, 1B, and 3, if Item C2.a is higher than C2.f, the building is slab on grade, or a

walkout first level. Rate as no basement and use Item C2.a as the lowest floor elevation for rating.

- If Item C2.c is given, and the property is in a V Zone, Item C2.c will be the correct lowest floor elevation for rating if there are no enclosures (Building Diagram 5).
- If Item C2.c is higher than Item C2.a, then you have an elevated building with enclosure(s) below the elevated level. Use Item C2.c as the lowest floor elevation for rating V Zones if the enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the bottom of Item C2.a if the enclosure is 300 sq. ft. or greater, or the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building Diagram 6).

IMPORTANT HINT:

- If Item A8 and/or Item A9 shows flood openings, and the openings are adequate for the square footage of the enclosed area, then you have an elevated building with proper venting. The lowest floor elevation for rating is Item C2.b, top of the next higher floor, as long as the building is not located in a V Zone (Building Diagrams 7 and 8).

WHERE TO GET HELP

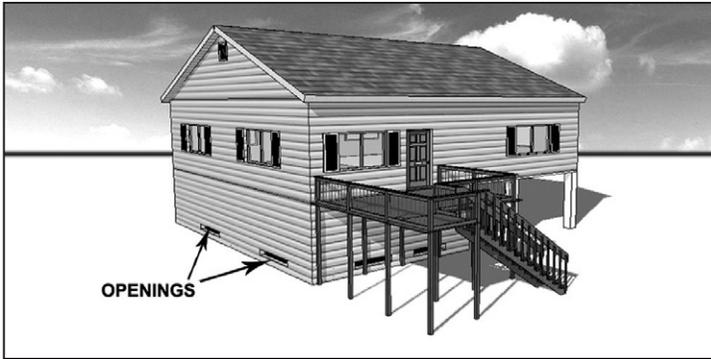
The Lowest Floor Guide will assist you in determining the lowest floor for rating purposes for the majority of your business. However, if you are unable to make the determination, contact your WYO Company underwriting staff or, for NFIP-direct policies, the NFIP Servicing Agent underwriting department for assistance.

III. SPECIFIC BUILDING DRAWINGS

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Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones A, AO, and AH	LFG 20 – LFG 26
Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones A, AO, and AH	LFG 27 – LFG 31
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Non-Elevated Buildings for Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1–V30	LFG 56 – LFG 61 ■
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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



Building Description	1 floor with unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table No Basement/Enclosure category.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

NOTE: Above references may not apply to this page.

**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



Building Description	2 floors with unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table No Basement/Enclosure category.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



Building Description	2 floors with unfinished enclosed area
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure (garage) and crawlspace No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table With Enclosure category.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

4 HAG — Highest Adjacent Grade

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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



Building Description	1 floor with finished or unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Non-load-bearing walls No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table With Enclosure category.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

4 HAG — Highest Adjacent Grade

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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



Building Description	1 floor on slab
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Rating	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table No Basement/Enclosure category.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



Building Description	3 or more floors on slab
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Rating	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table No Basement/Enclosure category.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**

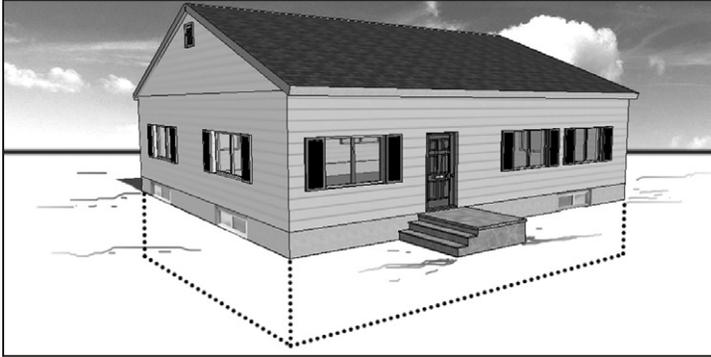


Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Rating	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table No Basement/Enclosure category.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



Building Description	1 floor with finished or unfinished basement
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 2 floors Basement — Finished or unfinished Is building elevated? — No
Pre-FIRM Rating	Use Pre-FIRM rate table With Basement category.
Post-FIRM Rating	Use Post-FIRM rate table With Basement category.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
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ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	None
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

4 HAG — Highest Adjacent Grade

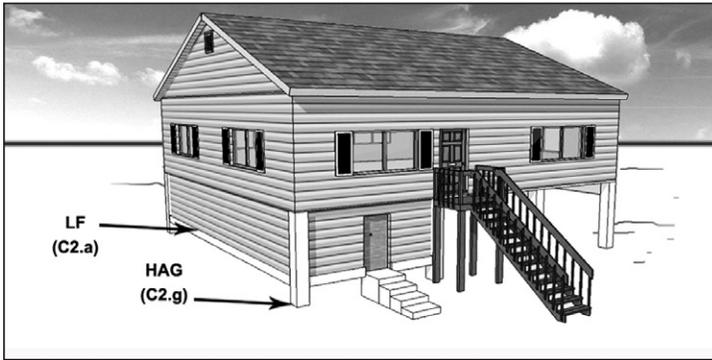
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ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

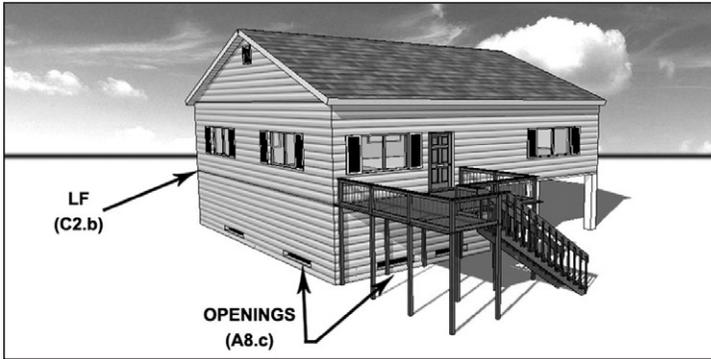
4 HAG — Highest Adjacent Grade

5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If the difference is 0 feet or less, submit the Application to the insurer for a rate.

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2 BFE — Base Flood Elevation

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4 HAG — Highest Adjacent Grade

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ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Lowest elevated floor
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Post-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If the difference is 0 feet or less, submit the Application to the insurer for a rate.

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ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure (garage) and crawlspace No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (lower of crawlspace or garage)
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table With Enclosure category. AH Zone: Use Pre-FIRM rate table With Enclosure category. A Zone: Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Submit the Application to the insurer for a rate.
Post-FIRM Rating	Submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure Non-load-bearing walls No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table With Enclosure category. AH Zone: Use Pre FIRM rate table With Enclosure category. A Zone: Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Submit the Application to the insurer for a rate.
Post-FIRM Rating	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade

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ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table Manufactured (Mobile) Home category. AH Zone: Use Pre-FIRM rate table Manufactured (Mobile) Home category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

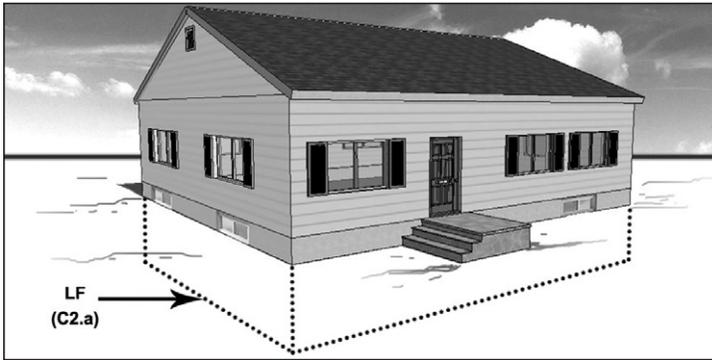
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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished basement (see Elevation Certificate, Diagram 2)
Machinery or Equipment Servicing Building	With or without machinery or equipment in the basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building type — 2 floors Basement — Finished or unfinished Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table With Basement category. AH Zone: Use Pre-FIRM rate table With Basement category. A Zone: Use Pre-FIRM rate table With Basement category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Submit the Application to the insurer for a rate.
Post-FIRM Rating	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

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PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

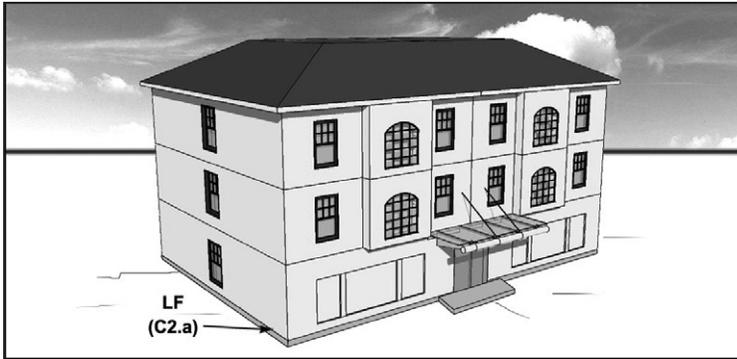
4 HAG — Highest Adjacent Grade

5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

NOTE: Above references may not apply to this page.

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 or more floors on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table No Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table With Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table No Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table With Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table No Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table With Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table No Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table With Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	If attached garage has no proper openings ³ , and has machinery or equipment below the BFE ² , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 or more floors on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	If attached garage has no proper openings ³ , and has machinery or equipment below the BFE ² , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

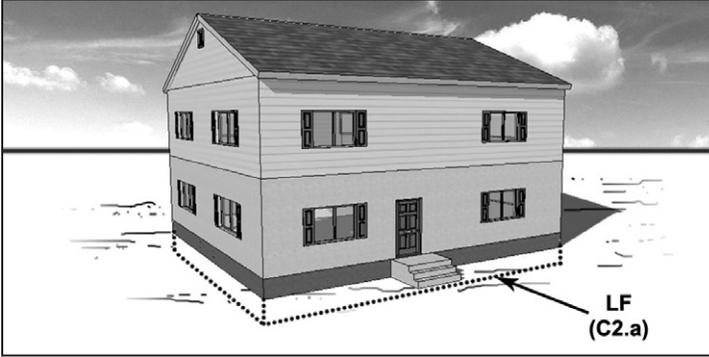
4 HAG — Highest Adjacent Grade

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with subgrade crawlspace with or without openings (see Elevation Certificate, Diagram 9) Subgrade crawlspace floor is no more than 2 feet below grade, and the distance between the subgrade crawlspace floor and the top of the next-higher floor is no more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including subgrade crawlspace)
Application Should Show	Building type — 3 or more floors Is building elevated? — No Subgrade crawlspace
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table Non-Elevated With Subgrade Crawlspace category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

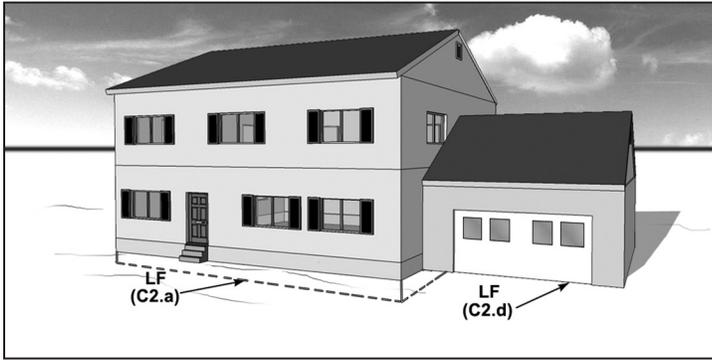
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6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with subgrade crawlspace with or without proper openings in crawlspace and attached enclosure (garage). (see Elevation Certificate, Diagram 9) Subgrade crawlspace floor is no more than 2 feet below grade, and the distance between the subgrade crawlspace floor and the top of the next higher floor is no more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including subgrade crawlspace)
Application Should Show	Building type — 3 or more floors Is building elevated? — No Subgrade crawlspace
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table Non-Elevated With Subgrade Crawlspace category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

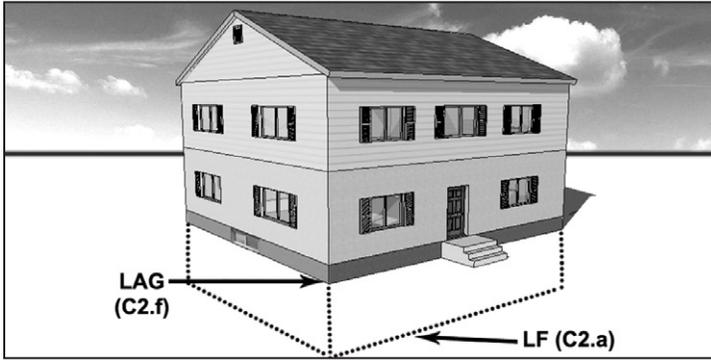
4 HAG — Highest Adjacent Grade

5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished basement (see Elevation Certificate, Diagram 2) Basement floor is subgrade more than 2 feet, or subgrade no more than 2 feet and the distance between the basement floor and the top of the next-higher floor is more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building type — 3 or more floors Is building elevated? — No Basement — Finished or unfinished
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Basement category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with attached garage Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	If attached garage has no proper openings ³ , and has machinery or equipment below the BFE ² , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

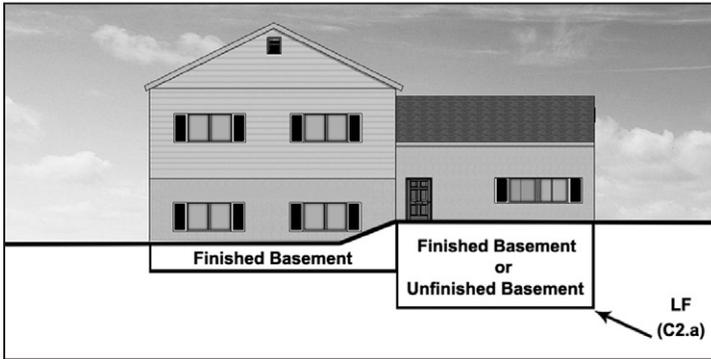
4 HAG — Highest Adjacent Grade

5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	Split level with unfinished or finished basement (see Elevation Certificate, Diagram 4)
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building type — Split level Basement — Finished or unfinished Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Basement category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

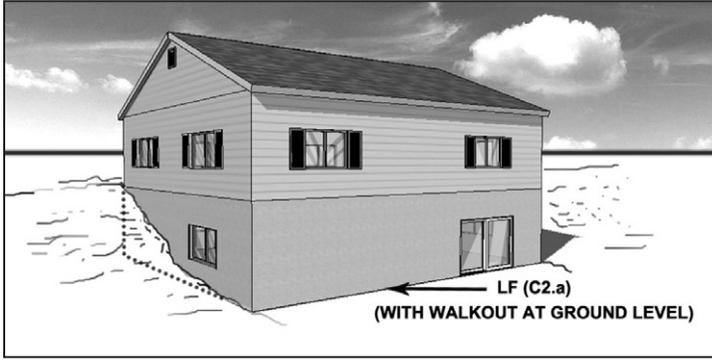
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6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished lower level No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment at ground level
Lowest Floor for Rating	Top of bottom floor (enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

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ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	Elevated on piers, posts, piles, or columns with hanging floor 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE ² is unfinished and used for storage or building access only, use More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE ² is unfinished and used for storage or building access only, use More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor
 2 BFE — Base Flood Elevation
 3 See page LFG 1 for explanation of proper openings
 4 HAG — Highest Adjacent Grade

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

4 HAG — Highest Adjacent Grade

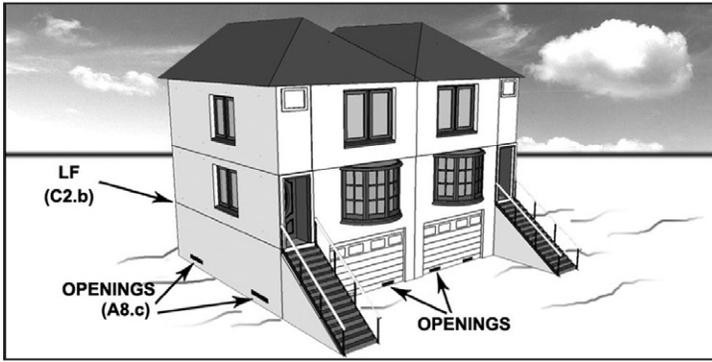
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ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

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4 HAG — Highest Adjacent Grade

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure (garage) and crawlspace No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (garage)
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

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ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Non-load-bearing walls No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

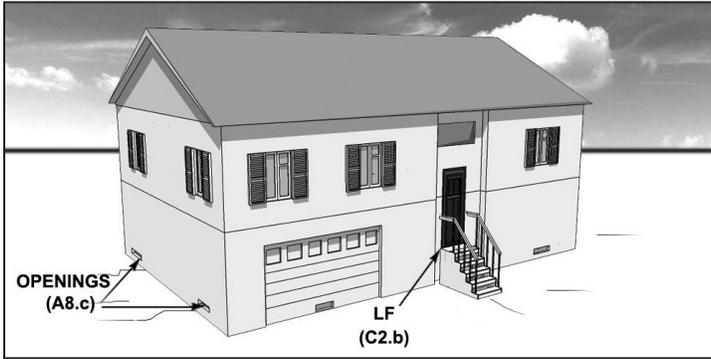
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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Enclosure garage and storage area Proper openings in garage and enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor) Mid-Level Entry elevation
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

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ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Enclosure garage and storage area No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Floor of garage and storage area
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

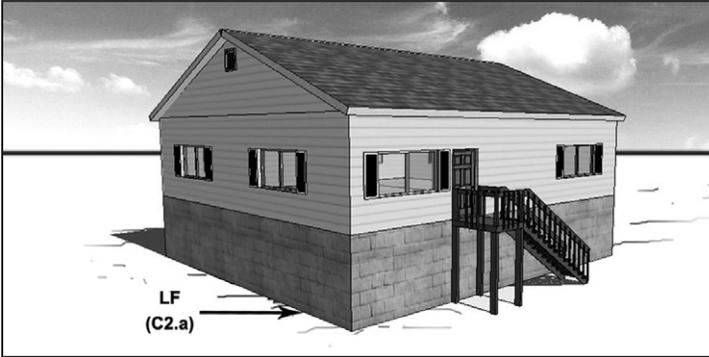
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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Enclosed garage at same level as crawlspace Unfinished enclosure/crawlspace No proper openings ³ in crawlspace or garage Floor of crawlspace/garage is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Floor of crawlspace and garage
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

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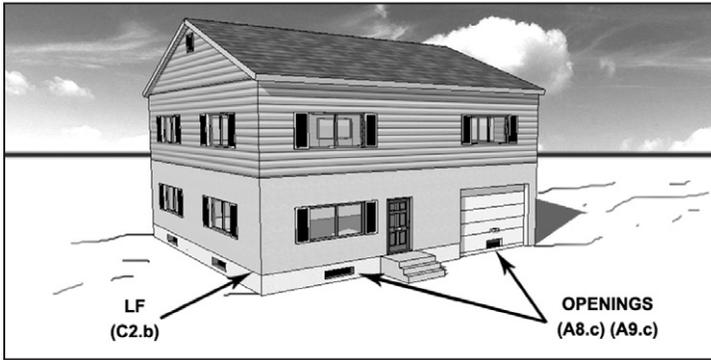
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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

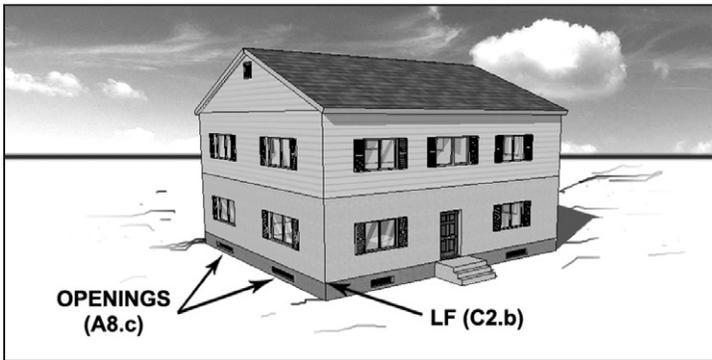
Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace Proper openings ³ in crawlspace and garage Floor of crawlspace/garage is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	Without machinery or equipment in crawlspace or garage
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor
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ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace With proper openings ³ Floor of crawlspace is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment in crawlspace
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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2 BFE — Base Flood Elevation

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace No proper openings ³ Floor of crawlspace is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment in crawlspace
Lowest Floor for Rating	Top of bottom floor (crawlspace)
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table <i>Elevated on Crawlspace</i> category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table <i>More Than 1 Floor No Basement/Enclosure/Crawlspace</i> category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table <i>More Than 1 Floor With Basement/Enclosure/Crawlspace</i> category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

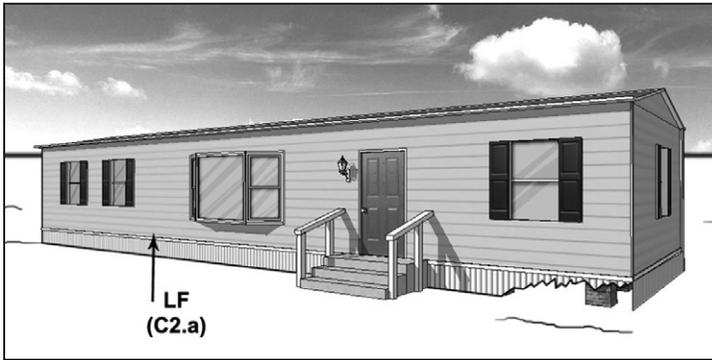
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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table Manufactured (Mobile) Home category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

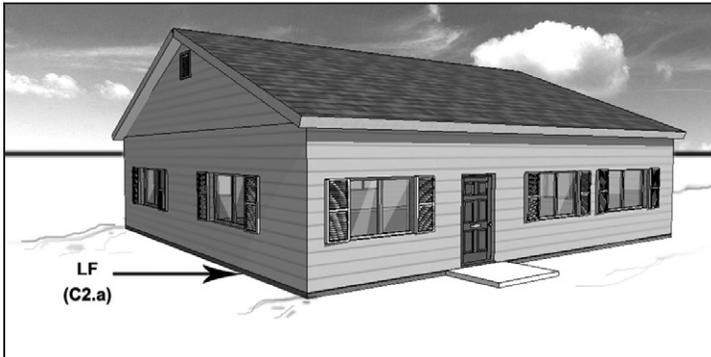
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6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30⁶**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor No basement (see Elevation Certificate, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

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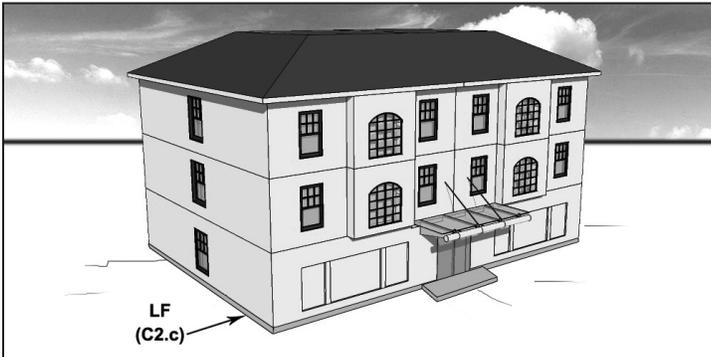
4 HAG — Highest Adjacent Grade

5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 or more floors No basement (see Elevation Certificate, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

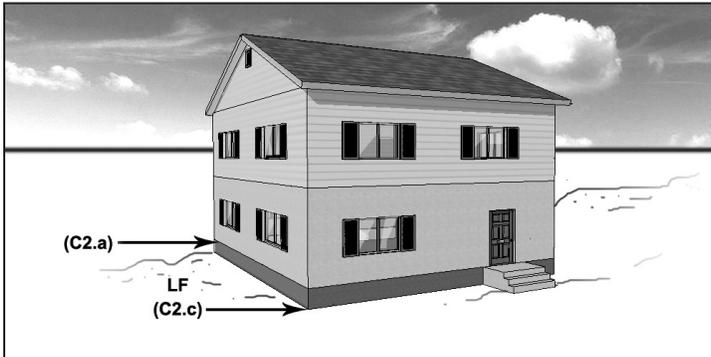
4 HAG — Highest Adjacent Grade

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

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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30⁶**



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Lowest Floor for Rating	Bottom of lowest horizontal structural member (C2.c)
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with attached garage Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1)
Lowest Floor for Rating	In V Zones, the lowest floor for rating should reflect the bottom of the slab. If the surveyor used item C2. a or d (attached garage/top of slab) in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2. a or d, whichever is lower. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2. a or d, whichever is lower.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

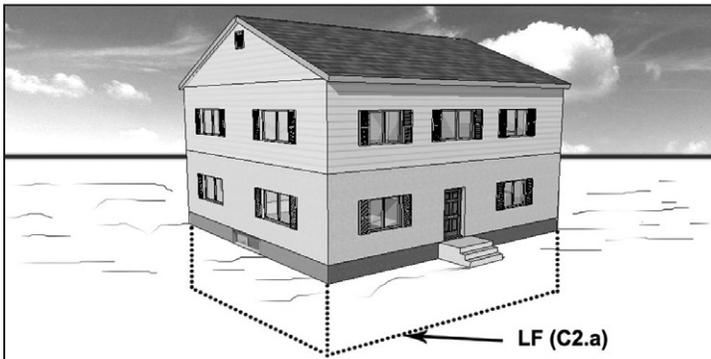
4 HAG — Highest Adjacent Grade

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PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
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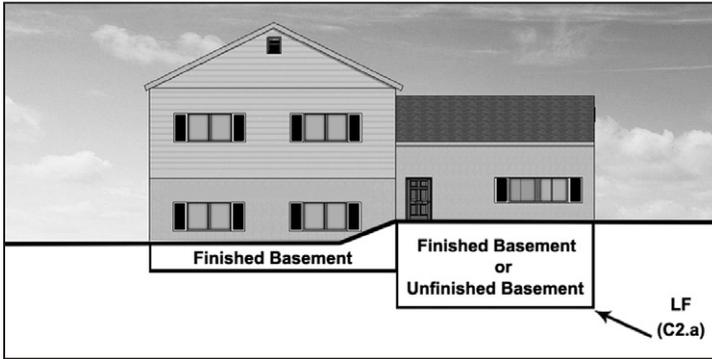
Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 floors Finished basement (see Elevation Certificate, Diagram 2)
Lowest Floor for Rating	Bottom of slab (basement) In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Basement — Finished Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Basement category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
- 6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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**NON-ELEVATED BUILDINGS
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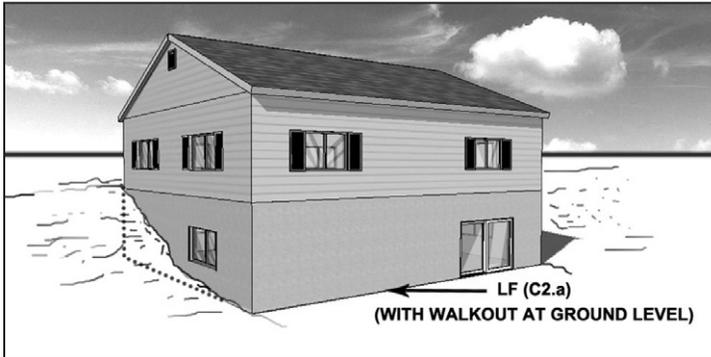
Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	Split level Unfinished basement (see Elevation Certificate, Diagram 4)
Lowest Floor for Rating	Bottom of slab (basement) In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — Split level Basement — Unfinished Is building elevated? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Basement category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; or (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; or (4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
Machinery or Equipment Servicing Building	Any machinery or equipment below elevated floor is at or above the BFE ²
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75-'81 VE, V1-V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

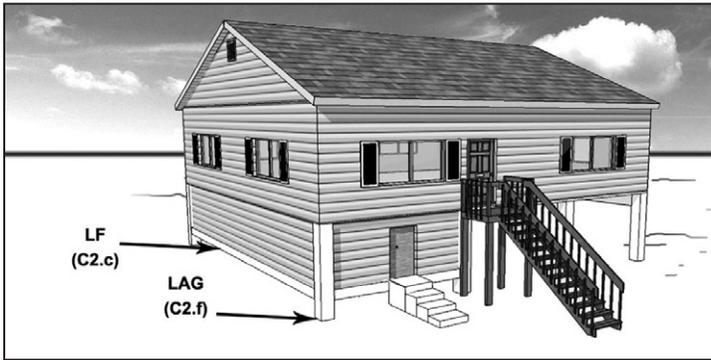
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Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

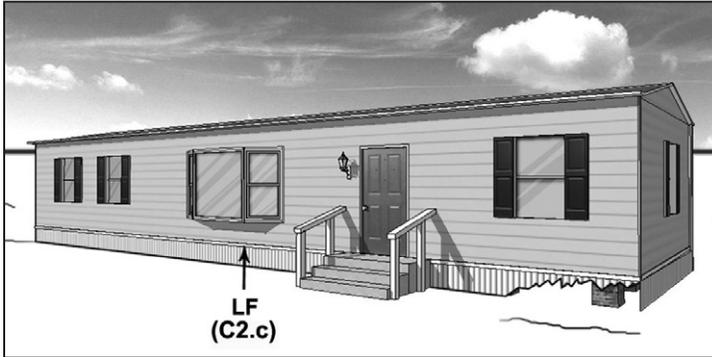
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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75-'81 VE, V1-V30 Zone Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

4 HAG — Highest Adjacent Grade

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

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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)		
Elevating Foundation of Building	Piers, posts, piles, or columns		
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls		
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		<u>Pre-FIRM</u>	<u>Post-FIRM</u>
	Building type	2 floors	2 floors
	Is building elevated?	Yes	Yes
	Is area below the elevated floor enclosed?	Yes	No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category and describe the building as an elevated building with enclosure.		
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.		
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.		

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

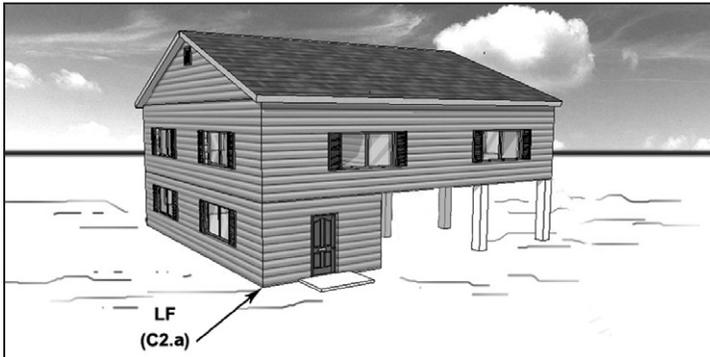
Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)		
Elevating Foundation of Building	Piers, posts, piles, or columns		
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls		
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor		
Lowest Floor for Rating	Bottom of lowest horizontal structural member		
Application Should Show		<u>Pre-FIRM</u>	<u>Post-FIRM</u>
	Building type	2 floors	1 floor
	Is building elevated?	Yes	Yes
	Is area below the elevated floor enclosed?	Yes	No
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category and describe the building as an elevated building with enclosure.		
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor No Basement rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.		
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.		

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade

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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

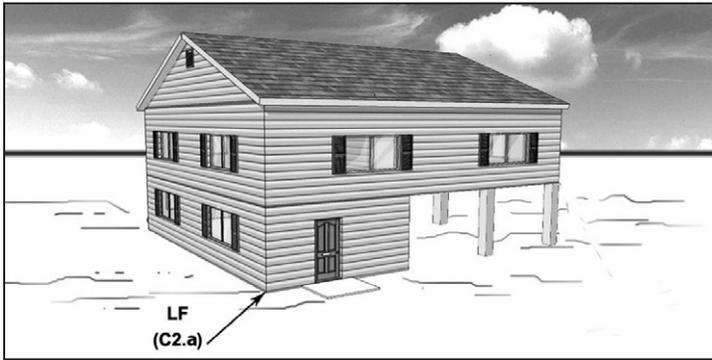
4 HAG — Highest Adjacent Grade

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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

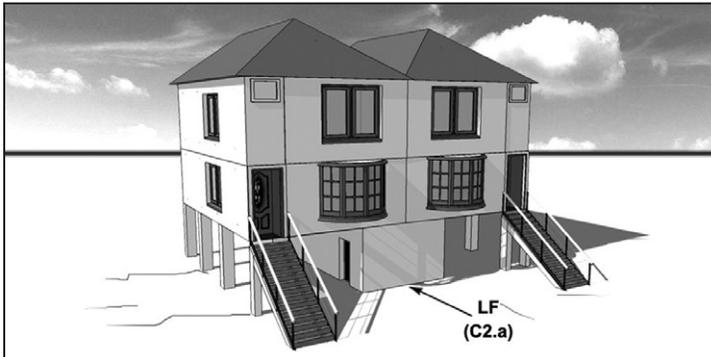
4 HAG — Highest Adjacent Grade

5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with non-breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type — 3 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

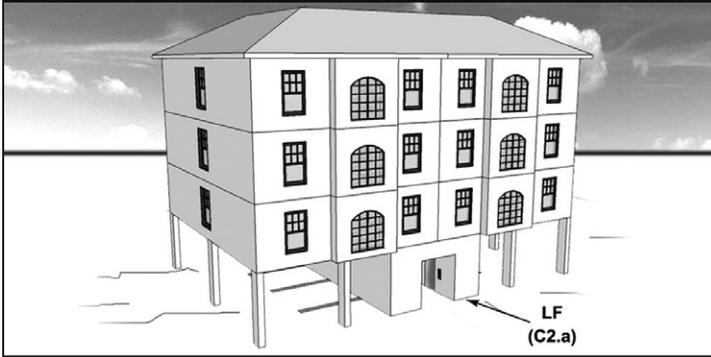
4 HAG — Highest Adjacent Grade

5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 or more floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

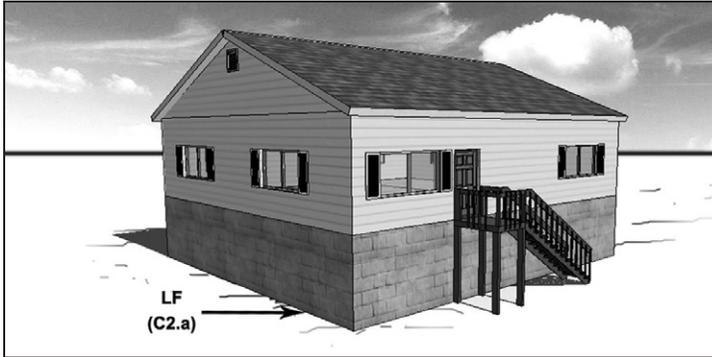
4 HAG — Highest Adjacent Grade

5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

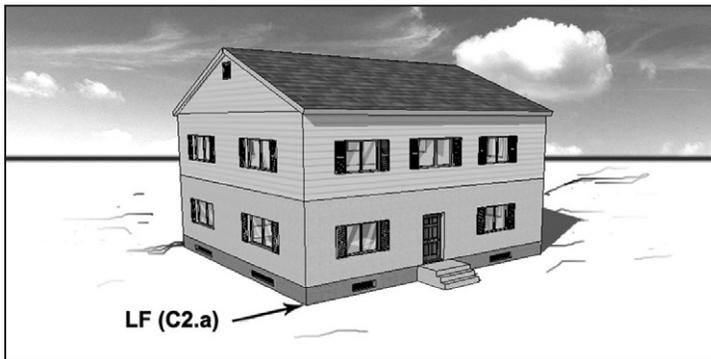
Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of foundation wall
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating⁵	Use Pre-FIRM rate table Elevated On Crawlspace category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	<p>The space below the lowest elevated floor either has no enclosure or has:</p> <p>(1) Insect screening, provided that no additional supports are required for the screening; <i>or</i></p> <p>(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; <i>or</i></p> <p>(3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; <i>or</i></p> <p>(4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters.</p> <p>Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.</p>
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	<p>Building type — 1 floor</p> <p>Is building elevated? — Yes</p> <p>Is area below the elevated floor enclosed? — No</p>
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 insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 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 the BFE
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 1 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 insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

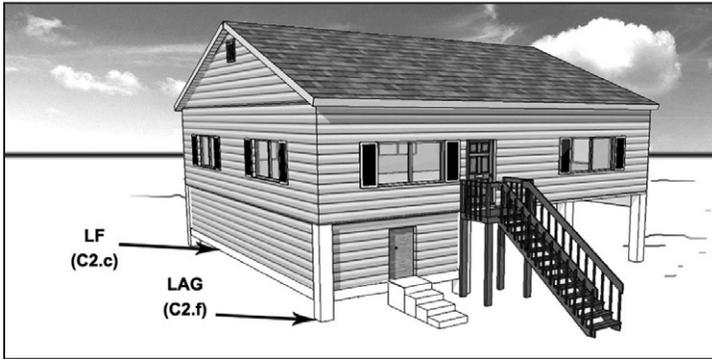
4 HAG — Highest Adjacent Grade

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	Without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 2 floors 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 insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	Without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1-V30, VE Zone With Obstruction rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

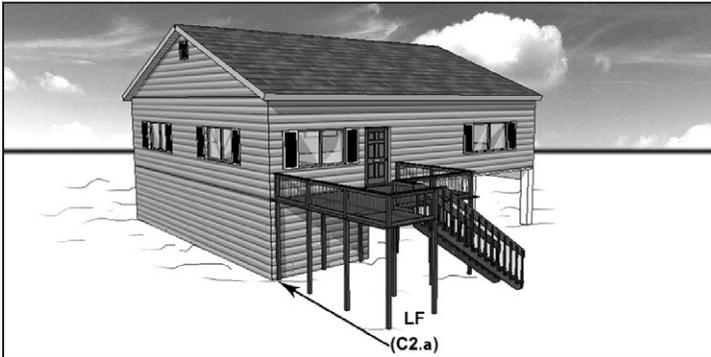
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**ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 —
CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

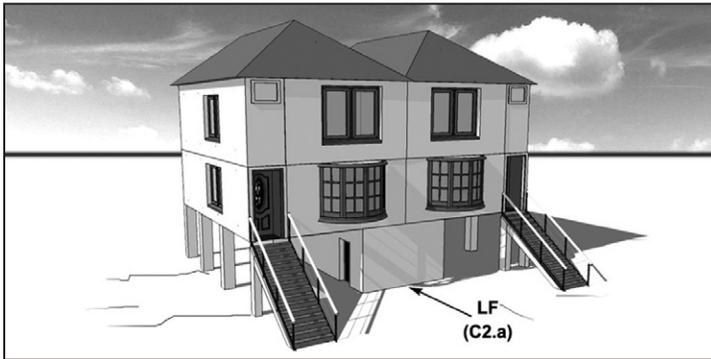
Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below the BFE
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
- 6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below the BFE
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

3 See page LFG 1 for explanation of proper openings

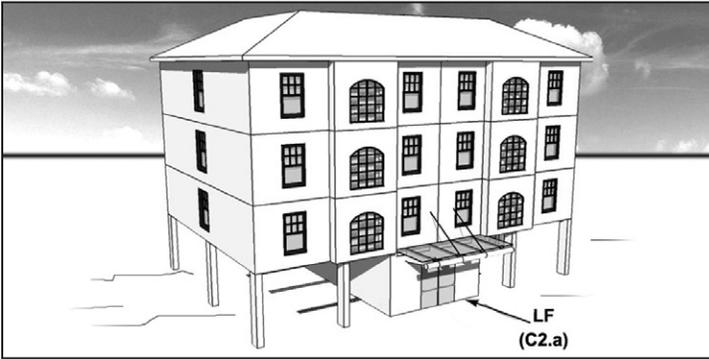
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POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30 —
CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 or more floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor

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3 See page LFG 1 for explanation of proper openings

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CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



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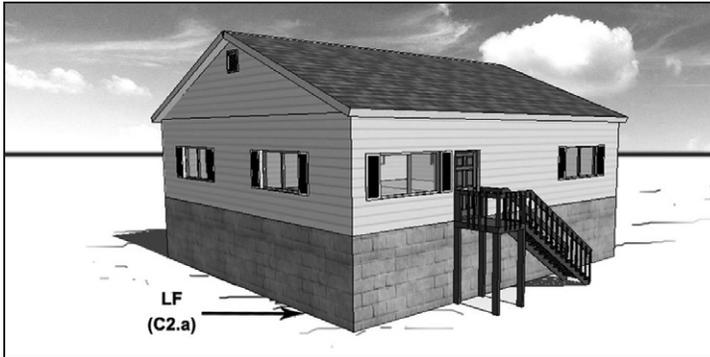
Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
- 6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
- 6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of foundation wall
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
- 6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

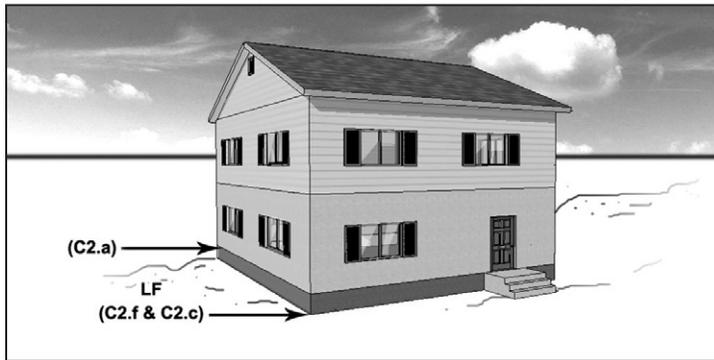
Building Description	1 floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure garage Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
- 6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

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



Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Lowest Floor for Rating	Lowest adjacent grade (C2.f)
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

- 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 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
- 6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

SPECIAL CERTIFICATIONS

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

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

I. NFIP ELEVATION CERTIFICATE

The EC is an important administrative tool of the NFIP. It is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on Fill (LOMR-F).

The surveyor, engineer, architect, property owner, or owner's representative is required to provide the square footage of any crawlspace or enclosure(s) below the lowest elevated floor (including an attached garage) plus information about any permanent flood openings in the crawlspace or enclosure(s). When the EC is being submitted to obtain flood insurance through the NFIP, generally at least 2 photographs of the building must accompany it. This additional information will significantly enhance the agent's/producer's and company underwriter's ability to properly rate elevation-rated risks. Current photograph requirements, and exceptions to them, are described in Section II. below.

The NFIP EC form and instructions were revised effective July 31, 2012. Elevations certified on or after August 1, 2013, must be submitted on the 2012 form. An exception is made when the community official completes the 2009 EC with elevation data received by the community before August 1, 2013. It must be noted in the Comments area of Section G of the 2009 EC that the community had the data on file before August 1, 2013.

When 2 or more ECs are submitted for the same building, use the EC with the latest certified date when rating the policy.

Non-NFIP elevation certification forms certified on or after October 1, 2000, do not satisfy NFIP requirements and cannot be used for rating policies.

The EC is required on Post-FIRM and full-risk, elevation-rated Pre-FIRM buildings constructed in an SFHA, but is optional on Post-FIRM buildings constructed in a non-SFHA. For Post-FIRM buildings constructed in a non-SFHA and remapped to an SFHA and that are

eligible for grandfathering or the Preferred Risk Policy (PRP) Eligibility Extension, the insured has the option of obtaining an EC or continuing with the non-SFHA rates without an EC. The EC is required by the NFIP to certify the lowest floor elevation of a building so that the policy can be properly rated, as follows (also see the Lowest Floor Guide section in this manual):

- All Post-FIRM Buildings

The EC is to be completed by a land surveyor, an engineer, or an architect who is authorized by state or local law to certify elevation information when it is required for zones A1–A30, AE, AH, AO, A (with or without Base Flood Elevations [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 Community Rating System (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 Buildings Rated Using Full-Risk Rates

Pre-FIRM buildings can be rated using full-risk rates if more favorable to the insured. The decision to obtain an EC and to request full-risk rating of a Pre-FIRM building eligible for subsidized premium rates is an option of the insured. Subsidized rates will continue to be used until the full-risk rates are more favorable. Subsidized premium rates will be phased out over time through annual premium increases. Once it is determined that full-risk rating will provide a lower premium, a policy may be endorsed for the current policy year only to obtain a lower rate.

- AR and AR Dual Zones

The EC is optional on all Post- and Pre-FIRM construction located in AR and AR Dual Zones. The decision to obtain an EC and to request Post-FIRM rating is at the discretion of the insured. The EC includes the AR and AR Dual Zone elevation requirements.

The agent/producer is to attach a copy of the completed and signed EC to the Application. The certifier's seal or license number must be legible on the copy of the EC. The agent/producer and the policyholder should retain a copy.

II. PHOTOGRAPH REQUIREMENTS

Generally, all new business applications for elevation-rated risks with a policy effective date of January 1, 2007, or later must be submitted with at least 2 photographs that show the front and back of the building and were taken and dated within 90 days of submission (not the certification date, if that date was earlier). For buildings with flood openings (flood vents), 1 or more photographs must clearly show the openings. If the building is a split level or has multi-level areas at ground level, at least 2 additional photographs showing views of both sides of the building must be submitted.

When an agent/producer moves his or her book of business from 1 insurer to another, photographs are required.

When a Flood Insurance Application and an EC are submitted for a building in the course of construction, photographs are not required and proposed elevations will be used for rating. When the building is completed, a revised EC with required photographs and as-built elevations must be submitted for use in rerating the policy.

These requirements also apply to all renewal and endorsement transactions adding elevation rating effective on or after January 1, 2007.

For the convenience of users, 2 Building Photographs pages are included with the EC and instructions. However, photographs may be attached to any sheet(s) of blank paper or business letterhead. All photographs must measure at least 3"× 3", provide a clear image of the building's distinguishing features, and include date taken. Analog or digital photographs are acceptable; color photographs are preferred.

An EC submitted without the required photographs is not considered valid for rating, unless the building is in the course of construction. Each Write Your Own (WYO) Company may use its current business practices in handling ECs without photographs, whether that is tentative rating, provisional rating, or rejection of the Application.

III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS

A. Section A – Property Information

- Section A of the EC includes the building use. This information is helpful in validating the data collected by the insurance agent/producer, and the Flood Insurance Application information.
- On the EC, latitude, longitude, and related information are optional only if the document is being certified by other than a licensed surveyor, engineer, or architect.

- If the EC is being used to obtain flood insurance, and the certification date is on or after January 1, 2007, the EC must be accompanied by at least 2 current photographs of the building. (See "II. Photograph Requirements.")
- For any crawlspace, enclosure(s), or attached garage, the EC collects square footage, number of flood openings within 1.0 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings, and total area of flood openings in square inches. (A parking area located beneath an elevated floor is not considered an attached garage.)

The information found in Section A of the EC is critical, as it relates to the insured property. Should information be missing from Section A (except latitude, longitude, and 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 issuance of the flood insurance policy.

B. Section B – Flood Insurance Rate Map (FIRM) Information

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

- FIRM panel effective date and revision date;
- Source of the 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 CBRS section of this manual for flood insurance coverage eligibility.

C. Section C – Building Elevation Information (Survey Required)

Responsibilities for building elevation information are as follows:

- 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/producer is required to determine the lowest floor for rating flood insurance.

As it relates to Section C, information found not to be applicable to the property being certified should be marked N/A (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 completed the form and your company underwriter with any questions.

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.

The surveyor, engineer, or architect may not be able to gain access to some crawlspaces to obtain the elevation of the crawlspace floor. In this instance, Item C2.a on the EC may be left blank and the estimated measurements entered in the Comments area of Section D.

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

D. Section D – Surveyor, Engineer, or Architect Certification

Section D is the surveyor's, engineer's, or architect's certification that the information provided in Sections A, B, and C 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.

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

The elevation differences between the lowest floor and the lowest adjacent grade and highest adjacent grade are 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.

F. 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, and E must execute Section F as well.

G. 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 EC. The local official must then certify this information by fully completing Section G. A statement advising FEMA of this transfer of information must be made in the Comments area. Section G may also be used to certify Item E5.

IV. FLOODPROOFING CERTIFICATE

A. Purpose and Eligibility

- In certain circumstances, floodproofing may be permitted as an alternative to elevating to or above the BFE; however, a floodproofing design certification is required. Certified floodproofing may result in lower rates. Floodproofing credit cannot be applied to buildings under construction.
- 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, AH, and A with BFE, and only if they are located in communities specifically approved and authorized by FEMA. A current list of approved communities appears on pages CERT 5–6.
- 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, its floodproofed walls will not collapse, and the floor at the base of the floodproofed walls will resist flotation during flooding conditions. For residential buildings, the building must be watertight without human intervention.

C. Rating

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the building has been floodproofed to at least 1 foot above the BFE.

This certification must be submitted with the Flood Insurance Application, and must be accompanied by at least 2 photographs. For non-residential buildings, the photographs must show the floodproofing measures in place.

NOTE: All non-residential floodproofed buildings must follow submit-for-rate procedures.

D. Certification

1. 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 BFE and located in a FEMA-approved community that is listed in the table below. To receive credit for floodproofing, the completed certificate must be submitted. The Residential Floodproofing Rating Credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date and rescission date, but not on or after the rescission date.

2. 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 BFE, in order to receive credit for floodproofing. In order to ensure compliance and provide reasonable assurance that due diligence had been applied in designing and constructing floodproofing measures, the following information must be provided and submitted to FEMA through the NFIP Bureau and Statistical Agent:

- Completed Flood Insurance Application
- Completed Floodproofing Certificate
- Photographs of shields, gates, barriers, or components designed to provide floodproofing protection to the structure
- Written certification that the envelope of the structure is watertight with walls substantially impermeable to the passage of water required under 44 Code of Federal Regulations (44 CFR 60.3 (c)(3))
- A comprehensive Maintenance Plan for the entire structure to include but not limited to:
 - Exterior envelope of structure
 - All penetrations to the exterior of the structure
 - All shields, gates, barriers, or components designed to provide floodproofing protection to the structure
 - All seals or gaskets for shields, gates, barriers, or components
 - Location of all shields, gates, barriers, and components as well as all associated hardware, and any materials or specialized tools necessary to seal the structure.

**TABLE 3C. PRP COVERAGE LIMITS AND PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES**

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

With Basement or Enclosure⁴

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$1,016	\$1,308	\$1,589	\$1,855	\$2,109	\$2,351	\$2,581	\$2,796	\$3,000	\$3,191
	\$100,000	\$1,438	\$1,731	\$2,010	\$2,277	\$2,531	\$2,773	\$3,002	\$3,218	\$3,421	\$3,612
	\$150,000	\$1,749	\$2,042	\$2,321	\$2,587	\$2,842	\$3,084	\$3,313	\$3,529	\$3,732	\$3,923
	\$200,000	\$1,917	\$2,210	\$2,489	\$2,756	\$3,010	\$3,252	\$3,481	\$3,697	\$3,901	\$4,091
	\$250,000	\$2,036	\$2,329	\$2,608	\$2,874	\$3,129	\$3,371	\$3,600	\$3,816	\$4,019	\$4,210
	\$300,000	\$2,167	\$2,460	\$2,739	\$3,006	\$3,260	\$3,502	\$3,731	\$3,947	\$4,150	\$4,341
	\$350,000	\$2,312	\$2,604	\$2,884	\$3,150	\$3,404	\$3,646	\$3,875	\$4,090	\$4,294	\$4,485
	\$400,000	\$2,407	\$2,699	\$2,978	\$3,245	\$3,499	\$3,741	\$3,969	\$4,185	\$4,389	\$4,580
	\$450,000	\$2,515	\$2,808	\$3,087	\$3,354	\$3,608	\$3,850	\$4,078	\$4,294	\$4,497	\$4,688
	\$500,000	\$2,634	\$2,926	\$3,206	\$3,472	\$3,726	\$3,968	\$4,197	\$4,412	\$4,616	\$4,807

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

Without Basement or Enclosure⁵

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$643	\$799	\$948	\$1,090	\$1,226	\$1,355	\$1,477	\$1,592	\$1,700	\$1,802
	\$100,000	\$860	\$1,016	\$1,165	\$1,307	\$1,443	\$1,572	\$1,694	\$1,809	\$1,917	\$2,019
	\$150,000	\$1,021	\$1,177	\$1,326	\$1,469	\$1,604	\$1,733	\$1,855	\$1,970	\$2,079	\$2,181
	\$200,000	\$1,190	\$1,346	\$1,495	\$1,637	\$1,773	\$1,902	\$2,024	\$2,139	\$2,247	\$2,349
	\$250,000	\$1,303	\$1,459	\$1,608	\$1,750	\$1,886	\$2,015	\$2,137	\$2,252	\$2,360	\$2,462
	\$300,000	\$1,422	\$1,578	\$1,728	\$1,870	\$2,005	\$2,134	\$2,256	\$2,372	\$2,480	\$2,582
	\$350,000	\$1,487	\$1,643	\$1,792	\$1,934	\$2,070	\$2,199	\$2,321	\$2,436	\$2,545	\$2,646
	\$400,000	\$1,558	\$1,714	\$1,863	\$2,005	\$2,141	\$2,270	\$2,392	\$2,507	\$2,616	\$2,717
	\$450,000	\$1,636	\$1,792	\$1,941	\$2,083	\$2,219	\$2,348	\$2,470	\$2,585	\$2,694	\$2,795
	\$500,000	\$1,721	\$1,877	\$2,026	\$2,168	\$2,304	\$2,433	\$2,555	\$2,670	\$2,778	\$2,880

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2}

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$185	\$ 50,000	\$394
\$100,000	\$270	\$100,000	\$586
\$150,000	\$355	\$150,000	\$778
\$200,000	\$439	\$200,000	\$970
\$250,000	\$524	\$250,000	\$1,163
\$300,000	\$609	\$300,000	\$1,355
\$350,000	\$694	\$350,000	\$1,547
\$400,000	\$778	\$400,000	\$1,739
\$450,000	\$863	\$450,000	\$1,931
\$500,000	\$948	\$500,000	\$2,123

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

**TABLE 4A. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS
FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008**

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

WITH BASEMENT OR ENCLOSURE ⁴			WITHOUT BASEMENT OR ENCLOSURE ⁵		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$202	\$ 20,000	\$ 8,000	\$150
\$ 30,000	\$ 12,000	\$243	\$ 30,000	\$ 12,000	\$210
\$ 50,000	\$ 20,000	\$311	\$ 50,000	\$ 20,000	\$277
\$ 75,000	\$ 30,000	\$366	\$ 75,000	\$ 30,000	\$325
\$100,000	\$ 40,000	\$402	\$100,000	\$ 40,000	\$362
\$125,000	\$ 50,000	\$429	\$125,000	\$ 50,000	\$389
\$150,000	\$ 60,000	\$454	\$150,000	\$ 60,000	\$414
\$200,000	\$ 80,000	\$501	\$200,000	\$ 80,000	\$454
\$250,000	\$100,000	\$537	\$250,000	\$100,000	\$484

RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 6}

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$ 61	\$ 8,000	\$ 86
\$ 12,000	\$ 82	\$ 12,000	\$119
\$ 20,000	\$124	\$ 20,000	\$167
\$ 30,000	\$142	\$ 30,000	\$191
\$ 40,000	\$159	\$ 40,000	\$215
\$ 50,000	\$174	\$ 50,000	\$237
\$ 60,000	\$190	\$ 60,000	\$260
\$ 80,000	\$223	\$ 80,000	\$288
\$100,000	\$255	\$100,000	\$314

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

6 Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

TABLE 4B. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure⁴

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$220	\$238	\$256	\$273	\$290	\$304	\$319	\$333	\$346
	\$ 30,000	\$238	\$258	\$275	\$293	\$308	\$323	\$338	\$351	\$364
	\$ 50,000	\$284	\$303	\$320	\$338	\$354	\$368	\$384	\$397	\$410
	\$ 75,000	\$306	\$324	\$342	\$359	\$376	\$390	\$405	\$418	\$432
	\$100,000	\$336	\$354	\$371	\$389	\$405	\$420	\$434	\$447	\$460
	\$125,000	\$345	\$363	\$381	\$398	\$414	\$429	\$444	\$457	\$471
	\$150,000	\$351	\$369	\$388	\$405	\$421	\$436	\$450	\$464	\$477
	\$200,000	\$393	\$411	\$429	\$446	\$462	\$477	\$492	\$505	\$519
	\$250,000	\$415	\$434	\$451	\$470	\$485	\$499	\$515	\$528	\$541
	\$300,000	\$432	\$449	\$466	\$483	\$498	\$512	\$527	\$539	\$553
	\$400,000	\$464	\$480	\$496	\$513	\$527	\$542	\$556	\$568	\$581
\$500,000	\$490	\$505	\$522	\$538	\$552	\$566	\$579	\$590	\$603	

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
Without Basement or Enclosure⁵

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$182	\$199	\$213	\$228	\$242	\$255	\$267	\$278	\$290
	\$ 30,000	\$207	\$221	\$236	\$251	\$264	\$277	\$290	\$302	\$312
	\$ 50,000	\$254	\$268	\$282	\$298	\$311	\$324	\$337	\$349	\$359
	\$ 75,000	\$280	\$295	\$310	\$323	\$337	\$350	\$362	\$373	\$385
	\$100,000	\$304	\$319	\$334	\$347	\$360	\$373	\$386	\$398	\$408
	\$125,000	\$316	\$332	\$346	\$359	\$372	\$385	\$397	\$408	\$420
	\$150,000	\$325	\$341	\$355	\$368	\$382	\$394	\$406	\$418	\$429
	\$200,000	\$363	\$379	\$393	\$406	\$420	\$432	\$444	\$454	\$466
	\$250,000	\$384	\$398	\$412	\$427	\$440	\$451	\$464	\$475	\$485
	\$300,000	\$409	\$422	\$435	\$447	\$460	\$471	\$483	\$493	\$504
	\$400,000	\$444	\$456	\$469	\$479	\$492	\$502	\$513	\$523	\$534
\$500,000	\$473	\$485	\$496	\$506	\$518	\$527	\$538	\$548	\$558	

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

**TABLE 4C. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS
FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008**

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure⁴

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$1,194	\$1,539	\$1,871	\$2,184	\$2,484	\$2,770	\$3,041	\$3,295	\$3,536	\$3,761
	\$100,000	\$1,692	\$2,038	\$2,367	\$2,682	\$2,982	\$3,268	\$3,538	\$3,793	\$4,032	\$4,258
	\$150,000	\$2,059	\$2,405	\$2,734	\$3,048	\$3,349	\$3,635	\$3,905	\$4,160	\$4,399	\$4,625
	\$200,000	\$2,258	\$2,603	\$2,933	\$3,248	\$3,547	\$3,833	\$4,103	\$4,358	\$4,599	\$4,823
	\$250,000	\$2,398	\$2,744	\$3,073	\$3,387	\$3,688	\$3,973	\$4,244	\$4,498	\$4,738	\$4,963
	\$300,000	\$2,553	\$2,898	\$3,228	\$3,543	\$3,842	\$4,128	\$4,398	\$4,653	\$4,893	\$5,118
	\$350,000	\$2,724	\$3,068	\$3,399	\$3,713	\$4,012	\$4,298	\$4,568	\$4,822	\$5,062	\$5,288
	\$400,000	\$2,836	\$3,180	\$3,510	\$3,825	\$4,124	\$4,410	\$4,679	\$4,934	\$5,175	\$5,400
	\$450,000	\$2,963	\$3,309	\$3,638	\$3,953	\$4,253	\$4,539	\$4,808	\$5,062	\$5,302	\$5,527
	\$500,000	\$3,104	\$3,448	\$3,779	\$4,093	\$4,392	\$4,678	\$4,948	\$5,202	\$5,442	\$5,668

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
Without Basement or Enclosure⁵

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 754	\$ 938	\$1,114	\$1,282	\$1,442	\$1,594	\$1,738	\$1,874	\$2,002	\$2,122
	\$100,000	\$1,010	\$1,194	\$1,370	\$1,538	\$1,698	\$1,851	\$1,994	\$2,130	\$2,258	\$2,378
	\$150,000	\$1,200	\$1,384	\$1,560	\$1,729	\$1,888	\$2,040	\$2,184	\$2,320	\$2,449	\$2,569
	\$200,000	\$1,400	\$1,584	\$1,760	\$1,927	\$2,088	\$2,240	\$2,384	\$2,520	\$2,647	\$2,767
	\$250,000	\$1,533	\$1,717	\$1,893	\$2,061	\$2,221	\$2,373	\$2,517	\$2,653	\$2,780	\$2,901
	\$300,000	\$1,674	\$1,858	\$2,035	\$2,202	\$2,361	\$2,514	\$2,658	\$2,795	\$2,922	\$3,042
	\$350,000	\$1,750	\$1,934	\$2,110	\$2,278	\$2,438	\$2,590	\$2,734	\$2,870	\$2,999	\$3,118
	\$400,000	\$1,834	\$2,018	\$2,194	\$2,361	\$2,522	\$2,674	\$2,818	\$2,954	\$3,082	\$3,202
	\$450,000	\$1,926	\$2,110	\$2,286	\$2,453	\$2,614	\$2,766	\$2,910	\$3,046	\$3,174	\$3,294
	\$500,000	\$2,026	\$2,210	\$2,386	\$2,554	\$2,714	\$2,866	\$3,010	\$3,146	\$3,274	\$3,394

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2}

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$212	\$ 50,000	\$459
\$100,000	\$312	\$100,000	\$687
\$150,000	\$412	\$150,000	\$914
\$200,000	\$514	\$200,000	\$1,140
\$250,000	\$614	\$250,000	\$1,368
\$300,000	\$714	\$300,000	\$1,594
\$350,000	\$814	\$350,000	\$1,821
\$400,000	\$914	\$400,000	\$2,048
\$450,000	\$1,014	\$450,000	\$2,274
\$500,000	\$1,114	\$500,000	\$2,501

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

XIV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

The NFIP Preferred Risk Policy application, or a similar form for WYO Companies, must be used to apply for all PRPs.

The following are instructions for completing Part 1 of the PRP application form.

A. Application Type

<input type="checkbox"/> NEW <input type="checkbox"/> RENEWAL <input type="checkbox"/> TRANSFER (NFIP ONLY) PRIOR POLICY #: _____
--

Check the appropriate box to indicate if the Application is for a NEW policy, RENEWAL, or TRANSFER (Direct or WYO) of an existing policy. If the Application is for a renewal or transfer, enter the prior 10-digit policy number.

Select NEW:

- If applying for a new policy.

Select RENEWAL:

- If renewing an existing policy by application.

Select TRANSFER (NFIP ONLY):

- If the agent/producer moves his or her book of business from one insurer to another, or when an insurer acquires another's book of business.
- If the agent/producer is transferring an individual policy within the NFIP (Direct or WYO). For additional guidance, refer to the Transfer of Business subsection in the General Rules section of this manual.

B. Billing

BILLING	FOR RENEWAL, BILL:	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> INSURED	<input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)
	<input type="checkbox"/> FIRST MORTGAGEE	
	<input type="checkbox"/> SECOND MORTGAGEE	

Check the appropriate box to indicate who should receive the renewal bill.

C. Policy Period

POLICY PERIOD	POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.
	WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY
	<input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD
	<input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY
	<input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD
PROPERTY PURCHASED ON OR AFTER 07/06/2012: <input type="checkbox"/> YES <input type="checkbox"/> NO	
IF YES, INDICATE THE PROPERTY PURCHASE DATE: ____/____/____	

Enter the policy effective date and policy expiration date (month/day/year). Check the box for the applicable waiting period. The effective date of the policy is determined by adding the appropriate waiting period, if applicable, to the date of application listed in

the "Signature" section. The standard waiting period is 30 days. For additional guidance on exceptions to the standard waiting period, refer to the Effective Date subsection in the General Rules section of this manual.

Check YES if the property was purchased on or after 07/06/2012, and indicate the property purchase date. Otherwise, check NO.

Property purchase does not apply to inheritances, gifts, transfers of ownership without purchase, assignments to an estate or trust, or at the time of foreclosure.

D. Agent/Producer Information

AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER:
	AGENCY NO.: _____ AGENT'S TAX ID: _____
	PHONE NO.: _____ FAX NO.: _____
	EMAIL ADDRESS: _____

Enter the agent/producer or agency name, mailing address, agency number, tax ID number, phone number, fax number, and email address.

E. Insured Information

INSURED INFORMATION	NAME AND MAILING ADDRESS OF INSURED:
	PHONE NO.: _____

Enter the name, mailing address, and telephone number of the insured.

F. Property Location

PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.
	IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).
	FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____

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

If NO is checked, provide the address or location of the property to be insured.

Property location should be provided as a standard street address. The use of a legal description or geographic location of a property may be used when a building is under construction, or when a building

is located in a very rural area of the country and a standard street address is not available. For policies that do not currently have a street address, the agents must update the policies with the street address when it becomes available. Property location cannot be listed as a post office box.

For an address with multiple buildings at the same location, describe the one building to be insured (barn, silo, etc.). Submit a sketch showing the location of the insured building to assist the NFIP in matching the policy number to the specific building insured.

If applying for insurance for an addition or extension separately, describe the addition or extension to be insured.

G. 1st Mortgagee

1ST MORTGAGEE	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:
	LOAN NO.:

Enter the name, mailing address, and loan number of the first mortgagee.

For condominium association applicants, do not enter the mortgagees for the individual condominium unit owners.

H. 2nd Mortgagee/Other

2ND MORTGAGEE/ OTHER	NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER, SPECIFY: _____
	LOAN NO.:

Identify the second mortgagee, loss payee or other by checking the appropriate box. Enter the name, mailing address, and loan number.

For condominium association applicants, do not enter the mortgagees for the individual condominium unit owners.

If more than 1 additional mortgagee or disaster assistance agency exists, provide the requested information on the insurance agency's letterhead and attach the letterhead to the Application form.

I. Disaster Assistance

DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO
	IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA
	<input type="checkbox"/> OTHER (SPECIFY): _____
	CASE FILE NO.: _____

Check YES if flood insurance is being required for disaster assistance. Identify the Government (disaster) agency and enter the insured's case file number; otherwise, check NO.

J. Community

• Rating Map Information

COMMUNITY	RATING MAP INFORMATION
	NAME OF COUNTY/PARISH: _____
	COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
	FIRM ZONE: _____

Use the FIRM in effect and that has been published at the time of presentment of premium and completion of the PRP Application unless applying under the PRP Eligibility Extension.

Enter name of the county or parish where the property is located. (Not all communities that have been assigned NFIP community numbers are participating in the NFIP. Policies may not be written in non-participating communities.)

Enter the community identification number, map panel number, and revision suffix of the map that will be used for rating for the community where the building is located. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits.

The current community number may also be obtained from a flood zone determination or by checking the *NFIP Community Status Book* online (<http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book>) or contacting the insurer or a local community official.

Enter the FIRM zone in the space provided. If applying for the PRP under the Eligibility Extension following a map revision, enter the FIRM zone from the FIRM in effect immediately prior to the current FIRM. If the previous FIRM zone was Zone D, indicate FIRM Zone X on the application form. Submit documentation of both the previous and current zones with the application.

NOTE: The postal address of the insured building may not reflect the community where the property is located. Therefore, do not rely on the postal address when determining community status and identification.

In addition, because of possible changes in the FIRM, do not rely on information from a prior policy as accurately reflecting the current FIRM information.

• **Current Map Information**

CURRENT MAP INFORMATION	
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX:	_____ - _____
CURRENT FIRM ZONE:	_____
CURRENT BFE:	_____

Complete this section only if applying for the PRP under the Eligibility Extension following a map revision. Enter the current map information in the space provided. Submit documentation of both the previous and current zones with the application.

K. Building

Complete all required information in this section.

• **Building Occupancy**

BUILDING OCCUPANCY	
<input type="checkbox"/>	SINGLE FAMILY
<input type="checkbox"/>	2-4 FAMILY
<input type="checkbox"/>	OTHER RESIDENTIAL
<input type="checkbox"/>	NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)

Check the type of occupancy for the building (i.e., Single Family, 2–4 Family, Other Residential, or Non-Residential [including hotel/motel]).

- Single Family – This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if limited to less than 50% of the building’s total floor area. This includes a townhouse/rowhouse, which is a multi-floor unit divided from similar units by solid, vertical, load-bearing walls, having no openings in the walls between units and with no horizontal divisions between any of the units.

NOTE: Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

- 2–4 Family – This is a residential building that contains 2–4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies (see note above) are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.
- Other Residential – This is a residential building that contains more than 4 apartments/units. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes,

and rooming houses where the normal occupancy of a guest is 6 months or more. These buildings are permitted incidental occupancies (see note above). The total area of incidental occupancy is limited to less than 25% of the total floor area within the building. Examples of other residential buildings include dormitories and assisted-living facilities.

- Non-Residential (including hotel/motel) – This is a commercial or non-habitational building, or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, small businesses, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural buildings, industrial buildings, warehouses, nursing homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for less than 6 months. This may also include a townhouse/rowhouse, which is a multi-floor unit divided from similar units by solid, vertical, load-bearing walls, having no openings in the walls between units and with no horizontal divisions between any of the units.

• **Building Purpose**

BUILDING PURPOSE	
<input type="checkbox"/>	100% RESIDENTIAL
<input type="checkbox"/>	100% NON-RESIDENTIAL
<input type="checkbox"/>	MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %
IS BUILDING A BUSINESS PROPERTY?	
<input type="checkbox"/>	YES
<input type="checkbox"/>	NO

- Indicate if the building’s purpose is 100% Residential or 100% Non-Residential. If Mixed Use, specify percentage of residential use.
- Check YES if the intended use of the building is for business; otherwise check NO.

For the purpose of completing the Application, a business property is any non-residential building that produces income or a building designed for use as office or retail space, wholesale, hospitality, or similar uses.

Churches are not considered business property; nor are buildings permitted for residential use such as apartments and rental dwelling units.

• **Basement/Enclosure/Crawlspace**

BASEMENT, ENCLOSURE, CRAWLSPACE	
<input type="checkbox"/>	NONE
<input type="checkbox"/>	CRAWLSPACE
<input type="checkbox"/>	SUBGRADE CRAWLSPACE
<input type="checkbox"/>	FINISHED BASEMENT/ENCLOSURE
<input type="checkbox"/>	UNFINISHED BASEMENT/ENCLOSURE

Check whether the building contains:

- 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.

- o Enclosure – That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. A garage below or attached to an elevated building is considered an enclosure.

NOTE: A **finished** (habitable) area is an enclosed area that has more than 20 linear feet of interior finished walls (paneling, etc.).

An **unfinished** area is 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.

- o Crawlspace – In an elevated building, an under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor.
- o Subgrade Crawlspace – A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next-higher floor and no more than 2 feet below the lowest adjacent grade on all sides. (A building with a subgrade crawlspace is not an elevated building.)

NOTE: For buildings insured under the PRP that have crawlspaces or subgrade crawlspaces, use the Without Basement or Enclosure section of the rate table.

• **Number of Floors in Building or Building Type**

NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ ENCLOSED AREA, IF ANY) OR BUILDING TYPE		
<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3 OR MORE
<input type="checkbox"/> SPLIT LEVEL	<input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)	
<input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION		

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

If the building’s enclosure or crawlspace is eligible for exclusion from rating, do not count the enclosed area as a floor. If a building elevated on a crawlspace has an attached garage without openings, it must be rated using the With Basement or Enclosure rate table; see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual.

- o 1 Floor – excludes unfinished attic;
- o 2 Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- o 3 or More Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- o Split Level – A foundation with a vertical offset in the floor framing on either side of a common wall;
- o Manufactured (Mobile) Home or Travel Trailer – Must be built on a permanent chassis and affixed

to a permanent foundation, regardless of size. A serial number must be provided in Part 2 of the Application.

• **Condominium Information**

IS COVERAGE FOR A CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO
IS CONDO UNIT A TOWNHOUSE/ROWHOUSE? <input type="checkbox"/> YES <input type="checkbox"/> NO

- o Condo Unit

Check YES if coverage is for a condominium unit. Otherwise, check NO.

Check YES if the coverage is for a townhouse/rowhouse condo unit; otherwise, check NO.

• **Building Walled and Roofed, Building in the Course of Construction, Building Over Water**

IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO
IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO
IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY

- o Building Walled and Roofed

Check YES if the building has at least 2 outside rigid walls and a fully secured roof; otherwise, check NO.

- o Building in the Course of Construction

Check YES if the building is in the course of construction (if the building is not yet walled and roofed); otherwise, check NO.

- o Building Over Water

Check NO if the building is not located over water. Check PARTIALLY if any part of the building is over water. Check ENTIRELY if the building is completely over water. In tidal areas, use the mean high tide in determining whether the building is partially or entirely over water. For additional guidance on buildings over water, refer to the Building Property Eligibility subsection in the General Rules section of this manual.

• **Federal Land**

IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO

Check YES if the building is located on Federal land; otherwise, check NO. For additional guidance on federally leased properties, refer to the Leased Federal Properties section of this manual.

• **Estimated Building Replacement Cost**

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____

Using normal company practice, estimate the Replacement Cost Value (RCV) and enter the value in the space provided. Include the cost of the building foundation when determining the RCV.

• **Insured's Primary Residence, Rental Property, Tenant's Coverage**

IS BUILDING INSURED'S PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO
IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO
IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO
IF YES, SEE NOTICE BELOW.

o Insured's Primary Residence

Check YES if an applicant or an applicant's spouse will live in the building more than 50 percent of the 365 days following the policy effective date. Otherwise, check NO. If YES, the Application must include current documentation of primary residence status. Acceptable documentation is one of the following: Homestead Tax Credit Form for Primary Residence, driver's license, automobile registration, proof of insurance for a vehicle, voter's registration, or documents showing where children attend school.

If documentation of a primary residence is not available when the policy is applied for on a newly purchased dwelling, the insurer must obtain a signed and dated statement from the applicant which specifies that the property is the insured's primary residence. For additional guidance, refer to the Primary Residence Determination subsection in the General Rules section of this manual.

o Rental Property

Check YES if the building is a rental property; otherwise, check NO.

o Tenant's Coverage

If the insured is a tenant, check YES; otherwise, check NO. If the tenant is requesting building coverage, check YES; otherwise, check NO. If YES, see the Notice in the Signature section of the form. The building owner must be named on the policy. If building coverage is purchased by a tenant due to a lease agreement, the tenant may also be named on the policy. Coverage for contents owned by the tenant must be written on a separate policy in the name of the tenant only. For additional guidance, refer to the Tenant's Coverage subsection in the General Rules section of this manual.

• **Additions or Extensions**

DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)

Check YES if the building has additions or extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. If YES, complete Application Part 2, Section I, Question 4. Check NO if the building has no additions or extensions. For additional guidance, refer to the

Additions or Extensions subsection in the General Rules section of this manual.

• **Elevated Building**

IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO
IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION

Check YES if the building is an elevated building; otherwise, check NO. An elevated building is 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.

If the building is elevated, indicate whether the area below the lowest elevated floor is free of obstruction or with obstruction. An obstruction is a partially or fully enclosed area, or machinery and equipment, below the lowest elevated floor of the building.

L. Contents

CONTENTS	CONTENTS LOCATED IN*:	<input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
	<input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE)	<input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
	<input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE	
	<input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL	*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

Check the box that describes the location of the contents to be insured.

M. Construction Information

CONSTRUCTION INFORMATION	CONSTRUCTION DATE: ____ / ____ / ____	
	CHECK ONE OF THE FOLLOWING:	
	<input type="checkbox"/> BUILDING PERMIT	<input type="checkbox"/> SUBSTANTIAL IMPROVEMENT
	<input type="checkbox"/> CONSTRUCTION	<input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES
	<input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT	

Enter the building construction date (month/day/year) and select the applicable box.

• **Building Permit**

Select this box if construction began within 180 days of the building permit date and enter the building permit date.

• **Construction**

Select this box if construction began more than 180 days after the building permit date and enter the date of the start of construction.

• **Manufactured (Mobile) Homes/Travel Trailers Located Outside a Mobile Home Park or Subdivision**

Select this box if the manufactured (mobile) home or travel trailer is located outside a mobile home park or subdivision, and enter the date of permanent placement.

- **Manufactured (Mobile) Homes/Travel Trailers Located in a Mobile Home Park or Subdivision**

Select this box if the manufactured (mobile) home or travel trailer is located inside a mobile home park or subdivision, and enter the construction date of the mobile home park or subdivision facilities.

- **Substantial Improvement**

Select this box if the building has been substantially improved or damaged. If the building has been substantially improved, enter the date that substantial improvement started or the building permit date. If the building has been substantially damaged, enter the date that substantial damage occurred.

Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the start of construction of the improvement.

Substantial damage is 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% of the market value of the building before the damage occurred.

Do not select this box for substantial improvement to a Pre-FIRM building where the improvement is an addition next to and in contact with the existing building and the lowest floor elevation of the addition is at or above BFE. Select the Building Permit box or the Construction box as applicable and enter the appropriate date.

N. Building Eligibility

THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE PRP ELIGIBILITY EXTENSION, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.

ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:

A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? YES NO

Check YES if the building is located in an SFHA; otherwise, check NO.

NOTE: If the answer to question A is YES, this risk is not eligible for the PRP, except for buildings eligible under the PRP Eligibility Extension.

B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?

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

Check the appropriate boxes to determine the building's eligibility for a PRP.

NOTE: If the answer is YES to any of the questions in B, this risk is not eligible for the PRP.

O. Coverage and Premium

ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL

BUILDING AND CONTENTS COVERAGE COMBINATION

BUILDING: \$ _____

CONTENTS: \$ _____

PREMIUM: \$ _____

CONTENTS COVERAGE ONLY

AMOUNT: \$ _____

PREMIUM: \$ _____

Enter the coverage limits and premium amounts from the appropriate PRP premium tables in this section.

Add the \$50 Probation Surcharge, if applicable. Deduct \$5 if this is an application for a condominium unit.

P. Signature

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

SIGNATURE OF INSURANCE AGENT/PRODUCER _____ DATE (MM/DD/YYYY) / _____

SIGNATURE OF INSURED (OPTIONAL) _____ DATE (MM/DD/YYYY) / _____

The agent/producer must sign and date Parts 1 and 2 of the PRP application and is responsible for the completeness and accuracy of the information provided on it. The insured's signature is optional.

NOTE: The waiting period, if applicable, is added to this date to determine the policy effective date entered in the Policy Period section of the application.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

XV. COMPLETING PART 2 OF THE PREFERRED RISK POLICY APPLICATION FORM

The agent/producer must complete all relevant items in Part 2 of the PRP application form for all buildings.

A. Section I – All Building Types

1. Building Use

1. Building Use

Main house/building Detached guest house Detached garage

Agricultural building Warehouse Tool/storage shed

Poolhouse, clubhouse, recreation building

Other: _____

Check the box that indicates the insured building's use. If OTHER, describe the building use.

2. Garage

2. Garage

a) Is there a garage attached to or part of the building?
 YES NO

If the answer to 2a is YES, answer 2b through 2f.

b) Total area of the garage: square feet.

c) Are there any openings (excluding doors) that are designed to allow the passage of floodwaters through the garage? YES NO

If yes, number of permanent flood openings within 1 foot above the adjacent grade: . Total area of all permanent openings: square inches.

d) Is the garage used solely for parking of vehicles, building access, and/or storage? YES NO

e) Does the garage contain machinery and/or equipment? YES NO

If yes, check the applicable items:

<input type="checkbox"/> Furnace	<input type="checkbox"/> Heat pump	<input type="checkbox"/> Air conditioner
<input type="checkbox"/> Water heater	<input type="checkbox"/> Fuel tank	<input type="checkbox"/> Cistern
<input type="checkbox"/> Elevator equipment	<input type="checkbox"/> Washer & dryer	<input type="checkbox"/> Food freezer
<input type="checkbox"/> Other machinery and/or equipment servicing the building (describe): _____		

f) Does the garage have more than 20 linear feet of finished interior wall, paneling, etc.? YES NO

Check yes if there is a garage attached to or part of the building; otherwise, check NO.

If the answer to 2a is YES, complete 2b through 2f; otherwise, check NO and disregard 2b through 2f.

3. Basement/Subgrade Crawlspace

3. Basement/Subgrade Crawlspace

a) Is the basement/subgrade crawlspace floor below grade on all sides?
 YES NO

b) If yes, does the basement/subgrade crawlspace contain machinery and/or equipment? YES NO

If yes, check the applicable items:

<input type="checkbox"/> Furnace	<input type="checkbox"/> Heat pump	<input type="checkbox"/> Air conditioner
<input type="checkbox"/> Water heater	<input type="checkbox"/> Fuel tank	<input type="checkbox"/> Cistern
<input type="checkbox"/> Elevator equipment	<input type="checkbox"/> Washer & dryer	<input type="checkbox"/> Food freezer
<input type="checkbox"/> Other machinery and/or equipment servicing the building (describe): _____		

Check YES if the building has a basement/subgrade crawlspace floor below grade on all sides; otherwise, check NO.

If the answer to 3A is YES, check all applicable items in 3b; otherwise, check NO.

4. Additions and Extensions (if Applicable)

4. Additions and Extensions (if Applicable)

Coverage is for:

Building including addition(s) and extension(s)

Building excluding addition(s) and extension(s)
 Provide policy number for addition or extension: _____

Addition or extension only (include description in the Property Location box in Part 1)
 Provide policy number for building excluding addition(s) or extension(s):

If the building to be insured does not have additions and extensions, leave this section blank. (If there are no additions and extensions, then the Building Section of Part 1 of this Application should indicate a “No” to the question “Does the building have any additions or extensions?”) Check the appropriate box if the building has additions or extensions.

NOTE: Coverage automatically extends to additions and extensions, unless a separate policy is purchased for the addition(s) or extension(s). When insuring a building with additions and extensions under a single policy, the zone and elevation of the lowest floor of any additions and extensions cannot be excluded from the policy rating.

For additional guidance on additions and extensions, refer to the Single Building subsection of the General Rules section of this manual.

Check “Building including addition(s) and extension(s)” if the coverage intended by this Application is for both a main building and any additions or extensions on one policy. If this section is left blank, coverage is presumed to include any additions and extensions discovered at the time of loss.

Check “Building excluding addition(s) and extension(s)” if the coverage intended by this Application is for a main building only, because the addition(s) and extensions(s) will be insured by another policy. Provide the policy (or quote or Application) number for the policy covering the addition or extension. Additions and extensions cannot be excluded from coverage on the building except by insuring them separately.

Check “Addition and extension only (include description in the Property Location box in Part 1)” if the coverage intended by this Application is for an addition or extension only. A separate Elevation Certificate may be required to obtain the necessary information for rating. Ensure the Property Location box in Part 1 of this Application is properly completed with a description of the addition or extension. Provide the policy (or quote or Application) number for the policy covering the main building.

B. Section II – Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers)

This section is required for all elevated buildings, including manufactured (mobile) homes/travel trailers.

1. Elevating Foundation Type

1. Elevating Foundation Type

Piers, posts, or piles

Reinforced masonry piers or concrete piers or columns

Reinforced concrete shear walls

Solid foundation walls (Note: Not approved for elevating in Zones V1–V30, VE, or V.)

Check the elevating foundation type used for the building.

NOTE: “Solid (perimeter) foundation walls” means foundation walls as shown in Building Diagram numbers 7 and 8 on the Elevation Certificate.

Are there any permanent additions and/or extensions? YES NO

If yes, the dimensions are: × feet

Check YES if the mobile home or travel trailer has permanent additions or extensions. If YES, enter dimensions; otherwise, check NO.

2. Anchoring

2. Anchoring
 The manufactured (mobile) home/travel trailer anchoring system utilizes: (Check all that apply.)

<input type="checkbox"/> Over-the-top ties	<input type="checkbox"/> Ground anchors
<input type="checkbox"/> Frame ties	<input type="checkbox"/> Slab anchors
<input type="checkbox"/> Frame connectors	<input type="checkbox"/> Other (describe): _____

Check all boxes that describe the anchoring system. If OTHER is checked, describe the anchoring system.

3. Installation

3. Installation
 The manufactured (mobile) home/travel trailer was installed in accordance with: (Check all that apply.)

<input type="checkbox"/> Manufacturer's specifications
<input type="checkbox"/> Local floodplain management standards
<input type="checkbox"/> State and/or local building standards

Check all boxes that describe how the manufactured (mobile) home was installed.

XVI. MAILING INSTRUCTIONS

Upon completion of all sections of the Application, attach all required certifications and other documents to the Application, along with a check or money order made payable to the insurer for the Total Amount Due.

If paying by VISA, MasterCard, Discover, or American Express, submit a disclaimer form, signed by the insured, with the Preferred Risk Policy 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. If the credit card information is taken over the telephone, the agent/producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

Mail the original copy of the completed Application and all required documentation as described above, with the Total Amount Due, to the insurer. Retain a copy of the Application and supporting documents for the agency file, and provide copies of the Application to the applicant and the mortgagee.

After receipt of the Application and Total Amount Due, the insurer will process the Application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies of the declarations page will be provided to the agent/producer and any designated mortgagee(s).

XVII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS

If an Application is incomplete, and/or the information submitted is incorrect or inconsistent, a policy will not be issued. The Application may be placed in a pending status until the agent/producer provides the complete or correct information.

For NFIP Direct Business, in the case of an incomplete PRP Application, the Servicing Agent will send the agent/producer a letter requesting the necessary information. Copies of this letter will be provided to the named insured and designated mortgagee(s). The agent/producer should provide the necessary information to the NFIP Servicing Agent.

If the premium received is not enough to purchase the kind and amount of coverage requested, the policy will be issued for only the kind and amount of coverage that can be purchased for the premium payment received.

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GENERAL CHANGE ENDORSEMENT

I. USE OF THE FORM

The National Flood Insurance Program (NFIP) General Change Endorsement form or a similar request can be used to make certain types of coverage and rating changes or corrections to the existing policy.

However, this form cannot be used to 1) renew a policy, 2) extend or change a policy year, or 3) change the effective date of the policy.

An endorsement may be submitted for such reasons as:

- Change of a mortgagee
- Increasing, adding, reducing, or removing coverage amounts
- Change of the mailing address
- Change of the building description
- Change of insured information
- Rating Adjustments
- Map revisions
- Correcting a misrated policy
- Assignment of the policy

II. ENDORSEMENT RULES

A. Coverage Endorsements

1. Addition of 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 year. The additional premium is calculated pro rata for the balance of the policy year, 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 Write Your Own (WYO) Company's standard business practice. (See Examples 1 through 3 at the end of this section.) Refer to the General Rules section for the applicable waiting period.

2. Reduction in Amount 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, or a current appraisal or cost estimate is provided which shows that the building's current coverage amount is higher than the estimated replacement cost of the building. (See Example 4 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.

If the insured has a non-NFIP policy, the coverage can be reduced to the amount of the non-NFIP policy deductible.

3. Removal of Coverage

Coverage may be removed and premium returned only in the following instances:

- Property is no longer at the described location
- The property is no longer owned by the policyholder
- There is more than one policy with building coverage insuring the same building.

B. Rating Endorsements

1. Rate Reduction

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

2. Rating Adjustment

NFIP rules require that the policy must be in effect in order to process refunds.

Rating adjustments will be allowed for only the current year for the following situations:

- Use of the grandfather rules. The endorsement effective date is the effective date of the current policy year.
- Use of 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.
- Use of the Federal Emergency Management Agency (FEMA) Special Rates (see the Rating section). The endorsement effective date is the date that FEMA provided the rates.
- Revision of alternative rates (rates used for Pre-FIRM rated risks where the zone is unknown). The endorsement effective date is the effective date of the current policy year.

- Use of Post-FIRM/full-risk rating for a Pre-FIRM building receiving subsidized rates. The refund will be processed if the insured provides a valid Elevation Certificate (EC). The endorsement effective date is the effective date of the current policy year.
- Use of an EC on Post-FIRM buildings rated using “Without Certification of Compliance or Elevation Certificate” for zones AO and AH, or “No Elevation Certificate or No BFE” for Unnumbered A Zone. The endorsement effective date is the effective date of the current policy year.
- Use of an updated EC. The endorsement effective date is the effective date of the current policy year.

3. Revision of an Alternative Rating

Alternative rating is used to determine the premium on a Renewal Notice following conversion of a community from the Emergency Program to the Regular Program. Alternative rates are also used by agents/producers for the rating of Pre-FIRM construction. Alternative rating allows the agent/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 years, such revisions may also be made effective with the start of the policy year.

4. Map Revision

A policy may be endorsed to revise the flood zone or change the Base Flood Elevation (BFE) in which a building is located to provide a more favorable rating due to a physical revision of the FIRM, a Letter of Map Amendment (LOMA), or a Letter of Map Revision (LOMR). The effective date of the endorsement to rate a policy with the current zone must be the effective date of the map revision.

The following endorsement rules must be used:

- If a map revision or amendment became effective during the current policy year, the refund for the premium difference after revising the zone or BFE is prorated, using the date of the map revision or amendment as the endorsement effective date.
- If a map revision or amendment became effective in the previous policy year, a refund of the premium difference is granted for the current policy year and the pro-rata portion of the previous policy year. The endorsement effective date is the map revision or amendment date.

- If a map revision or amendment became effective prior to the previous policy year, a refund of the premium difference is granted for the current policy year only.
- If the policy has expired, the endorsement request must be received within 6 months of the expiration date; otherwise, no refund is available. Before refunding a premium for an expired term, the insurer must check with the policyholder for the existence of a current policy with another WYO Company. Under no circumstances will an insured be allowed a refund for more than 2 policy years, regardless of whether the same or different WYO Company or Companies issued the policy or policies.

Before processing the endorsement, the agent/producer should check the Flood Map Status Information Service to make sure that the LOMA or LOMR is still valid (or has been recertified) based on the most recent map revision. Also, if the revised map changes the BFE, verify that the same elevation datum is used to determine the building elevations on the EC.

When a community has been 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. Misrated Policy

A flood policy can be endorsed to correct misratings. Misratings that may generate refunds include only the following errors made at the time of application:

- Building description;
- Flood zone;
- BFE;
- Community number; or
- Lowest floor used for rating.

A premium refund for a misrated policy going back a maximum of 6 calendar years from the current policy year will be allowed with proper documentation (see IV.B.2.a.). Any lapse in coverage is included in determining the number of years for which a premium refund is allowed.

NOTE: The presentment of additional rating information (e.g., use of Post-FIRM/full-risk rating for a Pre-FIRM building receiving subsidized rates) or a change in the rating information (e.g., a new EC, a LOMA, or a map revision) is not considered a misrating.

D. Conversion of Standard-Rated Policy to PRP Due to Misrating

A policy written as a standard-rated B, C, or X Zone policy and later found to be eligible for a Preferred Risk Policy (PRP) may be endorsed or rewritten as a PRP for only the current policy year.

When the risk has been misrated since the time of application with a zone other than B, C, or X but is later found to be in a B, C, or X Zone and eligible for a PRP, the insurer will be allowed to endorse or cancel/rewrite up to 6 years.

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy year; and
- The policy has no open claim or closed paid claim.

The new PRP building coverage will be equal to either the building limit issued under the standard-rated B, C, or X Zone policy or the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated B, C, or X Zone building limit. For a standard-rated contents-only policy, the contents coverage will be equal to the limit issued under the standard-rated policy or the next-higher limit. If building coverage is desired, or the building and/or contents coverage requested exceeds the limits described above, the coverage should be endorsed with a 30-day waiting period.

E. Changing Deductibles

Increasing deductibles is permitted during the current policy year. 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, increasing, extending, or renewing a loan.

The Increased Cost of Compliance (ICC) Premium is not eligible for the deductible discount or surcharge. First calculate the deductible discount or surcharge, then add in the ICC Premium.

F. Endorsements Due to Duplicate Coverage

The Standard Flood Insurance Policy (SFIP) covers one building per policy. Except for condominium buildings, building coverage may be issued on only one policy per building. Condominium unit owners may purchase building coverage under the Dwelling form, even if there is a Residential Condominium Building Association Policy (RCBAP) covering the building containing the unit, or other units insured separately within the building.

However, the maximum building coverage available for a residential condominium building is \$250,000 times the number of units within the building, or the total replacement cost, whichever is less.

If the building owner is not shown as a named insured on an SFIP with building coverage, the policy must be endorsed to include the building owner as a named insured. If more than one SFIP with building coverage covers the same property, all but one of the policies must be endorsed to remove the building coverage or canceled. A pro-rata refund is available for endorsements removing building coverage due to duplicate coverage based on the effective date that duplicate coverage began.

G. Property Address Corrections

A flood policy may not be endorsed to change the insured property location. This includes relocation from 1 unit to another unit within the same building, and relocation of a mobile home/travel trailer to a new location. An endorsement may not be submitted when it will result in a change to the actual building to be insured, regardless of whether a loss has or has not occurred. A new Application and a new premium must be submitted, and any applicable waiting period for the SFIP to become effective will apply. The following exceptions allow for a property address correction:

1. An endorsement may be submitted to correct an erroneous property address (e.g., one made through typographical error or an Emergency 911 property address change) when it does not result in a change of the building to be insured. In the case where there are no paid or pending claims, a correction can be made without a waiver from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP. The address may be corrected in the following situations:
 - The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; or
 - The address used to describe the insured building indicated on the Application has changed with the United States Post Office; or
 - A postal address is being supplied for a descriptive or legal address originally provided on the Application.
2. In a situation where there is a pending claim, and the agent/producer indicates that the address on the policy is not the correct address for the

building intended to be insured, a waiver may be sought from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP in the following instances:

- The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement, and the insured has no insurable interest in the building at the address incorrectly indicated on the application; or
- The address used to describe the insured building indicated on the Application has changed with the United States Post Office. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; or
- A postal address is being supplied for a descriptive or legal address originally provided on the Application. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the waiver request.

No pending claim on a policy requiring an address change can be paid without FEMA approval.

H. Assignment of Policy

A building owner's flood insurance building policy may be assigned to a purchaser of the insured building with the written consent of the seller. The seller must sign the assignment endorsement on or before the closing date. Policies on buildings in the course of construction and policies insuring only contents may not be assigned.

The assignment section on the General Change Endorsement form must be completed. Select "Other" on the General Change Endorsement form if the assignment is due to inheritances, gifts, transfers of ownership without purchase, assignments to an estate or trust, or at the time of foreclosure.

III. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY)

A. During the Last 90 Days of Policy Year

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

2. If the original Renewal Notice has not been paid, the payor may use the revised Renewal Notice or subsequent Final Notice.

B. During the Last 75 Days of Policy Year

1. If the original Renewal Notice has not been paid, the agent/producer must submit the General Change Endorsement for the current policy year only and submit a renewal Application for the upcoming policy year. 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 Notice or Final Notice when a renewal Application and premium have been submitted.)
2. If the original Renewal Notice *has been paid*, the agent/producer must submit the General Change Endorsement together with any required additional premium for the renewal policy year and, if applicable, a separate General Change Endorsement and additional premium for the remainder of the current policy year. The effective date of the endorsement to increase coverage (up to the inflation factor) will be the "renewal date" only if the endorsement and additional premium are received within the 30-day grace period.

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 year, provided the inception date is on or after the community conversion date.

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

IV. COMPLETING THE FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT FORM

A. General Change Endorsement Instructions

Instructions for completing the General Change Endorsement form are self-explanatory. The policy number, reason for change, and the endorsement effective date are required items for completing the form. The following items are of special note:

- **Policy Period**

In this section, enter the policy expiration date (month/day/year) and endorsement effective date. The policy period cannot be changed. All calculations

must reflect the policy period shown on the current declarations page.

- **Property Location**

A flood policy may not be endorsed to change the insured property location, unless correcting an erroneous property address. If the property address is rural, enter the legal description or geographic location of the property (do not use P.O. Box). *For additional guidance, refer to the Property Address Corrections subsection in this section.*

For example, the insured's mailing address may be shown as:

Route 4
Box 179
Danville, OH 43014

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

- **Grandfathering Information**

Verify whether the building was built in compliance or has had continuous coverage. *For additional guidance, refer to the NFIP Grandfathering Rules subsection in the Rating section of this manual.*

If the building was built in compliance, enter the community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE. If grandfathering for continuous coverage, enter the prior policy number.

- **Building**

Complete this section to correct a property's building description. If applicable, submit any supporting documentation.

- **Contents**

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.

- **Coverage and Rating**

Complete this section for such reasons as:

- Increasing, adding or reducing coverage limits
- Updating building's replacement cost information
- Changing deductibles

For additional guidance, refer to the Endorsement Rating examples in this section.

- All endorsements, whether paper or electronic form, must be signed. Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.
- The insured must sign and date the General Change Endorsement form whenever there is a request to reduce policy limits, assign the policy, or change the agent/producer of record.

B. Refund Processing Procedures

1. The current insurer will be responsible for returning the premium for the current and the prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that policy year. Agents/producers submit refund requests to their insurer.
2. Requests for refunds for more than 2 policy years must be processed by the NFIP Bureau and Statistical Agent (NFIP Bureau).
 - a. For requests processed by the NFIP Bureau, the current insurer must submit all of the documentation necessary to make a refund for any period exceeding 2 policy years. At a minimum, this documentation will consist of the following:
 - The company's statistical records or declarations pages for each policy year and evidence of premium payments obtained from the insured if these documents are not available from the company's records.
 - An endorsement request for each policy year and the premium refund calculation for each policy year that the company had the policy.
 - A LOMA; a LOMR; a LODR; a copy of the most recent flood map marked to show the exact location and flood zone of the building; a letter indicating the exact location and flood zone of the building, and signed and dated by a local community official; an EC indicating the exact location and flood zone of the building, and signed and dated by a surveyor, an engineer, an architect, or a local community official; or a flood zone determination certification that guarantees the accuracy of the information.

- b. In order for the NFIP Bureau to process a refund request, the appropriate documentation must be mailed directly to:

NFIP Bureau and Statistical Agent
Underwriting Department
8400 Corporate Dr., Suite 350
Hyattsville, MD 20785

3. WYO Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.

4. Any lapse in coverage does not extend the number of policy years the premium refund is allowed.

The NFIP Bureau will return to the sender any unauthorized refund requests for more than 2 policy years.

IV. ENDORSEMENT RATING EXAMPLES

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Example 3	Increasing Coverage After a Rate Change	END 10
Example 4	Reducing Building Coverage	END 11

**EXAMPLE 1
INCREASING COVERAGE ON A PREFERRED RISK POLICY**

- Policy term is September 15, 2014–2015.
- Single Family with basement.
- Property Currently Mapped in X-Zone
- Present coverage: Building \$75,000 / Contents \$30,000.
- Premium at policy effective date was \$315.
- Endorsement effective date is May 2, 2015.
- Coverages added are \$125,000 on the building and \$50,000 on the contents for a total of \$200,000 on the building and \$80,000 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 2 premiums is \$114.
- Prorate the Difference.
Time period is May 2, 2015, to September 15, 2015;
Number of days is 136;
Pro-rata factor is .373

INSURANCE COVERAGE	SECTION A - CURRENT LIMITS			SECTION B - NEW LIMITS			A + B PREMIUM	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC LIMIT	—	—	—	—	—	—	—	
BUILDING ADDITIONAL LIMIT	—	—	—	—	—	—	—	
CONTENTS BASIC LIMIT	—	—	—	—	—	—	—	
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—	
FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM		
	\$75,000	\$30,000	\$315	\$125,000	\$50,000	\$429	\$429	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL	\$429
BUILDING COVERAGE			CONTENTS COVERAGE				DEDUCTIBLE DISCOUNT/SURCHARGE	—
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		SUBTOTAL	\$429
—	—	\$200,000	—	—	\$80,000	ICC PREMIUM	—	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR							SUBTOTAL	\$429
NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.							CRS PREMIUM DISCOUNT ____ %	—
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.							SUBTOTAL	\$429
SIGNATURE OF INSURANCE AGENT/PRODUCER _____							RESERVE FUND ____ %	—
SIGNATURE OF INSURED (IF APPLICABLE) _____							SUBTOTAL	\$429
SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) _____							PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	\$315
							DIFFERENCE _____ (+/-)	\$114
							PRO-RATA FACTOR	.373
							TOTAL AMOUNT DUE (+/-)	\$43

**EXAMPLE 2
INCREASING COVERAGE**

- Policy term is December 12, 2014–2015.
- 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 March 12, 2015, 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 .99/.26, Contents 1.51/.47.
- 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.
- \$25,000 of the \$60,000 coverage and the \$40,000 additional 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 the ICC Premium and calculate the New Premium Subtotal.
- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is \$528 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is March 12, 2015,
to December 12, 2015;
Number of days is 275;
Pro-rata factor is .753

INSURANCE COVERAGE	SECTION A - CURRENT LIMITS			SECTION B - NEW LIMITS			A + B PREMIUM		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC LIMIT	\$35,000	.99	\$347	\$25,000	.99	\$248	\$595		
BUILDING ADDITIONAL LIMIT	—	—	—	\$40,000	.26	\$104	\$104		
CONTENTS BASIC LIMIT	\$10,000	1.51	\$151	\$15,000	1.51	\$227	\$378		
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—		
FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM			
	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW							PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL	\$1,077
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCTIBLE DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL		\$1,077	
\$60,000	\$40,000	\$100,000	\$25,000	—	\$25,000	ICC PREMIUM		\$5	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR								SUBTOTAL	\$1,082
NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.								CRS PREMIUM DISCOUNT ____ %	—
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.								SUBTOTAL	\$1,082
SIGNATURE OF INSURANCE AGENT/PRODUCER _____								RESERVE FUND 5 %	\$54
SIGNATURE OF INSURED (IF APPLICABLE) _____								SUBTOTAL	\$1,136
SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) _____								PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	\$528
								DIFFERENCE _____ (+/-)	\$608
								PRO-RATA FACTOR	.753
								TOTAL AMOUNT DUE (+/-)	\$458

**EXAMPLE 3
INCREASING COVERAGE AFTER A RATE CHANGE**

- Policy term is August 15, 2014–2015.
- Single-family dwelling, Regular Program.
- 1 floor, no basement.
- Current policy limits: Building \$30,000 / Contents \$8,000.
- Building located in an AE Zone, Post-FIRM.
- Premium rates are: Building 1.78, Contents 1.11.
- Post-FIRM construction with a 0 elevation difference.
- Endorsement effective date is October 22, 2014.
- 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 October 1, 2014.
- 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 (1.78). (See page END 1, "Addition of 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 (1.11).
- 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 and calculate the New Premium Subtotal.
- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is \$659 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is October 22, 2014,
to August 15, 2015;
Number of days is 297;
Pro-rata factor is .814

INSURANCE COVERAGE	SECTION A - CURRENT LIMITS			SECTION B - NEW LIMITS			A + B PREMIUM		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC LIMIT	\$30,000	1.78	\$534	\$15,000	1.78	\$267	\$801		
BUILDING ADDITIONAL LIMIT	—	—	—	—	—	—	—		
CONTENTS BASIC LIMIT	\$8,000	1.11	\$89	\$7,000	1.11	\$78	\$167		
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—		
FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM			
	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW							PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL	\$968
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCTIBLE DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL		\$968	
\$45,000	—	\$45,000	\$15,000	—	\$15,000	ICC PREMIUM		\$5	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR							SUBTOTAL	\$973	
NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.							CRS PREMIUM DISCOUNT ____ %	—	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.							SUBTOTAL	\$973	
SIGNATURE OF INSURANCE AGENT/PRODUCER _____							RESERVE FUND 5 %	\$49	
DATE (MM/DD/YYYY) _____							SUBTOTAL	\$1,022	
SIGNATURE OF INSURED (IF APPLICABLE) _____							PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	\$659	
DATE (MM/DD/YYYY) _____							DIFFERENCE _____ (+/-)	\$363	
SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) _____							PRO-RATA FACTOR	.814	
DATE (MM/DD/YYYY) _____							TOTAL AMOUNT DUE (+/-)	\$295	

**EXAMPLE 4
REDUCING BUILDING COVERAGE**

- Policy term is December 1, 2014–2015.
- 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, 2015, 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 1.11/.38.
- Endorsement effective date is July 1, 2015.
- In Section A, enter the basic building amount (\$60,000) and the applicable rate (1.11).
- In Section B, enter the new additional building amount at the same rate of .38.
- Add Sections A and B to obtain the New Premium Totals.

- Add the New Premium Totals to obtain the Premium Subtotal.
- Add in the ICC Premium and calculate the New Premium Subtotal.
- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is \$1,064 (excluding the Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment.
- 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, 2015,
to December 1, 2015;
Number of days is 153;
Pro-rata factor is .419

INSURANCE COVERAGE	SECTION A - CURRENT LIMITS			SECTION B - NEW LIMITS			A + B PREMIUM		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC LIMIT	\$60,000	1.11	\$666	—	—	—	\$666		
BUILDING ADDITIONAL LIMIT	\$90,000	.38	\$342	-\$50,000	.38	-\$190	\$152		
CONTENTS BASIC LIMIT	—	—	—	—	—	—	—		
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—		
FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM			
	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW									
BUILDING COVERAGE			CONTENTS COVERAGE			PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL	\$818	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		DEDUCTIBLE DISCOUNT/SURCHARGE	—	
\$60,000	\$40,000	\$100,000	—	—	—		SUBTOTAL	\$818	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR								ICC PREMIUM	\$5
							SUBTOTAL	\$823	
							CRS PREMIUM DISCOUNT ____ %	—	
							SUBTOTAL	\$823	
							RESERVE FUND 5 %	\$41	
							SUBTOTAL	\$864	
							PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	\$1,064	
							DIFFERENCE _____ (+/-)	-\$200	
							PRO-RATA FACTOR	.419	
							TOTAL AMOUNT DUE (+/-)	-\$84	

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____/_____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____/_____/_____
SIGNATURE OF INSURED (IF APPLICABLE) DATE (MM/DD/YYYY)

_____/_____/_____
SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) DATE (MM/DD/YYYY)

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POLICY RENEWALS

I. GENERAL INFORMATION

The Standard Flood Insurance Policy (SFIP) is not a continuous policy. The policy contract is for the term of one year. Each policy contract expires at 12:01 a.m. on the last day of the policy term. Renewal of an expiring policy establishes a new policy term and new contractual agreement between the policyholder and the Federal Emergency Management Agency (FEMA). The National Flood Insurance Program (NFIP) must issue a notice of expiration not less than 45 days before the expiration of the flood insurance policy by first-class mail to the owner of the property, the servicer of any loan secured by the property, and (if known) the owner of the loan.

All policies, including Submit-for-Rate, must be renewed using the rates in effect on the renewal date.

Policy renewal documentation and premium should be submitted to the insurer in advance of the policy expiration date to ensure there is no lapse in coverage. There are 2 ways to renew a policy:

- The agent/producer will be required by the insurer to renew by means of an application or Recertification Questionnaire. In this instance, the agent/producer should complete an Application for renewal when recertifying or changing policy information, and mail it with the Total Amount Due to the insurer.

OR

- The payor must respond to a Renewal Notice including a renewal offer by selecting one of the coverage options shown on the direct mail notice and returning it with the Total Amount Due to the insurer.

II. RENEWAL NOTICE

All parties listed on the policy declarations page (insured, agent/producer, mortgagees) are to be mailed an initial Renewal Notice (page REN 5) no less than 45 days prior to the policy expiration date. Additional copies of this Renewal Notice may be mailed less than 45 days prior to policy expiration according to a company's standard business practices. The party designated on the policy record as the payor receives the payor's copy of the bill; all other parties receive a copy that states "THIS IS NOT A BILL."

A. Renewing for the Same Coverage – Option A

Option A of the Renewal Notice shows current amounts of insurance and deductibles at the time the Renewal Notice is printed.

B. Inflation Factor – Option B

Option B shows premium for amounts of insurance increased by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible is used. For PRPs, Option B is the next-higher coverage combination available. There is no waiting period if Option B is chosen. The inflation option will be no higher than the replacement cost on record for that policy. If coverage higher than the current replacement cost on record is desired, updated replacement cost documentation must be submitted.

From time to time, an agent/producer may want to endorse a policy to initiate a renewal by means of application in order to change policy information even when the insurer has made a renewal offer by means of a Renewal Notice.

When an agent/producer opts to renew by means of application after a renewal offer has been made by the insurer, the 30-day waiting period does not apply when an additional amount of insurance is requested at the time of renewal that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation.

If a revised renewal offer results from an endorsement that increases coverage more than the previously offered inflation increase option and becomes effective at least 30 days before renewal, the revised limits will apply at the policy renewal. The revised renewal offer must be generated at least 30 days before the policy renewal in order for these revised limits to take effect at renewal. In either situation, the increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal, provided that the premium for the increased coverage is received before the expiration of the grace period.

The 30-day waiting period applies when an additional amount of insurance requested at renewal time is higher than the amount listed on the renewal bill provided by the insurer, and the request is received by the insurer less than 30 days prior to policy expiration. The beginning of the waiting period is determined by the standard rules for endorsement or application. Thus, in order for the coverage amount higher than the inflation option to take effect on the renewal date, the full premium must be received at least 30 days prior to the renewal effective date.

C. Nonrenewal and Cancellation

A policy intended for an ineligible risk is considered null, and cannot renew.

Renewal Notices will not be generated and policies will not be renewed for the following situations outlined in the SFIP where a building becomes ineligible for flood insurance after the time of application:

- Suspended community; *and*
- Section 1316 property.

However, in each of the situations above, any mortgagee named on the policy must be notified of the nonrenewal or cancellation, as required by the Mortgage Clause of the SFIP (see the Policy section, General Conditions, “Q. Mortgage Clause” in all policy forms). Within 5 days of the policy expiration date, an appropriately worded expiration notice must be sent to the mortgagee, with copies to the agent/producer and the insured.

III. FINAL NOTICE

Whether renewing by means of an Application, a Recertification Questionnaire, or a Renewal Notice, if the premium payment is not received by the insurer by the policy expiration date, a Final Notice (page REN 7) is produced and must be sent to all parties listed on the declarations page (the agent/producer, insured, and any mortgagee). The Final Notice must indicate that coverage has expired and that the expired policy will be reissued with a new effective date if the premium payment is not received by the insurer within 30 days following the policy expiration date.

Mortgagee protection under the policy shall continue in force after the expiration of the policy for 30 days from the mailing date. The Final Notice to the lender must indicate that coverage will terminate if premium is not received within this 30-day period. Insurers must be able to reproduce copies of the Final Notice to the mortgagee and have processes in place to verify the date the Final Notice was mailed.

IV. RENEWAL BY MEANS OF APPLICATION OR RECERTIFICATION QUESTIONNAIRE

To generate Renewal Notices with a renewal offer, the insurer must have received acceptable application data. Accordingly, the insurer may provide an Application for renewal to obtain missing information or a Recertification Questionnaire to validate previous rating. When renewing by means of an application or Recertification Questionnaire, a Renewal Notice will not be generated in cases where a policy has not been corrected or validated prior to the start of a renewal cycle. Therefore, it is important that agents/producers respond immediately to requests for additional information.

Situations that require a renewal by means of application or recertification include, but are not limited to, the following:

- Tentatively rated policy
- Provisionally rated policy
- FEMA reunderwriting requirements resulting from audit or quality review
- Misrating discovered by the insurer at the time of loss or during internal quality review
- Substantial damage or substantial improvement
- New additions or extensions to the building (even when not a substantial improvement)
- Building under construction during previous policy term
- Preferred Risk Policy (PRP) ineligibility or conversion to standard rating
- Loss of eligibility for NFIP grandfather rules

In each of the situations above, any mortgagee named on the policy must be notified of the requirement to renew by means of application or recertification no less than 45 days prior to policy expiration. If the Application for renewal or Recertification Questionnaire is not received by the expiration date, a Final Notice of nonrenewal is required by the Mortgage Clause of the SFIP (see the Policy section, General Conditions, “Q. Mortgage Clause” in all policy forms). The Final Notice must be mailed within 5 days of the policy expiration date. An appropriately worded expiration notice must be sent to the mortgagee, with copies to the agent/producer and the insured.

V. PREMIUM PAYMENT DUE

To ensure that the policy is renewed without a lapse in coverage, the premium must be received by the insurer within 30 days after the expiration date. As an alternative, the premium can be mailed by certified mail within 30 days after the expiration date. 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 Receipt Date subsection in the General Rules section. Use the renewal date plus 29 days to determine whether the renewal premium was received within 30 days.

Renewal payments may also be paid by VISA, MasterCard, Discover, or American Express. Use the detachable payment stub at the bottom of the Renewal Notice and Final Notice, or use the Credit Card Payment Form at the end of this section. The form is also available in the Forms Library on the NFIP Servicing Agent’s website at <http://www.nfipservices.com>. If a charge is declined, you will be notified by mail.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. Write Your Own (WYO) Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

VI. RENEWAL EFFECTIVE DATE DETERMINATION

Renewal dates are calculated as follows:

- If the Final Notice and the premium payment are received by the insurer within 30 days following the expiration, the policy will be issued under the same policy number as the previous term, with no lapse in coverage. For example, if the policy expires on May 1, the Final Notice and premium payment must be received on or before May 30.
- If the Final Notice and the premium payment are received by the insurer after the 30-day period, but within 90 days following the expiration, the policy will be placed in force 30 days following receipt by the insurer.
- If the Final Notice and the premium payment are received after 90 days following the expiration date, the agent/producer must submit a new application with the full annual premium. The standard 30-day waiting period will apply.

VII. ENDORSEMENTS DURING RENEWAL CYCLE

Endorsements received by the insurer within 75 days of the policy expiration date may not be reflected on the renewal bill. The agent/producer therefore should ensure that the new policy is properly endorsed after renewal.

The agent/producer should use an application for renewal to ensure that all changes are reflected on the renewal.

VIII. SEVERE REPETITIVE LOSS PROPERTIES

All policy transactions for Severe Repetitive Loss (SRL) properties must be processed by the NFIP Special Direct Facility. See the SRL section of this manual for more information.

IX. TRANSFER OF BUSINESS AT RENEWAL

When an agent/producer moves any or all of their existing books of business from one insurer to another, this is considered a transfer of business. The new insurer must collect all underwriting information required at the time of the transfer in order to verify the correct rating and issuance of the policy. A declarations page usually does not provide all the required underwriting information.

The new insurer may use the elevation information on the declarations page issued by the previous insurer only when the Lowest Floor Elevation (LFE) and Base Flood Elevation (BFE) are provided. The elevation information on the previous declarations page must be validated when there is a discrepancy in the building description (e.g., the Application shows a basement or an enclosure and the declarations page does not, or the Application describes a non-elevated building and the declarations page describes an elevated building).

A PRP requires documentation of eligibility including verification of the flood zone.

A Residential Condominium Building Association Policy (RCBAP) requires all information needed to issue and rate the policy, including photos and RCV documentation. In addition, all elevation-rated policies being transferred that are effective on or after April 1, 2015, require photographs. The photographs on file with the previous insurer may be used if there have been no structural changes that affect the building's rating.

NOTE: Transfer of business does not include conversions of an entire book of business from one insurer or third-party administrator to another. When an insurer acquires another insurer's book of business, all underwriting files must be transferred in their entirety to the new insurer.

SUMMARY OF POLICY NOTICES

NOTICES	INSURED	AGENT/PRODUCER	MORTGAGEE
RENEWAL NOTICE Shown on pages REN 5–6	NFIP mails notice for payment 45 days prior to renewal date.	NFIP mails notice for payment 45 days prior to renewal date.	NFIP mails notice for payment 45 days prior to renewal date.
FINAL NOTICE Shown on pages REN 7–8	NFIP mails notice on policy expiration date.	NFIP mails notice on policy expiration date.	NFIP mails a 30-day notice of nonrenewal on expiration date. Mortgagee protection terminates 30 days after mailing of notice.
POLICY DECLARATIONS PAGE Not shown	NFIP mails policy declarations page.	NFIP mails policy declarations page.	NFIP mails policy declarations page.

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.

Additional information about flood maps can be obtained at the FEMA Flood Map Service Center (MSC) website (<http://msc.fema.gov>). The MSC is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP).

A. Types of Flood Maps

FEMA produces 2 types of maps for rating flood insurance. For detailed information, refer to *Answers to Questions About the NFIP* (F-084).

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 communities 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 (NFIP) office at the toll-free number. Maps provide community name, community number, suffix, panel number, map type, and the map effective date. (See FIRM panel example at the end of this section.)

1. The maps may have 1 panel or multiple panels. Most Z-fold maps have multiple panels. Flat maps generally consist of only 1 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); and
- Areas 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 1 panel (i.e., a flat map), the community number will consist of only 6 digits.

Example: Monterey County, CA 060195-1025 (The first 2 digits of the number identify the state and the next 4 digits identify the community. The last 4 digits identify the map panel.)

5. Most FIRMs also show:

- Flood Zones;
- Base Flood Elevations; and/or
- Base Flood Depths.

C. Communities with Unpublished Maps

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.

D. Unmapped Areas in Communities with Maps

The flood hazards for some areas within mapped communities remain undetermined and are unmapped. These unmapped areas are to be treated as Zone D. The designation of Zone D can also be used for rating when a community incorporates portions of another community's area where no map has been prepared.

II. MAP ZONES

A. Special Flood Hazard Areas

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 (CRS) 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 CRS 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 CRS 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.

B. Moderate, Minimal Hazard Areas

1. Zones B, C, and 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 a community incorporates portions of another community's area where no map has been prepared. In addition, if the map shows an area as being unmapped, use Zone D.

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 a community street map.
- Note the map color where the property is located. On FHBMs and FIRMs, areas darkly shaded are the SFHAs. On an FHBM, no other zone data may be given. On a FIRM, zones are also given an alpha designation. The entire area within the boundaries indicated for a zone carries that specific zone designation.
- BFEs in SFHA zones (A1–A30 [or AE], AH, V1–V30 [or VE]) are shown within wavy lines. In some SFHA zones, where the BFE does not vary within the entire zone, the BFE is indicated in parentheses. If required by terrain, a BFE for the property may be interpolated using the closest BFE indicators. In this case, it is important to document the finding.

IV. CHANGING OR CORRECTING A FLOOD MAP

There are 3 procedures:

A. Letter of Map Amendment (LOMA)

If the applicant/insured believes that the requirement to purchase flood insurance was made in error and there is evidence that the building is not in the SFHA on the effective FIRM, the applicant/insured may apply for a LOMA.

A LOMA is a determination made by FEMA for property and/or building as to whether it is located within the SFHA. LOMA determinations are based on the following:

- Comparing the location of the property to the SFHA.
- Comparing the elevation of the property to the 1-percent-annual-chance flood elevation.

If, after plotting the location on the FIRM, the FEMA examiner finds that the property and/or building is not shown in the SFHA, then the Determination will be “Out As Shown” rather than “Removed.” The FEMA Out-As-Shown Determination will state that the property or building is correctly shown outside the SFHA and, therefore, the mandatory flood insurance requirement does not apply.

An Out-As-Shown Determination does not require elevations. The minimum requirements to make an Out-As-Shown Determination are as follows:

- A photocopy of the FIRM panel (including the title block) that shows the area in which the property is located.
- Section A of the MT-EZ form, which is found in the MT-EZ application package and can be obtained from the FEMA website at <http://www.fema.gov/media-library/assets/documents/8001?id=2328>, or by calling the toll-free number listed below.
- A copy of the subdivision Plat Map of the area, showing the recordation data (i.e., Book/Volume and Page numbers) and containing the recorder’s seal.

OR

- A copy of the deed for the property, showing the recordation information (i.e., Book/Volume and Page numbers) and containing the recorder’s seal, accompanied by a tax assessor’s or other suitable map showing the surveyed location of the property and at least 2 street intersections that are also shown on FEMA’s FIRM.

In some cases, additional information may be required to make a determination.

Questions about LOMAs may be directed to the FEMA Map Information eXchange (FMIX) toll-free information line at 1-877-FEMA-MAP (1-877-336-2627).

B. Letter of Map Revision (LOMR)

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations, and planimetric features. All requests for LOMRs must be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. A LOMR is usually followed by a physical map revision.

C. Physical Map Revision

A physical map revision is an official republication of a map to effect changes to flood insurance zones, floodplain delineations, flood elevations, floodways, and planimetric features.

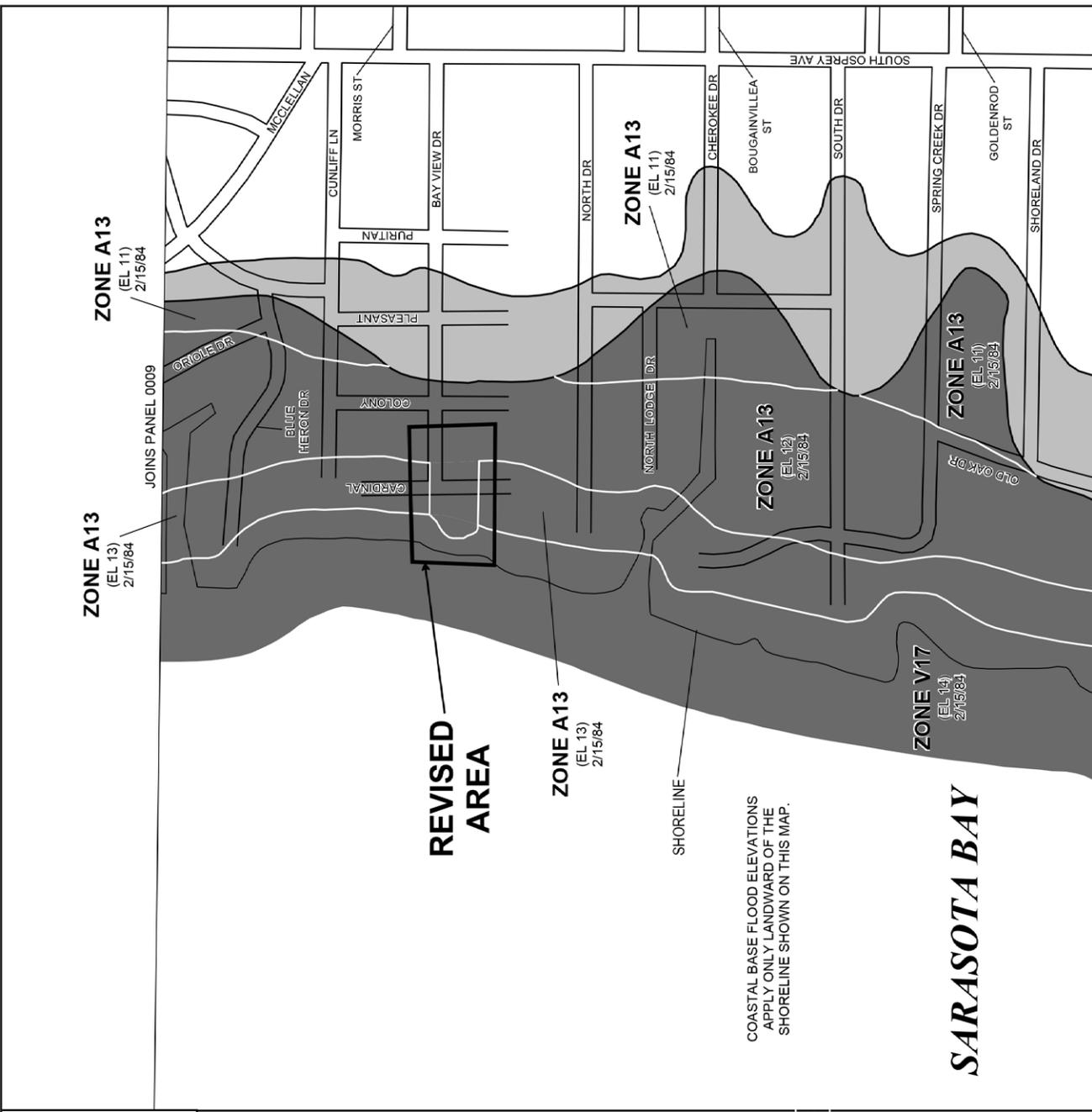
The community’s chief executive officer can submit scientific and technical data to FEMA to support the request for a map revision. The data will be analyzed, and the map will be revised if warranted.

NOTE: To verify past rating determinations and to establish floodplain management compliance requirements, old maps should be retained.

V. FLOOD HAZARD PRODUCTS

Flood maps and related products can be ordered through the FEMA MSC website (<http://msc.fema.gov>) free of charge. All other related products can be found with the integrated Search All Products feature that allows users to find and download all products for a geographic area. The enhanced Search By Address feature enables download of FIRMs and Letters of Map Change directly from the search results page.

For questions regarding the MSC website or other flood-mapping-related questions, please visit the self-service options on the website or contact a Map Specialist with FMIX by calling the toll-free number, 1-877-336-2627, from 8:00 a.m. to 6:30 p.m., Monday through Friday.



Legend

- 1% annual chance (100-Year) Floodplain
- 1% annual chance (100-Year) Floodway
- 0.2% annual chance (500-Year) Floodplain

APPROXIMATE SCALE IN FEET

500 0 500

NATIONAL FLOOD INSURANCE PROGRAM

FIRM FLOOD INSURANCE RATE MAP

CITY OF SARASOTA, FLORIDA
SARASOTA COUNTY

PANEL 13 OF 14
(SEE MAP INDEX FOR PANELS NOT PRINTED)

REVISED TO REFLECT LOMR
EFFECTIVE: October 22, 2014

MAP NUMBER 125150 0013 B
MAP REVISED: FEBRUARY 15, 1984

Federal Emergency Management Agency

PROVISIONAL RATING

I. GENERAL DESCRIPTION

Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate (EC). It is expected that an EC will be secured and full-risk rating completed within 60 days of the policy effective date. Failure to obtain the EC could result in reduced coverage limits at the time of a loss. A sample rate questionnaire and a sample notice to the policyholders informing them of their obligations under a provisionally rated policy are included in this section.

Provisional rates may be used in writing new business flood policies. All provisionally rated policies are subject to the effective date rules.

II. ELIGIBILITY REQUIREMENTS

Provisional rating is available only for newly insured risks meeting all of the following criteria:

- Post-FIRM;
- 1–4 family residential buildings; *and*
- Property located in either
 - Zones AE, A1–A30, AO, or AH, *or*
 - Zone A where the community provides Base Flood Elevations (BFEs).

Manufactured (mobile) homes are not eligible.

Policies written with provisional rates cannot be renewed or rewritten with provisional rates. In addition, an insured who has purchased a provisionally rated policy on a given property may not purchase another provisionally rated policy on that same property.

III. REFORMATION

While provisionally rated policies may remain in effect for up to 1 year, full-risk rating must be accomplished prior to any claim payment, should there be a loss.

A. Limitations

A provisionally rated policy has limited reformation rights.

1. If the insurer receives a valid EC and the required photographs within 60 days of the policy effective date, the coverage limits on the declarations page will be revised as of the policy effective date. If any additional premium is due because the full-risk premium is more than the provisional premium, the insured will then have 30 days to pay the additional premium for the entire term to restore the originally requested limits without a waiting period. Those coverage limits will apply even to a loss occurring

before the EC and additional premium are received. Full-risk rating must be completed before the loss payment is made.

2. If the insurer receives a valid EC and any additional premium due as a result of using full-risk rates more than 60 days after the policy effective date but before a loss occurs, the insured has 2 options. The insured may submit the additional premium for the entire policy term, in which case the coverage limits on the declarations page will be in force from the effective date. Alternatively, the insured may submit the additional premium, computed for the remainder of the policy term with a 30-day waiting period. In this latter case, the originally requested coverage limits will apply only to any loss occurring after the waiting period. Reduced coverage limits as described in number (3) below will apply to any loss occurring within the waiting period.
3. If neither (1) nor (2) above applies, full-risk rates must be determined before any loss payment will be made. If the full-risk premium is more than the provisional premium, the coverage limits will be less than those shown on the declarations page. In that case, the loss payment will be subject to the reduced coverage limits, which will be the coverage limits that the provisional premium would buy using the full-risk rates. If the insured wants to increase the reduced coverage limits, a 30-day waiting period will apply to the additional coverage.

In all instances, if the full-risk premium is less than the provisional premium, the amount of coverage may not exceed the amount originally requested.

B. Endorsement Procedure

A provisionally rated policy may not be endorsed to increase coverage until the policy has been reformed to a full-risk rated policy. At that time, all standard endorsement rules apply (e.g., 30-day wait). In order to reform the rating method of a provisionally rated policy, the agent/producer should submit a general change request along with the necessary documentation. Any additional premium due must be calculated and submitted at that time. The reason for change should be listed as “reforming from provisional to full-risk rating.”

IV. NOTIFICATION REQUIREMENTS

When a policy is issued using provisional rating, along with the declarations page, a notice will be provided to the insured, the agent/producer, and the lender (if applicable) that explains the nature of the coverage, the limited reformation rights, and the expectation that

full-risk rating will be accomplished. See the sample notice at the end of this section.

V. COMPLETING THE PROVISIONAL RATING QUESTIONNAIRE

A. General Directions

The Provisional Rating Questionnaire, shown on page PR 3, is for Post-FIRM properties in zones A with BFE, AE, A1–A30, AO, and AH where there is no EC at the point of sale. Eligibility is restricted to 1–4 family buildings. The questionnaire must be completed and submitted with the Flood Insurance Application.

The following are instructions for completing the questionnaire.

1. Enter the applicant's name and the property address, city, state, and ZIP Code.
2. Enter the policy number, if known.
3. 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 listed on the Flood Insurance Application.
4. For questions 1–4 on the Provisional Rating Questionnaire, start with question 1 and proceed until a question is answered affirmatively. That will indicate the foundation type that is to be used in selecting the rate from the table.

5. Complete the Flood Insurance Application and Provisional Rates Questionnaire. The answers to questions 1–4 will determine the rates to calculate the premiums on the Flood Insurance Application.

NOTE: Deductibles, ICC Premium, CRS Premium Discount, Reserve Fund Assessment, Probation Surcharge, and Federal Policy Fee affect the Total Amount Due for provisionally rated policies.

B. Guidance for Determining Building Elevated on Fill

For the purposes of this questionnaire, the following questions are provided to help correctly determine whether a building has been elevated on fill.

1. Is the building built on a mound of earth? An indication could be that the land slopes significantly down away from the building in the front and rear, or the driveway slopes significantly down toward the street.
2. Is the front door threshold at least 3 feet above the crown of the street?
3. Do steps up from the street to the house result in at least a 3-foot rise?
4. Is the lower floor of the house at least 2 feet above the floor of the garage?

If the answer to any of the above is “yes,” indicate “yes” for question 2 on the questionnaire.

NATIONAL FLOOD INSURANCE PROGRAM PROVISIONAL RATING QUESTIONNAIRE

1-4 Family Post-FIRM Zones A with BFE¹, AE, A1-A30, AO, and AH
(To be attached to the Flood Insurance Application)

NAME _____ POLICY NUMBER _____

PROPERTY ADDRESS _____ POLICY PERIOD IS FROM _____ TO _____

CITY _____ STATE _____ ZIP CODE _____

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 or subgrade crawlspace?
- 2. Is the house built on fill² or with a crawlspace or solid perimeter foundation walls?
- 3. Is the house elevated on pilings, piers, columns, or parallel shear walls? If yes, determine whether there is an enclosed area underneath the building.
- 4. Were the answers to the previous questions all no? Then the house is assumed to be slab on natural grade.

FOUNDATION TYPE	BUILDING TYPE		CONTENTS LOCATION			
	1 Floor (No Basement)	More Than 1 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 1 Full Floor
Basement or Subgrade Crawlspace		3.00 / 2.00	3.00 / 2.00	3.00 / 2.00	3.00 / 2.00	3.00 / 2.00
Slab on Fill, Crawlspace, or Solid Perimeter Foundation Walls	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00
Piles, Piers, Columns, or Parallel Shear Walls With Enclosure No Enclosure	5.00 / 3.00 5.00 / 3.00	5.00 / 3.00 5.00 / 3.00		6.00 / 4.00 6.00 / 4.00	6.00 / 4.00 6.00 / 4.00	3.00 / 2.00 3.00 / 2.00
Slab on Natural Grade	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00

1 Provisional rates can be used in Unnumbered A Zones only where communities provide BFEs.
 2 For information on how to determine whether a house is built on fill, see the guidelines on page PR 2.
 3 The “Above Ground Level - More Than 1 Full Floor” rates are applicable to 2-4 family buildings only.

NOTE: Include the applicable ICC Premium, Reserve Fund Assessment, and Federal Policy Fee when calculating the Total Amount Due for all provisionally rated policies. If applicable, also add the \$50 Probation Surcharge.

VI. PROVISIONAL RATING EXAMPLE

REGULAR PROGRAM, POST-FIRM CONSTRUCTION

Essential Data to Determine Appropriate Rates and Premium:

REGULAR PROGRAM:

- Flood Zone: A with BFE, AE, A1–A30, AO, or AH
- Occupancy: Single-Family Dwelling
- Number of Floors: 3 or More Floors
- Basement/Enclosure: Basement
- Deductible: \$3,000/\$2,000
- Deductible Factor: .900
- Contents Location: Basement and Above
- Date of Construction: Post-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: \$354
- Probation Surcharge: \$50
- Federal Policy Fee: \$44

DETERMINED RATES:

Building: 3.00 / 2.00 Contents: 3.00 / 2.00

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): \$					DEDUCTIBLE: BUILDING \$			CONTENTS \$		
					DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO					
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM	
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	\$250,000	\$60,000	3.00	\$1,800	\$190,000	2.00	\$3,800	-\$560	\$5,040	
CONTENTS	\$100,000	\$25,000	3.00	\$750	\$75,000	2.00	\$1,500	-\$225	\$2,025	
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING					PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____			ANNUAL SUBTOTAL		\$7,065
								ICC PREMIUM		\$5
								SUBTOTAL		\$7,070
NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.								CRS PREMIUM DISCOUNT ____ %		\$0
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.								SUBTOTAL		\$7,070
								RESERVE FUND ____ %		\$354
								SUBTOTAL		\$7,424
								PROBATION SURCHARGE		\$50
								FEDERAL POLICY FEE		\$44
								TOTAL AMOUNT DUE		\$7,518

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$5,600 / Contents: \$2,250
2. Apply Deductible Factor: Building: .900 × \$5,600 = \$5,040 / Contents: .900 × \$2,250 = \$2,025
3. Premium Reduction: Building: \$5,600 – \$5,040 = \$560 / Contents: \$2,250 – \$2,025 = \$225
4. Subtotal: \$7,065
5. Add ICC Premium: \$5
6. Subtotal: \$7,070
7. Subtract CRS Discount: N/A
8. Subtotal: \$7,070
9. Add Reserve Fund Assessment: \$354 (5%)
10. Subtotal: \$7,424
11. Probation Surcharge: \$50
12. Add Federal Policy Fee: \$44
13. Total Amount Due: \$7,518

**COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES**

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Baldwin County (Uninc. Areas)	AL	015000	Y	Y
Dauphin Island (Town)	AL	010418	Y	Y
Gulf Shores (City)	AL	015005	N	Y
Mobile County (Uninc. Areas)	AL	015008	Y	Y
Orange Beach (City)	AL	015011	N	Y
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
Dewey Beach (Town)	DE	100056	Y	N
Fenwick Island (Town)	DE	105084	N	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
Bonita Springs (City)	FL	120680	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
Cutler Bay (Town)	FL	120218	N	Y
Dania Beach (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
Escambia County (Uninc. Areas)	FL	120080	Y	Y
Fernandina Beach (City)	FL	120172	N	Y

**COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)**

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Flagler Beach (City)	FL	120087	Y	Y
Flagler County (Uninc. Areas)	FL	120085	Y	Y
Fort Lauderdale (City)	FL	125105	N	Y
Fort Myers Beach (Town)	FL	120673	Y	N
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 County (Uninc. Areas)	FL	120112	Y	Y
Hollywood (City)	FL	125113	Y	Y
Indian River County (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
Marco Island (City)	FL	120426	Y	Y
Marineland (Town)	FL	120570	Y	N
Martin County (Uninc. Areas)	FL	120161	Y	Y
Melbourne Beach (Town)	FL	125128	N	Y
Mexico Beach (City)	FL	120010	Y	N
Miami (City)	FL	120650	N	Y
Miami-Dade (Uninc. Areas)	FL	120635	Y	Y
Monroe County (Uninc. Areas)	FL	125129	Y	Y
Naples (City)	FL	125130	Y	Y
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	N	Y
Palm Beach County (Uninc. Areas)	FL	120192	N	Y
Palmetto Bay (Village)	FL	120687	N	Y
Pasco County (Uninc. Areas)	FL	120230	N	Y
Pensacola Beach-Santa Rosa Island Authority	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 County (Uninc. Areas)	FL	120274	Y	Y

**COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)**

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
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. Augustine Beach (City)	FL	125146	N	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
Brunswick (City)	GA	130093	N	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
Darien (City)	GA	130131	N	Y
Glynn County (Uninc. Areas)	GA	130092	Y	Y
Jekyll Island State Park Authority	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
Lafourche Parish (Uninc. Areas)	LA	225202	Y	N
Plaquemines Parish (Uninc. Areas)	LA	220139	Y	Y
St. Bernard Parish (Uninc. Areas)	LA	225204	Y	Y
St. Mary Parish (Uninc. Areas)	LA	220192	Y	N
Terrebonne Parish (Uninc. Areas)	LA	225206	Y	N
Vermilion Parish (Uninc. Areas)	LA	220221	Y	Y
Aquinnah (Town)	MA	250070	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
Falmouth (Town)	MA	255211	Y	N
Gloucester (City)	MA	250082	Y	N

**COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)**

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
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 County (Uninc. Areas)	MD	240026	Y	Y
Kent County (Uninc. Areas)	MD	240045	Y	Y
Oxford (Town)	MD	240068	Y	N
Queen Annes County (Uninc. Areas)	MD	240054	Y	N
Somerset County (Uninc. Areas)	MD	240061	Y	Y
St. Mary's County (Uninc. Areas)	MD	240064	Y	Y
Talbot County (Uninc. Areas)	MD	240066	Y	N
Wicomico County (Uninc. Areas)	MD	240078	Y	N
Worcester County (Uninc. Areas)	MD	240083	N	Y
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

**COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)**

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
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
Allouez (Township)	MI	261414	Y	N
Alpena (City)	MI	260010	Y	N
Alpena (Township)	MI	260011	Y	N
Arcadia (Township)	MI	260306	Y	N
Arvon (Township)	MI	261078	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
Moran (Township)	MI	260443	Y	N
Mueller (Township)	MI	261732	Y	N
Onota (Township)	MI	260345	Y	N
Pointe Aux Barques (Township)	MI	260617	Y	N
Port Austin (Township)	MI	260290	Y	N
Powell (Township)	MI	260452	Y	N
Pulawski (Township)	MI	261862	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

**COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)**

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
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 County (Uninc. Areas)	NC	370295	Y	Y
Carolina Beach (Town)	NC	375347	Y	Y
Carteret County (Uninc. Areas)	NC	370043	N	Y
Currituck County (Uninc. Areas)	NC	370078	Y	Y
Dare County (Uninc. Areas)	NC	375348	Y	Y
Duck (Town)	NC	370632	Y	N
Hyde County (Uninc. Areas)	NC	370133	N	Y
Kill Devil Hills (City)	NC	375353	Y	N
Kure Beach (Town)	NC	370170	N	Y
Nags Head (Town)	NC	375356	Y	Y
New Hanover County (Uninc. Areas)	NC	370168	Y	Y
North Topsall 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
Swansboro (City)	NC	370179	N	Y
Wilmington (City)	NC	370171	Y	N
Wrightsville Beach (Town)	NC	375361	Y	N
Aberdeen (Township)	NJ	340312	N	Y
Barnegat Light (Borough)	NJ	345280	N	Y
Bass River (Township)	NJ	340085	N	Y
Beach Haven (Borough)	NJ	345282	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
Long Beach (Township)	NJ	345301	N	Y
Lower (Township)	NJ	340153	N	Y
Mantoloking (Borough)	NJ	340383	Y	N
Maurice River (Township)	NJ	340172	Y	Y
Middle (Township)	NJ	340154	Y	Y
Middletown (Township)	NJ	340313	Y	Y
Monmouth Beach (Borough)	NJ	340315	Y	N
North Wildwood (City)	NJ	345308	Y	N
Ocean (Township)	NJ	340518	N	Y
Ocean City (City)	NJ	345310	N	Y

**COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)**

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
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
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
North Hempstead (Town)	NY	360482	Y	Y
Ocean Beach (Village)	NY	365339	N	Y
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
Sagaponack (Village)	NY	361487	Y	N
Saltaire (Village)	NY	365341	N	Y
Sands Point (Village)	NY	360492	Y	Y
Sandy Creek (Town)	NY	360661	Y	N

**COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)**

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
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
Sandusky (City)	OH	390156	Y	N
Ponce (Municipio)	PR	720101	Y	Y
Puerto Rico (Uninc. Areas)	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
Awendaw (Town)	SC	450262	N	Y
Beaufort County (Uninc. Areas)	SC	450025	Y	Y
Briarcliffe Acres (Town)	SC	450232	Y	N
Charleston (City)	SC	455412	Y	N
Charleston County (Uninc. Areas)	SC	455413	Y	Y
Colleton County (Uninc. Areas)	SC	450056	Y	Y
Edisto Beach (Town)	SC	455414	N	Y
Folly Beach (City)	SC	455415	Y	Y
Georgetown County (Uninc. Areas)	SC	450085	Y	Y
Horry County (Uninc. Areas)	SC	450104	Y	N
Jasper County (Uninc. Areas)	SC	450112	N	Y
Kiawah Island (Town)	SC	450257	Y	N
McClellanville (Town)	SC	450039	N	Y
Mount Pleasant (Town)	SC	455417	Y	N
North Myrtle Beach (Town)	SC	450110	Y	N
Pawleys Island (Town)	SC	450255	Y	N

**COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)**

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Seabrook Island (Town)	SC	450256	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 County (Uninc. Areas)	TX	485470	Y	Y
Jefferson County (Uninc. Areas)	TX	480385	Y	Y
Kenedy County (Uninc. Areas)	TX	481230	N	Y
Kleberg County (Uninc. Areas)	TX	480423	Y	Y
Matagorda County (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	Y
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
Cape Charles (Town)	VA	510106	Y	N
Chincoteague (Town)	VA	510002	N	Y
Gloucester County (Uninc. Areas)	VA	510071	Y	N
Hampton (City)	VA	515527	Y	Y
Lancaster County (Uninc. Areas)	VA	510084	Y	N
Mathews County (Uninc. Areas)	VA	510096	Y	N
Middlesex County (Uninc. Areas)	VA	510098	Y	N
Northampton County (Uninc. Areas)	VA	510105	Y	Y
Northumberland County (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
Wachapreague (Town)	VA	510005	Y	N
Westmoreland County (Uninc. Areas)	VA	510250	Y	N
Virgin Islands (Territory)	VI	780000	Y	Y
Bayfield County (Uninc. Areas)	WI	550539	Y	N
Brown County (Uninc. Areas)	WI	550020	Y	N
Manitowoc County (Uninc. Areas)	WI	550236	Y	N
Marinette County (Uninc. Areas)	WI	550259	Y	N

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Alabama							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	10/1/13	9	5	5	C
010144	Auburn, City of	05/1/14	05/1/14	7	15	5	C
015000	Baldwin County	10/1/95	05/1/12	6	20	10	C
010116	Birmingham, City of	10/1/94	05/1/12	6	20	10	C
010418	Dauphin Island, Town of	05/1/01	05/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, City of	10/1/93	10/1/13	8	10	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	10/1/12	8	10	5	C
010151	Madison County	05/1/14	05/1/14	9	5	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/07	7	15	5	C
010189	Pell City, City of	10/1/92	05/1/12	8	10	5	C
010002	Prattville, City of	10/1/91	05/1/08	8	10	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
Alaska							
020005	Anchorage, Municipality of	10/1/95	10/1/09	6	20	10	C
020012	Kenai Peninsula, Borough of	05/1/00	05/1/00	8	10	5	C
020003	Ketchikan Gateway Borough	10/1/05	10/1/05	9	5	5	C
020069	Nome, City of	10/1/05	10/1/07	8	10	5	C
020113	Seward, City of	10/1/05	10/1/10	7	15	5	C
020094	Valdez, City of	10/1/92	10/1/14	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	05/1/11	7	15	5	C
040080	Casa Grande, City of	10/1/91	10/1/12	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/11	10	0	0	R
040095	Clarkdale, Town of	10/1/91	05/1/11	7	15	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
040061	Dewey-Humboldt, Town of	10/1/07	05/1/11	7	15	5	C
040020	Flagstaff, City of	10/1/91	05/1/14	5	25	10	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	05/1/10	7	15	5	C
040067	Holbrook, City of	10/1/95	10/1/14	7	15	5	C
040118	Marana, Town of	10/1/12	10/1/12	8	10	5	C
040037	Maricopa County	10/1/91	05/1/12	4	30	10	C
040048	Mesa, City of	10/1/91	05/1/98	10	0	0	R
040058	Mohave County	10/1/95	05/1/13	6	20	10	C
040066	Navajo County	10/1/92	05/1/08	8	10	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	05/1/07	5	25	10	C
040098	Prescott, City of	10/1/91	05/1/11	7	15	5	C
040090	Santa Cruz County	10/1/03	05/1/08	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Arizona (continued)							
045012	Scottsdale, City of	10/1/91	10/1/07	6	20	10	C
040130	Sedona, City of	10/1/91	05/1/11	8	10	5	C
040069	Show Low, City of	10/1/91	05/1/10	8	10	5	C
040054	Tempe, City of	10/1/91	05/1/12	7	15	5	C
040076	Tucson, City of	10/1/91	10/1/07	6	20	10	C
040056	Wickenburg, Town of	10/1/92	10/1/07	10	0	0	R
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	05/1/13	6	20	10	C
Arkansas							
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	10/1/12	9	5	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050399	Centerton, City of	10/1/13	10/1/13	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	10/1/06	8	10	5	C
050180	Jacksonville, City of	10/1/94	10/1/04	8	10	5	C
050048	Jonesboro, City of	10/1/92	05/1/13	8	10	5	C
050181	Little Rock, City of	10/1/91	10/1/11	7	15	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
050137	Texarkana, City of	05/1/13	05/1/13	9	5	5	C
050053	Van Buren, City of	05/1/09	10/1/13	7	15	5	C
050055	West Memphis, City of	10/1/92	05/1/12	7	15	5	C
California							
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/07	8	10	5	C
065019	Burlingame, City of	05/1/12	05/1/12	9	5	5	C
060714	Clearlake, City of	05/1/03	10/1/08	10	0	0	R
065022	Concord, City of	10/1/08	10/1/12	7	15	5	C
060025	Contra Costa County	10/1/91	05/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/09	7	15	5	C
060339	Cupertino, City of	10/1/05	10/1/05	8	10	5	C
060708	East Palo Alto, City of	10/1/11	10/1/12	7	15	5	C
060370	Fairfield, City of	10/1/92	05/1/09	7	15	5	C
060218	Fountain Valley, City of	10/1/96	05/1/98	8	10	5	C
065028	Fremont, City of	05/1/01	05/1/01	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/07	8	10	5	C
065029	Fresno County	10/1/91	10/1/11	6	20	10	C
060340	Gilroy, City of	05/1/07	05/1/07	8	10	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	10/1/12	9	5	5	C
060075	Kern County	10/1/91	05/1/13	7	15	5	C
060090	Lake County	10/1/95	10/1/10	7	15	5	C
060636	Lake Elsinore, City of	10/1/09	05/1/14	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
California (continued)							
060738	Lathrop, City of	10/1/08	10/1/08	8	10	5	C
060395	Live Oak, City of	10/1/11	10/1/11	9	5	5	C
060136	Long Beach, City of	10/1/93	10/1/12	8	10	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C
065043	Los Angeles County	10/1/91	05/1/11	7	15	5	C
060706	Manteca, City of	05/1/09	10/1/13	8	10	5	C
060344	Milpitas, City of	10/1/91	05/1/13	7	15	5	C
060735	Mission Viejo, City of	10/1/05	05/1/10	8	10	5	C
060195	Monterey County	10/1/91	05/1/07	5	25	10	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060307	Morrow Bay, City of	10/1/13	10/1/13	8	10	5	C
060347	Mountain View, City of	05/1/02	05/1/08	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	05/1/01	10/1/10	6	20	10	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/10	6	20	10	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060212	Orange County	10/1/91	10/1/12	6	20	10	C
060417	Oxnard, City of	05/1/13	05/1/13	9	5	5	C
060323	Pacifica, City of	05/1/13	05/1/13	7	15	5	C
060257	Palm Springs, City of	10/1/92	05/1/11	6	20	10	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	05/1/09	5	25	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/08	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060702	Poway, City of	05/1/08	05/1/08	8	10	5	C
060360	Redding, City of	10/1/96	05/1/08	6	20	10	C
060279	Redlands, City of	10/1/07	10/1/07	9	5	5	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060245	Riverside County	10/1/10	10/1/10	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060266	Sacramento, City of	10/1/91	10/1/08	5	25	10	C
060262	Sacramento County	10/1/92	05/1/13	3	35	10	C
060202	Salinas, City of	10/1/91	10/1/13	7	15	5	C
060327	San Carlos, City of	05/1/13	05/1/13	9	5	5	C
060284	San Diego County	10/1/94	10/1/12	6	20	10	C
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	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	05/1/12	9	5	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/11	7	15	5	C
060311	San Mateo County	10/1/10	10/1/10	9	5	5	C
060036	San Pablo, City of	10/1/13	10/1/13	8	10	5	C
060710	San Ramon, City of	10/1/91	05/1/11	6	20	10	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/08	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
California (continued)							
060337	Santa Clara County	05/1/04	05/1/09	10	0	0	R
060729	Santa Clarita, City of	10/1/01	05/1/14	7	15	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060353	Santa Cruz County	10/1/12	10/1/12	8	10	5	C
060421	Simi Valley, City of	10/1/93	10/1/09	7	15	5	C
060631	Solano County	10/1/91	10/1/07	7	15	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	05/1/09	7	15	5	C
060394	Sutter County	10/1/08	10/1/14	5	25	10	C
060400	Tehama, City of	10/1/03	05/1/13	5	25	10	C
060401	Trinity County	05/1/11	05/1/11	9	5	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
060413	Ventura County	10/1/11	10/1/11	6	20	10	C
060409	Visalia, City of	10/1/11	10/1/12	8	10	5	C
065070	Walnut Creek, City of	10/1/91	05/1/11	8	10	5	C
060357	Watsonville, City of	10/1/92	10/1/12	8	10	5	C
060728	West Sacramento, City of	10/1/11	10/1/11	8	10	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060423	Yolo County	10/1/10	10/1/10	8	10	5	C
060396	Yuba City, City of	10/1/07	10/1/14	5	25	10	C
060427	Yuba County	10/1/03	05/1/13	6	20	10	C
060739	Yucaipa, City of	10/1/11	10/1/11	9	5	5	C
Colorado							
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080009	Alamosa County	10/1/96	10/1/11	10	0	0	R
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	05/1/10	5	25	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/13	5	25	10	C
080023	Boulder County	10/1/91	10/1/06	7	15	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	10/1/13	8	10	5	C
080315	Centennial, City of	05/1/10	05/1/10	8	10	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	05/1/14	6	20	10	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	10/1/10	8	10	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080051	Eagle County	10/1/08	10/1/08	8	10	5	C
080059	El Paso County	10/1/92	10/1/10	7	15	5	C
085074	Englewood, City of	10/1/95	10/1/11	7	15	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	10/1/10	7	15	5	C
080067	Fremont County	10/1/93	05/1/08	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C

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EFFECTIVE OCTOBER 1, 2014 (continued)**

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Colorado (continued)							
080090	Golden, City of	10/1/96	05/1/11	7	15	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/10	7	15	5	C
080080	Gunnison, City of	10/1/95	10/1/14	7	15	5	C
080078	Gunnison County	10/1/94	10/1/09	8	10	5	C
080087	Jefferson County	10/1/05	10/1/10	6	20	10	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	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	10/1/05	8	10	5	C
080103	Loveland, City of	10/1/10	10/1/10	7	15	5	C
080063	Manitou Springs, City of	10/1/92	10/1/10	7	15	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	10/1/10	7	15	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	10/1/10	7	15	5	C
080310	Parker, Town of	10/1/92	05/1/07	6	20	10	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	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	05/1/10	8	10	5	C
080168	Telluride, Town of	10/1/94	10/1/05	8	10	5	C
080007	Thornton, City of	10/1/94	10/1/06	7	15	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	05/1/13	6	20	10	C
085079	Wheat Ridge, City of	10/1/91	10/1/11	6	20	10	C
Connecticut							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/10	10	0	0	R
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090082	Milford, City of	05/1/12	05/1/12	9	5	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
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/14	8	10	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/07	8	10	5	C
090070	Westbrook, Town of	05/1/05	05/1/11	10	0	0	R
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
Delaware							
105083	Bethany Beach, Town of	05/1/09	05/1/09	8	10	5	C
100022	Delaware City, City of	10/1/12	10/1/12	8	10	5	C
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	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
105085	New Castle County	05/1/13	05/1/13	8	10	5	C

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EFFECTIVE OCTOBER 1, 2014 (continued)**

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Delaware (continued)							
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
100051	South Bethany, Town of	10/1/07	10/1/07	8	10	5	C
Florida							
120001	Alachua County	10/1/95	05/1/12	6	20	10	C
120290	Altamonte Springs, City of	10/1/94	05/1/14	7	15	5	C
125087	Anna Maria, City of	10/1/91	10/1/07	5	25	10	C
120180	Apopka, City of	10/1/93	10/1/07	7	15	5	C
120075	Atlantic Beach, City of	10/1/05	05/1/10	7	15	5	C
120193	Atlantis, City of	10/1/92	05/1/13	7	15	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/12	7	15	5	C
120004	Bay County	10/1/93	10/1/08	5	25	10	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	05/1/08	8	10	5	C
120680	Bonita Springs, City of	05/1/06	10/1/11	6	20	10	C
120196	Boynton Beach, City of	10/1/91	10/1/10	7	15	5	C
120155	Bradenton, City of	10/1/91	05/1/11	6	20	10	C
125091	Bradenton Beach, City of	10/1/91	05/1/08	6	20	10	C
125092	Brevard County	10/1/91	10/1/06	7	15	5	C
125093	Broward County	10/1/92	05/1/12	7	15	5	C
120005	Callaway, City of	10/1/93	05/1/13	7	15	5	C
125094	Cape Canaveral, City of	10/1/93	05/1/13	7	15	5	C
125095	Cape Coral, City of	10/1/91	05/1/10	5	25	10	C
120090	Carrabelle, City of	10/1/93	05/1/13	10	0	0	R
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/11	6	20	10	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/10	7	15	5	C
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	05/1/10	6	20	10	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	05/1/09	7	15	5	C
120639	Coral Gables, City of	10/1/93	05/1/13	7	15	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120218	Cutler Bay, Town of	05/1/11	05/1/11	6	20	10	C
120034	Dania Beach, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125099	Daytona Beach, City of	10/1/94	10/1/08	6	20	10	C
125100	Daytona Beach Shores, City of	10/1/92	10/1/12	6	20	10	C
125101	Deerfield Beach, City of	10/1/92	05/1/11	7	15	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/10	6	20	10	C
120041	Doral, City of	05/1/09	05/1/09	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
	Florida (continued)						
125103	Dunedin, City of	10/1/92	10/1/11	6	20	10	C
120308	Edgewater, City of	10/1/92	10/1/12	7	15	5	C
120080	Escambia County	10/1/91	05/1/11	6	20	10	C
120146	Fanning Springs, Town of	10/1/93	10/1/08	8	10	5	C
120120	Fellsmere, City of	10/1/99	10/1/04	9	5	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/13	6	20	10	C
120087	Flagler Beach, City of	10/1/95	05/1/12	6	20	10	C
125105	Fort Lauderdale, City of	10/1/92	05/1/13	6	20	10	C
125106	Fort Myers, City of	10/1/93	10/1/12	7	15	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	05/1/12	6	20	10	C
120174	Fort Walton Beach, City of	10/1/92	05/1/12	6	20	10	C
120088	Franklin County	10/1/93	10/1/12	7	15	5	C
125107	Gainesville, City of	10/1/92	10/1/06	7	15	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/06	10	0	0	R
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	10/1/13	7	15	5	C
120098	Gulf County	10/1/93	05/1/07	8	10	5	C
125109	Gulf Stream, Town of	10/1/99	05/1/09	7	15	5	C
125108	Gulfport, City of	10/1/93	05/1/13	6	20	10	C
125110	Hallandale Beach, City of	10/1/94	10/1/08	6	20	10	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/10	6	20	10	C
120643	Hialeah, City of	10/1/93	05/1/08	7	15	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/09	8	10	5	C
120112	Hillsborough County	10/1/92	10/1/07	5	25	10	C
125112	Holly Hill, City of	10/1/94	10/1/14	6	20	10	C
125113	Hollywood, City of	10/1/92	05/1/12	6	20	10	C
125114	Holmes Beach, City of	10/1/91	05/1/11	6	20	10	C
120645	Homestead, City of	05/1/06	05/1/06	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	10/1/07	6	20	10	C
120121	Indian River Shores, Town of	10/1/94	05/1/14	6	20	10	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/11	7	15	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120125	Jackson County	10/1/02	05/1/07	8	10	5	C
120077	Jacksonville, City of	10/1/91	05/1/10	6	20	10	C
120078	Jacksonville Beach, City of	10/1/92	05/1/13	6	20	10	C
120331	Jefferson County	10/1/96	10/1/11	8	10	5	C
120208	Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
125119	Jupiter, Town of	10/1/94	10/1/11	6	20	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, Village of	05/1/98	10/1/07	7	15	5	C
125121	Key Colony Beach, City of	10/1/92	05/1/08	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	05/1/10	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Florida (continued)							
120211	Lake Clarke Shores, Town of	10/1/94	10/1/09	8	10	5	C
120421	Lake County	10/1/94	05/1/09	7	15	5	C
120416	Lake Mary, City of	10/1/09	10/1/09	8	10	5	C
120212	Lake Park, Town of	10/1/92	05/1/10	8	10	5	C
120213	Lake Worth, City of	10/1/96	10/1/10	8	10	5	C
120267	Lakeland, City of	10/1/04	10/1/09	7	15	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/13	7	15	10	C
125123	Lauderdale by the Sea, Town of	05/1/00	10/1/10	7	15	5	C
120044	Lauderhill, City of	10/1/92	05/1/13	7	15	5	C
120169	Layton, City of	10/1/01	05/1/08	8	10	5	C
125124	Lee County	10/1/91	10/1/07	5	25	10	C
120145	Levy County	10/1/94	05/1/14	9	5	5	C
125125	Lighthouse Point, City of	10/1/93	05/1/09	7	15	5	C
125126	Longboat Key, Town of	10/1/91	10/1/05	6	20	10	C
120292	Longwood, City of	10/1/96	10/1/10	10	0	0	R
120009	Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	05/1/11	6	20	10	C
120149	Madison County	10/1/94	05/1/14	7	15	5	C
120215	Manalapan, Town of	10/1/92	05/1/13	8	10	5	C
120153	Manatee County	10/1/91	10/1/10	5	25	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/10	8	10	5	C
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C
120047	Margate, City of	10/1/92	05/1/11	7	15	5	C
120160	Marion County	10/1/94	10/1/09	7	15	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120337	Mary Esther, City of	10/1/07	05/1/12	7	15	5	C
120025	Melbourne, City of	10/1/93	05/1/13	7	15	5	C
120650	Miami, City of	10/1/94	05/1/10	7	15	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120651	Miami Beach, City of	10/1/96	05/1/12	6	20	10	C
120345	Miami Gardens, City of	05/1/09	05/1/10	6	20	10	C
120686	Miami Lakes, Town of	10/1/06	10/1/11	5	25	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120276	Milton, City of	10/1/07	05/1/12	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	10/1/02	6	20	10	C
120079	Neptune Beach, City of	10/1/94	10/1/04	8	10	5	C
120232	New Port Richey, City of	10/1/93	05/1/12	6	20	10	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	10/1/09	7	15	5	C
120049	North Lauderdale, City of	10/1/93	05/1/12	10	0	0	R
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120656	North Miami Beach, City of	10/1/93	05/1/11	7	15	5	C
120217	North Palm Beach, Village of	10/1/94	05/1/09	7	15	5	C
120279	North Port, City of	10/1/92	05/1/12	6	20	10	C
125133	North Redington Beach, Town of	10/1/92	10/1/12	7	15	5	C
120050	Oakland Park, City of	10/1/94	10/1/09	7	15	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
	Florida (continued)						
125134	Ocean Ridge, Town of	10/1/92	05/1/09	7	15	5	C
120173	Okaloosa County	10/1/95	10/1/10	5	25	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120657	Opa-locka, City of	10/1/13	10/1/13	8	10	5	C
120179	Orange County	10/1/91	05/1/08	5	25	10	C
120186	Orlando, City of	10/1/93	05/1/08	6	20	10	C
125136	Ormond Beach, City of	10/1/92	05/1/12	6	20	10	C
120189	Osceola County	10/1/94	05/1/13	6	20	10	C
120293	Oviedo, City of	10/1/08	10/1/13	6	20	10	C
120404	Palm Bay, City of	10/1/93	05/1/12	6	20	10	C
120220	Palm Beach, Town of	10/1/92	05/1/08	7	15	5	C
120192	Palm Beach County	10/1/91	10/1/11	5	25	10	C
120221	Palm Beach Gardens, City of	10/1/03	05/1/14	10	0	0	R
125137	Palm Beach Shores, Town of	10/1/94	10/1/12	8	10	5	C
120684	Palm Coast, City of	05/1/04	10/1/14	5	25	10	C
120223	Palm Springs, Village of	10/1/92	05/1/08	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	05/1/13	6	20	10	C
120011	Parker, City of	10/1/94	05/1/08	8	10	5	C
120230	Pasco County	10/1/92	10/1/12	6	20	10	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/12	7	15	5	C
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	10/1/11	7	15	5	C
125139	Pinellas County	10/1/93	10/1/10	7	15	5	C
120251	Pinellas Park, City of	10/1/91	05/1/09	6	20	10	C
120054	Plantation, City of	10/1/92	05/1/12	6	20	10	C
120261	Polk County	10/1/92	10/1/11	6	20	10	C
120055	Pompano Beach, City of	10/1/93	05/1/12	7	15	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/14	5	25	10	C
120313	Port Orange, City of	10/1/92	05/1/03	7	15	5	C
120234	Port Richey, City of	10/1/92	10/1/07	7	15	5	C
120099	Port St. Joe, City of	10/1/94	10/1/09	10	0	0	R
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	05/1/13	7	15	5	C
125141	Redington Shores, Town of	10/1/92	05/1/11	7	15	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/13	7	15	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	10/1/11	5	25	10	C
125150	Sarasota, City of	10/1/91	10/1/10	6	20	10	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	05/1/12	8	10	5	C
120123	Sebastian, City of	10/1/92	10/1/10	7	15	5	C
120289	Seminole County	10/1/91	05/1/11	6	20	10	C
120164	Sewall's Point, Town of	10/1/96	05/1/10	7	15	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Florida (continued)							
120658	South Miami, City of	10/1/93	05/1/13	7	15	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/08	8	10	5	C
125151	South Pasadena, City of	10/1/92	10/1/13	7	15	5	C
125145	St. Augustine, City of	10/1/92	10/1/11	7	15	5	C
125146	St. Augustine Beach, City of	10/1/93	05/1/08	8	10	5	C
120191	St. Cloud, City of	10/1/93	10/1/13	7	15	5	C
125147	St. Johns County	10/1/95	05/1/07	6	20	10	C
120285	St. Lucie County	10/1/94	05/1/09	6	20	10	C
120316	St. Marks, Town of	10/1/93	10/1/08	8	10	5	C
125149	St. Pete Beach, City of	10/1/91	05/1/12	7	15	5	C
125148	St. Petersburg, City of	10/1/92	10/1/09	6	20	10	C
120296	Sumter County	10/1/95	05/1/10	7	15	5	C
120688	Sunny Isles Beach, City of	10/1/07	10/1/12	7	15	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	10/1/93	10/1/08	10	0	0	R
120300	Suwannee County	10/1/96	10/1/14	10	0	0	R
120144	Tallahassee, City of	10/1/94	10/1/06	6	20	10	C
120058	Tamarac, City of	10/1/92	10/1/11	6	20	10	C
120114	Tampa, City of	10/1/91	05/1/09	6	20	10	C
120259	Tarpon Springs, City of	10/1/92	05/1/12	7	15	5	C
120302	Taylor County	10/1/96	10/1/11	7	15	5	C
120115	Temple Terrace, City of	10/1/93	10/1/13	6	20	10	C
120228	Tequesta, Village of	10/1/92	05/1/09	8	10	5	C
125152	Titusville, City of	10/1/92	05/1/11	7	15	5	C
125153	Treasure Island, City of	10/1/92	05/1/12	6	20	10	C
120176	Valparaiso, City of	10/1/14	10/1/14	8	10	5	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C
120124	Vero Beach, City of	10/1/93	05/1/09	7	15	5	C
125155	Volusia County	10/1/93	10/1/13	5	25	10	C
120315	Wakulla County	10/1/93	10/1/08	7	15	5	C
120317	Walton County	10/1/14	10/1/14	6	20	10	C
125157	Wellington, Village of	10/1/03	10/1/08	7	15	5	C
120229	West Palm Beach, City of	10/1/92	10/1/06	6	20	10	C
120678	Weston, City of	05/1/09	05/1/14	7	15	5	C
120295	Winter Springs, City of	10/1/93	05/1/13	6	20	10	C
120147	Yankeetown, Town of	10/1/94	10/1/08	6	20	10	C
Georgia							
130075	Albany, City of	10/1/94	05/1/10	8	10	5	C
130054	Austell, City of	10/1/12	10/1/12	8	10	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130016	Bryan County	05/1/14	05/1/14	8	10	5	C
130262	Camden County	05/1/13	10/1/14	7	15	5	C
130209	Cartersville, City of	05/1/05	05/1/05	9	5	5	C
130028	Catoosa County	05/1/13	05/1/13	8	10	5	C
130030	Chatham County	10/1/91	10/1/09	6	20	10	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	05/1/99	05/1/10	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
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
130298	Coweta County	05/1/12	05/1/12	8	10	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	05/1/10	6	20	10	C
130065	Dekalb County	10/1/92	10/1/08	7	15	5	C
130074	Dougherty County	10/1/93	05/1/10	6	20	10	C
130216	Douglas, City of	05/1/11	05/1/11	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130098	Duluth, City of	10/1/97	10/1/08	8	10	5	C
130087	East Point, City of	10/1/13	10/1/13	7	15	5	C
130076	Effingham County	05/1/13	05/1/13	7	15	5	C
130432	Fayette County	05/1/04	10/1/09	6	20	10	C
130431	Fayetteville, City of	05/1/06	10/1/11	7	15	5	C
130042	Forest Park, City of	05/1/12	05/1/12	9	5	5	C
135160	Fulton County	05/1/00	10/1/10	8	10	5	C
135161	Garden City, City of	10/1/13	10/1/13	8	10	5	C
130092	Glynn County	10/1/92	05/1/13	7	15	5	C
130165	Griffin, City of	10/1/08	05/1/11	5	25	10	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
130468	Henry County	05/1/12	05/1/12	8	10	5	C
130125	Hinesville, City of	05/1/13	05/1/13	7	15	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130678	John's Creek, City of	10/1/13	10/1/13	8	10	5	C
130044	Lake City, City of	05/1/12	05/1/12	9	5	5	C
130226	Marietta, City of	10/1/13	10/1/13	8	10	5	C
130045	Morrow, City of	05/1/12	05/1/12	9	5	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/10	7	15	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/10	6	20	10	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/07	7	15	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
Hawaii							
155166	Hawaii County	05/1/11	05/1/11	8	10	5	C
150003	Maui County	10/1/95	10/1/00	8	10	5	C
Idaho							
160001	Ada County	10/1/94	10/1/13	6	20	10	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	05/1/01	6	20	10	C
160206	Bonner County	10/1/05	05/1/11	8	10	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	05/1/00	05/1/00	6	20	10	C
160212	Elmore County	10/1/94	10/1/09	9	5	5	C
160004	Garden City, City of	10/1/98	10/1/13	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Idaho (continued)							
160127	Gem County	05/1/08	05/1/08	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/12	7	15	5	C
160131	Kellogg, City of	10/1/92	10/1/12	8	10	5	C
160023	Ketchum, City of	10/1/92	10/1/12	6	20	10	C
160076	Kootenai County	10/1/92	10/1/12	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/09	7	15	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	05/1/14	10	0	0	R
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/12	7	15	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	05/1/09	8	10	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
170198	Addison, Village of	10/1/91	05/1/12	6	20	10	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/08	10	0	0	R
170322	Carpentersville, Village of	10/1/06	10/1/11	6	20	10	C
170026	Champaign, City of	05/1/11	05/1/11	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170476	Crystal Lake, City of	05/1/12	05/1/12	6	20	10	C
170361	Deerfield, Village of	10/1/95	05/1/08	6	20	10	C
170182	DeKalb, City of	05/1/05	05/1/05	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C
170204	Downers Grove, Village of	10/1/91	05/1/14	6	20	10	C
170091	Flossmoor, Village of	10/1/93	05/1/13	7	15	5	C
170207	Glen Ellyn, Village of	10/1/11	10/1/11	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/09	6	20	10	C
170096	Glenview, Village of	10/1/11	10/1/11	6	20	10	C
170365	Gurnee, Village of	10/1/11	10/1/13	6	20	10	C
170327	Hampshire, Village of	05/1/11	05/1/11	7	15	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170312	Jersey County	05/1/09	10/1/12	5	25	10	C
170357	Lake County	10/1/08	10/1/11	6	20	10	C
170374	Lake Forest, City of	10/1/14	10/1/14	7	15	5	C
170481	Lake in the Hills, Village of	05/1/08	10/1/11	6	20	10	C
170400	LaSalle County	05/1/05	10/1/09	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	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	05/1/14	5	25	10	C
170732	McHenry County	10/1/11	10/1/11	8	10	5	C
170591	Moline, City of	10/1/10	10/1/10	8	10	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170130	Niles, Village of	10/1/13	10/1/13	6	20	10	C
170822	North Utica, Village of	05/1/05	10/1/09	10	0	0	R
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Illinois (continued)							
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
170405	Ottawa, City of	10/1/10	10/1/10	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	05/1/09	5	25	10	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170151	River Forest, Village of	05/1/12	05/1/12	7	15	5	C
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170448	Roxana, Village of	10/1/11	10/1/11	8	10	5	C
170912	Sangamon County	05/1/00	05/1/00	8	10	5	C
170332	South Elgin, Village of	10/1/12	10/1/12	5	25	10	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/11	5	25	10	C
170333	Sugar Grove, Village of	10/1/06	10/1/11	6	20	10	C
170191	Sycamore, City of	05/1/12	05/1/12	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/11	6	20	10	C
170170	Westchester, Village of	10/1/12	10/1/12	8	10	5	C
170173	Wheeling, Village of	10/1/91	05/1/14	6	20	10	C
170687	Whiteside County	10/1/07	10/1/07	8	10	5	C
170222	Willowbrook, Village of	10/1/91	05/1/12	6	20	10	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
170488	Woodstock, City of	05/1/11	05/1/11	7	15	5	C
Indiana							
180302	Allen County	10/1/02	10/1/09	8	10	5	C
180150	Anderson, City of	05/1/07	10/1/12	9	5	5	C
180006	Bartholomew County	10/1/93	10/1/09	8	10	5	C
180026	Clarksville, Town of	05/1/14	05/1/14	9	5	5	C
180007	Columbus, City of	10/1/98	10/1/09	8	10	5	C
180001	Decatur, City of	10/1/93	05/1/08	8	10	5	C
180129	Dyer, Town of	10/1/14	10/1/14	9	5	5	C
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C
180003	Fort Wayne, City of	10/1/91	05/1/07	8	10	5	C
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/06	8	10	5	C
180415	Hendricks County	05/1/12	05/1/12	8	10	5	C
180159	Indianapolis, City of	10/1/07	10/1/07	8	10	5	C
180027	Jeffersonville, City of	05/1/14	05/1/14	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	10/1/12	8	10	5	C
180126	Lake County	10/1/14	10/1/14	9	5	5	C
180013	Lebanon, City of	10/1/13	10/1/13	8	10	5	C
180138	Merrillville, Town of	10/1/14	10/1/14	7	15	5	C
180382	Milford Junction, City of	10/1/97	05/1/08	8	10	5	C
180082	Noblesville, City of	10/1/91	10/1/09	8	10	5	C
180465	North Webster, City of	10/1/97	05/1/08	8	10	5	C
180122	Syracuse, City of	10/1/97	05/1/08	8	10	5	C
180256	Vanderburgh County	05/1/99	05/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

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Iowa							
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190017	Cedar Falls, City of	05/1/14	05/1/14	5	25	10	C
190187	Cedar Rapids, City of	05/1/11	05/1/14	6	20	10	C
190242	Davenport, City of	10/1/95	05/1/08	8	10	5	C
190227	Des Moines, City of	10/1/91	05/1/08	7	15	5	C
190829	Linn County	05/1/13	05/1/13	8	10	5	C
190171	Iowa City, City of	10/1/11	05/1/14	7	15	5	C
Kansas							
200385	Assaria, City of	05/1/14	05/1/14	9	5	5	C
200864	Bel Aire, City of	05/1/14	05/1/14	8	10	5	C
200361	Bonner Springs, City of	10/1/14	10/1/14	8	10	5	C
200037	Butler County	10/1/13	10/1/13	8	10	5	C
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200075	Chapman, City of	10/1/13	10/1/13	9	5	5	C
200232	Coffeyville, City of	05/1/14	05/1/14	9	5	5	C
200323	Derby, City of	10/1/13	10/1/13	8	10	5	C
200087	Douglas County	10/1/13	10/1/13	8	10	5	C
200095	Ellis, City of	10/1/07	05/1/14	8	10	5	C
200497	Galva, City of	05/1/14	05/1/14	9	5	5	C
200585	Harvey County	05/1/12	05/1/12	9	5	5	C
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200324	Haysville, City of	10/1/13	10/1/13	8	10	5	C
200363	Kansas City, City of	05/1/13	05/1/13	6	20	10	C
200189	Lansing, City of	05/1/11	05/1/11	8	10	5	C
200090	Lawrence, City of	10/1/04	10/1/12	7	15	5	C
200168	Lenexa, City of	10/1/11	10/1/11	8	10	5	C
200215	Lindsborg, City of	10/1/92	05/1/09	8	10	5	C
200191	Linwood, City of	10/1/13	10/1/13	9	5	5	C
200201	Lyon County	10/1/07	10/1/07	9	5	5	C
200295	Lyons, City of	05/1/12	10/1/13	8	10	5	C
200300	Manhattan, City of	05/1/13	05/1/13	8	10	5	C
200173	Olathe, City of	10/1/93	05/1/09	8	10	5	C
200174	Overland Park, City of	10/1/09	10/1/09	8	10	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	05/1/13	7	15	5	C
200331	Shawnee County	05/1/11	05/1/11	9	5	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
200327	Valley Center, City of	05/1/13	05/1/13	8	10	5	C
200276	Wamego, City of	10/1/12	10/1/12	9	5	5	C
Kentucky							
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210334	Barren County	10/1/13	10/1/13	9	5	5	C
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/06	7	15	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	05/1/10	8	10	5	C
210280	Franklin County	10/1/93	05/1/13	8	10	5	C
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C

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EFFECTIVE OCTOBER 1, 2014 (continued)**

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Kentucky (continued)							
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210067	Lexington-Fayette Urban County	10/1/91	10/1/07	7	15	5	C
210120	Louisville-Jefferson County Metro Government	10/1/91	05/1/12	4	30	10	C
210342	Madison County	05/1/12	05/1/12	9	5	5	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210015	Paris, City of	10/1/12	10/1/12	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	10/1/09	10	0	0	R
210366	Radcliff, City of	10/1/95	10/1/11	8	10	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/11	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	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	10/1/11	8	10	5	C
220033	Bossier City, City of	10/1/92	05/1/08	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/07	8	10	5	C
220037	Calcasieu Parish	10/1/91	10/1/07	8	10	5	C
220103	Carencro, City of	05/1/09	05/1/10	8	10	5	C
220060	Central, City of	05/1/14	05/1/14	8	10	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	05/1/12	8	10	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/11	6	20	10	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/12	8	10	5	C
225198	Gretna, City of	10/1/00	05/1/11	8	10	5	C
225200	Harahan, City of	10/1/08	10/1/08	8	10	5	C
220220	Houma, City of	10/1/92	10/1/09	7	15	5	C
225199	Jefferson Parish	10/1/92	05/1/10	6	20	10	C
225201	Kenner, City of	10/1/92	05/1/09	7	15	5	C
220105	Lafayette, City of	10/1/11	10/1/11	8	10	5	C
220101	Lafayette Parish	10/1/11	10/1/11	8	10	5	C
225202	Lafourche Parish	1/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	05/1/12	8	10	5	C
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	10/1/08	7	15	5	C
220136	Monroe, City of	10/1/03	10/1/12	10	0	0	R
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	05/1/08	9	5	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

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EFFECTIVE OCTOBER 1, 2014 (continued)**

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Louisiana (continued)							
220106	Scott, City of	10/1/12	10/1/12	8	10	5	C
220036	Shreveport, City of	10/1/91	05/1/08	7	15	5	C
220204	Slidell, City of	10/1/92	05/1/13	7	15	5	C
220016	Sorrento, Town of	10/1/92	05/1/08	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/07	8	10	5	C
220261	St. James Parish	10/1/91	05/1/12	7	15	5	C
220164	St. John The Baptist Parish	10/1/94	05/1/10	8	10	5	C
225205	St. Tammany Parish	10/1/92	05/1/11	7	15	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/11	6	20	10	C
220121	Walker, Town of	10/1/92	10/1/13	8	10	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220094	Westwego, City of	10/1/07	10/1/07	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/12	7	15	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
230116	Dover-Foxcroft, Town of	10/1/07	10/1/07	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/08	10	0	0	R
230069	Hallowell, City of	10/1/96	10/1/09	10	0	0	R
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/07	10	0	0	R
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/09	8	10	5	C
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/08	10	0	0	R
230051	Portland, City of	10/1/93	05/1/13	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	10/1/03	8	10	5	C
230157	South Berwick, Town of	10/1/94	05/1/05	8	10	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/11	10	0	0	R
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
Maryland							
240042	Bel Air, Town of	10/1/93	10/1/12	7	15	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
240015	Carroll County	10/1/07	10/1/07	8	10	5	C
240019	Cecil County	10/1/13	10/1/13	8	10	5	C
240026	Dorchester County	10/1/13	10/1/13	8	10	5	C
240030	Frederick, City of	10/1/12	10/1/12	7	15	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240043	Havre de Grace, City of	05/1/09	10/1/11	8	10	5	C
240044	Howard County	10/1/07	05/1/13	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Maryland (continued)							
240012	North Beach, City of	1/1/92	10/1/08	10	0	0	R
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
240066	Talbot County	10/1/14	10/1/14	8	10	5	C
Massachusetts							
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	05/1/13	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
250269	Hull, Town of	05/1/08	05/1/08	8	10	5	C
250273	Marshfield, Town of	10/1/91	05/1/13	10	0	0	R
250167	Northampton, City of	05/1/03	10/1/10	10	0	0	R
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, Town 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
255218	Provincetown, Town of	10/1/11	10/1/11	9	5	5	C
255219	Quincy, City of	10/1/93	10/1/12	8	10	5	C
250282	Scituate, Town of	10/1/91	05/1/09	8	10	5	C
250218	Tewksbury, Town of	10/1/93	10/1/09	10	0	0	R
250228	Winchester, Town of	10/1/13	10/1/13	8	10	5	C
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
Michigan							
260142	Bedford, Township of	05/1/02	05/1/08	8	10	5	C
260467	Brooks Township	10/1/11	10/1/11	8	10	5	C
260473	Commerce, Township of	05/1/03	10/1/14	9	5	5	C
260221	Dearborn Heights, City of	10/1/92	05/1/08	7	15	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/08	8	10	5	C
260140	Midland, City of	10/1/92	10/1/08	5	25	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260109	Plainfield, Township of	05/1/10	05/1/13	8	10	5	C
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C
260402	Richfield, Township of	05/1/11	05/1/11	8	10	5	C
260190	Saginaw, Charter Township of	10/1/06	05/1/11	8	10	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260126	Shelby, Charter Township of	10/1/11	10/1/11	7	15	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	10/1/09	8	10	5	C
260503	Taymouth, Township of	05/1/03	10/1/09	8	10	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Minnesota							
275228	Austin, City of	10/1/91	05/1/08	5	25	10	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
270162	Golden Valley, City of	10/1/14	10/1/14	7	15	5	C
270068	Granite Falls, City of	05/1/13	05/1/13	5	25	10	C
275240	Lake St. Croix Beach, City of	10/1/95	10/1/11	6	20	10	C
275243	Montevideo, City of	05/1/10	05/1/14	8	10	5	C
275244	Moorhead, City of	05/1/10	05/1/10	7	15	5	C
270307	Mower County	10/1/95	05/1/00	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	05/1/13	5	25	10	C
280109	Canton, City of	10/1/12	10/1/12	9	5	5	C
280016	Cleveland, City of	10/1/93	05/1/99	8	10	5	C
280336	D'Iberville, City of	10/1/07	05/1/13	6	20	10	C
280332	Gautier, City of	10/1/94	10/1/10	7	15	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/11	6	20	10	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/10	6	20	10	C
280292	Hernando, City of	10/1/11	10/1/11	9	5	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
285256	Jackson County	10/1/11	10/1/11	9	5	5	C
280304	Lamar County	10/1/08	05/1/12	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/13	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	05/1/08	8	10	5	C
285259	Ocean Springs, City of	10/1/92	05/1/13	6	20	10	C
280094	Oxford, City of	05/1/12	05/1/12	8	10	5	C
280125	Panola County	05/1/12	05/1/12	8	10	5	C
285260	Pascagoula, City of	10/1/07	10/1/11	5	25	10	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280129	Pearl River County	10/1/12	10/1/12	8	10	5	C
280130	Picayune, City of	05/1/08	05/1/08	8	10	5	C
280110	Ridgeland, City of	10/1/94	05/1/11	6	20	10	C
280124	Starkville, City of	05/1/12	05/1/12	9	5	5	C
280300	Stone County	10/1/10	10/1/10	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	05/1/12	6	20	10	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
Missouri							
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	05/1/01	10	0	0	R
290352	Florissant, City of	10/1/13	10/1/13	8	10	5	C
290223	Hannibal, City of	05/1/11	05/1/11	8	10	5	C
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290173	Kansas City, City of	10/1/09	10/1/09	9	5	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Missouri (continued)							
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290889	Maryland Heights, City of	10/1/13	10/1/13	9	5	5	C
290475	Platte County	05/1/09	05/1/10	5	25	10	C
290315	St. Charles County	10/1/01	05/1/08	7	15	5	C
Montana							
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/09	8	10	5	C
300008	Cascade County	10/1/91	05/1/13	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/07	8	10	5	C
300010	Great Falls, City of	10/1/91	10/1/06	8	10	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	05/1/14	8	10	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300048	Missoula County	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
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
Nebraska							
310187	DeWitt, Village of	05/1/11	05/1/11	9	5	5	C
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	10/1/09	6	20	10	C
315274	Omaha, City of	05/1/12	05/1/12	9	5	5	C
315275	Papillion, City of	10/1/10	10/1/10	8	10	5	C
310078	Valley, City of	10/1/08	10/1/08	8	10	5	C
Nevada							
320001	Carson City, City of	10/1/94	10/1/09	6	20	10	C
320003	Clark County	10/1/92	05/1/08	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	10/1/13	5	25	10	C
320013	Lander County	10/1/12	10/1/12	8	10	5	C
325276	Las Vegas, City of	10/1/91	10/1/13	5	25	10	C
320035	Mesquite, City of	10/1/02	05/1/07	7	15	5	C
320007	North Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
320019	Washoe County	05/1/09	05/1/09	7	15	5	C
New Hampshire							
330023	Keene, City of	05/1/02	05/1/08	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	10/1/10	10	0	0	R
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
New Jersey							
340312	Aberdeen, Township of	05/1/10	05/1/10	9	5	5	C
340001	Absecon, City of	10/1/14	10/1/14	8	10	5	C
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/13	5	25	10	C
340396	Barnegat, Township of	05/1/14	05/1/14	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
New Jersey (continued)							
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/13	6	20	10	C
345282	Beach Haven, Borough of	10/1/91	10/1/13	5	25	10	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/13	6	20	10	C
340459	Berkeley Heights, Township of	10/1/94	05/1/99	10	0	0	R
340428	Bernards, Township of	10/1/10	10/1/10	8	10	5	C
340178	Bloomfield, Township 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	10/1/09	6	20	10	C
345287	Burlington, City of	05/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/13	6	20	10	C
345289	Cape May Point, Borough of	10/1/93	10/1/13	6	20	10	C
345292	Denville, Township of	10/1/11	10/1/11	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
345295	Fairfield, Township of	05/1/13	05/1/13	6	20	10	C
340434	Franklin, Township of	05/1/10	05/1/10	7	15	5	C
340037	Garfield, City of	05/1/12	10/1/14	10	0	0	R
340204	Greenwich, Township of	05/1/07	05/1/07	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340298	Hazlet, Township of	05/1/11	10/1/13	6	20	10	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340237	Lambertville, City of	05/1/12	05/1/12	8	10	5	C
340379	Lavallette, Borough of	05/1/04	10/1/13	6	20	10	C
345300	Lincoln Park, Borough of	10/1/91	10/1/06	10	0	0	R
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340011	Linwood, City of	10/1/14	10/1/14	7	15	5	C
340401	Little Falls, Township of	05/1/10	05/1/10	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	10/1/13	5	25	10	C
345302	Longport, Borough of	10/1/95	10/1/13	5	25	10	C
345303	Manasquan, Borough of	10/1/92	10/1/09	7	15	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/13	5	25	10	C
340437	Manville, Borough of	10/1/14	10/1/14	7	15	5	C
345304	Margate City, City of	10/1/92	10/1/13	5	25	10	C
340313	Middletown, Township of	05/1/12	10/1/13	6	20	10	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	05/1/08	10	0	0	R
340209	National Park, Borough of	10/1/12	10/1/12	9	5	5	C
340570	New Jersey Meadowlands Commission	10/1/92	05/1/09	7	15	5	C
345307	North Plainfield, Borough of	10/1/92	10/1/09	8	10	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
340518	Ocean, Township of	05/1/14	05/1/14	6	20	10	C
345310	Ocean City, City of	10/1/92	10/1/13	6	20	10	C
340320	Oceanport, Borough of	05/1/10	05/1/10	8	10	5	C
340110	Palmyra, Borough of	10/1/09	10/1/09	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
New Jersey (continued)							
340355	Parsippany-Troy Hills, Township of	10/1/91	05/1/09	10	0	0	R
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequannock, Township of	10/1/91	10/1/11	7	15	5	C
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
340015	Pleasantville, City of	10/1/14	10/1/14	7	15	5	C
345313	Point Pleasant, Borough of	10/1/93	10/1/13	8	10	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	05/1/09	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	05/1/13	5	25	10	C
345314	Rahway, City of	10/1/92	05/1/13	6	20	10	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	05/1/14	8	10	5	C
340070	Rochelle Park, Township of	10/1/06	10/1/06	8	10	5	C
340472	Roselle, Borough of	10/1/92	05/1/13	7	15	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	10/1/13	5	25	10	C
345319	Seaside Park, Borough of	10/1/92	10/1/06	8	10	5	C
345320	Ship Bottom, Borough of	10/1/92	05/1/09	7	15	5	C
340280	South River, Borough of	10/1/14	10/1/14	6	20	10	C
340329	Spring Lake, Borough of	10/1/94	05/1/14	6	20	10	C
340393	Stafford, Township of	10/1/91	10/1/13	5	25	10	C
345323	Stone Harbor, Borough of	10/1/94	05/1/14	5	25	10	C
345324	Surf City, Borough of	10/1/92	05/1/14	5	25	10	C
345293	Toms River, Township of	10/1/92	05/1/13	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C
340159	Upper, Township of	10/1/11	10/1/13	6	20	10	C
345326	Ventnor, City of	10/1/92	05/1/10	7	15	5	C
340446	Warren, Township of	05/1/10	05/1/10	9	5	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/93	05/1/14	6	20	10	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	05/1/13	8	10	5	C
350001	Bernalillo County	10/1/93	05/1/13	8	10	5	C
350010	Clovis, City of	10/1/91	10/1/13	8	10	5	C
350012	Dona Ana County	10/1/03	10/1/08	8	10	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	05/1/08	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/08	6	20	10	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
350064	San Juan County	05/1/08	10/1/12	8	10	5	C
New York							
360226	Amherst, Town of	10/1/95	10/1/12	7	15	5	C
360147	Ashland, Town of	10/1/91	05/1/08	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
New York (continued)							
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
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	05/1/08	9	5	5	C
360772	Corning, City of	10/1/91	05/1/08	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	05/1/08	8	10	5	C
361194	Esperance, Town of	10/1/10	10/1/10	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360466	Great Neck Estates, Village of	10/1/10	05/1/12	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/10	8	10	5	C
360912	Harrison, Town of	10/1/14	10/1/14	8	10	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
360247	Lackawanna, City of	05/1/03	05/1/03	9	5	5	C
360476	Lawrence, Village of	10/1/92	05/1/13	10	0	0	R
365338	Long Beach, City of	10/1/09	10/1/09	8	10	5	C
360916	Mamaroneck, Village of	10/1/14	10/1/14	8	10	5	C
360118	Moravia, Village of	05/1/09	05/1/09	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/08	10	0	0	R
360667	Oneonta, City of	10/1/94	05/1/11	10	0	0	R
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	05/1/13	10	0	0	R
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	05/1/10	8	10	5	C
360056	Union, Town of	10/1/91	10/1/08	8	10	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
370032	Asheville, City of	10/1/14	10/1/14	8	10	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, City of	10/1/94	10/1/05	8	10	5	C
370015	Belhaven, Town of	10/1/93	10/1/13	7	15	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/07	8	10	5	C
370036	Cabarrus County	10/1/91	05/1/07	8	10	5	C
370039	Caldwell County	05/1/00	05/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
North Carolina (continued)							
375347	Carolina Beach, Town of	10/1/93	05/1/99	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	10/1/07	8	10	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370059	Cherokee County	05/1/13	05/1/13	9	5	5	C
370263	Clinton, City of	10/1/94	05/1/09	8	10	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	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	10/1/10	8	10	5	C
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370632	Duck, Town of	10/1/11	10/1/11	7	15	5	C
370086	Durham, City of	05/1/14	05/1/14	8	10	5	C
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	10/1/13	8	10	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	05/1/12	6	20	10	C
375349	Forsyth County	10/1/93	05/1/08	8	10	5	C
370099	Gaston County	10/1/11	10/1/11	9	5	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
375351	Greensboro, City of	05/1/09	05/1/09	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/07	7	15	5	C
370192	Grifton, Town of	10/1/04	05/1/08	5	25	10	C
370111	Guilford County	10/1/93	10/1/08	8	10	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	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/11	6	20	10	C
370145	Kinston, City of	10/1/94	05/1/08	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	05/1/08	7	15	5	C
375355	Manteo, Town of	10/1/91	05/1/08	8	10	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	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, Town of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	05/1/08	8	10	5	C
370049	Newport, Town of	10/1/92	10/1/07	8	10	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
370523	Oak Island, Town of	10/1/91	05/1/08	8	10	5	C
375357	Ocean Isle Beach, Town of	10/1/92	05/1/08	8	10	5	C
370342	Orange County	10/1/11	10/1/11	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/12	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
North Carolina (continued)							
370181	Pamlico County	10/1/92	10/1/12	8	10	5	C
370267	Pine Knoll Shores, Town of	10/1/92	05/1/13	6	20	10	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	05/1/12	7	15	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/14	10	0	0	R
370432	River Bend, Town of	05/1/10	05/1/10	8	10	5	C
370092	Rocky Mount, City of	10/1/92	05/1/13	6	20	10	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	10/1/11	7	15	5	C
370028	Southport, City of	10/1/91	10/1/05	8	10	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
370094	Tarboro, Town of	10/1/06	10/1/11	7	15	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/12	8	10	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370435	Walnut Creek, Village of	10/1/14	10/1/14	8	10	5	C
370017	Washington, City of	10/1/92	05/1/12	7	15	5	C
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/07	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/12	6	20	10	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	05/1/11	6	20	10	C
375360	Winston-Salem, City of	10/1/93	05/1/08	8	10	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	10/1/14	7	15	5	C
North Dakota							
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
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	05/1/09	7	15	5	C
390378	Medina County	05/1/07	05/1/12	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	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
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	05/1/12	8	10	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/09	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

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Oklahoma							
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/14	10	0	0	R
400236	Broken Arrow, City of	10/1/93	10/1/08	5	25	10	C
400234	Chickasha, City of	10/1/92	10/1/14	10	0	0	R
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/08	7	15	5	C
400062	Enid, City of	10/1/93	05/1/09	8	10	5	C
400049	Lawton, City of	10/1/91	05/1/09	6	20	10	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400046	Norman, City of	10/1/11	10/1/11	5	25	10	C
405378	Oklahoma City, City of	05/1/14	05/1/14	8	10	5	C
400080	Ponca City, City of	05/1/10	05/1/14	5	25	10	C
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	05/1/12	6	20	10	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
Oregon							
410137	Albany, City of	10/1/91	05/1/12	6	20	10	C
410090	Ashland, City of	10/1/91	10/1/07	7	15	5	C
410043	Bandon, City of	05/1/05	05/1/10	10	0	0	R
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/07	6	20	10	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/12	6	20	10	C
415588	Clackamas County	10/1/04	10/1/12	6	20	10	C
410009	Corvallis, City of	10/1/91	05/1/12	6	20	10	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	05/1/12	9	5	5	C
410175	Heppner, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
415591	Lane County	05/1/09	05/1/09	7	15	5	C
410154	Marion County	05/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	10/1/14	6	20	10	C
410064	Myrtle Creek, City of	05/1/03	05/1/08	10	0	0	R
410200	Nehalem, City of	10/1/03	05/1/08	7	15	5	C
410021	Oregon City, City of	10/1/03	05/1/08	7	15	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/07	5	25	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/13	10	0	0	R
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
410167	Salem, City of	05/1/08	10/1/12	6	20	10	C
410039	Scappoose, City of	10/1/93	05/1/08	7	15	5	C
410144	Scio, City of	05/1/04	05/1/14	10	0	0	R
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/03	8	10	5	C
410100	Talent, City of	10/1/00	05/1/06	9	5	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

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Oregon (continued)							
410202	Tillamook, City of	10/1/06	05/1/11	7	15	5	C
410196	Tillamook County	05/1/01	10/1/13	10	0	0	R
410184	Troutdale, City of	05/1/08	05/1/13	7	15	5	C
Pennsylvania							
420159	Altoona, City of	10/1/12	10/1/12	8	10	5	C
421331	Bedford, Township of	10/1/13	10/1/13	9	5	5	C
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
422034	Chapman, Township of	10/1/07	10/1/07	9	5	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420608	Hanover Township	10/1/10	10/1/10	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/13	6	20	10	C
420735	Herndon, Borough of	10/1/07	10/1/07	8	10	5	C
420642	Jersey Shore, Borough of	10/1/93	05/1/13	8	10	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	05/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	05/1/10	8	10	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	05/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	05/1/13	7	15	5	C
421020	Monroe, Township of	10/1/07	10/1/07	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/09	8	10	5	C
420739	Northumberland, Borough of	10/1/07	10/1/07	8	10	5	C
421024	Penn, Township of	10/1/07	05/1/13	7	15	5	C
421026	Point, Township of	10/1/07	10/1/10	10	0	0	R
425387	Selinsgrove, Borough of	10/1/07	10/1/07	7	15	5	C
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420743	Sunbury, City of	10/1/07	10/1/07	8	10	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
420745	Upper Augusta, Township of	10/1/07	10/1/07	8	10	5	C
421119	Upper St. Clair, Township of	10/1/98	10/1/09	7	15	5	C
420631	Wilkes-Barre, City of	10/1/92	05/1/13	6	20	10	C
Rhode Island							
445393	Bristol, Town of	05/1/13	05/1/13	8	10	5	C
445398	East Providence, City of	05/1/14	05/1/14	9	5	5	C
445401	Middletown, Town of	10/1/91	05/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/07	8	10	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/14	10/1/14	8	10	5	C
445410	Westerly, Town of	05/1/13	05/1/13	8	10	5	C
South Carolina							
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
450026	Beaufort, City of	10/1/92	05/1/13	7	15	5	C
450025	Beaufort County	10/1/91	05/1/12	6	20	10	C

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EFFECTIVE OCTOBER 1, 2014 (continued)**

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South Carolina (continued)							
450029	Berkeley County	05/1/08	05/1/13	8	10	5	C
450131	Cayce, City of	05/1/10	05/1/10	9	5	5	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C
455413	Charleston County	10/1/95	05/1/10	4	30	10	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	05/1/12	7	15	5	C
450078	Florence, City of	10/1/91	10/1/10	7	15	5	C
450076	Florence County	05/1/10	05/1/10	9	5	5	C
455415	Folly Beach, Township of	10/1/96	10/1/12	7	15	5	C
450087	Georgetown, City of	10/1/93	05/1/14	7	15	5	C
450085	Georgetown County	05/1/10	05/1/10	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	05/1/10	5	25	10	C
450037	Hollywood, Town of	10/1/10	10/1/10	6	20	10	C
450104	Horry County	10/1/10	10/1/10	9	5	5	C
455416	Isle of Palms, City of	10/1/94	10/1/04	7	15	5	C
450115	Kershaw County	05/1/14	05/1/14	9	5	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/07	8	10	5	C
450039	McClellanville, Town of	10/1/00	10/1/10	6	20	10	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/10	6	20	10	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	10/1/07	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/12	6	20	10	C
450255	Pawley's Island, Town of	10/1/05	10/1/09	6	20	10	C
450166	Pickens County	05/1/99	05/1/04	8	10	5	C
450028	Port Royal, Town of	05/1/11	05/1/11	9	5	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/10	8	10	5	C
450196	Rock Hill, City of	10/1/14	10/1/14	8	10	5	C
450249	Rockville, Town of	10/1/98	10/1/05	6	20	10	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivan's Island, Town of	05/1/04	10/1/10	6	20	10	C
450184	Sumter, City of	10/1/92	05/1/12	8	10	5	C
450182	Sumter County	10/1/92	05/1/12	8	10	5	C
450111	Surfside Beach, Town of	10/1/10	10/1/10	9	5	5	C
450193	York County	10/1/09	10/1/09	9	5	5	C
South Dakota							
460044	Madison, City of	05/1/14	05/1/14	8	10	5	C
460042	Parkston, City of	05/1/14	05/1/14	9	5	5	C
465420	Rapid City, City of	10/1/92	05/1/13	7	15	5	C
460046	Spearfish, City of	05/1/14	05/1/14	9	5	5	C
Tennessee							
470211	Athens, City of	10/1/93	10/1/09	8	10	5	C
470182	Bristol, City of	05/1/06	10/1/07	8	10	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Tennessee (continued)							
470150	Cookeville, City of	05/1/14	05/1/14	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	10/1/09	8	10	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
475432	Johnson City, City of	10/1/14	10/1/14	9	5	5	C
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/06	8	10	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson County	10/1/91	10/1/06	8	10	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
470380	Watertown, City of	05/1/13	05/1/13	9	5	5	C
470204	Williamson County	10/1/08	10/1/08	9	5	5	C
470207	Wilson County	05/1/13	05/1/13	9	5	5	C
Texas							
485454	Arlington, City of	10/1/91	10/1/10	7	15	5	C
480624	Austin, City of	10/1/91	05/1/10	6	20	10	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
485457	Beaumont, City of	10/1/08	10/1/13	7	15	5	C
480289	Bellaire, City of	10/1/93	05/1/14	7	15	5	C
480586	Benbrook, City of	10/1/91	10/1/06	6	20	10	C
480878	Bevil Oaks, City of	05/1/10	10/1/11	7	15	5	C
480082	Bryan, City of	10/1/95	10/1/11	6	20	10	C
485459	Burleson, City of	10/1/91	05/1/12	7	15	5	C
481209	Burnet County	05/1/14	05/1/14	9	5	5	C
480167	Carrollton, City of	10/1/91	10/1/12	6	20	10	C
485462	Cleburne, City of	10/1/92	05/1/13	8	10	5	C
480083	College Station, City of	05/1/10	05/1/10	7	15	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/08	7	15	5	C
485464	Corpus Christi, City of	10/1/91	10/1/13	7	15	5	C
480171	Dallas, City of	10/1/91	05/1/11	5	25	10	C
480291	Deer Park, City of	10/1/00	10/1/12	8	10	5	C
480194	Denton, City of	10/1/91	05/1/07	6	20	10	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
481569	Dickinson, City of	10/1/12	10/1/12	8	10	5	C
480173	Duncanville, City of	10/1/91	05/1/12	7	15	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/03	5	25	10	C
480596	Fort Worth, City of	10/1/12	10/1/12	8	10	5	C
485469	Galveston, City of	05/1/14	05/1/14	7	15	5	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/12	5	25	10	C
480266	Guadalupe County	05/1/09	05/1/09	8	10	5	C
480599	Haltom City, City of	10/1/12	10/1/12	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Texas (continued)							
480287	Harris County	05/1/04	10/1/14	7	15	5	C
480296	Houston, City of	05/1/02	10/1/09	5	25	10	C
480601	Hurst, City of	10/1/92	05/1/13	7	15	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/13	7	15	5	C
485488	League City, City of	10/1/92	10/1/12	6	20	10	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480043	Live Oak, City of	05/1/10	05/1/10	7	15	5	C
480452	Lubbock, City of	10/1/92	05/1/14	7	15	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
480304	Missouri City, City of	05/1/10	05/1/10	7	15	5	C
485491	Nassau Bay, City of	10/1/92	05/1/09	7	15	5	C
485493	New Braunfels, City of	10/1/13	10/1/13	6	20	10	C
480607	North Richland Hills, City of	10/1/91	05/1/09	6	20	10	C
480206	Odessa, City of	10/1/92	10/1/08	7	15	5	C
480307	Pasadena, City of	10/1/91	10/1/14	5	25	10	C
480077	Pearland, City of	05/1/05	05/1/14	6	20	10	C
481028	Pflugerville, City of	05/1/11	05/1/11	7	15	5	C
480140	Plano, City of	10/1/92	10/1/08	5	25	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/11	7	15	5	C
480608	Richland Hills, City of	05/1/14	05/1/14	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/11	7	15	5	C
485510	Shoreacres, City of	05/1/14	05/1/14	9	5	5	C
480234	Sugar Land, City of	05/1/10	05/1/10	7	15	5	C
481127	Sunset Valley, City of	05/1/10	05/1/10	8	10	5	C
480502	Sweetwater, City of	10/1/91	05/1/08	9	5	5	C
485513	Taylor Lake Village, City of	05/1/14	05/1/14	8	10	5	C
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480654	Wharton, City of	10/1/11	10/1/11	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	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	10/1/08	7	15	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	05/1/01	10/1/11	9	5	5	C
490214	North Ogden, City of	10/1/93	05/1/13	8	10	5	C
490216	Orem, City of	10/1/93	05/1/08	7	15	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	10/1/14	6	20	10	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

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Virginia							
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/13	6	20	10	C
515520	Arlington County	10/1/92	10/1/08	8	10	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510106	Cape Charles, Town of	05/1/10	05/1/10	9	5	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	10/1/14	6	20	10	C
510054	Falls Church, City of	05/1/07	05/1/12	7	15	5	C
510071	Gloucester County	10/1/95	05/1/11	7	15	5	C
515527	Hampton, City of	05/1/11	05/1/11	8	10	5	C
510201	James City County	10/1/92	05/1/13	7	15	5	C
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/13	8	10	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
510130	Roanoke, City of	10/1/96	10/1/08	7	15	5	C
510190	Roanoke County	10/1/91	10/1/06	8	10	5	C
510154	Stafford County	05/1/11	05/1/11	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/11	8	10	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/10	8	10	5	C
Washington							
530073	Auburn, City of	10/1/92	05/1/08	5	25	10	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	10/1/09	5	25	10	C
530076	Carnation, City of	10/1/14	10/1/14	7	15	5	C
530103	Centralia, City of	10/1/94	10/1/09	5	25	10	C
530104	Chehalis, City of	10/1/94	05/1/13	6	20	10	C
530024	Clark County	10/1/04	10/1/09	5	25	10	C
530051	Ephrata, City of	10/1/00	05/1/10	7	15	5	C
530200	Everson, City of	10/1/94	10/1/09	7	15	5	C
530140	Fife, City of	05/1/06	10/1/09	5	25	10	C
530166	Index, Town of	05/1/98	05/1/08	6	20	10	C
530079	Issaquah, City of	10/1/92	05/1/08	5	25	10	C
530080	Kent, City of	05/1/10	05/1/10	6	20	10	C
530071	King County	10/1/91	10/1/07	2	40	10	C
530156	La Conner, Town of	10/1/96	05/1/12	7	15	5	C
530102	Lewis County	10/1/94	05/1/14	6	20	10	C
530316	Lower Elwha/Klallam Tribe	10/1/00	10/1/10	8	10	5	C
530331	Lummi Nation	05/1/10	10/1/14	7	15	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/12	6	20	10	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530143	Orting, City of	05/1/08	05/1/13	5	25	10	C
530138	Pierce County	10/1/95	05/1/12	2	40	10	C
530088	Renton, City of	10/1/94	10/1/14	5	25	10	C
530151	Skagit County	05/1/98	10/1/08	4	30	10	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2014 (continued)**

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Washington (continued)							
535534	Snohomish County	05/1/06	10/1/10	4	30	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	10/1/13	6	20	10	C
530204	Sumas, City of	10/1/93	05/1/13	6	20	10	C
530188	Thurston County	10/1/00	10/1/13	4	30	10	C
530193	Wahkiakum County	10/1/07	10/1/07	8	10	5	C
530067	Westport, City of	10/1/09	10/1/14	8	10	5	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
530217	Yakima County	10/1/07	10/1/07	8	10	5	C
West Virginia							
540282	Berkeley County	10/1/11	10/1/11	7	15	5	C
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540073	Charleston, City of	10/1/11	10/1/11	9	5	5	C
540226	Hampshire County	10/1/13	10/1/13	8	10	5	C
540065	Jefferson County	10/1/06	05/1/12	8	10	5	C
540144	Morgan County	10/1/13	10/1/13	9	5	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
Wisconsin							
550001	Adams County	10/1/91	05/1/12	7	15	5	C
550612	Allouez, Village of	10/1/92	05/1/12	6	20	10	C
550128	Eau Claire, City of	10/1/91	10/1/08	7	15	5	C
550578	Elm Grove, Village of	05/1/01	05/1/12	5	25	10	C
550366	Evansville, City of	05/1/10	05/1/10	7	15	5	C
550136	Fond du Lac, City of	05/1/13	05/1/13	7	15	5	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
550523	Kenosha County	05/1/13	05/1/13	5	25	10	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	05/1/12	8	10	5	C
550487	New Berlin, City of	10/1/05	05/1/10	7	15	5	C
550310	Ozaukee County	10/1/91	10/1/07	8	10	5	C
550402	Reedsburg, City of	05/1/13	05/1/13	6	20	10	C
550660	Suamico, Village of	05/1/08	05/1/13	7	15	5	C
550107	Watertown, City of	10/1/91	10/1/07	7	15	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
Wyoming							
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/10	8	10	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	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
Puerto Rico							
720101	Ponce, Municipality of	10/1/09	10/1/09	9	5	5	C

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GUIDANCE FOR LEASED FEDERAL PROPERTIES

I. GENERAL DESCRIPTION

In accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106, the Federal Emergency Management Agency (FEMA) will begin charging actuarial rates for a Leased Federal Property (LFP), which is any property leased from the Federal Government (including residential and non-residential properties) that the Administrator determines is located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure. A list of property addresses meeting this description has been provided to FEMA by the U.S. Army Corps of Engineers. Actuarial rates will apply to all new and renewal policies with effective dates on or after October 1, 2009, that meet these criteria.

II. NOTIFICATION REQUIREMENTS

The National Flood Insurance Program (NFIP) maintains a list of LFP addresses available only to insurers. The insurer must determine whether property addresses for new or existing business appear on this list. Policies that have an address match must be rated using actuarial rates in accordance with the procedures below.

The insurer must notify existing policyholders (and their agents/producers and lenders) at least 120 days before renewal that their property has been identified as being located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure. The notice must include the requirement for such policies to be rated using actuarial rates. Sample notification letters have been provided at the end of this section that can be altered to work with a company's billing cycle as necessary.

In order to establish the actuarial rate, the insurer must obtain a FEMA Elevation Certificate (EC), which provides current Flood Insurance Rate Map (FIRM) information and elevations. At least 2 photographs (front and back) of the building must also be submitted. If the EC is not received within 45 days from the date of notice, the renewal policy may be canceled or nullified, or it may be issued using tentative rates. Tentative rates use Risk Rating Method code "F," which is part of the Transaction Record Reporting and Processing (TRRP) Plan.

The use of tentative rates must follow the established tentative rate procedure, which includes informing the parties of the missing information that prevents the policy from being rated actuarially. Additionally, the claim settlement procedure, when a tentatively rated property suffers a loss, must also be included in the

information presented with the tentative rates. Policies that are within the 120-day window prior to renewal will not receive the Leased Federal Property notice until the subsequent renewal.

III. TENTATIVE RATES

Tentative rates (see table on page LFP 2) are used to issue policies when agents/producers fail to provide the required full-risk rating information. Tentative rates are generally higher than other rates published in the manual. If the premium payment received is not sufficient to purchase the coverage limits requested, the policy will be issued with the coverage limits that can be purchased for the premium received, based on tentative rates.

When tentative rates are applied, a declarations page and a Tentative Rate Letter will be forwarded to the policyholder, agent/producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined. 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.

If a loss occurs on a tentatively rated policy, the loss payment will be limited by the lower of the amount of coverage that the premium initially submitted will purchase (using the correct full-risk rating information), or the amount requested by application.

IV. APPEALS

The notice to policyholders must inform them that they can challenge their properties' inclusion on the Leased Federal Properties list by submitting documentation refuting the information that placed them on the list. One example of acceptable documentation is a letter from a community official or land surveyor stating that the property is not located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure. Another example is documentation showing that the insured, and not the Federal Government, owns the property. This information should be submitted to insurer, who will then process the request and forward it to FEMA for final review and determination. If FEMA approves the appeal, the property will be removed from the list and the building may continue to be rated as it was previously.

If the policyholder does not provide acceptable documentation, or the appeal has been denied, the

property will remain on the list. The insurer has the following options.

- A new policy can be issued or an existing policy renewed for a single policy term using tentative rates. If the policyholder does not provide acceptable documentation prior to the next policy expiration date, the company must non-renew the policy.
- The renewal policy can be canceled or nullified in accordance with the Write Your Own (WYO) Company's business practices.

Claims relating to a tentatively rated policy will not be processed until the required underwriting information needed to establish an actuarial rate for the policy has been received.

Any flood loss occurring after notifying the policyholder of the property's inclusion in the subset of properties cannot be settled until the insurer receives the appropriate underwriting documentation (i.e., new EC and photographs) or proof that the property should not have been placed on the list.

TABLE 1. TENTATIVE RATES^{1, 2}
 RATES PER \$100 OF COVERAGE
 (Basic/Additional)

FIRM ZONES A, AE, A1-A30, A0, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Non-Elevated, No Basement				
1-4 Family	5.00	3.00	6.00	4.00
Other Residential	7.00	4.00	7.00	4.00
Non-Residential	7.00	4.00	8.00	8.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building ³				
1-4 Family	3.00	2.00	3.00	2.00
Other Residential	5.00	3.00	3.00	3.00
Non-Residential	5.00	3.00	5.00	3.00

FIRM ZONES V, V1-V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Non-Elevated, No Basement				
1-4 Family	11.00	11.00	12.00	12.00
Other Residential	12.00	12.00	12.00	12.00
Non-Residential	12.00	12.00	12.00	12.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building ³				
1-4 Family	6.00	6.00	6.00	6.00
Other Residential	8.00	8.00	6.00	6.00
Non-Residential	8.00	8.00	8.00	8.00

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

2 Use Pre-/Post-FIRM full-risk deductible factors (Table 8B) and ICC premiums (Table 9) for all tentatively rated buildings.

3 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as a Post-FIRM elevated building or has a basement as defined by the NFIP (coverage restrictions apply).

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.

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 NFIP Elevation Certificate to identify the diagrams of the 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 4 families or a single-family unit in a building under the condominium form of ownership.

Dwelling Form. See "Standard Flood Insurance Policy (SFIP) – 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 (perimeter) foundation 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 NFIP. 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.

Federal Emergency Management Agency (FEMA). The Federal agency under which the NFIP is administered.

In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

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 NFIP.

Financial Assistance/Subsidy Arrangement. The arrangement between an insurance company and FEMA 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 interior 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 2 or more acres of normally dry land area or of 2 or more properties (at least 1 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 FEMA, 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 FEMA has delineated the Special Flood Hazard Areas (SFHAs), the Base Flood Elevations (BFEs), and the risk premium zones applicable to the community.

Flood Response Office (FRO). The FRO provides a local presence in an affected area and supports the Write Your Own (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 re-inspections of WYO and NFIP Direct losses. The FRO also tracks adjuster performance and provides such information to interested WYO Companies and the NFIP Servicing Agent.

Floodplain. Any land area susceptible to being inundated by floodwaters 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.

Foundation Walls. Masonry walls, poured concrete walls, or precast concrete walls, regardless of height, that extend above grade and support the loads of a building.

Freeboard. An additional amount of height above the Base Flood Elevation (BFE) used as a factor of safety (e.g., 2 feet above the Base Flood) in determining the level at which a building's lowest floor must be elevated or floodproofed to be in accordance with state or community floodplain management regulations.

Full-Risk Premium Rate. A rate charged to a group of policies that results in aggregate premiums sufficient to pay anticipated losses and expenses for that group.

General Property Form. See "Standard Flood Insurance Policy (SFIP) – 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 NFIP statutory grandfathering, buildings located in Emergency Program communities and Pre-FIRM buildings in the Regular Program are eligible for subsidized flood insurance rates.
- Under NFIP administrative grandfathering, Post-FIRM 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 (BFEs) or more restrictive, greater risk zone designations result from Flood Insurance Rate Map (FIRM) revisions. Policyholders

who have remained loyal customers of the NFIP by maintaining continuous coverage (since coverage was first obtained on the building) are also eligible for administrative grandfathering.

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 (SFIP) through the NFIP.

High-Rise Building. High-rise condominium buildings have 5 or more units and at least 3 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. Under the NFIP, townhouses/rowhouses are not considered high-rise buildings, regardless of the number of floors.

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 of the Interior 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 and Betterments. Fixtures, alterations, installations, or additions made or acquired solely at a tenant's expense and comprising part of an insured building.

Increased Cost of Compliance (ICC). Coverage for expenses that a property owner must incur, above and beyond the cost to repair the physical damage the building actually sustained from a flooding event, to comply with mitigation requirements of state or local floodplain management ordinances or laws. Acceptable

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