LOWEST FLOOR GUIDE

This section is to be used as a guide for identifying the lowest floor for rating buildings being considered for coverage under the National Flood Insurance Program (NFIP).

I. LOWEST FLOOR DETERMINATION

The following guidance is to be used to identify the lowest floor for rating purposes.

A. Non-Elevated Buildings

For a non-elevated building, the lowest floor used for rating purposes is the building's lowest floor including a basement or subgrade crawlspace, if any.

Attached Garage

If a non-elevated building described and rated as a single-family dwelling (including a condominium unit within a multi-unit residential building that qualifies as a single building) located in any A Zone (any flood zone beginning with the letter A) has an attached garage floor elevation at or above the Base Flood Elevation (BFE), the garage floor may be excluded from rating.

An attached garage floor elevation below the BFE can be excluded as the lowest floor for rating if the garage has no machinery or equipment below the BFE.

For rating purposes, if the garage has machinery or equipment below the BFE, the floor of the attached garage can be excluded from rating if all of the following conditions exist:

- The building is described and rated as a single-family dwelling;
- The building is located in any A Zone;
- The garage floor elevation is below the elevation of the top of the bottom floor; *and*
- The garage has proper openings (refer to Proper Openings Requirements subsection in this section of the manual).

If a building not described and rated as a single-family dwelling located in any A Zone has an attached garage, and the floor level of the garage is below the level of the building, use the garage floor as the lowest floor for rating.

B. Elevated Buildings in A Zones

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. Foundation walls are masonry walls, poured concrete walls, or precast concrete walls, regardless of height, that extend above grade and support the weight of a building. Buildings with knee foundation walls below the elevated floor (e.g., foundation walls not constructed the full height of the area between the lowest elevated floor and the grade, with wood-frame or studs attached above the foundation wall), are considered elevated buildings for rating purposes. However, if the foundation walls are supported on a slab foundation, the building is non-elevated.

Enclosure

An enclosure is the portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. In determining whether an enclosure is finished, drywall that is mudded, taped, and painted is considered a finished wall. Drywall that is only painted is not considered to be finished. Drywall that is mudded and taped but not painted or textured is also not considered to be finished. Block walls are not considered to be finished even if they are painted. Typically a block (or concrete) wall is part of the foundation system. Painted plywood is considered to be finished.

NOTE: A crawlspace below the lowest elevated floor, and a garage below or attached to an elevated building are both considered enclosures.

Elevated No Enclosure

For an elevated building located in any A Zone (any flood zone beginning with the letter A), with no enclosure below the lowest elevated floor, the floor used for rating purposes is the lowest elevated floor.

Elevated with Enclosure

For an elevated building located in any A Zone that has an enclosure below the elevated floor, including a crawlspace or an attached garage, the enclosure or garage floor becomes the lowest floor for rating 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*
- There is an elevator below the BFE; *or*
- The unfinished enclosed space (either the enclosure or garage) has no proper openings.

NOTE: A garage attached to an elevated building is considered an enclosure.

For an elevated building located in any A Zone that has an enclosure below the elevated floor constructed with flood-damage resistant materials (as outlined in FEMA Technical Bulletin 2), the enclosure floor becomes the lowest floor for rating if any of the following conditions exists:

- The enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage, or
- There is an elevator below the BFE; or
- The enclosed space has no proper openings.

1. **Proper Opening Requirements**

   An elevated building with an enclosure or crawlspace below the elevated floor with proper flood openings (flood vents) in the enclosure or crawlspace can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper flood openings in an unfinished enclosure or crawlspace, the Application should indicate "None" for enclosure.) This rule applies to buildings in zones A, A1–A30, AE, AO, AH, AR, and AR Dual.

   For buildings in any A Zone all enclosures (including an elevator shaft, a garage, or a crawlspace) below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. One of the following criteria must be met to satisfy this proper openings requirement for rating purposes:

   a. A minimum of 2 openings must be present, with positioning on at least 2 exterior walls, having a total net area of not less than 1 square inch for every square foot of enclosed area. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

   b. If the enclosure floor is partially subgrade, a minimum of 2 openings must be present, with positioning on a single exterior wall adjacent to the lowest grade next to the building, having a total net area of not less than 1 square inch for every square foot of enclosed area. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

2. **Alternative to the Openings Requirement Above**

   For architectural or other reasons, a designer or builder may use an alternative to satisfy the requirement for a building to have openings that provide 1 square inch per square foot of enclosed area. These alternatives, which may be referred to as "engineered openings," must be certified as having been designed to provide automatic equalization of hydrostatic flood forces by allowing for the entry and exit of floodwaters. Design requirements and specifications for certification statements are outlined in FEMA Technical Bulletin 1-08, "Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas," at http://www.fema.gov/library/viewRecord.do?id=1579.

   If engineered openings are used as an alternative, the Write Your Own (WYO) Company or NFIP Servicing Agent must obtain a copy of the following documentation for its underwriting files:

   a. For engineered openings designed for installation in a specific building, a copy of the certification is required. This certification will verify to community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The original certification statement must include the design professional's name, title, address, type of license, license number, the state in which the license was issued, and the signature and applied seal of the certifying registered design professional. In addition, this certification shall identify the building in which the engineered openings will be installed and it shall address the following: (1) a statement certifying that the openings are designed to automatically equalize hydrostatic flood loads on exterior walls by allowing for the automatic entry and exit of floodwaters; (2) description of the range of flood characteristics tested or computed for which the certification is valid, such as rates of rise and fall of floodwaters; and (3) description of the installation requirements or limitations that, if not followed, will void the certification; *or*

   b. For engineered openings for which the International Code Council Evaluation Service, Inc., has issued an Evaluation Report, a copy of the Evaluation Report is required. This report is required to assure community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The Evaluation Report identifies the model numbers of the engineered openings addressed in the report, specifies the number of engineered openings that are required for a specified square footage of enclosed area below the BFE,

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.prl. 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.

Lowest Floor Guide for Zones A, AE, A1–A30, AH, AR, AR Dual

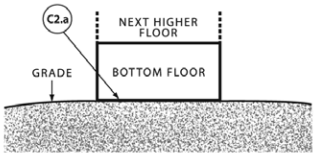
BUILDING DIAGRAM #1A

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



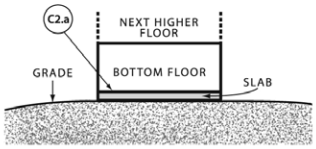
BUILDING DIAGRAM #1B

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)

All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



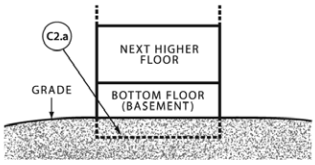
BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

Lowest Floor for Rating: Top of basement floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.



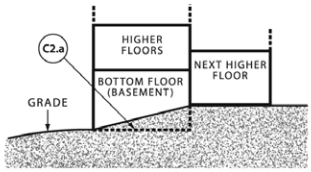
BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Top of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.



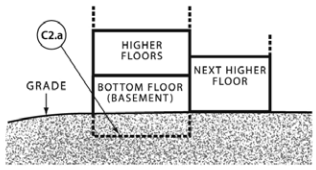
BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

Lowest Floor for Rating: Top of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.



Lowest Floor Guide for Zones AO and A (without BFE)

BUILDING DIAGRAMS

Distinguishing Feature: All buildings

Lowest Floor for Rating: Difference between the top of the bottom floor and highest adjacent grade

Elevation Needed for Rating from FEMA Elevation Certificate: Use the measurement provided in Item E1. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-9 with proper openings, use the measurement provided in Item E2.

*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

Lowest Floor Guide for Zones A, AE, A1–A30, AH, AR, AR Dual

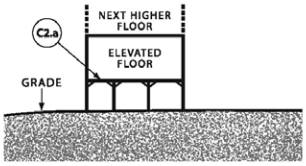
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and/or insect screening is permissible).

Lowest Floor for Rating: Lowest elevated floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



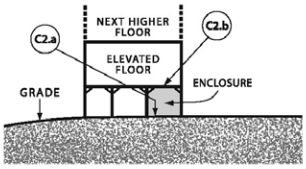
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



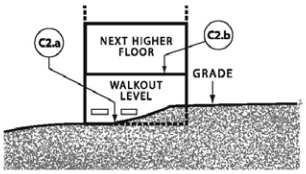
BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



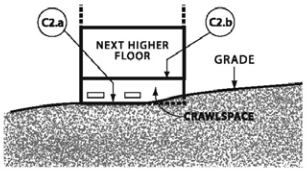
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls. In A Zones, the crawlspace is with or without openings** present in the walls of the crawlspace.

Lowest Floor for Rating: Next higher floor or top of bottom floor if conditions in the Flood Insurance Manual (Lowest Floor Determination) for A zones are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.



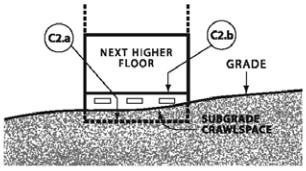
BUILDING DIAGRAM #9

Distinguishing Feature: The bottom (crawlspace) floor is below ground level (grade) on all sides.* (If the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

Lowest Floor for Rating: Top of subgrade crawlspace

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.



**An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If a building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings see NFIP Technical Bulletin 1.

Lowest Floor Guide for Zones V, VE, V1-V30

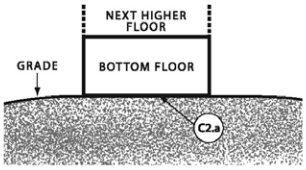
BUILDING DIAGRAM #1A

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



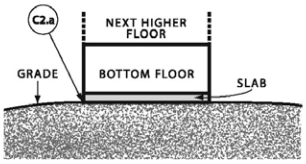
BUILDING DIAGRAM #1B

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



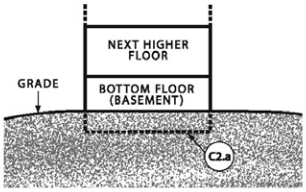
BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.



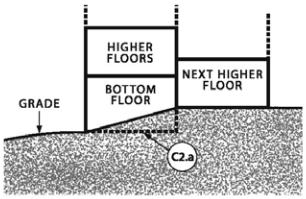
BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.



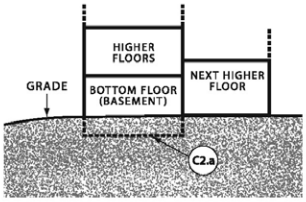
BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawlspaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.



*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

***Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.

Lowest Floor Guide for Zones V, VE, V1-V30

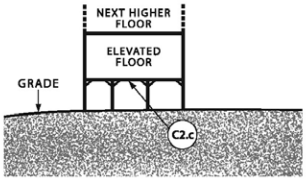
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is ½ inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

Lowest Floor for Rating: Bottom of lowest horizontal structural member

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.c.

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



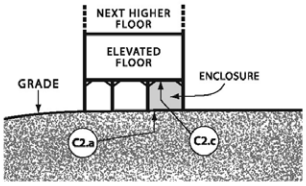
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.c.***

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



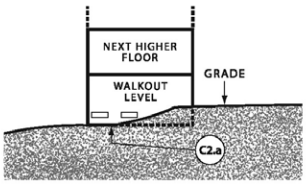
BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a.***

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



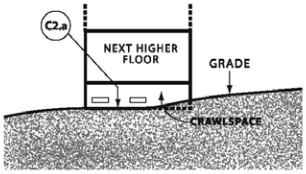
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls.

Lowest Floor for Rating: Bottom floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a.***

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.



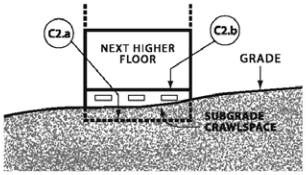
BUILDING DIAGRAM #9

Distinguishing Feature: The bottom (crawlspace) floor is below ground level (grade) on all sides.* (If the distance from the crawlspace to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

Lowest Floor for Rating: Bottom of subgrade crawlspace

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a. and Item C2.b.

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.



*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

***Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.

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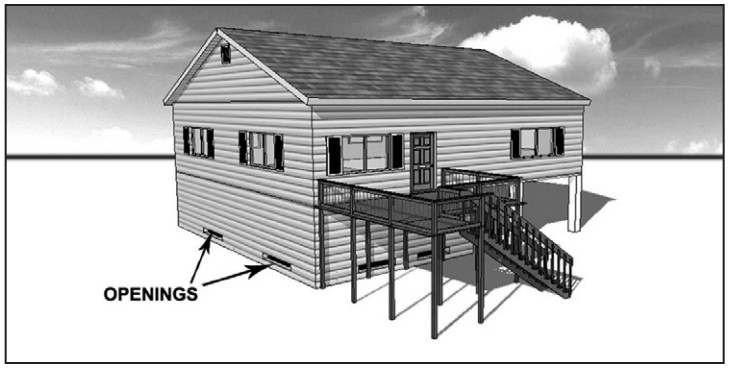
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D



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
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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
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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 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
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 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
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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
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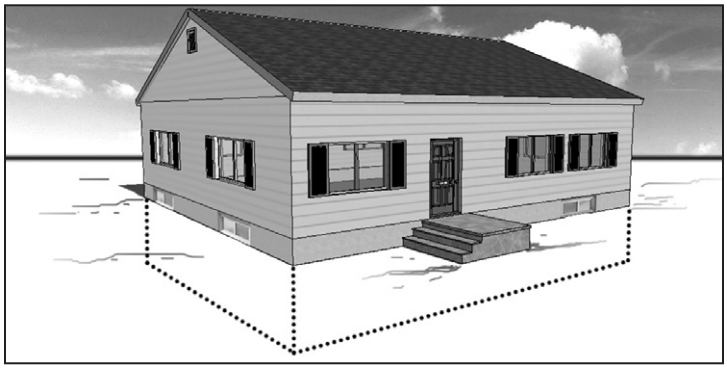
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D



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
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 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 Rating[5]	**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 BFE**[2]**:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE**[2]**:** 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 BFE**[2]**:** 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 BFE**[2]**:** 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 BFE**[2]**:** 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 BFE**[2]**:** 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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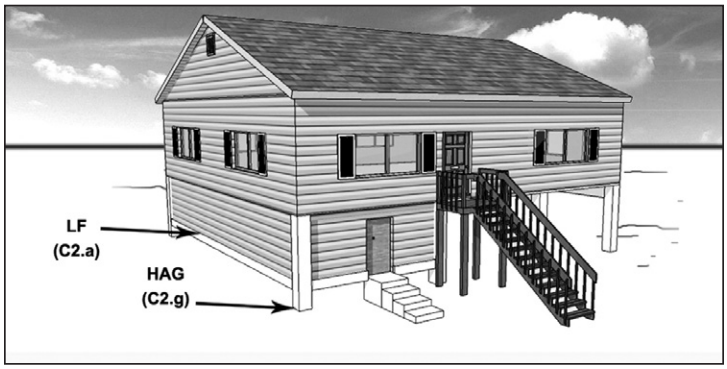
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	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 Rating[5]	**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 BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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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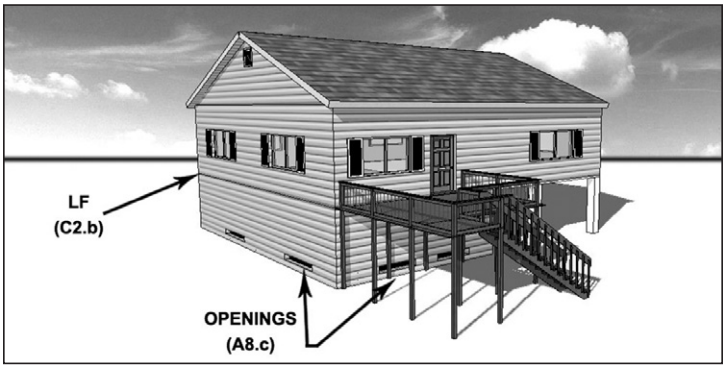
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



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 Rating[5]	**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 BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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.

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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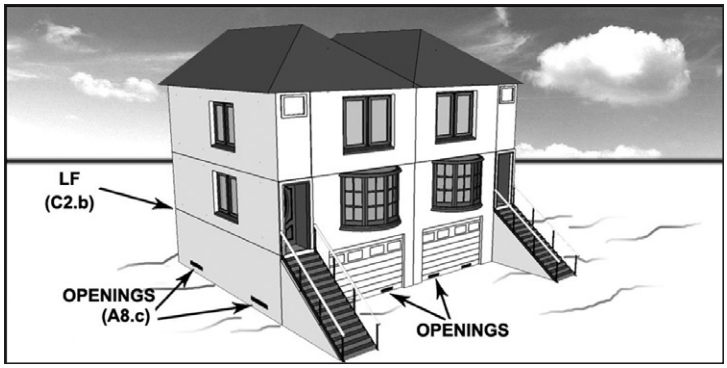
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	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 Rating[5]	**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 BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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.

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 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 Rating[5]	**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 Rating[5]	**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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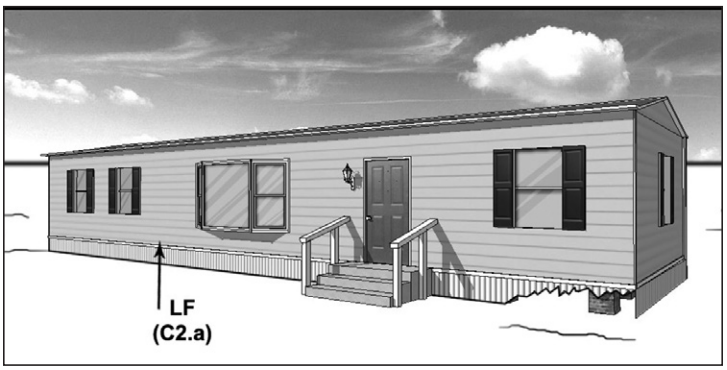
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



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 Rating[5]	**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 BFE**[2]**:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE**[2]**:** 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 BFE**[2]**:** 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 BFE**[2]**:** 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 BFE**[2]**:** 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 BFE**[2]**:** 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.

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2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
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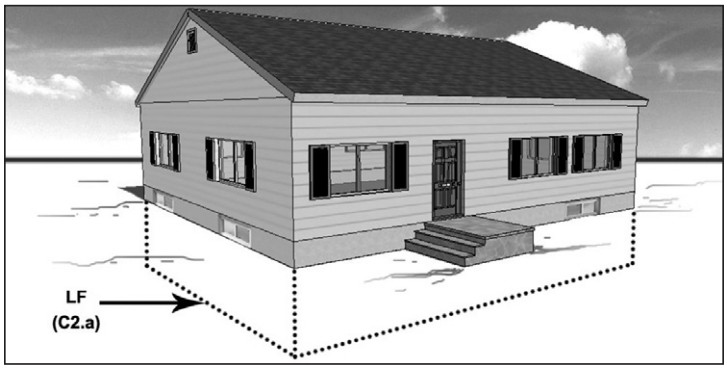
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



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 Rating[5]	**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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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 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 Rating[5]	**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 BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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.

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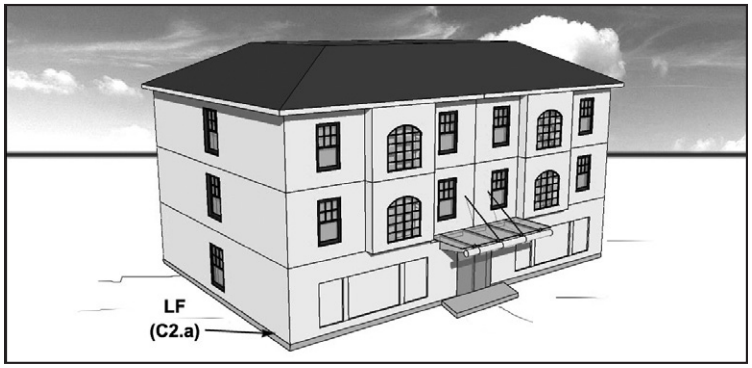
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	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 Rating[5]	**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 BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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.

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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 Rating[5]	**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 BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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 BFE[2]:** 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.

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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 Rating[5]	**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 BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** 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 BFE[2]**: 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 BFE[2]**: 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 BFE[2]**: 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 BFE[2]**: 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.

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

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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 Rating[5]	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 Rating[5]	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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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 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 Rating[5]	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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3 See page LFG 1 for explanation of proper openings
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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 Rating[5]	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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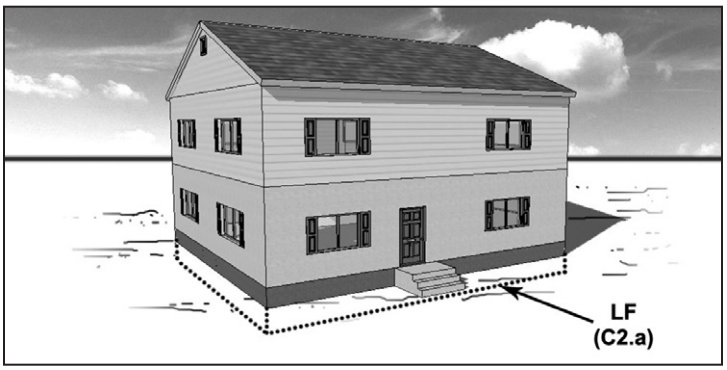
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



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 Rating[5]	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
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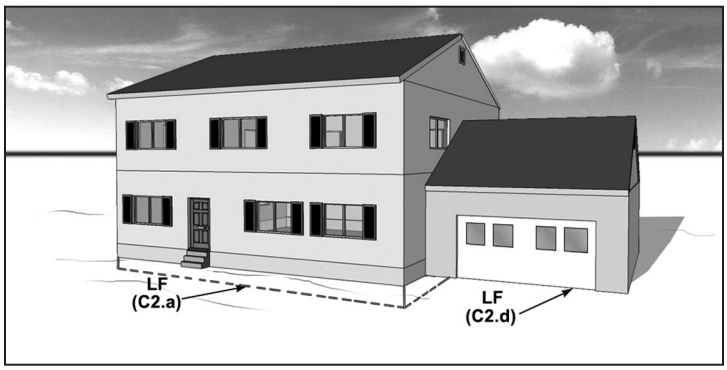
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



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 Rating[5]	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
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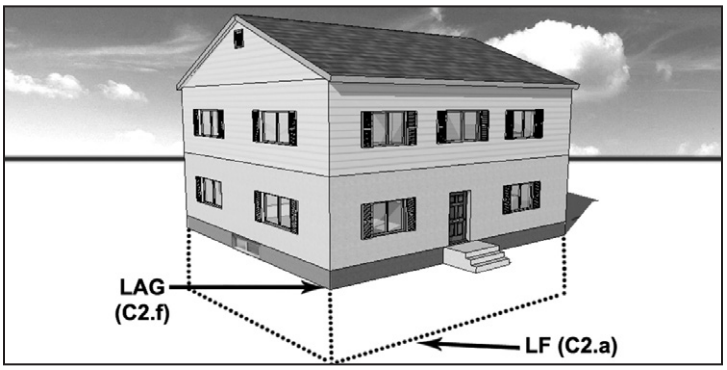
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



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 Rating[5]	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
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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 Rating[5]	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.

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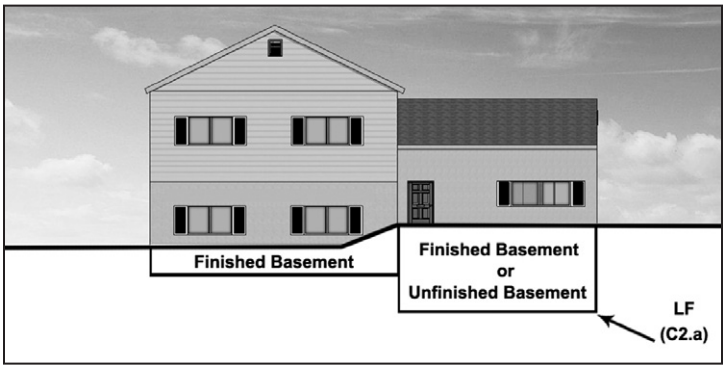
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



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 Rating[5]	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.

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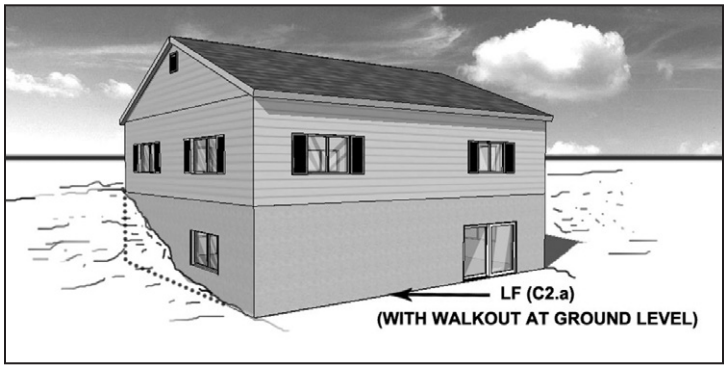
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



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 Rating[5]	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	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 Rating[5]	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 Rating[5]	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.

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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 Rating[5]	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.

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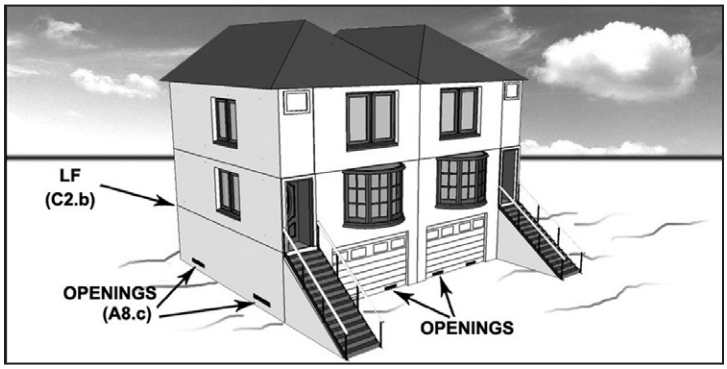

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

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	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 Rating[5]	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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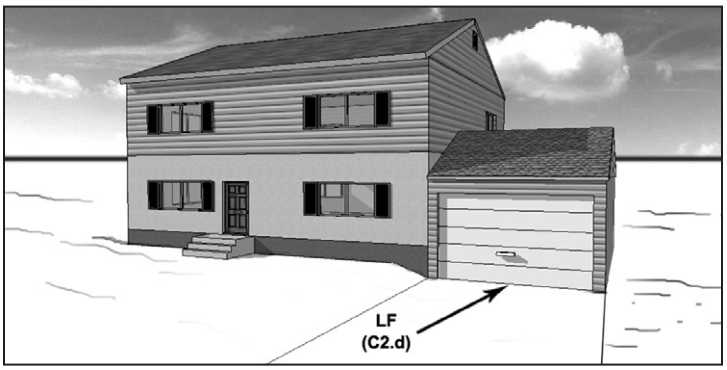

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Building Description	2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure (garage) and crawlspace No proper openings[3]
Machinery 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 Rating[5]	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

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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 Rating[5]	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

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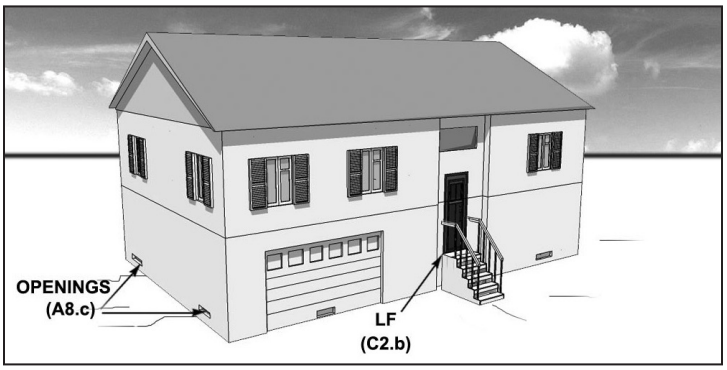
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



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 Rating[5]	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

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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 Rating[5]	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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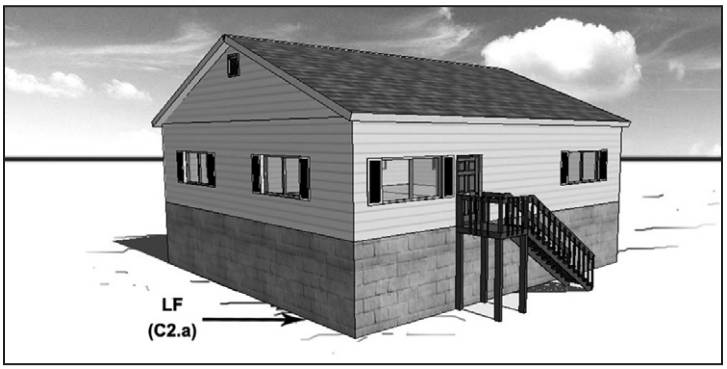
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	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 Rating[5]	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

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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 Rating[5]	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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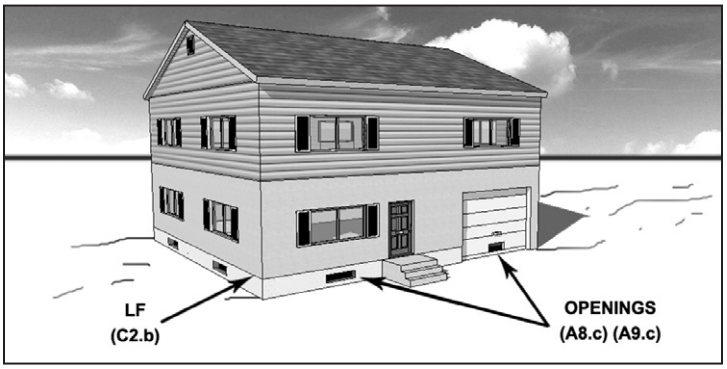
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



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 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 Rating[5]	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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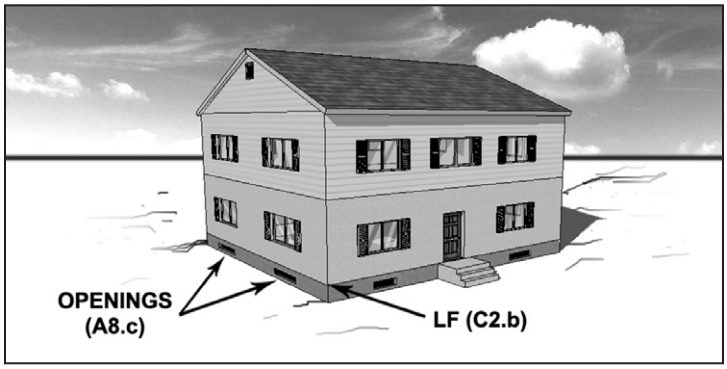
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



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 Rating[5]	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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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 Rating[5]	Use Pre-FIRM rate table ***Elevated on Crawlspace*** 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 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 ***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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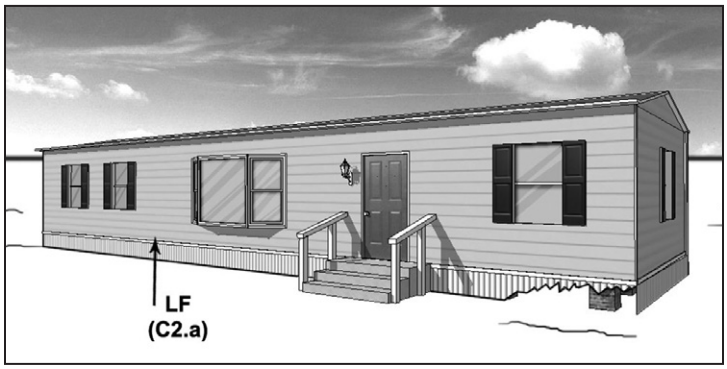
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	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 Rating[5]	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
4 HAG — Highest Adjacent Grade
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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–V30[6]

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 Rating[5]	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
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
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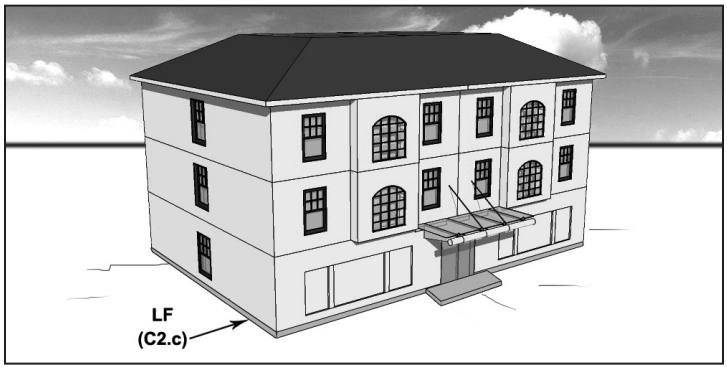

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 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 Rating[5]	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.

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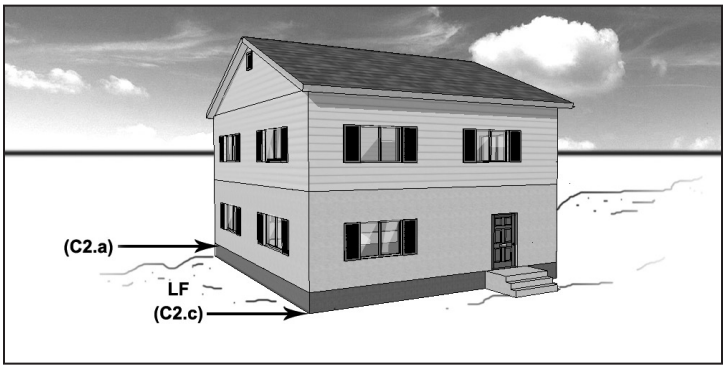

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors 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 Rating[5]	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.

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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–V30[6]

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 Rating[5]	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.

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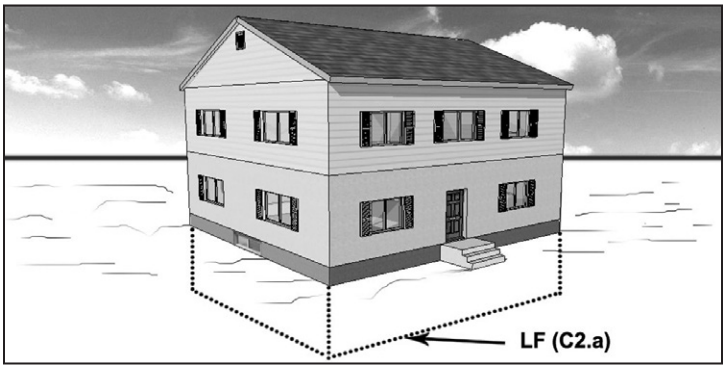

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

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 Rating[5]	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.

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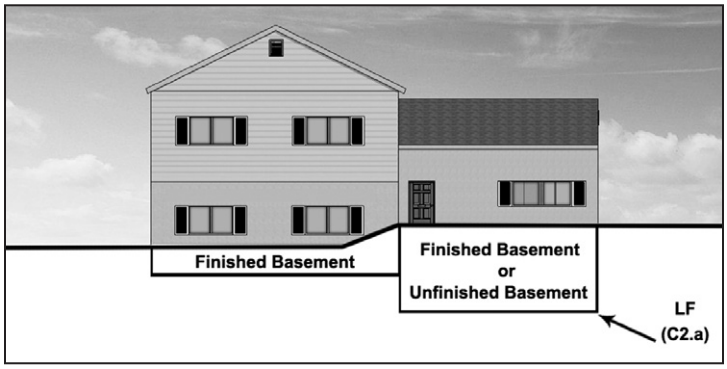
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]



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 Rating[5]	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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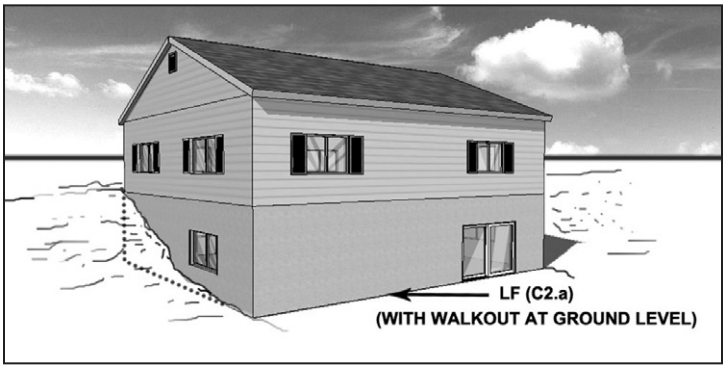
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



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 Rating[5]	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.

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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 Rating[5]	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.

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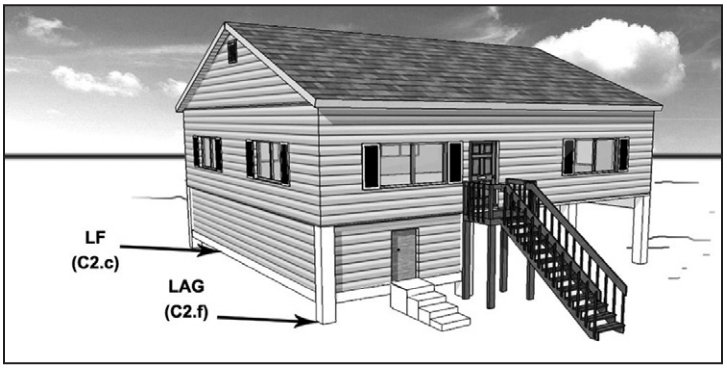

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

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 Rating[5]	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.

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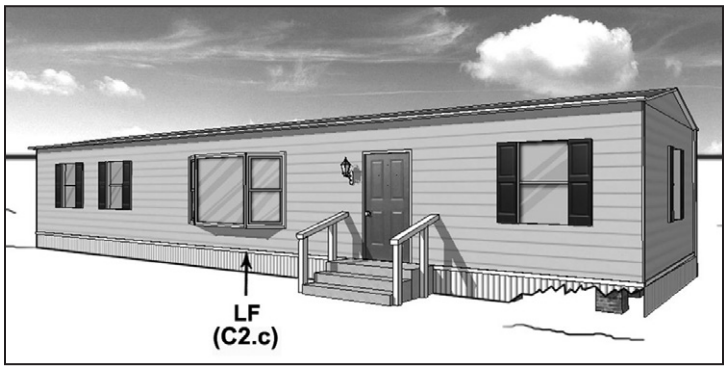

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

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 Rating[5]	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.

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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 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	Pre-FIRM / Post-FIRM Building type: 2 floors / 2 floors Is building elevated?: Yes / Yes Is area below the elevated floor enclosed?: Yes / No
Pre-FIRM Subsidized Rating[5]	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.

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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	Pre-FIRM / Post-FIRM Building type: 2 floors / 1 floor Is building elevated?: Yes / Yes Is area below the elevated floor enclosed?: Yes / No
Pre-FIRM Subsidized Rating[5]	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.

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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 Rating[5]	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.

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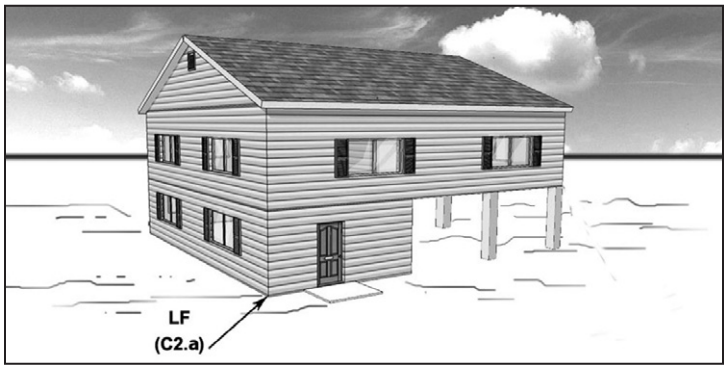

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

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 Rating[5]	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.

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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 Rating[5]	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.

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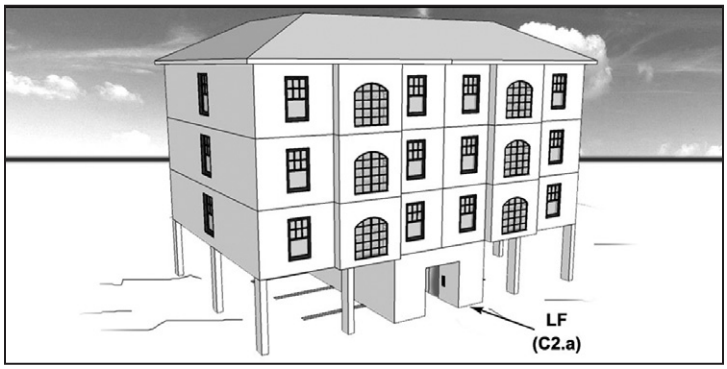

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 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 Rating[5]	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.

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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 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 Rating[5]	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.

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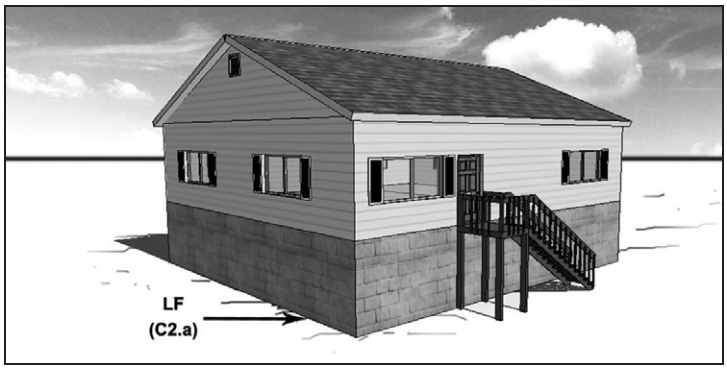
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



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 Rating[5]	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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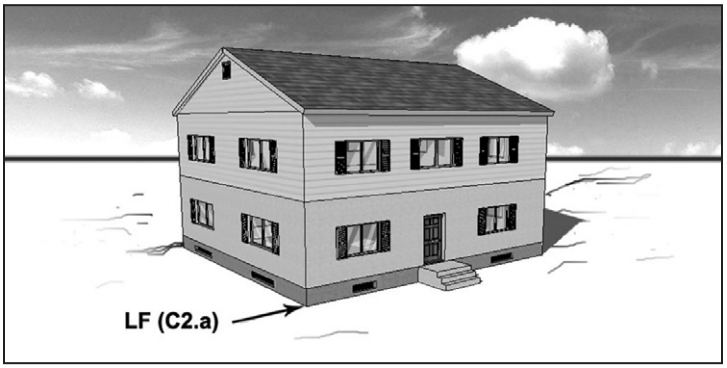
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



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 Rating[5]	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	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	No machinery or equipment below elevated floor
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
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
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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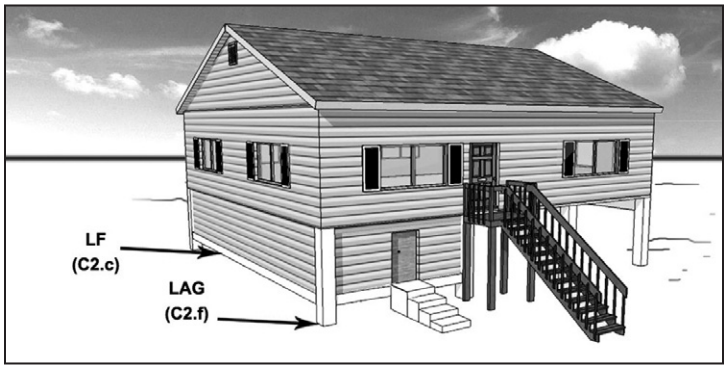
ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



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, 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
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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
4 HAG — Highest Adjacent Grade
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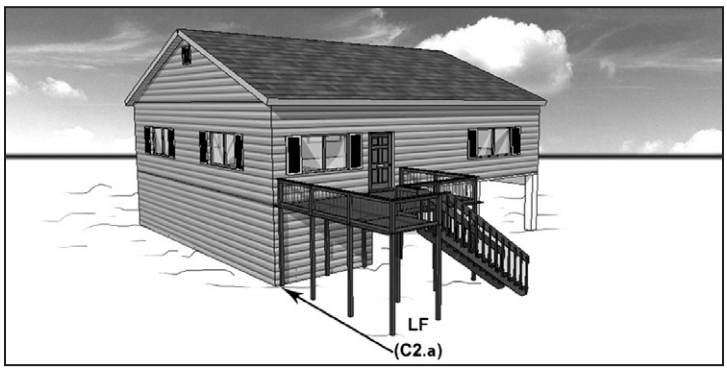
ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



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
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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
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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
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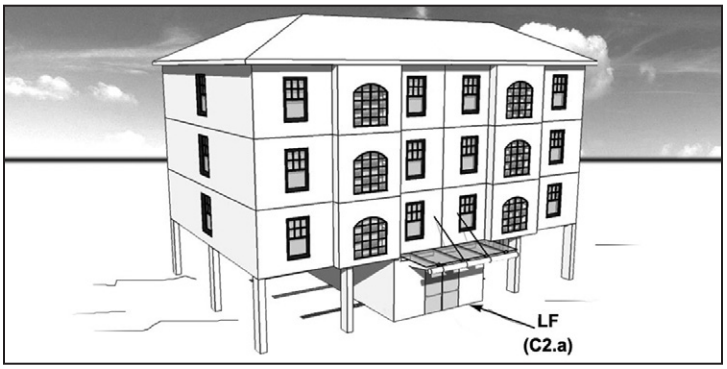

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 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
2 BFE — Base Flood Elevation
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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	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
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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 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
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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 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
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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 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

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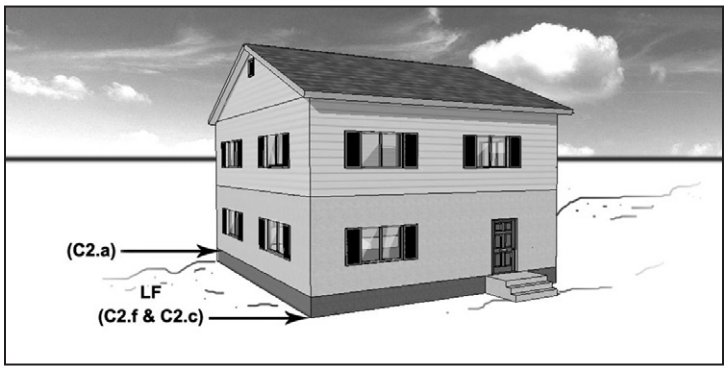
NON-ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



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
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