



# FEMA

September 2016

Dear *NFIP Flood Insurance Manual* User:

FEMA has revised the *NFIP Flood Insurance Manual* with program changes that will become effective October 1, 2016. Solid change bars on the enclosed amended pages identify updated information, hollow change bars identify removed information, and related footers reflect the October 1, 2016, effective date.

Significant revisions include the following:

- Guidance for policies issued or renewed in error on or after a community suspension (GR Section).
- Expansion of zones eligible for the Preferred Risk Policy (PRP) and the Newly Mapped procedure to include A99 and AR Zones that meet the PRP loss history requirements (GR, RATE, PRP, and Newly Mapped Sections).
- Policy effective date clarifications (GR Section).
- Clarified guidance for duplicate coverage (GR, PRP, and Newly Mapped Sections).
- Revised Emergency Program building coverage limits for non-residential buildings in Alaska, Guam, Hawaii, and U.S. Virgin Islands (RATE Section).
- Further guidance for policies eligible for Pre-FIRM subsidized rates, continuous coverage grandfathering, or the Newly Mapped procedure that lapse and are reinstated (RATE, CONDO, and Newly Mapped Sections).
- Revised instruction regarding the use of the current NAVD datum (LFG Section).
- Reformatted Elevation Certificate and Instructions (CERT Section).
- Additional guidance for the conversion of a standard-rated policy to a PRP or Newly-Mapped-rated policy due to misrating (PRP, Newly Mapped, and END Sections).
- Revised endorsement refund rules and administrative cancel/rewrite procedures to allow for rate adjustment up to a maximum of 5 policy years (END and CN Sections).
- Revised documentation requirements and sample verification letter for cancellation reasons involving a lender release (CN Section).
- Expanded use of Cancellation Reason 9 to allow cancellation due to the lender's determination that coverage is no longer required for certain detached structures (CN Section).
- Revised use of Cancellation Reason 25 to address HFIAA Section 28 reunderwriting (CN Section).
- Updates to the Community Rating System Eligible Communities list (CRS Section).
- Updates to the Definitions, Table of Contents, and Index.

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink, appearing to read "David I. Maurstad".

David I. Maurstad  
Assistant Administrator  
for Insurance and Mitigation  
Federal Insurance and Mitigation Administration



# Change Record Page

## Effective Date: October 1, 2016

Updates to the NFIP Flood Insurance Manual are distributed periodically, usually on a semiannual basis. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner. Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another. Solid change bars on the enclosed amended pages identify updated information. Hollow change bars identify where information was deleted and related footers reflect the October 1, 2016, effective date.

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

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## B. NFIP General Contact Information for All NFIP Stakeholders

TOPIC	MAIL, EMAIL & WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
Agent Referral Program • Information & Sign-up Form	<a href="https://agents.floodsmart.gov">https://agents.floodsmart.gov</a>	Phone 1-888-786-7693
CBRS Areas	<a href="http://www.fema.gov/national-flood-insurance-program-2/coastal-barrier-resources-system">http://www.fema.gov/national-flood-insurance-program-2/coastal-barrier-resources-system</a>	N/A
<i>Community Status Book</i> (download PDF)	FEMA Map Service Center <a href="http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book">http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book</a>	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP)
FEMA Information Resource Library, Multimedia	<a href="http://www.fema.gov/resource-document-library">http://www.fema.gov/resource-document-library</a>	N/A
<i>NFIP Flood Insurance Manual</i> (download PDF)	<a href="http://www.fema.gov/flood-insurance-manual">http://www.fema.gov/flood-insurance-manual</a>	N/A
Flood Map Information from FEMA Map Specialists on: • Letters of Map Change • Other Technical Issues	FEMA Map Information eXchange (FMIX) 847 S. Pickett St. Alexandria, VA 22304 <a href="mailto:femamapspecialist@riskmapcdfs.com">femamapspecialist@riskmapcdfs.com</a>	Phone 1-877-336-2627 (1-877-FEMA-MAP)
Flood Maps and related products	FEMA Map Service Center <a href="http://msc.fema.gov/">http://msc.fema.gov/</a>	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP)
Flood Zone Determination Companies, List of	<a href="http://www.fema.gov/national-flood-insurance-program/flood-zone-determination-companies">http://www.fema.gov/national-flood-insurance-program/flood-zone-determination-companies</a>	N/A
General Information for • Agents & Consumers	<a href="http://www.floodsmart.gov/floodsmart/pages/index.jsp">http://www.floodsmart.gov/floodsmart/pages/index.jsp</a>	N/A
Supply Order Forms (bulk hardcopy orders): • Claims & Underwriting • Public Awareness Materials	FEMA Distribution Center 4440 Buckeystown Pike Frederick, MD 21704 <a href="mailto:fema-publications-warehouse@fema.gov">fema-publications-warehouse@fema.gov</a>	Phone 1-800-480-2520 Fax 1-240-699-0525
Training on Flood Insurance	<a href="http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences">http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences</a>	N/A
<i>Watermark &amp; eWatermark</i> Newsletters	<a href="http://www.fema.gov/national-flood-insurance-program/watermark">http://www.fema.gov/national-flood-insurance-program/watermark</a> ; <a href="http://www.nfipiservice.com/watermark/index.html">http://www.nfipiservice.com/watermark/index.html</a>	N/A
Write Your Own (WYO) Companies, List of	<a href="http://www.fema.gov/wyo_company">http://www.fema.gov/wyo_company</a>	N/A
Write Your Own (WYO) Companies Writing MPPP, List of	<a href="http://www.fema.gov/wyo_company_mppp">http://www.fema.gov/wyo_company_mppp</a>	N/A

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

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

The NFIP Bureau and Statistical Agent operates a network of regional offices within the continental United States.

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

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

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
<p><b>iService Headquarters</b>                      8400 Corporate Dr., Suite 350                      Hyattsville, MD 20785                      Phone: 301-386-6332                      Fax: 267-560-5057</p>	<p>Walter McGuckin                      Regional Support Team Lead                      Cell: 301-467-8103  <a href="mailto:wmcguckin@nfip-iservice.com">wmcguckin@nfip-iservice.com</a></p>	<p>Entire Country</p>
<p><b>Region I</b>                      P.O. Box 16321                      Hooksett, NH 03106                      Phone: 603-625-5125                      Fax: 603-625-5125</p>	<p>Thomas Young                      Regional Manager  <a href="mailto:tyoung@nfip-iservice.com">tyoung@nfip-iservice.com</a></p>	<p>Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont</p>
<p><b>Region II</b>                      P.O. Box 7342                      Penndel, PA 19047                      Phone: 267-560-5057                      Fax: 267-560-5057</p>	<p>Walter McGuckin                      Regional Support Team Lead                      Cell: 301-467-8103  <a href="mailto:wmcguckin@nfip-iservice.com">wmcguckin@nfip-iservice.com</a></p>	<p>New Jersey, New York, Puerto Rico, Virgin Islands</p>
<p><b>Region III</b>                      P.O. Box 7342                      Penndel, PA 19047                      Phone: 267-560-5057                      Fax: 267-560-5057</p>	<p>Walter McGuckin                      Regional Support Team Lead                      Cell: 301-467-8103  <a href="mailto:wmcguckin@nfip-iservice.com">wmcguckin@nfip-iservice.com</a></p>	<p>Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia</p>
<p><b>Region IV</b>                      P.O. Box 282                      Marble Hill, GA 30148                      Phone: 770-893-1480</p>	<p>David Clukie                      Regional Manager                      Cell: 813-767-5355  <a href="mailto:dclukie@nfip-iservice.com">dclukie@nfip-iservice.com</a></p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p></p>	<p>Lynne Magel                      Regional Liaison                      Cell: 813-404-8782  <a href="mailto:lmagel@nfip-iservice.com">lmagel@nfip-iservice.com</a></p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p><b>Region V</b>                      P.O. Box 407                      Petersburg, IL 62675                      Phone: 217-632-7210                      Fax: 217-632-7210</p>	<p>Annette Burris                      Regional Manager                      Office: 217-632-7210  <a href="mailto:aburris@nfip-iservice.com">aburris@nfip-iservice.com</a></p>	<p>Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin</p>

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
<b>Region VI</b> P.O. Box 399 Pipe Creek, TX 78063 Phone: 210-393-7857	Tom Kustelski Regional Manager Cell: 210-393-7857 <a href="mailto:tkustelski@nfip-iservice.com">tkustelski@nfip-iservice.com</a>	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
P.O. Box 13 Wewoka, OK 74884 Phone: 405-257-9000 Fax: 405-257-9000	Carlton Watts Regional Liaison <a href="mailto:cwatts@nfip-iservice.com">cwatts@nfip-iservice.com</a>	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
<b>Region VII</b> P.O. Box 252 Louisburg, KS 66053 Phone: 913-837-5220 Fax: 816-758-7008	Ally Bishop Regional Manager Cell: 202-486-2738 <a href="mailto:abishop@nfip-iservice.com">abishop@nfip-iservice.com</a>	Iowa, Kansas, Missouri, Nebraska
<b>Region VIII</b> 14405 W. Colfax Ave, Unit 295 Lakewood, CO 80401 Phone: 303-550-3658	Erin May Regional Manager Cell: 303-550-3658 <a href="mailto:emay@nfip-iservice.com">emay@nfip-iservice.com</a>	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
<b>Region IX</b> P.O. Box 1956 West Sacramento, CA 95691 Phone: 916-375-0927 Fax: 916-375-0927	Adam Lizarraga Regional Manager Cell: 301-467-7291 <a href="mailto:alizarraga@nfip-iservice.com">alizarraga@nfip-iservice.com</a>	American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau
<b>Region X</b> 9300 50th Ave. NE Marysville, WA 98270 Phone: 360-658-8188 Fax: 360-658-8188	Kristin Minich Regional Manager <a href="mailto:kminich@nfip-iservice.com">kminich@nfip-iservice.com</a>	Alaska, Idaho, Oregon, Washington

## PAPERWORK BURDEN DISCLOSURE NOTICE

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

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

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

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

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

# GENERAL RULES

## I. COMMUNITY ELIGIBILITY

### A. Participating (Eligible) Communities

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

### B. Emergency Program

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

### C. Regular Program

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

### D. Maps

Maps of participating communities indicate the degree of flood hazard so that full-risk premium rates can be assigned for insurance coverage on properties at risk. Additional information is provided in the Flood Maps section of this manual.

1. Flood Hazard Boundary Map (FHBM) – Usually the initial map of a community. Some communities entering the Regular Program will continue to use an FHBM renamed a FIRM if there is a minimum flood hazard.
2. Flood Insurance Rate Map (FIRM) – The official map of the community containing detailed full-risk risk premium zones.
3. Rescission – Participating communities in the Emergency Program remain in the Emergency Program if an FHBM is rescinded.

### E. Probation

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

### F. Suspension

Flood insurance may not be sold or renewed in communities that are suspended from the NFIP. Under the NFIP rules and regulations, any policies issued or renewed in error on or after the suspension date must be cancelled. Once the community is reinstated, a new application and premium, subject to the applicable waiting period, must be submitted to obtain new coverage.

### G. Non-Participating (Ineligible) Communities

When FEMA provides a non-participating community with an FHBM or a FIRM delineating its floodprone areas, the community is allowed 1 year in which to join the NFIP. If the community chooses not to participate in the NFIP, flood insurance is not available.

### H. Coastal Barrier Resources Act

Flood insurance may not be available for buildings and/or contents located in Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs). See the CBRS section in this manual for more information.

### I. Federal Land

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

Certain buildings on Leased Federal Property must be full-risk rated. This includes buildings that the Administrator determines are located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure. See the Leased Federal Property section in this manual for more information.

## II. POLICIES AND PRODUCTS AVAILABLE

### A. Standard Flood Insurance Policy

The Standard Flood Insurance Policy (SFIP) consists of the Dwelling Form, the General Property Form, and the Residential Condominium Building Association Policy (RCBAP) Form. The 3 SFIP forms are located in the Policy section of this manual.

The table on the next page shows how agents/producers can use the 3 SFIP forms to insure a variety of residential and non-residential building and contents risks.

## Matching Standard Flood Insurance Policy Forms with Specific Risks

SFIP FORM	ELIGIBILITY
<p><b>Dwelling Form</b></p> <p>Issued to homeowner, residential renter, or owner of residential building containing 1 to 4 units.</p>	<p>In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for:</p> <ul style="list-style-type: none"> <li>• Single-family, non-condominium residence with incidental occupancy limited to less than 50% of the total floor area;</li> <li>• 2–4 family, non-condominium building with incidental occupancy limited to less than 25% of the total floor area;</li> <li>• Dwelling unit in residential condominium building;</li> <li>• Residential townhouse/rowhouse;</li> <li>• Personal contents in a non-residential building.</li> </ul>
<p><b>General Property Form</b></p> <p>Issued to owner of residential building with 5 or more units.</p>	<p>In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for these and similar “other residential” risks:</p> <ul style="list-style-type: none"> <li>• Apartment building;</li> <li>• Residential cooperative building;</li> <li>• Dormitory;</li> <li>• Assisted-living facility;</li> <li>• Hotels, motels, tourist homes, and rooming houses that have more than 4 units where the normal guest occupancy is 6 months or more.</li> </ul>
<p>Issued to owner or lessee of <b>non-residential business or other non-residential</b> building or unit.</p>	<p>In NFIP Regular Program community or Emergency Program community, provides building coverage and/or contents coverage for these and similar non-residential risks:</p> <ul style="list-style-type: none"> <li>• Hotel or motel with normal guest occupancy of less than 6 months;</li> <li>• Licensed bed-and-breakfast inn;</li> <li>• Retail shop, restaurant, or other business;</li> <li>• Mercantile building;</li> <li>• Grain bin, silo, or other farm building;</li> <li>• Agricultural or industrial processing facility;</li> <li>• Factory;</li> <li>• Warehouse;</li> <li>• Poolhouse, clubhouse, or other recreational building;</li> <li>• House of worship;</li> <li>• School;</li> <li>• Nursing home;</li> <li>• Non-residential condominium;</li> <li>• Condominium building with less than 75% of its total floor area in residential use;</li> <li>• Detached garage;</li> <li>• Tool shed;</li> <li>• Stock, inventory, or other commercial contents.</li> </ul>
<p><b>Residential Condominium Building Association Policy (RCBAP)</b></p> <p>Issued to residential condominium association on behalf of association and unit owners.</p>	<p>In NFIP Regular Program community only, provides building coverage and, if desired, coverage of commonly owned contents for residential condominium building with 75% or more of its total floor area in residential use.</p>

## B. Insurance Products

The following products are available under the SFIP:

### 1. Preferred Risk Policy (PRP)

The PRP is available for properties located in B, C, X, AR, or A99 zones. Information about coverage options and eligibility requirements for the PRP is provided in the PRP section of this manual.

### 2. Newly-Mapped-Rated Policy

The Newly Mapped procedure applies to properties previously in B, C, X, D, AR, or A99 zones that have been newly mapped into a Special Flood Hazard Area (SFHA).

### 3. Mortgage Portfolio Protection Program (MPPP)

The Mortgage Portfolio Protection Program (MPPP) offers a force-placed policy available only through a Write Your Own (WYO) Company. Additional information is provided in the MPPP section of this manual.

### 4. Scheduled Building Policy

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

### 5. Group Flood Insurance

Group Flood Insurance is issued under the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. The Group Flood Insurance Policy cannot be canceled. However, an applicant may purchase a regular SFIP through the NFIP. When this is done, the group flood certificate for the property owner is void, and premium will not be refunded.

## III. BUILDING PROPERTY ELIGIBILITY

### A. Eligible Buildings

Insurance may be written only on a structure with 2 or more outside rigid walls and a fully secured roof that is affixed to a permanent site. Buildings must resist flotation, collapse, and lateral movement. At least 51% of the Actual Cash Value (ACV) of buildings, including machinery and equipment, which are a part of the buildings, must be above

ground level, unless the lowest level is at or above the Base Flood Elevation (BFE) and is below ground by reason of earth having been used as insulation material in conjunction with energy-efficient building techniques.

### 1. Appurtenant Structures

The only appurtenant structure covered by the SFIP is a detached garage at the described location, which is covered under the Dwelling Form. Coverage is limited to no more than 10% of the limit of liability on the dwelling. Use of this insurance is at the policyholder's option but reduces the building limit of liability.

Appurtenant structure coverage does not apply to any detached garage used or held for use for residential (dwelling), business, or farming purposes.

### 2. Manufactured (Mobile) Homes/Travel Trailers

Eligible buildings also include:

A *manufactured home* (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in 1 or more sections, and affixed to a permanent foundation); *and*

A *travel trailer* without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

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

#### a. Manufactured (Mobile) Homes – New Policies Effective on or after October 1, 1982

To be insurable under the NFIP, a mobile home:

- Must be affixed to a permanent foundation. A permanent foundation for a manufactured (mobile) home may be poured masonry slab or foundation walls, or may be piers or block supports, either of which support the mobile home so that no weight is supported by the wheels and axles of the mobile home.
- Must be anchored if located in a Special Flood Hazard Area (SFHA). For flood insurance coverage, all new policies and subsequent renewals of those policies must be based upon the specific anchoring requirements identified below:

A manufactured (mobile) home located within an SFHA must be anchored to a permanent foundation to resist flotation, collapse, or

lateral movement by providing over-the-top or frame ties to ground anchors; or in accordance with manufacturer's specifications; or in compliance with the community's floodplain management requirements.

b. Manufactured (Mobile) Homes – Continuously Insured Since September 30, 1982

All manufactured (mobile) homes on a foundation continuously insured since September 30, 1982, can be renewed under the previously existing requirements if affixed to a permanent foundation.

Manufactured (mobile) homes in compliance with the foundation and anchoring requirements at the time of placement may continue to be renewed under these requirements even though the requirements are more stringent at a later date.

To be adequately anchored, the manufactured (mobile) home is attached to the foundation support system, which in turn is established (stabilized) into the ground, sufficiently to resist flotation, collapse, and lateral movement caused by flood forces, including wind forces in coastal areas.

3. Silos and Grain Storage Buildings

4. Cisterns

5. Buildings Entirely Over Water – Constructed or Substantially Improved before October 1, 1982

Follow Submit-for-Rate procedures in the Rating section if the building is located entirely in, on, or over water or seaward of mean high tide. If the building is Pre-FIRM, the Submit-for-Rate procedure may be used to determine optional full-risk rates; otherwise, Pre-FIRM buildings remain eligible for Pre-FIRM subsidized rates.

If the building was constructed or substantially improved on or after October 1, 1982, the building is ineligible for coverage.

**Exception:** If a building was originally constructed on land or partially over water, and later becomes entirely over water because of erosion, it is eligible for coverage only if the building has had continuous coverage:

- from the period beginning at least 1 year prior to the building being located entirely over water, regardless of any changes in the ownership of the building; or
- from the date of construction if less than 1 year.

Acceptable documentation of a building's continued eligibility for coverage must include the following:

- A letter from the community official stating that the building originally was constructed on land or only partially over water; *and*
- Photographs of the building over land, if available; *and*
- The approximate date when the building became located entirely over water; *and*
- Proof of continuous flood insurance coverage from the period beginning 1 year prior to the building being located entirely over water, or from the date of construction if less than 1 year.

6. Buildings Partially Over Water

Follow Submit-for-Rate procedures in the Rating section if the building is partially over water. If the building is Pre-FIRM, the Submit-for-Rate procedure may be used to determine optional full-risk rates; otherwise, Pre-FIRM buildings remain eligible for Pre-FIRM subsidized rates.

7. Boathouses Located Partially Over Water

The non-boathouse parts of a building into which boats are floated are eligible for coverage if the building is partly over land and also used for residential, commercial, or municipal purposes and is eligible for flood coverage. The area above the boathouse used for purposes unrelated to the boathouse use (e.g., residential occupancy) is insurable from the floor joists to the roof, including walls. A common wall between the boathouse area and the other part of the building is insurable. The following items are not covered:

- a. The ceiling and roof over the boathouse portions of the building into which boats are floated;
- b. Floors, walkways, decking, etc., within the boathouse area, or outside the area, but pertaining to boathouse use;
- c. Exterior walls and doors of the boathouse area not common to the rest of the building;
- d. Interior walls and coverings within the boathouse area; *and*
- e. Contents located within the boathouse area, including furnishings and equipment, relating to the operation and storage of boats and other boathouse uses.

The Flood Insurance Application form with photographs, but without premium, must be submitted to the NFIP for premium determination. No coverage becomes effective until the NFIP

approves the insurance application, determines the rate, and receives the premium. However, buildings constructed prior to October 1, 1982, may continue to be rated using the published rate.

## 8. Buildings in the Course of Construction

NFIP rules allow for the issuance of an SFIP to cover a building in the course of construction before it is walled and roofed. These rules provide lenders with an option to require flood insurance coverage at the time that the development loan is made to comply with the mandatory purchase requirement outlined in the Flood Disaster Protection Act of 1973, as amended. The policy is issued and rated based on the construction designs and intended use of the building.

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

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

## 9. Severe Repetitive Loss Properties

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

### B. Single Building

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

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

- It is regarded as a separate property for other real estate purposes, meaning that it has most of its own utilities and may be deeded, conveyed, and taxed separately.

### Additions and Extensions

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

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

### C. Walls

#### 1. Breakaway Walls

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

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

#### 2. Shear Walls

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

#### 3. Solid (Perimeter) Foundation Walls

Solid (perimeter) foundation walls are used as a means of elevating the building in A Zones and must

contain proper openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

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

#### **D. Determination of Building Occupancy**

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

##### **1. Single-Family Dwelling**

This is either:

- a. A residential single-family building in which the total floor area devoted to non-residential uses is less than 50% of the building's total floor area, *or*
- b. A single-family residential unit within a 2–4 family building, other-residential building, business, or non-residential building, in which commercial uses within the unit are limited to less than 50% of the unit's total floor area.

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

**NOTE:** Commercial uses within the unit are offices, private schools, studios, or small service operations within a residential building.

##### **2. 2–4 Family Building**

This is a residential building, including an apartment building, containing 2–4 residential spaces and in which commercial uses are limited to less than 25% of the building's total floor area. This category includes apartment buildings and condominium buildings. This excludes hotels and motels with normal room rentals for less than 6 months.

##### **3. Other Residential Building**

This is a residential building that is designed for use as a residential space for 5 or more families or a mixed-use building in which the total floor area devoted to non-residential uses is less than 25% of the total floor area within the building. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. Additional examples of other residential buildings include dormitories and assisted-living facilities.

##### **4. Non-Residential Business**

A building in which the named insured is a commercial enterprise primarily carried out to generate income and the coverage is for:

- a. A building designed as a non-habitational building;
- b. A mixed-use building in which the total floor area devoted to residential uses is
  - i. 50% or less of the total floor area within the building if the residential building is a single family property; *or*
  - ii. 75% or less of the total floor area within the building for all other residential properties; *or*
- c. A building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses.

##### **5. Other Non-Residential**

This is a subcategory of non-residential buildings; a non-habitational building that does not qualify as a business building or mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses and recreational buildings. A small business cannot use this category.

#### **E. Primary Residence Determination**

FEMA defines a primary residence as a single family building, condominium unit, apartment unit, or unit within a cooperative building that will be lived in by the policyholder or the policyholder's spouse for more than 50% of the 365 calendar days following the current policy effective date or 50% or less of the 365 calendar days following the current policy effective date if the policyholder has only one residence and does not lease that residence to another party or use it as rental or income property at any time during the policy term.

A policyholder and the policyholder's spouse may not collectively have more than one primary residence.

Policyholders with primary residences could include the following, as long as they meet the conditions above:

1. Active-duty military personnel who are deployed for 50% or more of the policy year in compliance with military orders;
2. Policyholders displaced from a primary residence and living in a temporary residence due to a federally declared disaster or a loss event on the

primary residence claimed on any line of insurance for 50% or more of the policy year; or

3. Policyholders who are absent from a primary residence for reasons such as routine business travel, hospitalizations, and/or vacation for 50% or more of the policy year.

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

If documentation of a primary residence is not available, the insurer must obtain a signed and dated statement from the applicant with the text below:

<Insured Property Address>

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

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

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

The grantor of a Trust may also be eligible for the primary residence rating if the Trust documents support that the grantor is a beneficiary of the Trust with the right to live in the home. The grantor must submit both the Trust documents and the standard documentation of primary residence outlined above. Accordingly, the insurer must obtain documentation that the grantor is a beneficiary of the Trust named as the insured with the right to live in the home as a benefit.

**NOTE:** If the dwelling does not meet the definition of a "principal residence" in the SFIP, then any claim for building damages will be paid using Actual Cash Value (ACV). For loss settlement, the definition of principal residence in the SFIP will be used.

## IV. CONTENTS ELIGIBILITY

### A. Eligible Contents

Contents must be located in a fully enclosed building. However, under the Dwelling Form, in a building that is not fully enclosed, contents must be secured to prevent flotation out of the building.

### B. Vehicles and Equipment

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

1. Used mainly to service the described location; or
2. Designed and used to assist handicapped persons while the vehicles or machines are inside a building at the described location.

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

### C. Silos, Grain Storage Buildings, and Cisterns

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

### D. Commercial Contents Coverage

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

## V. OTHER EXAMPLES OF ELIGIBLE RISKS

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

### A. Cooperative Building – Entire Building in Name of Cooperative

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

### B. Units Within a Cooperative Building

Shareholders/tenants residing in cooperative buildings may not purchase building coverage for their units. The residents of a unit within a cooperative building may purchase contents coverage under the Dwelling Form.

Ten percent of the contents coverage may be applied to betterments and improvements at the time of loss.

### **C. Timeshare Building – Entire Building in Name of Corporation**

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

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

### **D. Buildings Within a Non-Condominium Homeowners Association**

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

### **E. Condominium Buildings**

Refer to the Condominiums section of this manual.

## **VI. INELIGIBLE PROPERTY**

### **A. Section 1316 Properties**

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

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

### **B. Container-Type Buildings**

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

### **C. Buildings Entirely Over Water**

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

### **D. Buildings Partially Underground**

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

### **E. Basement/Elevated Building Enclosures**

See the SFIP for specific coverage information.

### **F. CBRS and OPAs**

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

## **VII. EXAMPLES OF INELIGIBLE RISKS**

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

### **A. Building Coverage**

1. Boat Repair Dock
2. Boat Storage Over Water
3. Boathouses (exceptions listed on page GR 4)
4. Camper
5. Cooperative Unit within Cooperative Building
6. Decks (except for steps and landing; maximum landing area of 16 sq. ft.)
7. Drive-In Bank Teller Unit (located outside walls of building)
8. Fuel Pump
9. Gazebo (unless it qualifies as a building)
10. Greenhouse (unless it has at least 2 rigid walls and a roof)
11. Hot Tub or Spa (unless it is installed as a bathroom fixture)
12. Open Stadium
13. Pavilion (unless it qualifies as a building)
14. Pole Barn (unless it qualifies as a building)
15. Pumping Station (unless it qualifies as a building)
16. Storage Tank – Gasoline, water, chemicals, sugar, etc.
17. Swimming Pool Bubble
18. Swimming Pool (indoor or outdoor)

19. Tennis Bubble
20. Tent
21. Timeshare Unit within Multi-Unit Building
22. Travel Trailer (unless converted to a permanent on-site building meeting the community's floodplain management permit requirements)
23. Water Treatment Plant (unless at least 51% of its ACV is above ground)

**B. Contents Coverage**

1. Automobiles – Including dealer's stock (assembled or not)
2. Bailee's Customer Goods – Including garment contractors, cleaners, shoe repair shops, processors of goods belonging to others, and similar risks
3. Contents Located in a Structure Not Eligible for Building Coverage
4. Contents Located in a Building Not Fully Walled and/or Contents Not Secured Against Flotation
5. Motorcycles – Including dealer's stock (assembled or not)
6. Motorized Equipment – Including dealer's stock (assembled or not)

**C. Non-Residential Condominium Unit**

The owner of a non-residential condominium unit within a residential or a non-residential condominium building cannot purchase building coverage. Contents-only coverage may be purchased by the unit owner.

**VIII. POLICY EFFECTIVE DATE**

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

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

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

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

1. If the Application or endorsement form and the premium payment are received by the insurer within 10 days from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the effective date will be calculated from the application or endorsement date. Use the application date or endorsement date

plus 9 days to determine whether the Application or endorsement and premium payment were received within 10 days. When sent by certified mail, use the application date or endorsement date plus 3 days to determine whether the Application or endorsement and premium payment were mailed within 4 days.

2. If the Application or endorsement form and the premium payment are received by the insurer after 10 days from the date of application or endorsement request, then the effective date will be calculated from the date the insurer receives the Application or endorsement and premium payment. Or, if the Application or endorsement request and the premium payment are not mailed by certified mail within 4 days from the date of application or endorsement, then use the following to determine the effective date:

- a. If received within 10 days from the Application date or endorsement request, follow the receipt date instructions in VIII.A.1.
- b. If received after 10 days from the Application date or endorsement request, then the effective date will be calculated from the date the insurer receives the Application or endorsement and premium payment.

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

**B. Presentment of Premium Date Requirements for Loan Closing**

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

Presentment of premium is defined as:

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

For a loan closing, premium payment from the escrow account (lender's check), title company, or settlement

attorney is considered made at closing, if the premium is received by the writing company within 30 days of the closing date.

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

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

### C. Effective Date – New Policy

#### 1. Standard 30-Day Waiting Period

The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. This includes new policies obtained when a lender determines that flood insurance is required for an existing loan on a building that does not have flood insurance. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The rules provided in subsection A. Receipt Date must be used.

#### 2. No Waiting Period (Loan Transaction)

Flood insurance that is initially purchased in connection with the making, increasing, extending, or renewal of a loan shall be effective at the time of loan closing, provided that the policy is applied for at or before closing. Use the rules below to determine the effective date.

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

b. If premium payment is from other than the escrow account (lender's check), title company, or settlement attorney, and the Application is dated on or before the loan closing date, the effective date is the closing date if the Application and premium are received within 10 days of the closing date (closing date plus 9 days). If received after 10 days, the effective date is the receipt date regardless of the flood zone.

(Example: presentment of premium and application date – April 3; refinancing – April 3 at 3:00 p.m.; policy effective date – April 3 at 3:00 p.m.)

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

#### 3. 1-Day Waiting Period (Map Revision)

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

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

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

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

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

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

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

#### 5. Submit-for-Rate Submission

With 2 exceptions, the effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the presentment of premium.

The 2 exceptions are as follows:

- a. There is no waiting period if the initial purchase of flood insurance on an Application requiring the Submit-for-Rate procedure is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. The rules provided in subsection A. Receipt Date must be used unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

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

- b. During the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the date the increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. The rules provided in subsection A. Receipt Date must be used.

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

or update, to verify the effective date of the policy before adjusting the loss.

#### 6. Contents Only

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

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

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

### D. Effective Date – Endorsement

#### 1. Standard 30-Day Waiting Period

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

#### 2. No Waiting Period (Loan Transaction)

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

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

#### 3. 1-Day Waiting Period (Map Revision)

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

## **E. Effective Date – Renewal**

### **1. Inflation Increase Option**

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

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

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

### **2. Higher PRP and Newly-Mapped-Rated Policy Coverage Limits**

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

### **3. Deductible Reduction**

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

## **F. Effective Date – Change/Correction**

### **1. Post-Wildfire Conditions**

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

affected by flooding from Federal land and caused by intense post-wildfire conditions; and the policy was purchased no later than 60 days after the fire containment date.

### **2. Rewrite of a Standard-Rated Policy to a PRP/ Newly-Mapped-Rated Policy**

The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from a standard-rated policy to a PRP/Newly-Mapped-rated policy, provided that the selected PRP/Newly-Mapped-rated policy coverage limit amount is no higher than the next-highest PRP/Newly-Mapped-rated policy amount above that which was carried on the standard-rated policy using the highest of building and contents coverage. If the standard-rated policy has only contents coverage and is rewritten as a contents-only PRP/Newly-Mapped-rated policy, the 30-day waiting period does not apply.

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

In addition, if the structure is no longer eligible under the PRP/Newly-Mapped-rated policy or the insured decides to rewrite the existing PRP/Newly-Mapped-rated policy at renewal time to a standard-rated policy, the 30-day waiting period does not apply provided the coverage limit amount is no more than the previous PRP/Newly-Mapped-rated policy coverage amount or the next-higher PRP/ Newly-Mapped-rated policy amount above that.

## **IX. COVERAGE**

### **A. Limits of Coverage**

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

### **B. Deductibles**

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

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

The ICC limit of liability is \$30,000. The SFIP pays for complying with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

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

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

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

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

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

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

### **D. Reduction of Coverage Limits or Reformation**

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

If the rating information received is not sufficient to determine the correct premium amount, a claim may not be paid until complete rating information is received.

The provisions for reduction of coverage limits or reformation are described in:

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

In all cases the property must be insured using the correct policy form before any claim payment may be made.

Three exceptions to the SFIP provisions apply when insufficient premium or incomplete rating information is discovered after a loss.

The first exception is that the required additional premium billed to the insured is for the current policy term only, instead of the current and, if applicable, one prior policy term.

The 2 exceptions below apply only to the discovery of a misrating that is the result of an incorrect flood zone or BFE.

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

These 2 exceptions revise the requirement that the additional premium due and the reduction in policy limits go back to the effective date of the policy. Policyholders can now keep the originally requested limits at the time of a claim arising before the date of discovery without paying any additional premium. Policyholders will then have 30 days to pay the additional premium that is due for the remainder of the policy term, to restore the originally requested limits without a waiting period. If additional information is needed, policyholders will have 60 days to obtain the additional information, and then 30 days to pay the additional premium due for the remainder of the term, to restore the originally requested limits without a waiting period. In addition, payment of the claim will not be delayed because of additional information needed to calculate the correct payment.

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

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

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

### **E. Loss Assessments**

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

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

maximum coverage limits available for a single-family dwelling.

3. RCBAP Insured to Less Than 80% of the Building Replacement Cost

The RCBAP is primary, and the Dwelling Form is considered excess after the RCBAP limits are exhausted. However, the Dwelling Form will respond to a loss assessment resulting from the coinsurance penalty under the RCBAP even if the RCBAP limits have not been exhausted. The coverage combination cannot exceed the maximum coverage limits available for a single-family dwelling.

For more information on this topic, see "E. Assessment Coverage" in the Condominiums section.

### **F. Tenant's Coverage**

1. Building Coverage

The building owner must be named on the policy. If building coverage is purchased by a tenant due to a lease agreement, the tenant may also be named on the policy. Coverage for contents owned by the tenant must be written on a separate policy in the name of the tenant only. Duplicate coverage is not permitted under the NFIP except as explained under G. Duplicate Policies.

2. Contents Coverage

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

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

### **G. Duplicate Policies**

The SFIP prohibits duplicate building coverage. If there is more than one policy with building coverage covering the same building, all but one of the policies must be canceled or endorsed to remove building coverage. The SFIP duplicate policy provisions will apply. For

additional guidance, refer to the Endorsement and Cancellation sections of this manual.

**NOTE:** An RCBAP and a condominium unit owner Dwelling Form policy are not considered to be duplicate policies under the NFIP. However, when there is a claim, no more than \$250,000 may be paid in combined coverage for a single unit under the Dwelling Form policy and the RCBAP.

#### **H. Coverage for Building Items Under the Condominium Unit-Owners' Contents Coverage**

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

### **X. SPECIAL RATING SITUATIONS**

#### **A. Tentative Rates**

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

#### **B. Submit-for-Rate**

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

The policy effective date for a Submit-for-Rate risk is determined based on the date of application and

receipt of premium, in the same manner as all other policies. See New Policy (Submit-for-Rate submission) in the Effective Date subsection of this section for the applicable waiting period information.

#### **C. Provisional Rates**

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

#### **D. Buildings in More Than 1 Flood Zone/BFE**

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

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

#### **E. Different BFEs Reported**

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

#### **F. Flood Zone Discrepancies**

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

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

## **XI. MISCELLANEOUS**

### **A. Policy Term**

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

### **B. Application Submission**

Flood insurance applications and premium payments must be made promptly to the insurer. The date of receipt of premium by the insurer is determined by either the date received at its office or the date of certified mail. In the context of submission of applications, endorsements, and premiums to the insurer, the term “certified mail” includes the U.S. Postal Service and certain third-party delivery services. For details, see subsection A. Receipt Date of this section.

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

### **C. Delivery of the Policy**

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

### **D. Evidence of Insurance**

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

1. Policy Form/Type (GP, DP, RCBAP\*, PRP)
2. Policy Term
3. Policy Number
4. Insured’s Name and Mailing Address
5. Property Location
6. Current Flood Risk Zone
7. Rated Flood Risk Zone (zone used for rating, including when grandfathering or issuing coverage under the Newly Mapped procedure)
8. Grandfathered: Y/N

9. Mortgagee Name and Address

10. Coverage Limits and Deductibles

11. Annual Premium

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

### **E. Assignment**

A building owner’s flood insurance building policy may be assigned to a purchaser of the insured building with the written consent of the seller. The seller must sign the assignment endorsement on or before the closing date. If applicable, primary residency must be validated at the time of assignment. Failure to submit primary residency documentation will result in non-primary residence charges effective the assignment date.

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

### **F. Transfer of Business**

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

The insurer must also obtain, either from the insured or the agent, the documentation required to verify the following:

- For all properties, primary/non-primary residence status
- For PRP transfers, documented eligibility for the PRP, including verification of the flood zone.
- For Newly Mapped properties, documentation of both the current and previous flood zones.
- For RCBAPs, all information needed to issue and rate the policy, including photos and RCV documentation.

The new insurer may use the elevation information on the declarations page issued by the previous insurer only when both the Lowest Floor Elevation (LFE) and the Base Flood Elevation (BFE) are provided. The elevation information on the previous declarations page must be validated when there is a discrepancy in the building description, such as, but not limited to, instances where the Application indicates a basement or an enclosure, and the previous declarations page does not, or where the Application describes a non-elevated building and the previous declarations page describes an elevated building.

Effective on or after April 1, 2015, all elevation-rated policies being transferred require photographs. The photographs on file with the previous insurer may be submitted to the new insurer and used to issue coverage if there have been no structural changes that affect the building's rating.

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

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

The earned commission may be paid only to property or casualty insurance agents/producers duly licensed by a State insurance regulatory authority. It shall not be less than \$10 and is computed for both new and renewal policies as follows: Based on the Total Amount Due (less the Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, and Federal Policy Fee) for the policy term, the commission will be 15% of the first \$2,000 of annualized premium and 5% on the excess of \$2,000.

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

Commissions for all Scheduled Building Policies are computed as though each policy were separately written.

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

#### **H. Contract Agent Rule**

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

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

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

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

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

Insurers shall not allow any form of rebating or other form of compensation to applicants from commissions on new or renewal NFIP policies written with an effective date of October 1, 2012, or later.



## RATING

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

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

### I. AMOUNT OF INSURANCE AVAILABLE<sup>1, 2</sup>

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 <sup>3</sup>	\$ 60,000	\$190,000	\$250,000
2-4 Family Building	\$ 35,000 <sup>3</sup>	\$ 60,000	\$190,000	\$250,000
Other Residential Building	\$100,000 <sup>5</sup>	\$175,000	\$325,000	\$500,000
Non-Residential Building (including Business Buildings and Other Non-Residential Buildings) <sup>4</sup>	\$100,000	\$175,000	\$325,000	\$500,000
<b>CONTENTS COVERAGE</b>				
Residential Property <sup>6</sup>	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential Business, Other Non-Residential Property <sup>4</sup>	\$100,000	\$150,000	\$350,000	\$500,000

1. This Table provides the maximum coverage amounts available under the Emergency Program coverage and the Regular Program, and the columns cannot be aggregated to exceed the limits in the Regular Program, which are established by statute. The aggregate limits for building coverage are the maximum coverage amounts allowed by statute for each building included in the relevant Occupancy Category.
2. These limits apply to all single condominium units and all other buildings not in a condominium form of ownership, including cooperatives and timeshares. Refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available under the RCBAP.
3. In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
5. In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.
6. The Residential Occupancy Category includes the Single Family, 2-4 Family, Other Residential, and Residential Condominium Occupancies.

### II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Tables 1-5 show annual rates per \$100 of coverage. Table 6

provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Tables 7A-7C for Federal Policy Fee, Probation Surcharge, Reserve Fund Assessment, and HFIAA Surcharge.

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

	BUILDING	CONTENTS
Residential	.98	1.23
Non-Residential Business, Other Non-Residential	1.07	2.10

**TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1, 2</sup>**  
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**FIRM ZONES A, AE, A1-A30, AO, AH, D<sup>3</sup>**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.94 / .85	1.18 / 1.55	.94 / .85		.94 / 1.81		1.21 / 2.26		1.02 / 1.90	
	With Basement	1.00 / 1.26	1.18 / 1.30	1.00 / 1.26		.94 / 1.51		1.27 / 2.21		1.07 / 1.86	
	With Enclosure <sup>5</sup>	1.00 / 1.52	1.18 / 1.55	1.00 / 1.52		1.00 / 1.88		1.27 / 2.79		1.07 / 2.34	
	Elevated on Crawlspace	.94 / .85	1.18 / 1.55	.94 / .85		.94 / 1.81		1.21 / 2.26		1.02 / 1.90	
	Non-Elevated with Subgrade Crawlspace	.94 / .85	1.18 / 1.30	.94 / .85		.94 / 1.81		1.21 / 2.26		1.02 / 1.90	
	Manufactured (Mobile) Home <sup>6</sup>	.94 / .85	1.18 / 1.55					1.21 / 2.26		1.02 / 1.90	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				1.18 / 1.30		1.18 / 1.30		2.39 / 3.79		2.01 / 3.18
	Enclosure & Above <sup>8</sup>				1.18 / 1.55		1.18 / 1.55		2.39 / 4.54		2.01 / 3.81
	Lowest Floor Only – Above Ground Level				1.18 / 1.55		1.18 / 1.55		2.39 / 1.99		2.01 / 1.67
	Lowest Floor Above Ground Level and Higher Floors				1.18 / 1.07		1.18 / 1.07		2.39 / 1.70		2.01 / 1.43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>6</sup>								2.39 / 1.99		2.01 / 1.67

**FIRM ZONES V, VE, V1-V30**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.22 / 2.16	1.52 / 3.69	1.22 / 2.16		1.22 / 3.98		1.61 / 5.48		1.36 / 4.60	
	With Basement	1.31 / 3.20	1.52 / 3.13	1.31 / 3.20		1.31 / 5.92		1.70 / 8.15		1.43 / 6.83	
	With Enclosure <sup>5</sup>	1.31 / 3.78	1.52 / 3.68	1.31 / 3.78		1.31 / 6.62		1.70 / 9.08		1.43 / 7.62	
	Elevated on Crawlspace	1.22 / 2.16	1.52 / 3.69	1.22 / 2.16		1.22 / 3.98		1.61 / 5.48		1.36 / 4.60	
	Non-Elevated with Subgrade Crawlspace	1.22 / 2.16	1.52 / 3.13	1.22 / 2.16		1.22 / 3.98		1.61 / 5.48		1.36 / 4.60	
	Manufactured (Mobile) Home <sup>6</sup>	1.22 / 6.75	1.52 / 3.68					1.61 / 15.47		1.36 / 12.97	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				1.52 / 3.13		1.52 / 3.13		3.15 / 9.61		2.65 / 8.06
	Enclosure & Above <sup>8</sup>				1.52 / 3.68		1.52 / 3.68		3.15 / 10.39		2.65 / 8.71
	Lowest Floor Only – Above Ground Level				1.52 / 3.68		1.52 / 3.68		3.15 / 8.71		2.65 / 7.31
	Lowest Floor Above Ground Level and Higher Floors				1.52 / 3.24		1.52 / 3.24		3.15 / 7.52		2.65 / 6.31
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67		.52 / .67
	Manufactured (Mobile) Home <sup>6</sup>								3.15 / 14.47		2.77 / 12.69

**FIRM ZONES A99, B, C, X**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41		1.26 / .41	
	With Enclosure <sup>5</sup>	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>6</sup>	1.05 / .52	1.61 / .51					1.26 / .54		1.26 / .54	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				2.04 / .76		2.04 / .76		2.09 / .83		2.09 / .83
	Enclosure & Above <sup>8</sup>				2.04 / .87		2.04 / .87		2.09 / .97		2.09 / .97
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42		1.29 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>6</sup>								1.13 / .71		1.13 / .71

- 1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
- 4 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- 5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 6 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- 7 Includes subgrade crawlspace.
- 8 Includes crawlspace.

**TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES <sup>1, 2</sup>**  
**NON-PRIMARY RESIDENCE<sup>3</sup>**

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

**FIRM ZONES A, AE, A1-A30, A0, AH, D<sup>4</sup>**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>5</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>5</sup>	
		Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	1.62 / 1.40	2.05 / 2.53	1.62 / 1.40		1.62 / 1.40	
	With Basement	1.74 / 2.06	2.05 / 2.10	1.74 / 2.06		1.74 / 2.06	
	With Enclosure <sup>6</sup>	1.74 / 2.49	2.05 / 2.53	1.74 / 2.49		1.74 / 2.49	
	Elevated on Crawlspace	1.62 / 1.40	2.05 / 2.53	1.62 / 1.40		1.62 / 1.40	
	Non-Elevated with Subgrade Crawlspace	1.62 / 1.40	2.05 / 2.10	1.62 / 1.40		1.62 / 1.40	
	Manufactured (Mobile) Home <sup>7</sup>	1.12 / .97	1.42 / 1.75				
<b>CONTENTS LOCATION</b>	Basement & Above <sup>8</sup>				2.05 / 2.10		2.05 / 2.10
	Enclosure & Above <sup>9</sup>				2.05 / 2.53		2.05 / 2.53
	Lowest Floor Only – Above Ground Level				2.05 / 2.53		2.05 / 2.53
	Lowest Floor Above Ground Level and Higher Floors				2.05 / 1.75		2.05 / 1.75
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12
	Manufactured (Mobile) Home <sup>7</sup>						

**FIRM ZONES V, VE, V1-V30**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>5</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>5</sup>	
		Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	2.10 / 3.61	2.63 / 6.19	2.10 / 3.61		2.10 / 3.61	
	With Basement	2.25 / 5.38	2.63 / 5.23	2.25 / 5.38		2.25 / 5.38	
	With Enclosure <sup>6</sup>	2.25 / 6.35	2.63 / 6.17	2.25 / 6.35		2.25 / 6.35	
	Elevated on Crawlspace	2.10 / 3.61	2.63 / 6.19	2.10 / 3.61		2.10 / 3.61	
	Non-Elevated with Subgrade Crawlspace	2.10 / 3.61	2.63 / 5.23	2.10 / 3.61		2.10 / 3.61	
	Manufactured (Mobile) Home <sup>7</sup>	2.10 / 13.00	2.63 / 6.17				
<b>CONTENTS LOCATION</b>	Basement & Above <sup>8</sup>				2.63 / 5.23		2.63 / 5.23
	Enclosure & Above <sup>9</sup>				2.63 / 6.17		2.63 / 6.17
	Lowest Floor Only – Above Ground Level				2.63 / 6.17		2.63 / 6.17
	Lowest Floor Above Ground Level and Higher Floors				2.63 / 5.42		2.63 / 5.42
	Above Ground Level – More Than 1 Full Floor				.79 / .65		.79 / .65
	Manufactured (Mobile) Home <sup>7</sup>						

**FIRM ZONES A99, B, C, X**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
		Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41	
	With Enclosure <sup>6</sup>	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>7</sup>	1.05 / .52	1.61 / .51				
<b>CONTENTS LOCATION</b>	Basement & Above <sup>8</sup>				2.04 / .76		2.04 / .76
	Enclosure & Above <sup>9</sup>				2.04 / .87		2.04 / .87
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12
	Manufactured (Mobile) Home <sup>7</sup>						

- Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
- For rating purposes only, FEMA defines a non-primary residence as a building that will not be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date.
- Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
- Individually owned unit in the condominium form of ownership located within a multi-unit building.
- For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- Includes subgrade crawlspace.
- Includes crawlspace.

**TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES  
SEVERE REPETITIVE LOSS PROPERTIES<sup>1, 2, 3</sup>**

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

**FIRM ZONES A, AE, A1-A30, AO, AH, D<sup>4</sup>**

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
			Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.29 / 1.31	1.64 / 2.35	1.29 / 1.31	
	With Basement		1.37 / 1.94	1.64 / 1.96	1.37 / 1.94	
	With Enclosure <sup>5</sup>		1.37 / 2.32	1.64 / 2.35	1.37 / 2.32	
	Elevated on Crawlspace		1.29 / 1.31	1.64 / 2.35	1.29 / 1.31	
	Non-Elevated with Subgrade Crawlspace		1.29 / 1.31	1.64 / 1.96	1.29 / 1.31	
	Manufactured (Mobile) Home <sup>6</sup>		1.29 / 1.31	1.64 / 2.35		
CONTENTS LOCATION	Basement & Above <sup>7</sup>					1.64 / 1.96
	Enclosure & Above <sup>8</sup>					1.64 / 2.35
	Lowest Floor Only – Above Ground Level					1.64 / 2.35
	Lowest Floor Above Ground Level and Higher Floors					1.64 / 1.64
	Above Ground Level – More Than 1 Full Floor					.35 / .12
	Manufactured (Mobile) Home <sup>6</sup>					

**FIRM ZONES V, VE, V1-V30**

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
			Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.67 / 3.29	2.09 / 5.63	1.67 / 3.29	
	With Basement		1.79 / 4.90	2.09 / 4.78	1.79 / 4.90	
	With Enclosure <sup>5</sup>		1.79 / 5.79	2.09 / 5.62	1.79 / 5.79	
	Elevated on Crawlspace		1.67 / 3.29	2.09 / 5.63	1.67 / 3.29	
	Non-Elevated with Subgrade Crawlspace		1.67 / 3.29	2.09 / 4.78	1.67 / 3.29	
	Manufactured (Mobile) Home <sup>6</sup>		1.67 / 10.39	2.09 / 5.62		
CONTENTS LOCATION	Basement & Above <sup>7</sup>					2.09 / 4.78
	Enclosure & Above <sup>8</sup>					2.09 / 5.62
	Lowest Floor Only – Above Ground Level					2.09 / 5.62
	Lowest Floor Above Ground Level and Higher Floors					2.09 / 4.95
	Above Ground Level – More Than 1 Full Floor					.63 / .60
	Manufactured (Mobile) Home <sup>6</sup>					

**FIRM ZONES A99, B, C, X**

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
			Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.05 / .29	1.61 / .51	1.05 / .29	
	With Basement		1.18 / .41	1.81 / .59	1.18 / .41	
	With Enclosure <sup>5</sup>		1.18 / .45	1.81 / .66	1.18 / .45	
	Elevated on Crawlspace		1.05 / .29	1.61 / .51	1.05 / .29	
	Non-Elevated with Subgrade Crawlspace		1.05 / .29	1.61 / .51	1.05 / .29	
	Manufactured (Mobile) Home <sup>6</sup>		1.05 / .52	1.61 / .51		
CONTENTS LOCATION	Basement & Above <sup>7</sup>					2.04 / .76
	Enclosure & Above <sup>8</sup>					2.04 / .87
	Lowest Floor Only – Above Ground Level					1.61 / .80
	Lowest Floor Above Ground Level and Higher Floors					1.61 / .51
	Above Ground Level – More Than 1 Full Floor					.35 / .12
	Manufactured (Mobile) Home <sup>6</sup>					

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

2 Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.

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

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

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

6 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.

7 Includes subgrade crawlspace.

8 Includes crawlspace.

**TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1,2</sup>**  
**SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015<sup>3</sup>**  
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**FIRM ZONES A, AE, A1-A30, A0, AH, D<sup>3</sup>**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.21 / 1.11	1.52 / 1.99	1.21 / 1.11		1.21 / 2.34		1.32 / 2.46		1.32 / 2.46	
	With Basement	1.29 / 1.64	1.52 / 1.67	1.29 / 1.64		1.21 / 1.95		1.39 / 2.40		1.39 / 2.40	
	With Enclosure <sup>5</sup>	1.29 / 1.96	1.52 / 1.99	1.29 / 1.96		1.29 / 2.44		1.39 / 3.04		1.39 / 3.04	
	Elevated on Crawlspace	1.21 / 1.11	1.52 / 1.99	1.21 / 1.11		1.21 / 2.34		1.32 / 2.46		1.32 / 2.46	
	Non-Elevated with Subgrade Crawlspace	1.21 / 1.11	1.52 / 1.67	1.21 / 1.11		1.21 / 2.34		1.32 / 2.46		1.32 / 2.46	
	Manufactured (Mobile) Home <sup>6</sup>	1.21 / 1.11	1.52 / 1.99					1.32 / 2.46		1.32 / 2.46	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				1.52 / 1.67		1.52 / 1.67		2.59 / 4.12		2.59 / 4.12
	Enclosure & Above <sup>8</sup>				1.52 / 1.99		1.52 / 1.99		2.59 / 4.93		2.59 / 4.93
	Lowest Floor Only – Above Ground Level				1.52 / 1.99		1.52 / 1.99		2.59 / 2.16		2.59 / 2.16
	Lowest Floor Above Ground Level and Higher Floors				1.52 / 1.39		1.52 / 1.39		2.59 / 1.85		2.59 / 1.85
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>6</sup>								2.59 / 2.16		2.59 / 2.16

**FIRM ZONES V, VE, V1-V30**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.57 / 2.79	1.96 / 4.78	1.57 / 2.79		1.57 / 5.16		1.75 / 5.97		1.75 / 5.97	
	With Basement	1.69 / 4.15	1.96 / 4.05	1.69 / 4.15		1.69 / 7.69		1.85 / 8.85		1.85 / 8.85	
	With Enclosure <sup>5</sup>	1.69 / 4.89	1.96 / 4.77	1.69 / 4.89		1.69 / 8.57		1.85 / 9.88		1.85 / 9.88	
	Elevated on Crawlspace	1.57 / 2.79	1.96 / 4.78	1.57 / 2.79		1.57 / 5.16		1.75 / 5.97		1.75 / 5.97	
	Non-Elevated with Subgrade Crawlspace	1.57 / 2.79	1.96 / 4.05	1.57 / 2.79		1.57 / 5.16		1.75 / 5.97		1.75 / 5.97	
	Manufactured (Mobile) Home <sup>6</sup>	1.57 / 8.75	1.96 / 4.77					1.75 / 16.83		1.75 / 16.83	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				1.96 / 4.05		1.96 / 4.05		3.41 / 10.45		3.41 / 10.45
	Enclosure & Above <sup>8</sup>				1.96 / 4.77		1.96 / 4.77		3.41 / 11.29		3.41 / 11.29
	Lowest Floor Only – Above Ground Level				1.96 / 4.77		1.96 / 4.77		3.41 / 9.46		3.41 / 9.46
	Lowest Floor Above Ground Level and Higher Floors				1.96 / 4.19		1.96 / 4.19		3.41 / 8.17		3.41 / 8.17
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73		.57 / .73
	Manufactured (Mobile) Home <sup>6</sup>								3.41 / 15.73		3.41 / 15.73

**FIRM ZONES A99, B, C, X**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41		1.26 / .41	
	With Enclosure <sup>5</sup>	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>6</sup>	1.05 / .52	1.61 / .51					1.26 / .54		1.26 / .54	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				2.04 / .76		2.04 / .76		2.09 / .83		2.09 / .83
	Enclosure & Above <sup>8</sup>				2.04 / .87		2.04 / .87		2.09 / .97		2.09 / .97
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42		1.29 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>6</sup>								1.13 / .71		1.13 / .71

- 1 Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. However, Post-FIRM rating may always be used if beneficial to the insured. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
- 4 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- 5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 6 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- 7 Includes subgrade crawlspace.
- 8 Includes crawlspace.

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

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

**FIRM ZONES A99, B, C, X**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>1</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41	
	With Enclosure <sup>2</sup>	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>3</sup>	1.05 / .52	1.61 / .51					1.26 / .54	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				2.04 / .76		2.04 / .76		2.09 / .83
	Enclosure & Above <sup>5</sup>				2.04 / .87		2.04 / .87		2.09 / .97
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								1.13 / .71

**FIRM ZONE D**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>1</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.10 / .28	1.08 / .40	2.10 / .25		1.75 / .41		1.75 / .41	
	With Basement	***	***	***		***		***	
	With Enclosure <sup>2</sup>	***	***	***		***		***	
	Elevated on Crawlspace	2.10 / .28	1.08 / .40	2.10 / .25		1.75 / .41		1.75 / .41	
	Non-Elevated with Subgrade Crawlspace	2.10 / .28	1.08 / .40	2.10 / .25		1.75 / .41		1.75 / .41	
	Manufactured (Mobile) Home <sup>3</sup>	2.72 / .83	1.59 / .52					2.80 / 1.08	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				***		***		***
	Enclosure & Above <sup>5</sup>				***		***		***
	Lowest Floor Only – Above Ground Level				1.22 / .39		1.22 / .39		1.29 / .31
	Lowest Floor Above Ground Level and Higher Floors				1.00 / .24		1.00 / .24		1.10 / .30
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								1.61 / .49

**FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)<sup>6</sup>**

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>1</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>1</sup>
With Certification of Compliance or Elevation Certificate <sup>7</sup>	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate <sup>8, 9</sup>	1.71 / .20	1.56 / .26	.84 / .15	1.20 / .16

- 1 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- 2 For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
- 3 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- 4 Includes subgrade crawlspace.
- 5 Includes crawlspace.
- 6 Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.
- 7 “With Certification of Compliance or Elevation Certificate” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement, or when there is a Letter of Compliance from the community.
- 8 “Without Certification of Compliance or Elevation Certificate” rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates even without an Elevation Certificate or Letter of Compliance.
- 9 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company’s file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 8 apply.

\*\*\* Use the Specific Rating Guidelines (SRG) manual.

**TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES<sup>1</sup>**  
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**FIRM ZONES AE, A1–A30 – BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>2,3</sup>	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MANUFACTURED (MOBILE) HOME <sup>6,7</sup>		
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>8</sup>	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>8</sup>	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>8</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>8</sup>	
+4	.29 / .08	.23 / .10	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .16	.31 / .18	
+3	.32 / .08	.31 / .12	.27 / .08	.23 / .08	.27 / .08	.23 / .09	.35 / .18	.35 / .19	
+2	.47 / .09	.44 / .14	.38 / .08	.33 / .08	.32 / .08	.28 / .10	.51 / .21	.50 / .25	
+1	.88 / .12	.77 / .20	.70 / .08	.55 / .11	.46 / .08	.36 / .12	.97 / .29	.94 / .38	
0	2.03 / .20	1.81 / .39	1.55 / .10	1.31 / .11	.68 / .08	.58 / .14	2.25 / .57	2.10 / .95	
-1	5.28 / .25	4.69 / .68	3.30 / .28	3.29 / .15	1.05 / .10	.86 / .17	4.77 / 1.11	5.33 / 2.09	
-2 <sup>7</sup>	6.37 / .89	6.93 / .97	4.30 / .38	5.24 / .17	***	***	5.26 / 1.93	6.20 / 2.56	
-3 <sup>7</sup>	7.84 / 1.37	8.29 / 1.90	6.58 / .58	6.57 / .29	***	***	6.93 / 2.58	8.38 / 3.39	
-4 <sup>7</sup>	8.68 / 1.98	10.71 / 2.56	8.68 / .67	8.07 / .49	***	***	9.18 / 3.91	11.46 / 5.02	
-5 <sup>7</sup>	11.76 / 2.18	12.27 / 3.51	10.77 / .74	9.36 / .78	***	***	12.92 / 5.53	13.86 / 7.83	
-6 <sup>7</sup>	13.56 / 2.26	12.86 / 4.47	11.41 / .94	10.03 / 1.23	***	***	14.50 / 6.44	14.31 / 10.72	
-7 <sup>7</sup>	14.00 / 2.70	13.38 / 5.33	11.97 / 1.05	10.62 / 1.69	***	***	14.87 / 7.08	14.73 / 13.62	
-8 <sup>7</sup>	14.31 / 3.12	13.75 / 6.14	12.38 / 1.10	11.09 / 2.20	***	***	15.08 / 7.57	14.99 / 14.52	
-9 <sup>7</sup>	14.39 / 3.47	13.88 / 6.80	12.56 / 1.37	11.33 / 2.72	***	***	15.12 / 7.83	15.05 / 15.01	
-10 <sup>7</sup>	14.47 / 3.82	14.00 / 7.46	12.74 / 1.63	11.57 / 3.23	***	***	15.16 / 8.09	15.11 / 15.50	
-11 <sup>7</sup>	14.55 / 4.17	14.13 / 8.12	12.91 / 1.90	11.81 / 3.75	***	***	15.20 / 8.35	15.18 / 15.99	
-12 <sup>7</sup>	14.63 / 4.52	14.26 / 8.78	13.09 / 2.17	12.05 / 4.27	***	***	15.24 / 8.61	15.24 / 16.48	
-13 <sup>7</sup>	14.71 / 4.86	14.39 / 9.43	13.27 / 2.44	12.29 / 4.78	***	***	15.28 / 8.87	15.30 / 16.98	
-14 <sup>7</sup>	14.79 / 5.21	14.51 / 10.09	13.45 / 2.71	12.53 / 5.30	***	***	15.32 / 9.13	15.36 / 17.47	
-15 <sup>7</sup>	14.87 / 5.56	14.64 / 10.75	13.62 / 2.98	12.77 / 5.82	***	***	15.36 / 9.39	15.43 / 17.95	
-16 <sup>7</sup>	***	***	***	***	***	***	***	***	

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

**\*\*\* Use the SRG manual.**

**TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES <sup>1</sup>**

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

**FIRM ZONES AE, A1-A30 – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>2,3</sup>	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/Crawlspace <sup>4</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/Crawlspace <sup>4</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/Crawlspace <sup>4</sup>		MANUFACTURED (MOBILE) HOME <sup>6,7</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>8</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>8</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>8</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>8</sup>
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.37 / .17
+1	.49 / .12	.43 / .12	.38 / .12	.32 / .12	.38 / .12	.22 / .12	.65 / .25	.63 / .25
0	.98 / .12	.57 / .17	.71 / .12	.61 / .12	.38 / .12	.22 / .12	1.26 / .40	1.20 / .38
-1	1.39 / .45	1.27 / .43	1.06 / .29	.83 / .33	.44 / .12	.22 / .12	3.17 / .68	2.94 / .62
-2 <sup>7</sup>	2.85 / .57	1.89 / .50	2.26 / .31	1.78 / .36	***	***	5.35 / 1.03	5.25 / .86
-3 <sup>7</sup>	4.24 / .59	3.68 / .55	3.44 / .37	3.17 / .37	***	***	7.30 / 1.71	7.01 / 1.56
-4 <sup>7</sup>	5.88 / .58	5.52 / .59	4.64 / .40	3.91 / .38	***	***	9.16 / 2.63	8.89 / 2.47
-5 <sup>7</sup>	7.54 / .54	6.41 / .63	5.97 / .36	4.94 / .39	***	***	10.69 / 3.58	10.46 / 3.46
-6 <sup>7</sup>	8.84 / .55	7.41 / .67	7.10 / .36	5.74 / .40	***	***	11.41 / 4.44	11.29 / 4.43
-7 <sup>7</sup>	9.44 / .77	8.38 / .71	7.78 / .49	6.50 / .41	***	***	12.00 / 5.13	11.95 / 5.23
-8 <sup>7</sup>	9.91 / 1.01	9.00 / .75	8.30 / .68	7.31 / .36	***	***	12.40 / 5.70	12.41 / 5.91
-9 <sup>7</sup>	10.17 / 1.20	9.31 / .79	8.62 / .85	7.57 / .51	***	***	12.56 / 6.07	12.61 / 6.36
-10 <sup>7</sup>	10.43 / 1.40	9.63 / .82	8.93 / 1.02	7.77 / .68	***	***	12.72 / 6.43	12.82 / 6.80
-11 <sup>7</sup>	10.69 / 1.59	9.94 / .97	9.25 / 1.19	7.97 / .85	***	***	12.89 / 6.79	13.02 / 7.25
-12 <sup>7</sup>	10.95 / 1.79	10.26 / 1.10	9.57 / 1.36	8.15 / 1.04	***	***	13.05 / 7.16	13.22 / 7.70
-13 <sup>7</sup>	11.21 / 1.99	10.57 / 1.25	9.89 / 1.53	8.35 / 1.21	***	***	13.21 / 7.52	13.43 / 8.15
-14 <sup>7</sup>	11.47 / 2.18	10.89 / 1.39	10.21 / 1.70	8.56 / 1.38	***	***	13.37 / 7.89	13.63 / 8.60
-15 <sup>7</sup>	11.73 / 2.38	11.20 / 1.53	10.53 / 1.87	8.81 / 1.53	***	***	13.53 / 8.25	13.84 / 9.05
-16 <sup>7</sup>	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>2</sup>	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR				
	Single Family	2-4 Family	Other Residential	Non-Residential Business <sup>8</sup>	Other Non-Residential <sup>8</sup>
+4		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12	.22 / .12

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

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

3 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use Submit-For-Rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use Submit-For-Rate procedures.

4 Includes subgrade crawlspace.

5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

6 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.

7 For elevations of -2 and below and -1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.

8 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

\*\*\* Use the SRG manual.

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

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

**UNNUMBERED ZONE A – WITHOUT  
BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE<sup>1, 2</sup>**

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>3</sup>	Residential <sup>4</sup>	Non-Residential Business, Other Non-Residential <sup>3, 4</sup>	
+5 or more	.53 / .09	.49 / .14	.34 / .11	.34 / .11	No Base Flood Elevation <sup>5</sup>
+2 to +4	1.53 / .12	1.35 / .23	.74 / .11	.65 / .11	
+1	3.03 / .23	2.66 / .30	1.42 / .13	1.41 / .20	
0 or below	***	***	***	***	
+2 or more	.53 / .09	.48 / .11	.34 / .11	.31 / .12	With Base Flood Elevation <sup>6</sup>
0 to +1	2.07 / .16	1.77 / .23	1.18 / .12	1.03 / .13	
-1	6.01 / .48	5.34 / .42	2.76 / .16	2.41 / .33	
-2 or below	***	***	***	***	
No Elevation Certificate <sup>7</sup>	6.90 / 1.30	6.67 / .90	3.52 / .80	3.01 / .96	No Elevation Certificate

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

\*\*\* Use the SRG manual.

**TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES<sup>1</sup>**

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

**FIRM ZONES '75-'81, V1-V30, VE – BUILDING RATES<sup>2</sup>**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MANUFACTURED (MOBILE) HOME <sup>5</sup>	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>6</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>6</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>6</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>6</sup>
0 <sup>7</sup>	4.43 / .78	5.34 /2.04	3.59 / .78	3.89 /1.91	3.10 / .78	3.48 /1.54	6.60 / .66	8.76 / .58
-1 <sup>8</sup>	8.71 / 4.43	11.15 /7.11	7.95 /4.43	9.80 /5.41	6.11 / 4.32	6.39 /5.90	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace <sup>3</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>3</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>3</sup>		MANUFACTURED (MOBILE) HOME <sup>5</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>6</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>6</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>6</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>6</sup>
0 <sup>7</sup>	4.47 /1.51	3.95 /4.26	3.04 /1.41	3.04 /3.04	2.04 /1.25	2.04 /1.31	4.63 / 1.71	4.82 / 5.77
-1 <sup>8</sup>	9.79 /7.34	9.61 /12.11	5.77 /5.50	6.59 /7.64	2.40 /1.29	5.88 /1.90	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential Business, Other Non-Residential <sup>6</sup>
0 <sup>7</sup>		.56 / .25	.56 / .25	.42 / .25
-1 <sup>8</sup>		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

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

\*\*\* Use the SRG manual.

**FIRM ZONES '75-'81, UNNUMBERED V ZONE**

**SUBMIT FOR RATING**

**TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES<sup>1</sup>  
NOT ELEVATION-RATED RATES**

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

**PRE-FIRM RATES<sup>2</sup>**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>3</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41	
	With Enclosure	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>4</sup>	1.05 / .52	1.61 / .51					1.26 / .54	
<b>CONTENTS LOCATION</b>	Basement & Above				2.04 / .76		2.04 / .76		2.09 / .83
	Enclosure & Above				2.04 / .87		2.04 / .87		2.09 / .97
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>4</sup>								1.13 / .71

**POST-FIRM RATES**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>3</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41	
	With Enclosure	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>4</sup>	1.05 / .52	1.61 / .51					1.26 / .54	
<b>CONTENTS LOCATION</b>	Basement & Above				2.04 / .76		2.04 / .76		2.09 / .83
	Enclosure & Above				2.04 / .87		2.04 / .87		2.09 / .97
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>4</sup>								1.13 / .71

1 Properties in AR zones may be eligible for the PRP. Refer to the PRP section of this manual.

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

3 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

4 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.

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

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

**FIRM ZONES AR and AR Dual Zones<sup>1</sup> – BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>2</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>2</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>2</sup>		MANUFACTURED (MOBILE) HOME <sup>3</sup>	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>4</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>4</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>4</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>4</sup>
+4	.29 / .08	.23 / .10	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .16	.31 / .18
+3	.32 / .08	.31 / .12	.27 / .08	.23 / .08	.27 / .08	.23 / .09	.35 / .18	.35 / .19
+2	.47 / .09	.44 / .14	.38 / .08	.33 / .08	.32 / .08	.28 / .10	.51 / .21	.50 / .25
+1	.88 / .12	.77 / .20	.70 / .08	.55 / .11	.46 / .08	.36 / .12	.97 / .29	.94 / .38
0	1.05 / .29	.99 / .29	1.05 / .29	.99 / .29	.68 / .08	.58 / .14	1.05 / .52	1.26 / .54
-1 <sup>5</sup>	SEE FOOTNOTE 5							

**FIRM ZONES AR and AR Dual Zones<sup>1</sup> – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace <sup>2</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>2</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>2</sup>		MANUFACTURED (MOBILE) HOME <sup>3</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>4</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>4</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>4</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>4</sup>
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.37 / .17
+1	.49 / .12	.43 / .12	.38 / .12	.32 / .12	.38 / .12	.22 / .12	.65 / .25	.63 / .25
0	.98 / .12	.57 / .17	.71 / .12	.61 / .12	.38 / .12	.22 / .12	1.26 / .40	1.13 / .55
-1 <sup>5</sup>	SEE FOOTNOTE 5							

**FIRM ZONES AR and AR Dual Zones<sup>1</sup> – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential Business, Other Non-Residential <sup>4</sup>
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 <sup>6</sup>		.35 / .12	.35 / .12	.22 / .12
-2 <sup>6</sup>		.35 / .12	.35 / .12	.22 / .12

1 Properties in AR zones may be eligible for the PRP. Refer to the PRP section of this manual.

2 Includes subgrade crawlspace.

3 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.

4 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

5 For elevation for -1 and below, refer to Table 4.

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

construction must use full-risk rates. In zones A, AE, A1–A30, AH, AO, VE, and V1–V30, an Elevation Certificate for Flood Insurance is required to determine the full-risk rate. See subsection VIII of this section of this manual for guidance regarding the use of an Elevation Certificate for rating.

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

#### 4. Pre-FIRM Construction

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

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

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

Subsidized premium rates may be available for Pre-FIRM buildings when the zone used for rating is A, AE, A1–A30, AH, AO, V, VE, V1–V30, or D. Subsidized premium rates may be used if elevation

data from an Elevation Certificate is unavailable, or if the subsidized premium rates are more favorable to the insured than full-risk rates determined using elevation data from an Elevation Certificate.

Pre-FIRM buildings may be ineligible for Pre-FIRM subsidized premium rates and must be rated using full-risk rates. Refer to the guidance below and Table 10 to determine eligibility for Pre-FIRM subsidized rates.

##### a. Pre-FIRM Subsidized Rate Eligibility

In order for a policy to remain eligible for Pre-FIRM subsidized rates, a renewal payment must be received by the insurer within 30 days of the policy expiration date. For a policy renewing on or after April 1, 2016, if the renewal payment is received more than 30 days but within 90 days from the policy expiration date the coverage will be reinstated with a 30-day waiting period. The policy remains eligible to renew using Pre-FIRM subsidized rates for only the first instance. For any subsequent renewals, if the renewal payment is received more than 30 days after the expiration date, the policy will be ineligible to renew using Pre-FIRM subsidized rates and must be rated using full-risk rates.

Pre-FIRM policies that lapsed and are reinstated by means of a new application and were eligible for Pre-FIRM subsidized rates will not be eligible for this subsidy or the Newly Mapped procedure under the following conditions:

- The insured reinstates coverage on a building that was previously covered by a Standard Flood Insurance Policy (SFIP) that expired or was canceled;

**TABLE 10. PRE-FIRM SUBSIDIZED RATES INELIGIBILITY DETERMINATION** <sup>1,2</sup>

WAS THERE A PRIOR NFIP POLICY FOR THIS PROPERTY IN APPLICANT'S NAME?	WAS THE PRIOR NFIP POLICY REQUIRED BY A LENDER?	DID THE PRIOR NFIP POLICY LAPSE WHILE REQUIRED BY A LENDER?	WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION?	WAS THE COMMUNITY REINSTATED WITHIN THE LAST 180 DAYS?	ELIGIBLE FOR PRE-FIRM SUBSIDIZED RATES
YES	YES	YES	YES	NO	<b>NO</b>
YES	YES	YES	NO	YES	<b>NO</b>
YES	YES	YES	NO	NO	<b>NO</b>

1 Use this table for all applications for Pre-FIRM buildings.

2 Also use this table for policy reinstatements by means of renewal, where coverage has lapsed more than 30 days after the prior policy expiration or cancellation date, and where the named insured has not maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date.

- One or more of the named insureds on the new policy was either a named insured on the expired or canceled policy or had an ownership interest in the building at the time the policy expired or was canceled;
- The renewal payment is received more than 90 days following the expiration date. The agent/producer must submit a new application with the full annual premium. The standard 30-day waiting period will apply and the policy will not be eligible for Pre-FIRM subsidized rates; *and*
- The policy expiration or cancellation was for a reason other than that:
  - the insured was no longer legally required to obtain and maintain flood insurance; or
  - the insured property was in a community that was suspended from the NFIP and the policy was reinstated within 180 days of reinstatement of the community as a participant in the NFIP.

Refer to the guidance in Table 10 to determine whether Pre-FIRM Subsidized Rates can be used.

b. Pre-FIRM Rate Table Hierarchy

If the property is eligible for Pre-FIRM subsidized rates, refer to the guidance below and Table 11 to determine which Pre-FIRM subsidized rate table to use.

- Table 2A – Pre-FIRM Primary Residence: Use for primary residences, non-SRL properties, and Pre-

FIRM buildings that have not been substantially improved. (For RCBAPs, Table 3A or 4A in the Condominiums section should be used.)

- Table 2B – Pre-FIRM Non-Primary Residence: Use for all Pre-FIRM non-primary residences unless they are SRL properties. If SRL, Table 2C should be used.
- Table 2C – Pre-FIRM SRL: Use for all Pre-FIRM SRL properties. (For RCBAPs, Table 4B in the Condominiums section should be used.)
- Table 2D – Pre-FIRM Substantially Improved Buildings: Use for Pre-FIRM primary residence buildings that are substantially improved on or after April 1, 2015. (For RCBAPs, use Table 3B or 4C in the Condominiums section.) For non-primary residence buildings that are substantially improved and not an SRL property, Table 2B should be used. For non-primary residence buildings that are substantially improved and an SRL property, Table 2C should be used.

Full-risk rates should always be used for Pre-FIRM buildings with elevation information when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates. Pre-FIRM subsidized rates should be utilized for Pre-FIRM buildings when more favorable than a full-risk rate or when insufficient information is submitted to determine a full-risk rate.

**TABLE 11. PRE-FIRM RATE TABLE HIERARCHY**

PRE-FIRM PRIMARY RESIDENCE	PRE-FIRM NON-PRIMARY RESIDENCE	PRE-FIRM SRL	PRE-FIRM SUBSTANTIALLY IMPROVED	TABLE FOR RATING
YES	NO	NO	NO	<b>Table 2A</b>
NO	YES	NO	NO	<b>Table 2B</b>
YES	NO	YES	NO	<b>Table 2C</b>
NO	YES	YES	NO	<b>Table 2C</b>
YES	NO	NO	YES	<b>Table 2D</b>
NO	YES	NO	YES	<b>Table 2B</b>
NO	YES	YES	YES	<b>Table 2C</b>
YES	NO	YES	YES	<b>Table 2C</b>

cannot be any machinery/equipment servicing the building below the BFE.

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

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

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

## 2. General Rule of Rating

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

## 3. Existing Business – Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM construction may be renewed and rated based on the FIRM and/or BFE in effect when the policy was initially rated as long as the coverage is continuous and the building has not been altered to make the lowest floor used for rating lower than the BFE on that FIRM. Policies originally correctly written under the Newly Mapped rating procedure are eligible for grandfathering as premium rates increase annually, so long as continuous coverage is maintained.

In order for a policy to remain eligible for continuous coverage grandfathering, a renewal payment must be received by the insurer within 30 days of the policy expiration date. For a policy renewing on or after April 1, 2016, if the renewal payment is received more than 30 days but within 90 days from the policy expiration date the coverage will be reinstated with a 30-day waiting period. The policy remains eligible to renew using continuous coverage grandfathering for only the first instance. For any subsequent renewals, if the renewal payment is received more than 30 days after the expiration date, the policy will be ineligible to renew using continuous coverage grandfathering and must be rated using full-risk rates.

If the renewal payment is received more than 90 days following the expiration date, the agent/producer must submit a new application with the full annual premium. The standard 30-day waiting period will apply and the policy will not be eligible for continuous coverage grandfathering.

For elevated buildings, enclosures must be unfinished and used solely for parking, storage, or building access.

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

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

### a. Examples – Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The lowest floor was 9'. The elevation difference was -1, and the policy was rated using a -1 elevation difference.

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

The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation difference was -3. Since the building was not altered in any way, the policy can be rated using a -1 elevation difference due to continuous coverage grandfathering.

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

### b. Example – Pre-FIRM Construction

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

#### 4. New Business – Applications for Coverage

##### a. Post-FIRM Construction

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

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

- The building was built in compliance with the map in effect at the time of construction. For elevated buildings, the lowest finished floor must be at or above the BFE. In A zones, the lowest floor is measured from the top of the elevated floor. In V zones, the lowest floor is measured from the bottom of the lowest horizontal structural member. In both A and V Zones, enclosures below the BFE must be unfinished and used solely for parking, storage, or building access.

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

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

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

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

*Example:*

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

##### b. Pre-FIRM Construction

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

*Example:*

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

#### E. Post-'81 V-Zone Optional Rating

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

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

#### F. Policies Requiring Re-Rating

The following conditions require that the policies be re-rated using the new map or a different rate table. The following examples apply to existing policies and not to policies written as new business:

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

*Example:*

An elevated building is located in an AE Zone at the time of construction. The Lowest Floor Elevation (LFE) was 18'. The BFE was 10'. The lowest floor for rating was a +8 elevation difference. The map was revised, changing the BFE to 11'. The insured decided to enclose the area beneath the elevated floor and use it as a living area. This changed the LFE to 9'. If the building is Post-FIRM construction, the building is rated as -1. If Pre-FIRM construction, the building is rated elevated with enclosure or using the Post-FIRM rates, whichever benefits the insured.

2. If a Post-FIRM building is substantially improved, the policy must be re-rated using the FIRM in effect at the time that the substantial improvement occurred. If a Pre-FIRM building is substantially improved before April 1, 2015, the policy must be re-rated using the full-risk rates based on the FIRM in effect at the time of the substantial improvement.

A Pre-FIRM building that is substantially improved on or after April 1, 2015, is eligible for Pre-FIRM subsidized rates as long as there has been no lapse in coverage (see Table 10 for eligibility). If the building is eligible, refer to Table 11, Pre-FIRM Table Hierarchy in this section of the manual to determine which Pre-FIRM subsidized rate tables to use. Full-risk rates should always be used for Pre-FIRM buildings when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates.

*Example 1: Post-FIRM Building Substantially Improved*

A building was constructed Post-FIRM in 2005 and, when flood insurance was applied for in 2007, was found to be located in Zone X. The FIRM was revised in 2010 and the building is located in Zone AE on that FIRM. The building was substantially improved in 2011. Due to the improvement, the policy must now be re-rated using Zone AE rates based on the map in effect at the time of the substantial improvement.

*Example 2: Pre-FIRM Building Substantially Improved before April 1, 2015*

A building was constructed Pre-FIRM in 1970 and when flood insurance was applied for in 2005, was found to be located in Zone AE. The building was substantially improved before April 1, 2015. Due to the improvement, the policy must now be re-rated by using the full-risk rates based on the FIRM in effect at the time of the substantial improvement.

*Example 3: Pre-FIRM building Substantially Improved on or after April 1, 2015*

A building was constructed Pre-FIRM in 1970 and, when flood insurance was applied for in 2005, was found to be located in Zone AE. The building was substantially improved on or after April 1, 2015. Due to the improvement, the policy must now be re-rated by using either the appropriate Pre-FIRM subsidized rate (based on Table 11, Pre-FIRM Rate Table Hierarchy) for Zone AE, or by using the full-risk rates based on the FIRM in effect at the time of substantial improvement if it results in a more favorable rating.

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

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

*Example:*

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

Because of widespread devastation through the area, the property owner had difficulty finding a repair contractor. When the policy came up for renewal in December, repair of the building had barely begun. The policy may be renewed under its pre-flood rating.

**G. Submit-for-Rate**

Certain properties at high flood risk require additional documentation to evaluate those risk characteristics that make up the basis for a proper rate. These properties fall into a category described as Submit-for-Rate. This category encompasses high risk properties where no rates are published in the Flood Insurance Manual (FIM) as well as certain high risk properties with published FIM rates. These published rates that fall in the Submit-for-Rate category are footnoted in the rate tables. Additionally, deductible amounts other than the published ones may be available upon request.

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

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

For additional guidance refer to the SRG manual. If the rates are unpublished, the insurer must submit

all appropriate documentation to the NFIP Bureau and Statistical Agent (BSA) Underwriting Department to obtain rates.

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

If the building is insurable, the Servicing Agent will deliver a written rate and the applicable ICC Premium to the agent/producer. Since a rate must be determined on these risks, no premium is to accompany the submission. Coverage will be effective 30 days after the receipt of the premium at the NFIP, with the following 2 exceptions:

- If the coverage is in conjunction with the making, increasing, extending, or renewing of a loan, the effective date is on the day and time of the loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.
- If the new policy is being obtained as a result of a revision to a community's flood map, during the 13-month period beginning on the effective date of the map revision, the effective date shall be 12:01 a.m., local time, following the day after the presentment of premium. For the NFIP Direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

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

#### **H. Crawlspace**

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

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

## XV. CONTENTS LOCATION

### A. Single-Family Dwellings

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

### B. Multi-Family and Non-Residential Buildings

The shaded areas in the illustrations in Tables 12A and 12B identify the location of the contents. The rates for contents located in the area indicated will be established based on the zone, construction date, and building description.

## XVI. FIRMS WITH WAVE HEIGHTS

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

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

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

### A. Procedure for Calculating Wave Height Adjustment

The following information is needed:

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

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

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

*Example 1:*

Base Flood Elevation . . . . .	14'
Lowest Adjacent Grade . . . . .	<u>-6'</u>
Difference . . . . .	8'
Factor . . . . .	<u>× 0.55</u>
Wave height adjustment (2.1' minimum) . . . . .	4.4'
Base Flood Elevation . . . . .	<u>+ 14'</u>
BFE adjusted . . . . .	18.4'

*Example 2:*

Base Flood Elevation . . . . .	14'
Lowest Adjacent Grade . . . . .	<u>-11'</u>
Difference . . . . .	3'
Factor . . . . .	<u>× 0.55</u>
Wave height adjustment (2.1' minimum) . . . . .	1.65'
	2.1'*
Base Flood Elevation . . . . .	<u>+ 14'</u>
BFE adjusted . . . . .	16.1'

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

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

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

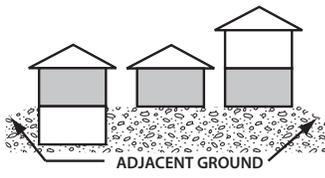
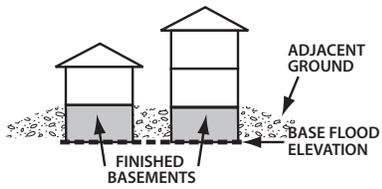
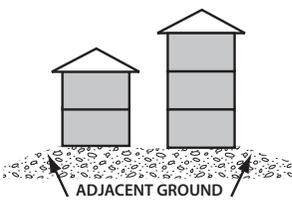
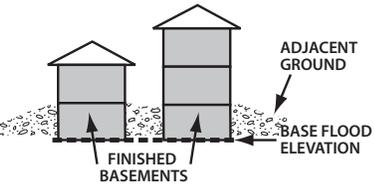
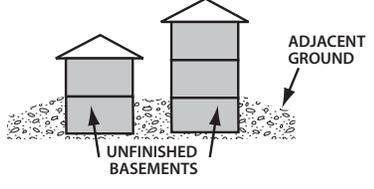
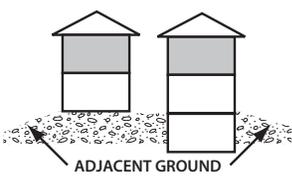
No wave height adjustment is required for any numbered V-Zone area included on a FIRM for any Pacific Coast community since the wave action effects have already been considered in establishing the BFEs on the Pacific Coast.

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

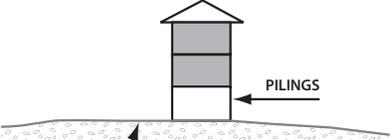
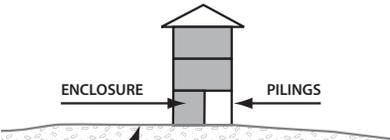
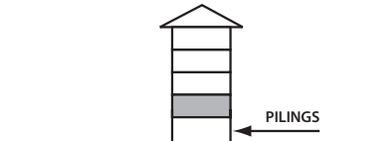
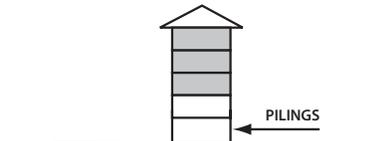
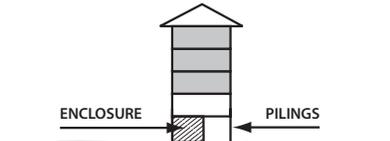
### C. Unnumbered V Zones 1981 Post-FIRM Construction

Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the

**TABLE 12A. CONTENTS LOCATION IN NON-ELEVATED BUILDINGS**

CONTENTS IN SHADED AREAS	ON APPLICATION FORM		
	BUILDING TYPE (INCLUDING BASEMENT, IF ANY)	BASEMENT	CONTENTS LOCATION
	1 Floor or 2 Floors	None or Finished or Unfinished	Lowest Floor Only Above Ground Level
	2 Floors or 3 or More Floors	Finished	Basement Only
	2 Floors or 3 or More Floors	None	Lowest Floor Above Ground Level and Higher Floors
	2 Floors or 3 or More Floors	Finished	Basement and Above
	2 Floors or 3 or More Floors	Unfinished	Basement and Above
	3 or More Floors	Finished or Unfinished	Lowest Floor Above Ground Level and Higher Floors
	2 Floors or 3 or More Floors	None or Finished or Unfinished	Above Ground Level More Than 1 Full Floor

**TABLE 12B. CONTENTS LOCATION IN ELEVATED BUILDINGS**

CONTENTS IN SHADED AREAS	ON APPLICATION FORM		
	BUILDING TYPE (INCLUDING ENCLOSURE, IF ANY)	ENCLOSURE	CONTENTS LOCATION
 <p>Elevated building free of obstruction</p>	1 floor	None	Lowest Floor Only Above Ground Level
 <p>Elevated building free of obstruction</p>	2 floors	None	Lowest Floor Above Ground Level And Higher Floor
 <p>Elevated building with enclosure below lowest elevated floor</p>	3 or more floors	Unfinished	Basement/ Enclosure and Above
			MAY HAVE LIMITED COVERAGE IN ENCLOSED AREA
 <p>Elevated building, multiple occupancy, no enclosure</p>	3 or more floors	None	Lowest Floor Only Above Ground Level
 <p>Elevated building, multiple occupancy, no enclosure</p>	3 or more floors	None	Above Ground Level More Than 1 Full Floor
 <p>Elevated building, multiple occupancy, with enclosure</p>	3 or more floors	Unfinished	Above Ground Level More Than 1 Full Floor

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

#### **D. Rate Selection Procedure**

Factors used in determining the appropriate insurance rate are:

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

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

### **XVII. FLOODPROOFED BUILDINGS**

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

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

#### **A. Elevation Difference**

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

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

In order to qualify for floodproofing credit, buildings in Unnumbered A Zones with BFE and buildings in AE, A1-A30, and AH Zones must be floodproofed to at

least 1 foot higher than their BFEs. Buildings in AO Zones must be floodproofed to at least 1 foot higher than their Base Flood Depths.

#### **B. Rating**

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

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

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

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

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

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

To further illustrate, if the building is certified to be floodproofed to 2 feet above the BFE, flood depth, or comparable community-approved floodplain management standards, whichever is highest, then it

is credited for floodproofing and is to be treated for rating purposes as having a +1 foot elevation.

**C. Non-Residential Floodproofing Requirements**

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

- Completed Flood Insurance Application
- Completed Floodproofing Certificate
- Photographs of shields, gates, barriers, or components designed to provide floodproofing protection to the structure
- Written certification from a licensed professional engineer that all portions of the structure below the BFE are made watertight or substantially impermeable to the passage of water and must perform in accordance with Title 44 Code of Federal Regulations (44 CFR 60.3 (c)(3)).

**NOTE:** Separate documentation is not needed if the Floodproofing Certificate for Non-Residential Structures expiring on November 30, 2018, is used and Section III is certified.

- A comprehensive Maintenance Plan for the entire structure to include but not limited to:
  - Exterior envelope of structure
  - All penetrations to the exterior of the structure

- All shields, gates, barriers, or components designed to provide floodproofing protection to the structure
- All seals or gaskets for shields, gates, barriers, or components
- Location of all shields, gates, barriers, and components as well as all associated hardware, and any materials or specialized tools necessary to seal the structure

**XVIII. THE V-ZONE RISK FACTOR RATING FORM**

**A. Use**

In conjunction with Table 13 (V-Zone Risk Rating Relativities Table, see below), this *optional* form may be used to evaluate the coastal risk when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure. The form may be used to either:

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

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

**TABLE 13. V-ZONE RISK RATING RELATIVITIES**

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

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

**B. Submission**

The insurer must submit the completed form to the NFIP Bureau and Statistical Agent Underwriting Department. The NFIP Bureau will return the appropriate relativity and established rate to the insurer within approximately 30 days.

lesser of 80% or more of the full replacement cost of the building at the time of loss or the maximum amount of insurance under the NFIP, the insured will not be reimbursed fully for a loss. Building coverage purchased under individual Dwelling Forms cannot be added to RCBAP coverage in order to avoid the coinsurance penalty. The amount of loss in this case will be determined by using the following formula:

$$\frac{\text{Insurance Carried}}{\text{Insurance Required}} \times \text{Amount of Loss} = \text{Limit of Recovery}$$

Where the penalty applies, building loss under the RCBAP will be adjusted based on the Replacement Cost Coverage with a coinsurance penalty. Building loss under the Dwelling Form will be adjusted on an ACV basis if the Replacement Cost provision is not met. The cost of bringing the building into compliance with local codes (law and ordinance) is not included in the calculation of replacement cost.

**E. Assessment Coverage**

The RCBAP Form and General Property Form do not provide assessment coverage.

Assessment coverage is available only under the Dwelling form, but it cannot be used to meet the 80% coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

The RCBAP is primary, and the Dwelling Form is considered excess after the RCBAP limits are exhausted. However, the Dwelling Form will respond to a loss assessment resulting from the coinsurance penalty under the RCBAP even if the RCBAP limits have not been exhausted. The coverage combination cannot exceed the maximum coverage limits available for a single-family dwelling.

In addition, assessment coverage cannot be used to pay a loss assessment resulting from a deductible under the RCBAP.

For more information on this topic, see “E. Loss Assessments” in the General Rules section.

**V. DEDUCTIBLES AND FEES**

As with other SFIP forms, the following fees apply to the RCBAP: the ICC Premium, Reserve Fund Assessment, Probation Surcharge (if applicable), the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge, and the Federal Policy Fee. Currently, the Reserve Fund Assessment is 15 percent of the total premium, and the HFIAA surcharge is \$250.

**A. Deductibles**

The NFIP minimum deductibles vary based on the policy rating and the amount of coverage purchased. Deductibles apply separately to building coverage and to contents coverage. For optional deductible amounts and deductible factors, see Table 7 in this section.

**B. Federal Policy Fee**

The Federal Policy Fees for the RCBAP are:

1 unit . . . . .	\$50	per policy
2–4 units . . . . .	\$150	per policy
5–10 units . . . . .	\$400	per policy
11–20 units . . . . .	\$800	per policy
21 or more units . . .	\$2,000	per policy

**VI. PRE-FIRM RATING GUIDANCE**

**A. Pre-FIRM Subsidized Rate Eligibility**

In order for a policy to remain eligible for Pre-FIRM subsidized rates, a renewal payment must be received by the insurer within 30 days of the policy expiration date. For a policy renewing on or after April 1, 2016, if the renewal payment is received more than 30 days but within 90 days from the policy expiration date the coverage will be reinstated with a 30-day waiting period. The policy remains eligible to renew using Pre-FIRM subsidized rates for only the first instance. For any subsequent renewals, if the renewal payment is received more than 30 days after the expiration date, the policy will be ineligible to renew using Pre-FIRM subsidized rates and must be rated using full-risk rates.

Pre-FIRM policies that lapsed and are reinstated by means of a new application and were eligible for Pre-FIRM subsidized rates will not be eligible for this subsidy under the following conditions:

- The insured reinstates coverage on a building that was previously covered by a Standard Flood Insurance Policy (SFIP) that expired or was canceled;
- One or more of the named insureds on the new policy was either a named insured on the expired or canceled policy or had an ownership interest in the building at the time the policy expired or was canceled;
- The renewal payment is received more than 90 days following the expiration date. The agent/producer must submit a new application with the full annual premium. The standard 30-day waiting period will apply and the policy will not be eligible for Pre-FIRM subsidized rates; *and*
- The policy expiration or cancellation was for a reason other than that:

- the insured was no longer legally required to obtain and maintain flood insurance; or
- the insured property was in a community that was suspended from the NFIP and the policy was reinstated within 180 days of reinstatement of the community as a participant in the NFIP.

Refer to the guidance in Table 2B to determine whether Pre-FIRM Subsidized Rates can be used.

### B. Pre-FIRM Rate Table Hierarchy

If the property is eligible for Pre-FIRM subsidized rates, refer to the guidance below and Table 2C to determine which Pre-FIRM subsidized rate table to use.

- **Table 4B – Pre-FIRM SRL:** Use for all Low-Rise Condominium Pre-FIRM SRL properties.
- **Table 3B or 4C – Pre-FIRM Substantially Improved Buildings:** Use for Pre-FIRM High-Rise or Low-Rise buildings that are substantially improved on or after April 1, 2015.

Full-risk rates should always be used for Pre-FIRM buildings with elevation information when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates. Pre-FIRM subsidized rates should be utilized for Pre-FIRM buildings when more favorable than a full-risk

rate or when insufficient information is submitted to determine a full-risk rate.

### VII. TENTATIVE RATES AND SCHEDULED BUILDINGS

Tentative Rates may be applied to rate the RCBAP. The Scheduled Building Policy is not available for the RCBAP. For additional guidance on tentative rates, refer to the General Rules section of this manual.

### VIII. COMMISSIONS (DIRECT BUSINESS ONLY)

The commission, 15%, will be reduced to 5% on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times \$2,000.

### IX. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES

Unit owners' policies written under the Dwelling Form may be canceled mid-term for the reasons mentioned in the Cancellation/Nullification section of this manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a general change request. In the event of a cancellation:

**TABLE 2B. PRE-FIRM SUBSIDIZED RATES INELIGIBILITY DETERMINATION** <sup>1,2</sup>

WAS THERE A PRIOR NFIP POLICY FOR THIS PROPERTY IN APPLICANT'S NAME?	WAS THE PRIOR NFIP POLICY REQUIRED BY A LENDER?	DID THE PRIOR NFIP POLICY LAPSE WHILE REQUIRED BY A LENDER?	WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION?	WAS THE COMMUNITY REINSTATED WITHIN THE LAST 180 DAYS?	ELIGIBLE FOR PRE-FIRM SUBSIDIZED RATES
YES	YES	YES	YES	NO	<b>NO</b>
YES	YES	YES	NO	YES	<b>NO</b>
YES	YES	YES	NO	NO	<b>NO</b>

1 Use this table for all applications for Pre-FIRM buildings.

2 Also use this table for policy reinstatements by means of renewal, where coverage has lapsed more than 30 days after the prior policy expiration or cancellation date, and where the named insured has not maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date.

**TABLE 2C. CONDOMINIUM PRE-FIRM RATE TABLE HIERARCHY**

PRE-FIRM	PRE-FIRM SRL	PRE-FIRM SUBSTANTIALLY IMPROVED	HIGH-RISE TABLE FOR RATING	LOW-RISE TABLE FOR RATING
YES	YES	NO	<b>N/A</b>	<b>4B</b>
YES	NO	YES	<b>3B</b>	<b>4C</b>
YES	YES	YES	<b>N/A</b>	<b>4B</b>

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

All elevation-rated new business, renewals and all endorsements that add elevation data must use the datum reflected on the most current map. To determine the conversion from NGVD to NAVD, contact the community official. The surveyor may have applied the conversion factor to the elevations entered on the EC. Unless the surveyor's comments specifically state that the conversion was not performed, assume that line items C2.a–h have already been converted to the same elevation datum as the BFE reported in box B9. Following this guidance will ensure consistent application at the policy processing level.

If the surveyor has not applied the conversion factor, the National Geodetic Survey (NGS) has developed a tool that will help you convert the LFE and BFE measurements to like form. This tool is available through the NGS website at [http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert\\_con.pr1](http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.pr1). Enter the north latitude and west longitude of the structure. Enter "ft" in the orthometric height field. The conversion factor will then be provided for calculations.

For example, to convert a property with a latitude of 35° 15' and longitude of 121° 22' 30" from NGVD 29 to NAVD 88, enter the latitude and longitude in the degrees, minutes, seconds format (just replace the °, ', " symbols with a space).

Enter the elevation to be converted in NGVD 29 (e.g., top of bottom floor, top of next-higher floor, bottom of lowest horizontal structural member, or lowest adjacent grade next to the building). If the elevation is measured in feet (most places other than Puerto Rico), be sure to include "ft" after the elevation so that the results will be in feet.

**FLOODPROOFING CERTIFICATE  
FOR NON-RESIDENTIAL STRUCTURES (Continued)**

OMB Control Number: 1660-0008  
Expiration: 11/30/2018

<b>IMPORTANT: In these spaces, copy the corresponding information from page 2.</b>			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			Policy Number:
City	State	Zip Code	Company NAIC Number:

**SECTION II – FLOODPROOFED ELEVATION CERTIFICATION Continued**

**Non-Residential Floodproofed Elevation Information Certification:**

Section II certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information.

*I certify that the information in Section II on this Certificate represents a true and accurate interpretation and determination by the undersigned using the available information and data. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

CERTIFIER'S NAME	LICENSE NUMBER (or Affix Seal)			PLACE SEAL HERE
TITLE	COMPANY NAME			
ADDRESS	CITY	STATE	ZIP CODE	
SIGNATURE	DATE	PHONE		

**SECTION III – FLOODPROOFED CERTIFICATION (By a Registered Professional Engineer or Architect)**

**Non-Residential Floodproofed Construction Certification:**

*I certify the structure, based upon development and/or review of the design, specifications, as-built drawings for construction and physical inspection, has been designed and constructed in accordance with the accepted standards of practice (ASCE 24-05, ASCE 24-14 or their equivalent) and any alterations also meet those standards and the following provisions.*

The structure, together with attendant utilities and sanitary facilities is watertight to the floodproofed design elevation indicated above, is substantially impermeable to the passage of water, and shall perform in accordance with Title 44 Code of Federal Regulations (44 CFR 60.3(c)(3)).

All structural components are capable of resisting hydrostatic and hydrodynamic flood forces, including the effects of buoyancy, and anticipated debris impact forces.

*I certify that the information in Section III on this certificate represents a true and accurate determination by the undersigned using the available information and data. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

CERTIFIER'S NAME	LICENSE NUMBER (or Affix Seal)			PLACE SEAL HERE
TITLE	COMPANY NAME			
ADDRESS	CITY	STATE	ZIP CODE	
SIGNATURE	DATE	PHONE		

**Copy all pages of this Floodproofing Certificate and all attachments for 1) community official, 2) insurance agent/company, and 3) building owner.**

## **FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES (Continued)**

### **Instructions for Completing the Floodproofing Certificate for Non-Residential Structures**

To receive credit for floodproofing, a completed Floodproofing Certificate for Non-Residential Structures is required for non-residential and business buildings in the Regular Program communities, located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE.

In order to ensure compliance and provide reasonable assurance that due diligence had been applied in designing and constructing floodproofing measures, the following information must be provided with the completed Floodproofing Certificate:

- Photographs of shields, gates, barriers, or components designed to provide floodproofing protection to the structure
- A comprehensive Maintenance Plan for the entire structure to include but not limited to:
  - Exterior envelope of the structure
  - All penetrations to the exterior of the structure
  - All shields, gates, barriers, or components designed to provide floodproofing protection to the structure
  - All seals or gaskets for shields, gates, barriers, or components
  - Location of all shields, gates, barriers, and components as well as all associated hardware, and any materials or specialized tools necessary to seal the structure.



**FEMA**

*NATIONAL FLOOD INSURANCE PROGRAM*

**ELEVATION CERTIFICATE**

**AND**

**INSTRUCTIONS**

**2015 EDITION**

U.S. DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency  
National Flood Insurance Program

## ELEVATION CERTIFICATE AND INSTRUCTIONS

### Paperwork Reduction Act Notice

Public reporting burden for this data collection is estimated to average 3.75 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.**

### Privacy Act Statement

**Authority:** Title 44 CFR § 61.7 and 61.8.

**Principal Purpose(s):** This information is being collected for the primary purpose of estimating the risk premium rates necessary to provide flood insurance for new or substantially improved structures in designated Special Flood Hazard Areas.

**Routine Use(s):** The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/FEMA-003 – National Flood Insurance Program Files System or Records Notice 73 Fed. Reg. 77747 (December 19, 2008); DHS/FEMA/NFIP/LOMA-1 – National Flood Insurance Program (NFIP) Letter of Map Amendment (LOMA) System of Records Notice 71 Fed. Reg. 7990 (February 15, 2006); and upon written request, written consent, by agreement, or as required by law.

**Disclosure:** The disclosure of information on this form is voluntary, however, failure to provide the information requested may result in the inability to obtain flood insurance through the National Flood Insurance Program or the applicant may be subject to higher premium rates for flood insurance. Information will only be released as permitted by law.

### Purpose of the Elevation Certificate

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (NFIP). It is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on fill (LOMR-F).

The Elevation Certificate is required in order to properly rate Post-FIRM buildings, which are buildings constructed after publication of the Flood Insurance Rate Map (FIRM), located in flood insurance Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, and AR/AO. The Elevation Certificate is not required for Pre-FIRM buildings unless the building is being rated under the optional Post-FIRM flood insurance rules.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt floodplain management regulations that specify minimum requirements for reducing flood losses. One such requirement is for the community to obtain the elevation of the lowest floor (including basement) of all new and substantially improved buildings, and maintain a record of such information. The Elevation Certificate provides a way for a community to document compliance with the community's floodplain management ordinance.

Use of this certificate does not provide a waiver of the flood insurance purchase requirement. Only a LOMA or LOMR-F from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the Federal mandate for a lending institution to require the purchase of flood insurance. However, the lending institution has the option of requiring flood insurance even if a LOMA/LOMR-F has been issued by FEMA. The Elevation Certificate may be used to support a LOMA or LOMR-F request. Lowest floor and lowest adjacent grade elevations certified by a surveyor or engineer will be required if the certificate is used to support a LOMA or LOMR-F request. A LOMA or LOMR-F request must be submitted with either a completed FEMA MT-EZ or MT-1 package, whichever is appropriate.

This certificate is used only to certify building elevations. A separate certificate is required for floodproofing. Under the NFIP, non-residential buildings can be floodproofed up to or above the Base Flood Elevation (BFE). A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE. Floodproofing of residential buildings is not permitted under the NFIP unless FEMA has granted the community an exception for residential floodproofed basements. The community must adopt standards for design and construction of floodproofed basements before FEMA will grant a basement exception. For both floodproofed non-residential buildings and residential floodproofed basements in communities that have been granted an exception by FEMA, a floodproofing certificate is required.

Additional guidance can be found in FEMA Publication 467-1, Floodplain Management Bulletin: Elevation Certificate, available on FEMA's website at <https://www.fema.gov/media-library/assets/documents/3539?id=1727>.

## ELEVATION CERTIFICATE

**Important:** Follow the instructions on pages 1-9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION				FOR INSURANCE COMPANY USE	
A1. Building Owner's Name				Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.				Company NAIC Number:	
City		State		ZIP Code	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) _____					
A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983					
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number _____					
A8. For a building with a crawlspace or enclosure(s):					
a) Square footage of crawlspace or enclosure(s) _____ sq ft					
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____					
c) Total net area of flood openings in A8.b _____ sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No					
A9. For a building with an attached garage:					
a) Square footage of attached garage _____ sq ft					
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____					
c) Total net area of flood openings in A9.b _____ sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No					
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number			B2. County Name		B3. State
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/ Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

**ELEVATION CERTIFICATE**

OMB No. 1660-0008  
Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			Policy Number:
City	State	ZIP Code	Company NAIC Number

**SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)**

C1. Building elevations are based on:  Construction Drawings\*  Building Under Construction\*  Finished Construction  
 \*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO.  
 Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: \_\_\_\_\_ Vertical Datum: \_\_\_\_\_

Indicate elevation datum used for the elevations in items a) through h) below.

NGVD 1929  NAVD 1988  Other/Source: \_\_\_\_\_

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

- a) Top of bottom floor (including basement, crawlspace, or enclosure floor) \_\_\_\_\_  feet  meters
- b) Top of the next higher floor \_\_\_\_\_  feet  meters
- c) Bottom of the lowest horizontal structural member (V Zones only) \_\_\_\_\_  feet  meters
- d) Attached garage (top of slab) \_\_\_\_\_  feet  meters
- e) Lowest elevation of machinery or equipment servicing the building  
 (Describe type of equipment and location in Comments) \_\_\_\_\_  feet  meters
- f) Lowest adjacent (finished) grade next to building (LAG) \_\_\_\_\_  feet  meters
- g) Highest adjacent (finished) grade next to building (HAG) \_\_\_\_\_  feet  meters
- h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support \_\_\_\_\_  feet  meters

**SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION**

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Were latitude and longitude in Section A provided by a licensed land surveyor?  Yes  No  Check here if attachments.

Certifier's Name	License Number	Place Seal Here
Title		
Company Name		
Address		
City	State ZIP Code	
Signature	Date Telephone	

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable)

**ELEVATION CERTIFICATE**

OMB No. 1660-0008  
Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			Policy Number:
City	State	ZIP Code	Company NAIC Number

**SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED)  
FOR ZONE AO AND ZONE A (WITHOUT BFE)**

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
- a) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.
- b) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the LAG.
- E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.
- E3. Attached garage (top of slab) is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance?  Yes  No  Unknown. The local official must certify this information in Section G.

**SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION**

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner or Owner's Authorized Representative's Name \_\_\_\_\_

Address	City	State	ZIP Code
Signature	Date	Telephone	

Comments

Check here if attachments.



**ELEVATION CERTIFICATE**

**BUILDING PHOTOGRAPHS**

See Instructions for Item A6.

OMB No. 1660-0008  
Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>	<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.	Policy Number:
City State ZIP Code	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.

Photo One

Photo One

Photo One Caption

Photo Two

Photo Two

Photo Two Caption

**ELEVATION CERTIFICATE**

**BUILDING PHOTOGRAPHS**

Continuation Page

OMB No. 1660-0008  
Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>	<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.	Policy Number:
City State ZIP Code	Company NAIC Number

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.

**Photo One**

Photo One

Photo One Caption

**Photo Two**

Photo Two

Photo Two Caption

## Instructions for Completing the Elevation Certificate

The Elevation Certificate is to be completed by a land surveyor, engineer, or architect who is authorized by law to certify elevation information when elevation information is required for Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, or AR/AO. Community officials who are authorized by law or ordinance to provide floodplain management information may also complete this form. For Zones AO and A (without BFE), a community official, a property owner, or an owner's representative may provide information on this certificate, unless the elevations are intended for use in supporting a request for a LOMA or LOMR-F. Certified elevations must be included if the purpose of completing the Elevation Certificate is to obtain a LOMA or LOMR-F.

The property owner, the owner's representative, or local official who is authorized by law to administer the community floodplain ordinance can complete Section A and Section B. The partially completed form can then be given to the land surveyor, engineer, or architect to complete Section C. The land surveyor, engineer, or architect should verify the information provided by the property owner or owner's representative to ensure that this certificate is complete.

In Puerto Rico only, elevations for building information and flood hazard information may be entered in meters.

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### SECTION A – PROPERTY INFORMATION

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**Items A1–A4.** This section identifies the building, its location, and its owner. Enter the name(s) of the building owner(s), the building's complete street address, and the lot and block numbers. If the building's address is different from the owner's address, enter the address of the building being certified. If the address is a rural route or a Post Office box number, enter the lot and block numbers, the tax parcel number, the legal description, or an abbreviated location description based on distance and direction from a fixed point of reference. For the purposes of this certificate, "building" means both a building and a manufactured (mobile) home.

A map may be attached to this certificate to show the location of the building on the property. A tax map, FIRM, or detailed community map is appropriate. If no map is available, provide a sketch of the property location, and the location of the building on the property. Include appropriate landmarks such as nearby roads, intersections, and bodies of water. For building use, indicate whether the building is residential, non-residential, an addition to an existing residential or non-residential building, an accessory building (e.g., garage), or other type of structure. Use the Comments area of the appropriate section if needed, or attach additional comments.

**Item A5.** Provide latitude and longitude coordinates for the center of the front of the building. Use either decimal degrees (e.g., 39.5043°, -110.7585°) or degrees, minutes, seconds (e.g., 39° 30' 15.5", -110° 45' 30.7") format. If decimal degrees are used, provide coordinates to at least 5 decimal places or better. When using degrees, minutes, seconds, provide seconds to at least 1 decimal place or better. The latitude and longitude coordinates must be accurate within 66 feet. When the latitude and longitude are provided by a surveyor, check the "Yes" box in Section D and indicate the method used to determine the latitude and longitude in the Comments area of Section D. If the Elevation Certificate is being certified by other than a licensed surveyor, engineer, or architect, this information is not required. Provide the type of datum used to obtain the latitude and longitude. FEMA prefers the use of NAD 1983.

**Item A6.** If the Elevation Certificate is being used to obtain flood insurance through the NFIP, the certifier must provide at least 2 photographs showing the front and rear of the building taken within 90 days from the date of certification. The photographs must be taken with views confirming the building description and diagram number provided in Section A. To the extent possible, these photographs should show the entire building including foundation. If the building has split-level or multi-level areas, provide at least 2 additional photographs showing side views of the building. In addition, when applicable, provide a photograph of the foundation showing a representative example of the flood openings or vents. All photographs must be in color and measure at least 3" x 3". Digital photographs are acceptable.

**Item A7.** Select the diagram on pages 7–9 that best represents the building. Then enter the diagram number and use the diagram to identify and determine the appropriate elevations requested in Items C2.a–h. If you are unsure of the correct diagram, select the diagram that most closely resembles the building being certified.

**Item A8.a.** Provide the square footage of the crawlspace or enclosure(s) below the lowest elevated floor of an elevated building with or without permanent flood openings. Take the measurement from the outside of the crawlspace or enclosure(s). Examples of elevated buildings constructed with crawlspace and enclosure(s) are shown in Diagrams 6–9

### Instructions for Completing the Elevation Certificate (continued)

on pages 8–9. Diagrams 2A, 2B, 4, and 9 should be used for a building constructed with a crawlspace floor that is below the exterior grade on all sides.

**Items A8.b–d.** Enter in Item A8.b the number of permanent flood openings in the crawlspace or enclosure(s) that are no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. (A permanent flood opening is a flood vent or other opening that allows the free passage of water automatically in both directions without human intervention.) If the interior grade elevation is used, note this in the Comments area of Section D. Estimate the total net area of all such permanent flood openings in square inches, excluding any bars, louvers, or other covers of the permanent flood openings, and enter the total in Item A8.c. If the net area cannot be reasonably estimated, provide the size of the flood openings without consideration of any covers and indicate in the Comments area the type of cover that exists in the flood openings. Indicate in Item A8.d whether the flood openings are engineered. If applicable, attach a copy of the Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES), if you have it. If the crawlspace or enclosure(s) have no permanent flood openings, or if the openings are not within 1.0 foot above adjacent grade, enter "0" (zero) in Items A8.b–c.

**Item A9.a.** Provide the square footage of the attached garage with or without permanent flood openings. Take the measurement from the outside of the garage.

**Items A9.b–d.** Enter in Item A9.b the number of permanent flood openings in the attached garage that are no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. (A permanent flood opening is a flood vent or other opening that allows the free passage of water automatically in both directions without human intervention.) If the interior grade elevation is used, note this in the Comments area of Section D. This includes any openings that are in the garage door that are no higher than 1.0 foot above the adjacent grade. Estimate the total net area of all such permanent flood openings in square inches and enter the total in Item A9.c. If the net area cannot be reasonably estimated, provide the size of the flood openings without consideration of any covers and indicate in the Comments area the type of cover that exists in the flood openings. Indicate in Item A9.d whether the flood openings are engineered. If applicable, attach a copy of the Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES), if you have it. If the garage has no permanent flood openings, or if the openings are not within 1.0 foot above adjacent grade, enter "0" (zero) in Items A9.b–c.

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### SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

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Complete the Elevation Certificate on the basis of the FIRM in effect at the time of the certification.

The information for Section B is obtained by reviewing the FIRM panel that includes the building's location. Information about the current FIRM is available from the Federal Emergency Management Agency (FEMA) by calling 1-800-358-9616. If a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR-F) has been issued by FEMA, please provide the letter date and case number in the Comments area of Section D or Section G, as appropriate.

For a building in an area that has been annexed by one community but is shown on another community's FIRM, enter the community name and 6-digit number of the annexing community in Item B1, the name of the county or new county, if necessary, in Item B2, and the FIRM index date for the annexing community in Item B6. Enter information from the actual FIRM panel that shows the building location, even if it is the FIRM for the previous jurisdiction, in Items B4, B5, B7, B8, and B9.

If the map in effect at the time of the building's construction was other than the current FIRM, and you have the past map information pertaining to the building, provide the information in the Comments area of Section D.

**Item B1.** NFIP Community Name & Community Number. Enter the complete name of the community in which the building is located and the associated 6-digit community number. For a newly incorporated community, use the name and 6-digit number of the new community. Under the NFIP, a "community" is any State or area or political subdivision thereof, or any Indian tribe or authorized native organization, that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. To determine the current community number, see the *NFIP Community Status Book*, available on FEMA's web site at <https://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book>, or call 1-800-358-9616.

### Instructions for Completing the Elevation Certificate (continued)

**Item B2.** County Name. Enter the name of the county or counties in which the community is located. For an unincorporated area of a county, enter "unincorporated area." For an independent city, enter "independent city."

**Item B3.** State. Enter the 2-letter state abbreviation (for example, VA, TX, CA).

**Items B4–B5.** Map/Panel Number and Suffix. Enter the 10-character "Map Number" or "Community Panel Number" shown on the FIRM where the building or manufactured (mobile) home is located. For maps in a county-wide format, the sixth character of the "Map Number" is the letter "C" followed by a 4-digit map number. For maps not in a county-wide format, enter the "Community Panel Number" shown on the FIRM.

**Item B6.** FIRM Index Date. Enter the effective date or the map revised date shown on the FIRM Index.

**Item B7.** FIRM Panel Effective/Revised Date. Enter the map effective date or the map revised date shown on the FIRM panel. This will be the latest of all dates shown on the map. The current FIRM panel effective date can be determined by calling 1-800-358-9616.

**Item B8.** Flood Zone(s). Enter the flood zone, or flood zones, in which the building is located. All flood zones containing the letter "A" or "V" are considered Special Flood Hazard Areas. The flood zones are A, AE, A1–A30, V, VE, V1–V30, AH, AO, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, and AR/AO. Each flood zone is defined in the legend of the FIRM panel on which it appears.

**Item B9.** Base Flood Elevation(s). Using the appropriate Flood Insurance Study (FIS) Profile, Floodway Data Table, or FIRM panel, locate the property and enter the BFE (or base flood depth) of the building site. If the building is located in more than 1 flood zone in Item B8, list all appropriate BFEs in Item B9. BFEs are shown on a FIRM or FIS Profile for Zones A1–A30, AE, AH, V1–V30, VE, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, and AR/AO; flood depth numbers are shown for Zone AO. Use the AR BFE if the building is located in any of Zones AR/A, AR/AE, AR/A1–A30, AR/AH, or AR/AO. In A or V zones where BFEs are not provided on the FIRM, BFEs may be available from another source. For example, the community may have established BFEs or obtained BFE data from other sources for the building site. For subdivisions and other developments of more than 50 lots or 5 acres, establishment of BFEs is required by the community's floodplain management ordinance. If a BFE is obtained from another source, enter the BFE in Item B9. In an A Zone where BFEs are not available, complete Section E and enter N/A for Section B, Item B9. Enter the BFE to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

**Item B10.** Indicate the source of the BFE that you entered in Item B9. If the BFE is from a source other than FIS Profile, FIRM, or community, describe the source of the BFE.

**Item B11.** Indicate the elevation datum to which the elevations on the applicable FIRM are referenced as shown on the map legend. The vertical datum is shown in the Map Legend and/or the Notes to Users on the FIRM.

**Item B12.** Indicate whether the building is located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA). (OPAs are portions of coastal barriers that are owned by Federal, State, or local governments or by certain non-profit organizations and used primarily for natural resources protection.) Federal flood insurance is prohibited in designated CBRS areas or OPAs for buildings or manufactured (mobile) homes built or substantially improved after the date of the CBRS or OPA designation. For the first CBRS designations, that date is October 1, 1983. Information about CBRS areas and OPAs may be obtained on the FEMA web site at <https://www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system>.

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### SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

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Complete Section C if the building is located in any of Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, or AR/AO, or if this certificate is being used to support a request for a LOMA or LOMR-F. If the building is located in Zone AO or Zone A (without BFE), complete Section E instead. To ensure that all required elevations are obtained, it may be necessary to enter the building (for instance, if the building has a basement or sunken living room, split-level construction, or machinery and equipment).

Surveyors may not be able to gain access to some crawlspaces to shoot the elevation of the crawlspace floor. If access to the crawlspace is limited or cannot be gained, follow one of these procedures.

- Use a yardstick or tape measure to measure the height from the floor of the crawlspace to the "next higher floor," and then subtract the crawlspace height from the elevation of the "next higher floor." If there is no access to the

### Instructions for Completing the Elevation Certificate (continued)

crawlspace, use the exterior grade next to the structure to measure the height of the crawlspace to the "next higher floor."

- Contact the local floodplain administrator of the community in which the building is located. The community may have documentation of the elevation of the crawlspace floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawlspace floor to the next higher floor, try to verify this by looking inside the crawlspace through any openings or vents.

In all 3 cases, use the Comments area of Section D to provide the elevation and a brief description of how the elevation was obtained.

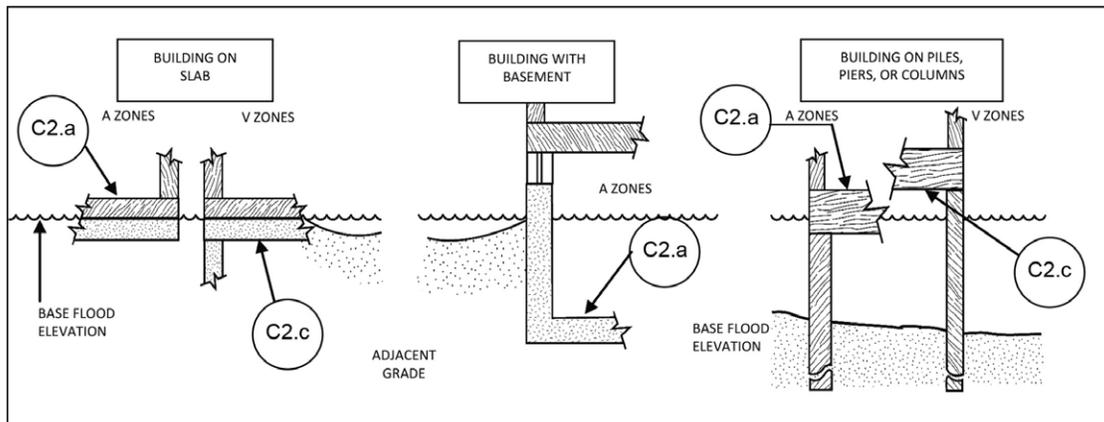
**Item C1.** Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first 2 choices, a post-construction Elevation Certificate will be required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C2.a–h. Use the Comments area of Section D to provide elevations obtained from the construction plans or drawings. Select "Finished Construction" only when all machinery and/or equipment such as furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

**Item C2.** A field survey is required for Items C2.a–h. Most control networks will assign a unique identifier for each benchmark. For example, the National Geodetic Survey uses the Permanent Identifier (PID). For the benchmark utilized, provide the PID or other unique identifier assigned by the maintainer of the benchmark. For GPS survey, indicate the benchmark used for the base station, the Continuously Operating Reference Stations (CORS) sites used for an On-line Positioning User Service (OPUS) solution (also attach the OPUS report), or the name of the Real Time Network used.

Also provide the vertical datum for the benchmark elevation. All elevations for the certificate, including the elevations for Items C2.a–h, must use the same datum on which the BFE is based. Show the conversion from the field survey datum used if it differs from the datum used for the BFE entered in Item B9 and indicate the conversion software used. Show the datum conversion, if applicable, in the Comments area of Section D.

For property experiencing ground subsidence, the most recent reference mark elevations must be used for determining building elevations. However, when subsidence is involved, the BFE should not be adjusted. Enter elevations in Items C2.a–h to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

**Items C2.a–d.** Enter the building elevations (excluding the attached garage) indicated by the selected building diagram (Item A7) in Items C2.a–c. If there is an attached garage, enter the elevation for top of attached garage slab in Item C2.d. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) If the building is located in a V zone on the FIRM, complete Item C2.c. If the flood zone cannot be determined, enter elevations for all of Items C2.a–h. For buildings in A zones, elevations a, b, d, and e should be measured at the top of the floor. For buildings in V zones, elevation c must be measured at the bottom of the lowest horizontal structural member of the floor (see drawing below). For buildings elevated on a crawlspace, Diagrams 8 and 9, enter the elevation



### Instructions for Completing the Elevation Certificate (continued)

of the top of the crawlspace floor in Item C2.a, whether or not the crawlspace has permanent flood openings (flood vents). *If any item does not apply to the building, enter "N/A" for not applicable.*

**Item C2.e.** Enter the lowest platform elevation of at least 1 of the following machinery and equipment items: elevators and their associated equipment, furnaces, hot water heaters, heat pumps, and air conditioners in an attached garage or enclosure or on an open utility platform that provides utility services for the building. Note that elevations for these specific machinery and equipment items are required in order to rate the building for flood insurance. Local floodplain management officials are required to ensure that all machinery and equipment servicing the building are protected from flooding. Thus, local officials may require that elevation information for all machinery and equipment, including ductwork, be documented on the Elevation Certificate. If the machinery and/or equipment is mounted to a wall, pile, etc., enter the platform elevation of the machinery and/or equipment. Indicate machinery/equipment type and its general location, e.g., on floor inside garage or on platform affixed to exterior wall, in the Comments area of Section D or Section G, as appropriate. *If this item does not apply to the building, enter "N/A" for not applicable.*

**Items C2.f–g.** Enter the elevation of the ground, sidewalk, or patio slab immediately next to the building. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

**Item C2.h.** Enter the lowest grade elevation at the deck support or stairs. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

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### SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

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Complete as indicated. This section of the Elevation Certificate may be signed by only a land surveyor, engineer, or architect who is authorized by law to certify elevation information. Place your license number, your seal (as allowed by the State licensing board), your signature, and the date in the box in Section D. You are certifying that the information on this certificate represents your best efforts to interpret the data available and that you understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001. Use the Comments area of Section D to provide datum, elevation, openings, or other relevant information not specified elsewhere on the certificate.

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### SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

---

Complete Section E if the building is located in Zone AO or Zone A (without BFE). Otherwise, complete Section C instead. Explain in the Section F Comments area if the measurement provided under Items E1–E4 is based on the "natural grade."

**Items E1.a and b.** Enter in Item E1.a the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG). Enter in Item E1.b the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the lowest adjacent grade (LAG). For buildings in Zone AO, the community's floodplain management ordinance requires the lowest floor of the building be elevated above the highest adjacent grade at least as high as the depth number on the FIRM. Buildings in Zone A (without BFE) may qualify for a lower insurance rate if an engineered BFE is developed at the site.

**Item E2.** For Building Diagrams 6–9 with permanent flood openings (see pages 8–9), enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the next higher floor or elevated floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG).

**Item E3.** Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, for the top of attached garage slab. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) *If this item does not apply to the building, enter "N/A" for not applicable.*

**Item E4.** Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, of the platform elevation that supports the machinery and/or equipment servicing the building. Indicate machinery/equipment type in the Comments area of Section F. *If this item does not apply to the building, enter "N/A" for not applicable.*

### Instructions for Completing the Elevation Certificate (continued)

**Item E5.** For those communities where this base flood depth is not available, the community will need to determine whether the top of the bottom floor is elevated in accordance with the community's floodplain management ordinance.

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#### SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

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Complete as indicated. This section is provided for certification of measurements taken by a property owner or property owner's representative when responding to Sections A, B, and E. The address entered in this section must be the actual mailing address of the property owner or property owner's representative who provided the information on the certificate.

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#### SECTION G – COMMUNITY INFORMATION (OPTIONAL)

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Complete as indicated. The community official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Section C may be filled in by the local official as provided in the instructions below for Item G1. If the authorized community official completes Sections C, E, or G, complete the appropriate item(s) and sign this section.

Check **Item G1** if Section C is completed with elevation data from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. Indicate the source of the elevation data and the date obtained in the Comments area of Section G. If you are both a community official and a licensed land surveyor, engineer, or architect authorized by law to certify elevation information, and you performed the actual survey for a building in Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/A1–A30, AR/AE, AR/AH, or AR/AO, you must also complete Section D.

Check **Item G2** if information is entered in Section E by the community for a building in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

Check **Item G3** if the information in Items G4–G10 has been completed for community floodplain management purposes to document the as-built lowest floor elevation of the building. Section C of the Elevation Certificate records the elevation of various building components but does not determine the lowest floor of the building or whether the building, as constructed, complies with the community's floodplain management ordinance. This must be done by the community. Items G4–G10 provide a way to document these determinations.

**Item G4.** Permit Number. Enter the permit number or other identifier to key the Elevation Certificate to the permit issued for the building.

**Item G5.** Date Permit Issued. Enter the date the permit was issued for the building.

**Item G6.** Date Certificate of Compliance/Occupancy Issued. Enter the date that the Certificate of Compliance or Occupancy or similar written official documentation of as-built lowest floor elevation was issued by the community as evidence that all work authorized by the floodplain development permit has been completed in accordance with the community's floodplain management laws or ordinances.

**Item G7.** New Construction or Substantial Improvement. Check the applicable box. "Substantial Improvement" means any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement. The term includes buildings that have incurred substantial damage, regardless of the actual repair work performed.

**Item G8.** As-built lowest floor elevation. Enter the elevation of the lowest floor (including basement) when the construction of the building is completed and a final inspection has been made to confirm that the building is built in accordance with the permit, the approved plans, and the community's floodplain management laws or ordinances. Indicate the elevation datum used.

**Item G9.** BFE. Using the appropriate FIRM panel, FIS Profile, or other data source, locate the property and enter the BFE (or base flood depth) of the building site. Indicate the elevation datum used.

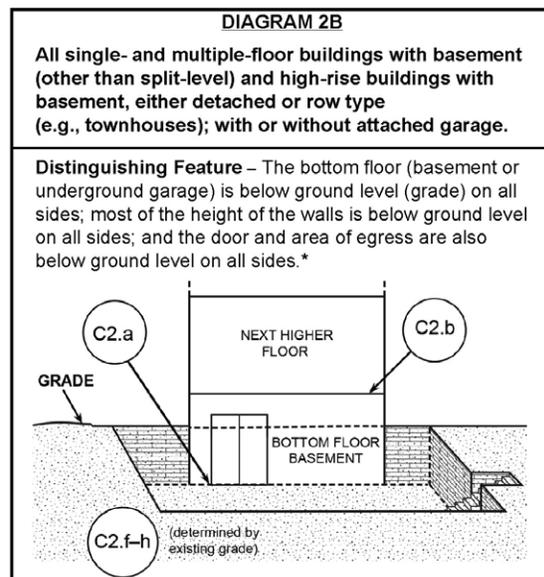
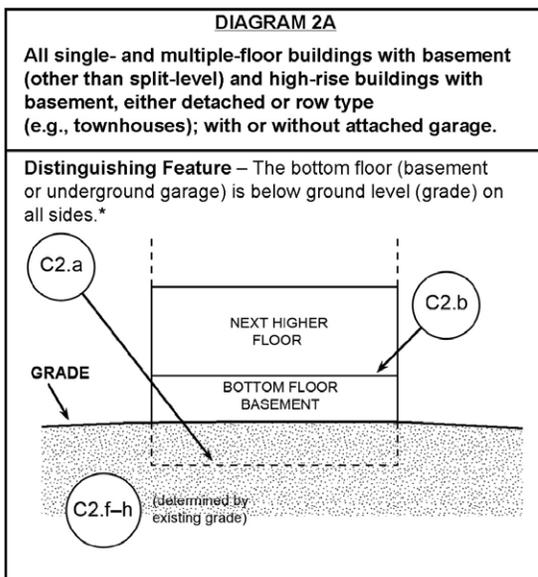
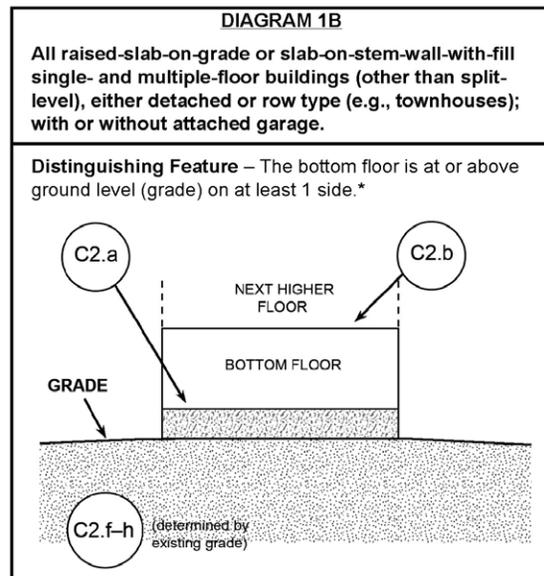
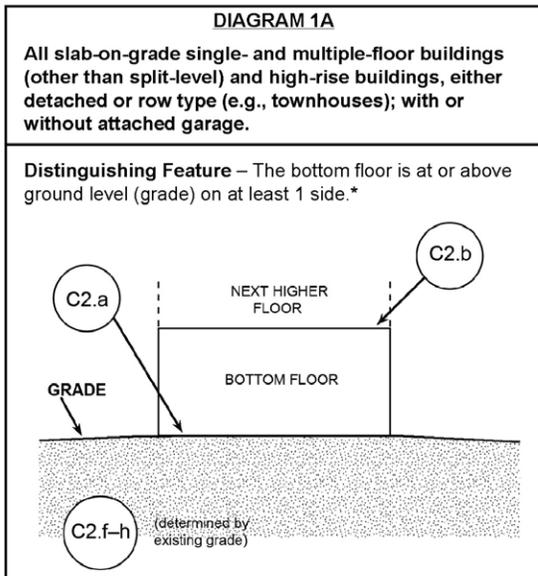
**Item G10.** Community's design flood elevation. Enter the elevation (including freeboard above the BFE) to which the community requires the lowest floor to be elevated. Indicate the elevation datum used.

Enter your name, title, and telephone number, and the name of the community. Sign and enter the date in the appropriate blanks.

## Building Diagrams

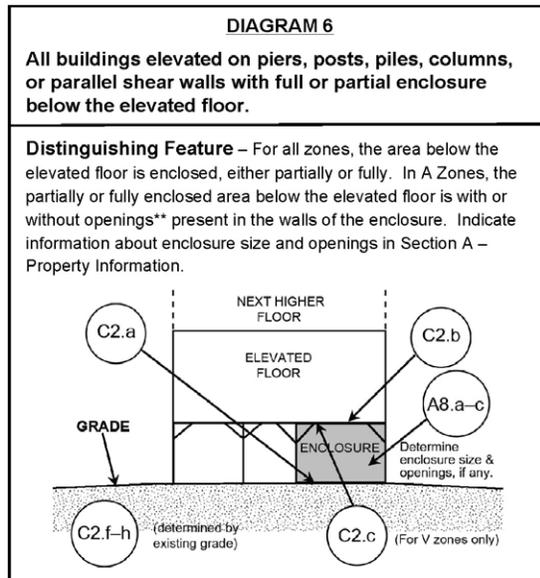
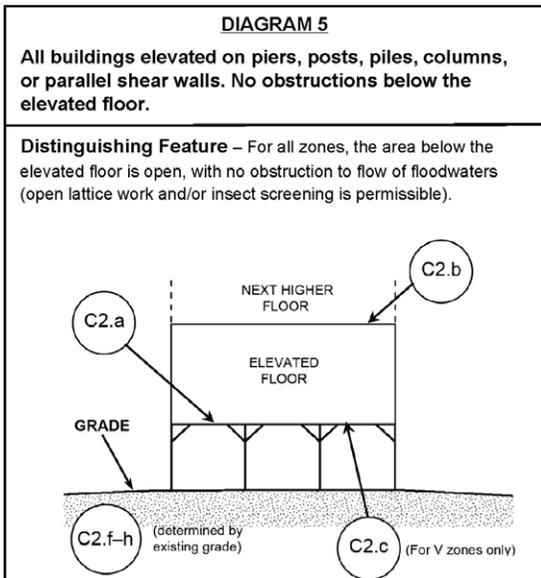
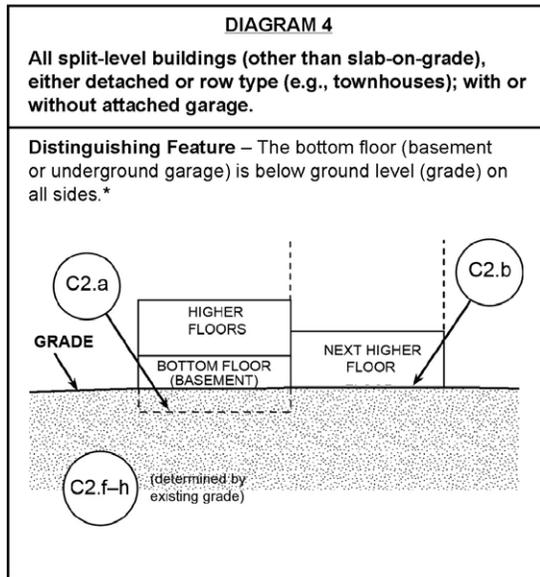
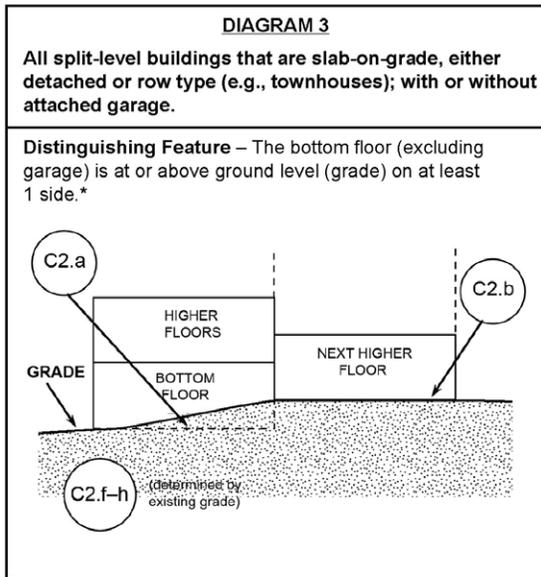
The following diagrams illustrate various types of buildings. Compare the features of the building being certified with the features shown in the diagrams and select the diagram most applicable. Enter the diagram number in Item A7, the square footage of crawlspace or enclosure(s) and the area of flood openings in square inches in Items A8.a–c, the square footage of attached garage and the area of flood openings in square inches in Items A9.a–c, and the elevations in Items C2.a–h.

In A zones, the floor elevation is taken at the top finished surface of the floor indicated; in V zones, the floor elevation is taken at the bottom of the lowest horizontal structural member (see drawing in instructions for Section C).



\* 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.

## Building Diagrams



\* 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.

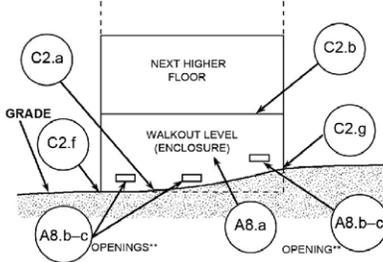
\*\* An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of 2 openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch 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 2 sides of the enclosed area. If a building has more than 1 enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 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.

## Building Diagrams

**DIAGRAM 7**

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 1 side is at or above grade. The principal use of this building is located in the elevated floors of the building.

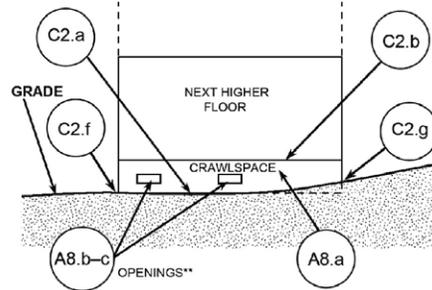
**Distinguishing Feature** – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings\*\* present in the walls of the enclosure. Indicate information about enclosure size and openings in Section A – Property Information.



**DIAGRAM 8**

All buildings elevated on a crawlspace at or above grade on at least 1 side, with or without an attached garage.

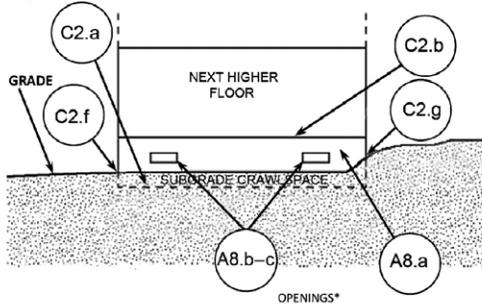
**Distinguishing Feature** – For all zones, the area below the first floor is enclosed by solid or partial perimeter walls. In all A zones, the crawlspace is with or without openings\*\* present in the walls of the crawlspace. Indicate information about crawlspace size and openings in Section A – Property Information.



**DIAGRAM 9**

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

**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 2A or 2B.)



\* 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.

\*\* 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 2 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 2 sides of the enclosed area. If a building has more than 1 enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 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.



# PREFERRED RISK POLICY

## I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) is a lower-cost Standard Flood Insurance Policy (SFIP), written under the Dwelling Form or General Property Form. It offers fixed combinations of building/contents coverage limits or contents-only coverage. The PRP is available for properties located in B, C, X, AR, or A99 zones, in Regular Program communities that meets eligibility requirements based on the property's flood loss history.

Refer to the Newly Mapped section of this manual for buildings that were newly mapped within a Special Flood Hazard Area (SFHA) on or after October 1, 2008.

For 1–4 family dwellings, the maximum coverage combination is \$250,000 building and \$100,000 contents. For other residential buildings, the maximum coverage combination is \$500,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available for all residential properties.

For non-residential business and other non-residential properties, the maximum coverage combination is \$500,000 building and \$500,000 contents. Up to \$500,000 contents-only coverage is available.

Only 1 building can be insured per policy, and only 1 policy with building coverage can be written on each building except in the case of a Residential Condominium Building Association Policy (RCBAP) and a condominium unit owner dwelling policy.

## II. ELIGIBILITY REQUIREMENTS

### A. Flood Zone

To be eligible for coverage under the PRP, the building must be in a B, C, X, AR, or A99 zone on the effective date of the policy.

For the purpose of determining the flood zone, the agent/producer may use the Flood Insurance Rate Map (FIRM) in effect at the time of application and presentment of premium. The FIRM available at the time of the renewal offer determines a building's continued

eligibility for the PRP. National Flood Insurance Program (NFIP) grandfather rules do not apply to the PRP.

### B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types — 1–4 family properties (including individual condominium units in residential condominium buildings), other residential properties, non-residential business, and other non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

### C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If any of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is not eligible for the PRP:

- 2 flood insurance claim payments for separate losses, each more than \$1,000; *or*
- 3 or more flood insurance claim payments for separate losses, regardless of amount; *or*
- 2 Federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than \$1,000; *or*
- 3 Federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount; *or*
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each for separate losses and each more than \$1,000.

**NOTE:** Multiple losses at the same location within 10 days of each other are counted as 1 loss, with the payment amounts added together.

**TABLE 1. THE PRP COVERAGE LIMITS**

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1-4 FAMILY	OTHER RESIDENTIAL	NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL
Combined Building/Contents	\$250,000/\$100,000	\$500,000/\$100,000	\$500,000/\$500,000
Contents Only	\$100,000	\$100,000	\$500,000

In determining a building's flood loss history for PRP eligibility, Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

### III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the Condominium Rating Chart (Table 2) in this section.

- Buildings and/or contents in Emergency Program communities are not eligible for the PRP.
- Buildings and/or contents in SFHAs excluding Zones AR and A99 are not eligible for the PRP.
- Multi-unit residential condominium buildings eligible under the RCBAP are not eligible for the PRP.
- Buildings on Leased Federal Property determined by the Administrator to be located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure are not eligible for the PRP.

### IV. DOCUMENTATION

All PRP new business applications must include current documentation of eligibility for the PRP. Such applications must be accompanied by 1 of the following:

- A Letter of Map Amendment (LOMA);
- A Letter of Map Revision (LOMR);
- A Letter of Determination Review (LODR);
- A letter indicating the property address and flood zone of the building, and signed and dated by a local community official;
- An Elevation Certificate indicating the exact location and flood zone of the building, signed and dated by a surveyor, an engineer, an architect, or a local community official;
- A flood zone determination certification that guarantees the accuracy of the information; *or*
- A copy of the most recent flood map marked to show the exact location and flood zone of the building is also acceptable, though additional documentation may be required if the building is close to the zone boundary.

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

### V. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements due to loss history, it cannot be renewed as a PRP. It must be nonrenewed or rewritten as a standard-rated policy. If the risk becomes ineligible for the PRP due to a map revision, it may be renewed as a Newly-Mapped-rated policy.

### VI. COVERAGE LIMITATIONS

- Basement coverage limitations apply to a policy issued under the PRP.
- Individual condominium units in non-residential condominium buildings are not eligible for building coverage.
- Condominium units insured under the Dwelling or General Property form are not eligible for Increased Cost of Compliance (ICC) coverage.

**NOTE:** Elevated building coverage limitations do not apply to a policy issued under the PRP.

### VII. DEDUCTIBLES

The deductible for a PRP policy is \$1,000 each for both building and contents if the building coverage is less than or equal to \$100,000; if the building coverage is over \$100,000, the deductible is \$1,250, regardless of the insured building's construction date compared to the initial FIRM date. A contents-only policy will have a \$1,000 deductible.

### VIII. ENDORSEMENTS

The PRP may be endorsed to:

- Increase coverage mid-term. See the General Change Endorsement section in this manual for an example.
- Correct misratings, such as those due to an incorrect building description or community number.

## **IX. CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO MISRATING**

A standard-rated policy may be endorsed or rewritten to a PRP and is eligible for a refund for up to 5 years for one of the following reasons:

- The policy was written as a standard-rated policy in a B, C, or X zone and later found to be eligible for a PRP.
- The policy was misrated with a zone other than B, C, or X but is later found to be eligible for a PRP.
- The policy was written as a standard-rated policy in an AR or A99 zone with an effective date of October 1, 2016, or later and is found to be eligible for a PRP.

The policy may be canceled/rewritten using Cancellation Reason 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term; *and*
- No claim has been paid or is pending on the policy term being canceled.

The building and/or contents coverage on the new PRP must be equal either to the building limit and/or contents limit issued under the standard-rated policy, or to the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated policy building and/or contents limit.

For a standard-rated contents-only policy, the contents coverage will be equal to the limit issued under the standard-rated policy or the next-higher limit. If building coverage is desired, the policy should be endorsed for building and contents coverage with a 30-day waiting period applied.

## **X. CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO A MAP REVISION, LOMA, OR LOMR**

A standard-rated policy may be endorsed or canceled and rewritten as a PRP as a result of a map revision, LOMA, or LOMR for up to 5 years.

The policy may be canceled/rewritten using Cancellation Reason 24 under the following conditions:

- The request to cancel/rewrite the standard-rated policy must be received during the policy term.
- No claim has been paid or is pending on the standard-rated policy terms being canceled.
- The property meets all other PRP eligibility requirements.

The building and/or contents coverage on the new PRP must be equal either to the building limit and/or contents limit issued under the standard-rated policy, or to the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated policy building and/or contents limit.

## **XI. CONVERSION OF A PRP TO A STANDARD-RATED POLICY**

A PRP must be canceled and rewritten as a standard-rated policy if the risk does not meet the PRP requirements on the policy effective date. (See the Eligibility Requirements subsection in this section.)

When converting a PRP to a standard-rated B, C, X, AR, or A99 zone policy, all underwriting information must be obtained at the time of conversion, unless the information is contained in the underwriting file. The building and/or contents coverage on the new standard-rated policy cannot exceed the building limit and/or contents limit issued under the PRP.

The policyholder will have 30 days from notification to pay the additional premium due, or 60 days from notification to obtain additional information if needed to rate the policy, and then 30 days to pay the additional premium due. The premium due will be calculated from the beginning of the policy term to restore the originally requested limits without a waiting period. The policyholder has the option to reduce or delete coverage in order to wholly or partially reduce the underpayment amount.

If increased coverage limits are desired, the new standard-rated policy must be endorsed; the 30-day waiting period will apply.

**TABLE 2. PREFERRED RISK POLICY CONDOMINIUM RATING CHART**

**RESIDENTIAL SINGLE-UNIT BUILDING OR  
TOWNHOUSE-/ROWHOUSE-TYPE BUILDING WITH SEPARATE ENTRANCE FOR EACH UNIT**

<b>PURCHASER OF POLICY</b>	<b>BUILDING OCCUPANCY<sup>1</sup></b>	<b>CONDO UNIT INDICATOR<sup>1</sup></b>	<b>PRP ELIGIBILITY</b>	<b>RATE TABLE</b>	<b>POLICY FORM</b>
UNIT OWNER	Single family	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Single family	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

**MULTI-UNIT RESIDENTIAL BUILDING – 2 TO 4 UNITS PER BUILDING**

<b>PURCHASER OF POLICY</b>	<b>BUILDING OCCUPANCY<sup>1</sup></b>	<b>CONDO UNIT INDICATOR<sup>1</sup></b>	<b>PRP ELIGIBILITY</b>	<b>RATE TABLE</b>	<b>POLICY FORM</b>
UNIT OWNER	2-4	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2-4	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A
OWNER OF NON- RESIDENTIAL CONTENTS	Non-residential business, Other Non-residential	Yes (Building coverage not available)	Yes	Non-residential business, Other Non-residential contents-only	General Property

**MULTI-UNIT RESIDENTIAL BUILDING – 5 OR MORE UNITS PER BUILDING**

<b>PURCHASER OF POLICY</b>	<b>BUILDING OCCUPANCY<sup>1</sup></b>	<b>CONDO UNIT INDICATOR<sup>1</sup></b>	<b>PRP ELIGIBILITY</b>	<b>RATE TABLE</b>	<b>POLICY FORM</b>
UNIT OWNER	Other residential	Yes	Yes	Other residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Other residential	Yes	Yes	Other residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A
OWNER OF NON- RESIDENTIAL CONTENTS	Non-residential business, Other Non-residential	Yes (Building coverage not available)	Yes	Non-residential business, Other Non-residential contents-only	General Property

**NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL BUILDING**

<b>PURCHASER OF POLICY</b>	<b>BUILDING OCCUPANCY<sup>1</sup></b>	<b>CONDO UNIT INDICATOR<sup>1</sup></b>	<b>PRP ELIGIBILITY</b>	<b>RATE TABLE</b>	<b>POLICY FORM</b>
OWNER OF NON- RESIDENTIAL CONTENTS	Non-residential business, Other Non-residential	Yes (Building coverage not available)	Yes	Non-residential business, Other Non-residential contents-only	General Property
OWNER OF RESIDENTIAL CONTENTS	Single family	Yes (Building coverage not available)	Yes	Residential contents-only	Dwelling
ASSOCIATION (ENTIRE BUILDING)	Non-residential business, Other Non-residential	N/A	Yes	Non-residential business, Other Non-residential building and contents	General Property

1 When there is a mixture of residential and non-residential usage within a single building, refer to the General Rules section of this manual.

**TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES<sup>1</sup>**

**1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

WITH BASEMENT OR ENCLOSURE <sup>2</sup>			WITHOUT BASEMENT OR ENCLOSURE <sup>3</sup>		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$127	\$ 20,000	\$ 8,000	\$100
\$ 30,000	\$ 12,000	\$160	\$ 30,000	\$ 12,000	\$133
\$ 50,000	\$ 20,000	\$214	\$ 50,000	\$ 20,000	\$187
\$ 75,000	\$ 30,000	\$258	\$ 75,000	\$ 30,000	\$226
\$100,000	\$ 40,000	\$286	\$100,000	\$ 40,000	\$255
\$125,000	\$ 50,000	\$302	\$125,000	\$ 50,000	\$270
\$150,000	\$ 60,000	\$321	\$150,000	\$ 60,000	\$290
\$200,000	\$ 80,000	\$358	\$200,000	\$ 80,000	\$321
\$250,000	\$100,000	\$386	\$250,000	\$100,000	\$344

**RESIDENTIAL CONTENTS-ONLY COVERAGE**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$20	\$ 8,000	\$40
\$ 12,000	\$37	\$ 12,000	\$66
\$ 20,000	\$70	\$ 20,000	\$104
\$ 30,000	\$85	\$ 30,000	\$125
\$ 40,000	\$98	\$ 40,000	\$143
\$ 50,000	\$111	\$ 50,000	\$161
\$ 60,000	\$124	\$ 60,000	\$179
\$ 80,000	\$149	\$ 80,000	\$200
\$100,000	\$175	\$100,000	\$222

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

- 1 Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
- 2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
- 3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

**TABLE 3B. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES<sup>1</sup>**

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

With Basement or Enclosure<sup>2</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
<b>BUILDING COVERAGE</b>	\$ 20,000	\$142	\$157	\$170	\$184	\$197	\$209	\$220	\$231	\$242
	\$ 30,000	\$157	\$171	\$185	\$199	\$212	\$224	\$235	\$246	\$257
	\$ 50,000	\$193	\$208	\$222	\$235	\$248	\$260	\$272	\$282	\$293
	\$ 75,000	\$210	\$225	\$239	\$252	\$265	\$277	\$289	\$299	\$310
	\$100,000	\$233	\$248	\$262	\$276	\$289	\$300	\$312	\$323	\$333
	\$125,000	\$239	\$253	\$266	\$280	\$293	\$305	\$317	\$327	\$338
	\$150,000	\$244	\$258	\$272	\$286	\$298	\$310	\$322	\$332	\$343
	\$200,000	\$276	\$291	\$305	\$319	\$331	\$343	\$354	\$364	\$375
	\$250,000	\$294	\$309	\$323	\$337	\$349	\$360	\$372	\$383	\$393
	\$300,000	\$309	\$323	\$336	\$348	\$360	\$371	\$383	\$393	\$403
	\$350,000	\$323	\$337	\$349	\$362	\$373	\$384	\$396	\$405	\$415
	\$400,000	\$336	\$348	\$361	\$374	\$385	\$395	\$407	\$416	\$426
	\$450,000	\$347	\$360	\$372	\$385	\$395	\$406	\$418	\$427	\$436
	\$500,000	\$358	\$370	\$383	\$395	\$405	\$415	\$427	\$436	\$445

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

Without Basement or Enclosure<sup>3</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
<b>BUILDING COVERAGE</b>	\$ 20,000	\$112	\$125	\$136	\$148	\$159	\$169	\$179	\$189	\$197
	\$ 30,000	\$131	\$143	\$154	\$166	\$177	\$187	\$197	\$207	\$215
	\$ 50,000	\$168	\$180	\$192	\$203	\$214	\$225	\$234	\$244	\$252
	\$ 75,000	\$190	\$201	\$213	\$224	\$234	\$245	\$255	\$264	\$273
	\$100,000	\$209	\$220	\$232	\$243	\$253	\$264	\$274	\$283	\$292
	\$125,000	\$216	\$228	\$240	\$249	\$260	\$270	\$279	\$289	\$297
	\$150,000	\$224	\$235	\$247	\$257	\$268	\$277	\$287	\$296	\$305
	\$200,000	\$253	\$264	\$276	\$287	\$297	\$307	\$317	\$325	\$334
	\$250,000	\$269	\$280	\$292	\$303	\$313	\$323	\$332	\$341	\$349
	\$300,000	\$293	\$302	\$313	\$322	\$331	\$341	\$348	\$356	\$365
	\$350,000	\$309	\$317	\$328	\$337	\$345	\$353	\$362	\$369	\$378
	\$400,000	\$324	\$331	\$342	\$349	\$357	\$366	\$374	\$381	\$390
	\$450,000	\$338	\$344	\$353	\$361	\$369	\$377	\$385	\$392	\$401
	\$500,000	\$349	\$355	\$365	\$372	\$379	\$388	\$395	\$402	\$411

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

- 1 Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
- 2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
- 3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

**TABLE 3C. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES<sup>1</sup>**

**NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS  
With Basement or Enclosure<sup>2</sup>**

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
<b>BUILDING COVERAGE</b>	\$ 50,000	\$918	\$1,194	\$1,458	\$1,709	\$1,949	\$2,177	\$2,393	\$2,596	\$2,788	\$2,968
	\$100,000	\$1,316	\$1,592	\$1,855	\$2,107	\$2,346	\$2,574	\$2,790	\$2,994	\$3,185	\$3,365
	\$150,000	\$1,593	\$1,866	\$2,127	\$2,375	\$2,613	\$2,838	\$3,052	\$3,254	\$3,443	\$3,621
	\$200,000	\$1,750	\$2,024	\$2,284	\$2,532	\$2,770	\$2,996	\$3,210	\$3,411	\$3,601	\$3,779
	\$250,000	\$1,861	\$2,134	\$2,395	\$2,643	\$2,881	\$3,106	\$3,320	\$3,521	\$3,712	\$3,890
	\$300,000	\$1,983	\$2,256	\$2,517	\$2,765	\$3,003	\$3,228	\$3,442	\$3,644	\$3,833	\$4,011
	\$350,000	\$2,119	\$2,391	\$2,651	\$2,901	\$3,137	\$3,363	\$3,576	\$3,778	\$3,968	\$4,146
	\$400,000	\$2,207	\$2,480	\$2,740	\$2,989	\$3,226	\$3,452	\$3,665	\$3,866	\$4,056	\$4,234
	\$450,000	\$2,308	\$2,581	\$2,841	\$3,091	\$3,327	\$3,553	\$3,766	\$3,968	\$4,157	\$4,335
	\$500,000	\$2,419	\$2,692	\$2,952	\$3,201	\$3,438	\$3,664	\$3,877	\$4,078	\$4,268	\$4,446

**NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS  
Without Basement or Enclosure<sup>3</sup>**

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
<b>BUILDING COVERAGE</b>	\$ 50,000	\$564	\$711	\$852	\$986	\$1,114	\$1,235	\$1,350	\$1,459	\$1,561	\$1,657
	\$100,000	\$769	\$916	\$1,056	\$1,191	\$1,318	\$1,440	\$1,555	\$1,664	\$1,766	\$1,862
	\$150,000	\$912	\$1,057	\$1,197	\$1,330	\$1,456	\$1,576	\$1,690	\$1,798	\$1,899	\$1,994
	\$200,000	\$1,069	\$1,215	\$1,353	\$1,487	\$1,613	\$1,733	\$1,847	\$1,955	\$2,056	\$2,151
	\$250,000	\$1,174	\$1,320	\$1,459	\$1,592	\$1,719	\$1,838	\$1,952	\$2,060	\$2,161	\$2,256
	\$300,000	\$1,286	\$1,432	\$1,571	\$1,704	\$1,831	\$1,950	\$2,064	\$2,172	\$2,273	\$2,368
	\$350,000	\$1,346	\$1,492	\$1,632	\$1,764	\$1,891	\$2,011	\$2,125	\$2,232	\$2,333	\$2,428
	\$400,000	\$1,413	\$1,558	\$1,698	\$1,831	\$1,957	\$2,077	\$2,191	\$2,299	\$2,400	\$2,495
	\$450,000	\$1,486	\$1,632	\$1,770	\$1,903	\$2,030	\$2,150	\$2,264	\$2,371	\$2,472	\$2,567
	\$500,000	\$1,564	\$1,710	\$1,849	\$1,982	\$2,109	\$2,228	\$2,342	\$2,450	\$2,551	\$2,646

**NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL CONTENTS-ONLY COVERAGE**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$138	\$ 50,000	\$335
\$100,000	\$218	\$100,000	\$517
\$150,000	\$294	\$150,000	\$688
\$200,000	\$372	\$200,000	\$866
\$250,000	\$451	\$250,000	\$1,044
\$300,000	\$530	\$300,000	\$1,222
\$350,000	\$609	\$350,000	\$1,401
\$400,000	\$688	\$400,000	\$1,579
\$450,000	\$765	\$450,000	\$1,757
\$500,000	\$844	\$500,000	\$1,936

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

- 1 Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
- 2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
- 3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

## XII. COMPLETING PAGE 1 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM

The Preferred Risk Policy and Newly Mapped Application form, or a similar form for WYO Companies, must be used to apply for all PRPs.

The following are instructions for completing Page 1 of the Preferred Risk Policy and Newly Mapped Application form.

### A. Application Type

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

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

Select NEW:

- If applying for a new policy.

Select RENEWAL:

- If renewing an existing policy by application.

Select TRANSFER (NFIP ONLY):

- If the agent/producer moves his or her book of business from one insurer to another, or when an insurer acquires another's book of business.
- If the agent/producer is transferring an individual policy within the NFIP (Direct or WYO). For additional guidance, refer to the Transfer of Business subsection in the General Rules section of this manual.

### B. Billing

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

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

### C. Policy Period

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

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

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

### D. Agent/Producer Information

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

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

### E. Insured Information

<b>INSURED INFORMATION</b>	NAME AND MAILING ADDRESS OF INSURED:
	PHONE NO.: _____
	IS THE INSURED A SMALL BUSINESS? <input type="checkbox"/> YES <input type="checkbox"/> NO
	IS THE INSURED A NON-PROFIT ENTITY? <input type="checkbox"/> YES <input type="checkbox"/> NO

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

Check YES if the insured is a small business with less than 100 employees; otherwise, check NO.

Check YES if the insured is a non-profit entity; otherwise, check NO.

### C. Construction Information

<b>CONSTRUCTION INFORMATION</b>	CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:
	<input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> CONSTRUCTION    ____/____/____
	CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:
	<input type="checkbox"/> SUBSTANTIAL IMPROVEMENT    ____/____/____
	CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:
	<input type="checkbox"/> LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
	<input type="checkbox"/> LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

#### • Construction Date

Enter the building construction date (month/day/year). For Pre-FIRM buildings, enter the date the building was originally constructed, even if the building has subsequently been substantially improved. For Post-FIRM buildings, enter the date the building was originally constructed, unless the building has been substantially improved. For Post-FIRM buildings that have been substantially improved, enter the date the building was substantially improved.

Select the applicable box.

**NOTE:** For optional rating for Pre-FIRM buildings, refer to the Rating section of this manual.

#### • Building Permit

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

#### • Construction

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

#### • Substantial Improvement

Select this box if the building has been substantially improved. Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the start of construction of the improvement.

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

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

#### • Manufactured (Mobile) Homes/Travel Trailers Located Inside a Mobile Home Park or Subdivision

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

### D. Contents

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

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

### E. Building Eligibility

<b>BUILDING ELIGIBILITY</b>	THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE NEWLY MAPPED PROCEDURE, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.
	ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:
	A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA) EXCLUDING ZONES AR AND A99? <input type="checkbox"/> YES <input type="checkbox"/> NO

Check YES if the building is located in an SFHA excluding Zones AR and A99; otherwise, check NO.

**NOTE:** If the answer to question A is YES, this risk is not eligible for the PRP, but may be eligible under the Newly Mapped procedure.

<b>BUILDING ELIGIBILITY</b>	B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?
	• 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO
	• 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO
	• 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO
	• 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO
	• 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO

Check the appropriate boxes to determine the building's eligibility for a PRP.

**NOTE:** If the answer is YES to any of the questions in B, this risk is not eligible for the PRP or the Newly Mapped procedure.

## F. Coverage and Premium

COVERAGE AND PREMIUM	ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION):	
	\$ _____	
	ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THE NFIP FLOOD INSURANCE MANUAL	
	BUILDING AND CONTENTS COVERAGE COMBINATION	
	<b>REQUESTED COVERAGE</b>	
	BUILDING COVERAGE	\$ _____
	CONTENTS COVERAGE / CONTENTS ONLY	\$ _____
	<b>PREMIUM CALCULATION</b>	
	BASE PREMIUM	\$ _____
	MULTIPLIER	_____
	ADJUSTED PREMIUM	\$ _____
	ICC PREMIUM	\$ _____
	<b>PREMIUM SUBTOTAL</b>	<b>\$ _____</b>
	RESERVE FUND ASSESSMENT PERCENT	_____ %
	RESERVE FUND ASSESSMENT AMOUNT	\$ _____
<b>TOTAL PREMIUM</b>	<b>\$ _____</b>	
<b>FEES AND SURCHARGES</b>		
HFIAA SURCHARGE	\$ _____	
PROBATION SURCHARGE	\$ _____	
FEDERAL POLICY FEE	\$ _____	
<b>TOTAL AMOUNT DUE</b>	<b>\$ _____</b>	
INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: _____		
RISK RATING METHOD: <input type="checkbox"/> 7 - PRP <input type="checkbox"/> R - NEWLY MAPPED		

Enter the replacement cost, coverage limits, and base premium amounts from the appropriate PRP premium tables in this section. Apply a multiplier of 1.00 and enter the adjusted premium.

Next, add the Increased Cost of Compliance (ICC) premium and calculate the premium subtotal. The ICC Premium is \$5 for residential coverage up to and including \$230,000 and \$4 for coverage over \$230,000. The ICC Premium is \$5 for Non-Residential Business and Other Non-Residential coverage up to and including \$480,000 and \$4 for coverage over \$480,000.

Next, in the Reserve Fund Assessment percent field, enter 15%. Determine and enter the Reserve Fund Assessment dollar amount. Then calculate the total premium.

Next, add either a \$25.00 or a \$250.00 surcharge to the premium in accordance with the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA).

The HFIAA surcharge is \$25.00 for policies covering primary residences, including contents-only policies. Refer to the Primary Residence guidance in this section of the manual. For all other policies, the HFIAA surcharge is \$250.00. The HFIAA surcharge is not subject to agent commissions.

Next, add the \$50 Probation Surcharge, if applicable.

Next, enter the \$25 Federal Policy Fee, and calculate the Total Amount Due. A rating example is shown at the end of this section.

Finally, indicate the table used to determine the base premium from the appropriate PRP tables in this section, and check risk rating method "7" for a PRP.

## G. Signature

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

The agent/producer must sign and date Page 2 of the Preferred Risk Policy and Newly Mapped Application form and is responsible for the completeness and accuracy of the information provided on it. The insured's signature is optional.

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

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

## XIV. MAILING INSTRUCTIONS

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

If paying by VISA, MasterCard, Discover, or American Express, submit a disclaimer form, signed by the insured, with the Preferred Risk Policy and Newly Mapped Application form.

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

After receipt of the application and Total Amount Due, the insurer will validate and process the application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies

of the declarations page will be provided to the agent/producer and any designated mortgagee(s).

■ **XV. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS**

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

For NFIP Direct Business, in the case of an incomplete Preferred Risk Policy and Newly Mapped Application

form, the Servicing Agent will send the agent/producer a letter requesting the necessary information. Copies of this letter will be provided to the named insured and designated mortgagee(s). The agent/producer should provide the necessary information to the NFIP Servicing Agent.

If the premium received is not enough to purchase the kind and amount of coverage requested, the policy will be issued for only the kind and amount of coverage that can be purchased for the premium payment received.

**XVI. PRP RATING EXAMPLE**  
**PREFERRED RISK POLICY, \$1,250/\$1,250 DEDUCTIBLE, ZONE X, PRIMARY RESIDENCE**

Essential Data to Determine Appropriate Rates and Premium:

**REGULAR PROGRAM:**

- Flood Zone: X
- Policy Effective Date: 4/8/2016
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,250/\$1,250
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Replacement Cost: \$200,000
- Building Coverage: \$200,000
- Contents Coverage: \$80,000
- Multiplier: 1.000
- ICC Premium: \$5
- Reserve Fund Percent: 15%
- Reserve Fund Assessment: \$49
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence \$25
- Federal Policy Fee: \$25

**COVERAGE AND PREMIUM:**

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION):

\$ \_\_\_\_\_

ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THIS MANUAL.

**BUILDING AND CONTENTS COVERAGE COMBINATION**

REQUESTED COVERAGE	
BUILDING COVERAGE	\$200,000
CONTENTS COVERAGE / CONTENTS ONLY	\$80,000
PREMIUM CALCULATION	
BASE PREMIUM	\$321
MULTIPLIER	1.000
ADJUSTED PREMIUM	\$321
ICC PREMIUM	\$5
<b>PREMIUM SUBTOTAL</b>	<b>\$326</b>
RESERVE FUND ASSESSMENT PERCENT	15%
RESERVE FUND ASSESSMENT AMOUNT	\$49
<b>TOTAL PREMIUM</b>	<b>\$375</b>
FEES AND SURCHARGES	
HFIAA SURCHARGE	\$25
PROBATION SURCHARGE	\$0
FEDERAL POLICY FEE	\$25
<b>TOTAL AMOUNT DUE</b>	<b>\$425</b>

**PREMIUM CALCULATION:**

- 1 Enter the coverage amounts:  
Building: \$200,000 / Contents: \$80,000
- 2 Select Base Premium: \$321
- 3 Apply the Multiplier: 1.000
- 4 Adjusted Premium: \$321
- 5 Add ICC Premium: \$5
- 6 Subtotal: \$326
- 7 Enter Reserve Fund Assessment Percentage: 15%
- 8 Add Reserve Fund Assessment Amount: \$49
- 9 Subtotal: \$375
- 10 HFIAA Surcharge: \$25
- 11 Add Federal Policy Fee: \$25
- 12 Total Prepaid Amount: \$425**

INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: 3A  
 RISK RATING METHOD:  7 - PRP     R - NEWLY MAPPED



THIS LAYOUT OF THE REVISED PRP AND NEWLY MAPPED APPLICATION, PAGE 2 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

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

**PREFERRED RISK POLICY AND  
NEWLY MAPPED APPLICATION, PAGE 2 (OF 2)**

**IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.**  
ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

NEW  RENEWAL  TRANSFER (N/FIP ONLY)  
PRIOR POLICY #: \_\_\_\_\_

ELEVATED BUILDINGS

**ELEVATED BUILDINGS (INCLUDING MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS)**

**1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW**  
 FREE OF OBSTRUCTION  
 WITH OBSTRUCTION

**2. ELEVATING FOUNDATION TYPE**  
 PIERS, POSTS, OR PILES  
 REINFORCED MASONRY PIERS OR CONCRETE PIERS OR COLUMNS  
 REINFORCED CONCRETE SHEAR WALLS  
 WOOD SHEAR WALLS  
 SOLID FOUNDATION WALLS

**3. MACHINERY AND/OR EQUIPMENT**  
DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND/OR EQUIPMENT?  YES  NO  
IF YES, SELECT THE VALUE BELOW:  
 UP TO \$10,000  
 \$10,001 TO \$20,000  
 IF GREATER THAN \$20,000 - INDICATE THE AMOUNT: \_\_\_\_\_

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER?  YES  NO  
IF YES, SELECT THE VALUE BELOW:  
 UP TO \$5,000  
 \$5,001 TO \$10,000  
 IF GREATER THAN \$10,000 - INDICATE THE AMOUNT: \_\_\_\_\_

**4. AREA BELOW THE ELEVATED FLOOR**  
IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED?  YES  NO  
IF YES, CHECK ONE OF THE FOLLOWING:  
 FULLY  PARTIALLY  
IS THERE A GARAGE? (CHECK ONE)  
 NO GARAGE  
 BENEATH THE LIVING SPACE  
 NEXT TO THE LIVING SPACE  
DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS?  
 YES  NO  
IF YES, HOW MANY? \_\_\_\_\_

IF THE ANSWER TO ANY OF THE QUESTIONS REGARDING THE AREA BELOW THE ELEVATED FLOOR IS YES, OR THERE IS A GARAGE, ANSWER ALL THE FOLLOWING.  
INDICATE MATERIAL USED FOR ENCLOSURE:  
 INSECT SCREENING  
 LIGHT WOOD LATTICE  
 SOLID WOOD FRAME WALLS (BREAKAWAY)  
 SOLID WOOD FRAME WALLS (NON-BREAKAWAY)  
 MASONRY WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)  
 MASONRY WALLS (NON-BREAKAWAY)  
 OTHER (DESCRIBE): \_\_\_\_\_

IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA: \_\_\_\_\_ SQUARE FEET  
IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE?  YES  NO

IF YES, DESCRIBE: \_\_\_\_\_  
DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.?  YES  NO  
**5. FLOOD OPENINGS**  
IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA?  YES  NO  
IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: \_\_\_\_\_  
TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS: \_\_\_\_\_ SQUARE INCHES.  
ARE FLOOD OPENINGS ENGINEERED?  
 YES  NO  
IF YES, SUBMIT CERTIFICATION.

MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

**NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.**  
**1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA**  
YEAR OF MANUFACTURE: \_\_\_\_\_  
MAKE: \_\_\_\_\_  
MODEL NUMBER: \_\_\_\_\_  
SERIAL NUMBER: \_\_\_\_\_  
DIMENSIONS: \_\_\_\_\_ x \_\_\_\_\_ FEET  
ARE THERE ANY PERMANENT ADDITIONS AND/OR EXTENSIONS?  YES  NO  
IF YES, THE DIMENSIONS ARE: \_\_\_\_\_ x \_\_\_\_\_ FEET

**2. ANCHORING**  
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ANCHORING SYSTEM UTILIZES: (CHECK ALL THAT APPLY.)  
 OVER-THE-TOP TIES  GROUND ANCHORS  
 FRAME TIES  SLAB ANCHORS  
 FRAME CONNECTORS  
 OTHER (DESCRIBE): \_\_\_\_\_  
**3. INSTALLATION**  
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)  
 MANUFACTURER'S SPECIFICATIONS  
 LOCAL FLOODPLAIN MANAGEMENT STANDARDS  
 STATE AND/OR LOCAL BUILDING STANDARDS

CONSTRUCTION INFORMATION

CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:  
 BUILDING PERMIT  CONSTRUCTION \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:  
 SUBSTANTIAL IMPROVEMENT \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:  
 LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

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

ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THE N/FIP FLOOD INSURANCE MANUAL

CONTENTS

**CONTENTS LOCATED IN:\***  
 BASEMENT/ENCLOSURE  BASEMENT/ENCLOSURE AND ABOVE  
 LOWEST FLOOR ONLY ABOVE GROUND LEVEL  
 LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER  
 ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR  
IS PERSONAL PROPERTY HOUSEHOLD CONTENTS?  YES  NO  
IF NO, DESCRIBE: \_\_\_\_\_  
\*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

**BUILDING AND CONTENTS COVERAGE COMBINATION**

REQUESTED COVERAGE	
BUILDING COVERAGE	\$ _____
CONTENTS COVERAGE / CONTENTS ONLY	\$ _____
PREMIUM CALCULATION	
BASE PREMIUM	\$ _____
MULTIPLIER	_____
ADJUSTED PREMIUM	\$ _____
ICC PREMIUM	\$ _____
<b>PREMIUM SUBTOTAL</b>	\$ _____
RESERVE FUND ASSESSMENT PERCENT	% _____
RESERVE FUND ASSESSMENT AMOUNT	\$ _____
<b>TOTAL PREMIUM</b>	\$ _____
FEES AND SURCHARGES	
HFIAA SURCHARGE	\$ _____
PROBATION SURCHARGE	\$ _____
FEDERAL POLICY FEE	\$ _____
<b>TOTAL AMOUNT DUE</b>	\$ _____

INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: \_\_\_\_\_  
RISK RATING METHOD:  7 - PRP  R - NEWLY MAPPED

BUILDING ELIGIBILITY

THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE NEWLY MAPPED PROCEDURE, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.  
ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:  
A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA) EXCLUDING ZONES AR AND A99?  YES  NO  
B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?  
• 2 LOSS PAYMENTS, EACH MORE THAN \$1,000  YES  NO  
• 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT  YES  NO  
• 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000  YES  NO  
• 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT  YES  NO  
• 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000  YES  NO

SIGNATURE

**NOTICE:** BUILDING COVERAGE BENEFITS - EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING - ARE NOT AVAILABLE IF OTHER N/FIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.  
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.  
SIGNATURE OF INSURANCE AGENT/PRODUCER \_\_\_\_\_  
SIGNATURE OF INSURED (OPTIONAL) \_\_\_\_\_

DATE (MM/DD/YYYY) \_\_\_\_\_  
DATE (MM/DD/YYYY) \_\_\_\_\_

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE N/FIP COPY OF THIS APPLICATION.  
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.  
**IMPORTANT - COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE N/FIP. - IMPORTANT**

N F I P C O P Y

# NEWLY MAPPED

## I. GENERAL DESCRIPTION

The Newly Mapped procedure applies to properties previously in Zones B, C, X, D, AR, or A99 that have been newly mapped into a Special Flood Hazard Area (SFHA). The Newly Mapped procedure does not apply to properties mapped into the SFHA by the initial Flood Insurance Rate Map (FIRM).

For 1–4 family dwellings, the maximum coverage combination is \$250,000 building and \$100,000 contents. For other residential buildings, the maximum coverage combination is \$500,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available for all residential properties.

For non-residential business, and other non-residential properties, the maximum coverage combination is \$500,000 building and \$500,000 contents. Up to \$500,000 contents-only coverage is available.

Only 1 building can be insured per policy, and only 1 policy with building coverage can be written on each building except in the case of a Residential Condominium Building Association Policy (RCBAP) and a condominium unit owner dwelling policy.

## II. ELIGIBILITY REQUIREMENTS

### A. Eligibility

To be eligible for coverage under the Newly Mapped procedure, the building must meet the following criteria:

- Properties newly mapped into an SFHA on or after April 1, 2015, are eligible for the Newly Mapped procedure if the applicant obtains coverage that is effective within 12 months of the map revision date and if the property does not fall under any of the categories of Ineligible properties. Refer to the Ineligibility subsection in this section of the manual.
- If a property located in an AR or A99 zone is insured under the PRP, and is later remapped to an SFHA excluding AR and A99, it will be eligible to use the Newly Mapped procedure.

For the purpose of determining the flood zone, the agent/producer may use the FIRM in effect at the time of application and presentment of premium.

### B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types — 1–4 family properties (including individual condominium units in residential condominium buildings), other residential properties, and non-residential business, and other non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

### C. Loss History

A building's eligibility for the Newly Mapped procedure is based on the preceding requirements and on the building's flood loss history. If any of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is not eligible for the Newly Mapped procedure:

- 2 flood insurance claim payments for separate losses, each more than \$1,000; *or*
- 3 or more flood insurance claim payments for separate losses, regardless of amount; *or*
- 2 Federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than \$1,000; *or*
- 3 Federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount; *or*
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each for separate losses and each more than \$1,000.

**NOTE:** Multiple losses at the same location within 10 days of each other are counted as 1 loss, with the payment amounts added together.

**TABLE 1. PROPERTIES NEWLY MAPPED INTO AN SFHA COVERAGE LIMITS**

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1–4 FAMILY	OTHER RESIDENTIAL	NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL
Combined Building/Contents	\$250,000/\$100,000	\$500,000/\$100,000	\$500,000/\$500,000
Contents Only	\$100,000	\$100,000	\$500,000

In determining a building's flood loss history for the Newly Mapped procedure, Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage. A Newly Mapped property that becomes ineligible due to loss history must be renewed as a standard-rated policy. Renewal of a policy under the Newly Mapped procedure that does not qualify because of loss history is considered a misrating.

### III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the Condominium Rating Chart (Table 2) in this section.

Properties mapped into the SFHA for the first time by the initial FIRM for a community entering the Regular Program are not eligible for the Newly Mapped procedure.

A property is ineligible for the Newly Mapped procedure when the first policy effective date is more than 12 months after the effective date of the FIRM that revised the property's zone from a non-SFHA into an SFHA.

Buildings and/or contents in Emergency Program communities are not eligible for the Newly Mapped procedure.

Multi-unit residential condominium buildings eligible under the Residential Condominium Building Association Policy (RCBAP) are not eligible for the Newly Mapped procedure.

Buildings on Leased Federal Property determined by the Administrator to be located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure are not eligible.

Policies that lapsed and are reinstated by means of a new application will not be eligible for the Newly Mapped procedure under the following conditions:

- The insured reinstates coverage on a building that was previously covered by a Standard Flood Insurance Policy (SFIP) that expired or was canceled;
- One or more of the named insureds on the new policy was either a named insured on the expired or canceled policy or had an ownership interest in the building at the time the policy expired or was canceled;
- The coverage was reinstated with premium received:
  - More than 90 days after prior policy expiration or cancellation where the named insured has maintained continuous coverage on the property

from April 1, 2016 to the prior policy expiration or cancellation date; *or*

- More than 30 days after the prior policy expiration or cancellation date, where the named insured has not maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date; *and*
- The policy expiration or cancellation was for a reason other than that:
  - The insured was no longer legally required to obtain and maintain flood insurance; *or*
  - The insured property was in a community that was suspended from the NFIP and the policy was reinstated within 180 days of reinstatement of the community as a participant in the NFIP.

### IV. DOCUMENTATION

A Preferred Risk Policy and Newly Mapped Application form must be used when applying for coverage under the Newly Mapped procedure. To determine eligibility, both the previous and current zones must each be documented with 1 or more of the items from the list below.

- A Letter of Map Amendment (LOMA);
- A Letter of Map Revision (LOMR);
- A Letter of Determination Review (LODR);
- A letter indicating the property address and flood zone of the building, and signed and dated by a local community official;
- An Elevation Certificate indicating the exact location and flood zone of the building, signed and dated by a surveyor, an engineer, an architect, or a local community official;
- A flood zone determination certification that guarantees the accuracy of the information; *or*
- A copy of the most recent flood map marked to show the exact location and flood zone of the building is also acceptable, though additional documentation may be required if the building is close to the zone boundary.

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

### V. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements due to loss history, it cannot be renewed under the Newly Mapped

procedure. It must be non-renewed or rewritten as a standard-rated policy.

In order for a policy to remain eligible for the Newly Mapped procedure, a renewal payment must be received by the insurer within 30 days of the policy expiration date. For a policy renewing on or after April 1, 2016, if the renewal payment is received more than 30 days but within 90 days from the policy expiration date the coverage will be reinstated with a 30-day waiting period. The policy remains eligible to renew using the Newly Mapped procedure for only the first instance. For any subsequent renewals, if the renewal payment is received more than 30 days after the expiration date, the policy will be ineligible to renew using the Newly Mapped procedure and must be rated using full-risk rates.

If the renewal payment is received more than 90 days following the expiration date, the agent/producer must submit a new application with the full annual premium. The standard 30-day waiting period will apply and the policy will not be eligible for the Newly Mapped procedure.

After the initial policy year, a policy issued under the Newly Mapped procedure will begin the transition to full-risk rates. An insured may obtain an Elevation Certificate to determine whether full-risk rates are more favorable. The full-risk rates may be based on the current map or a grandfathered zone and/or Base Flood Elevation (BFE). For additional guidance, refer to the Rating section of this manual.

## VI. COVERAGE LIMITATIONS

- Basement coverage limitations apply to a policy issued under the Newly Mapped procedure.
- Individual condominium units in non-residential condominium buildings are not eligible for building coverage.
- Condominium units insured under the Dwelling or General Property form are not eligible for Increased Cost of Compliance (ICC) coverage.

**NOTE:** Elevated building coverage limitations do not apply to a policy issued under the Newly Mapped procedure

## VII. DEDUCTIBLES

The deductible for a Newly-Mapped-rated policy is \$1,000 each for both building and contents if the building coverage is less than or equal to \$100,000; if the building coverage is over \$100,000, the deductible is \$1,250, regardless of the insured building's construction date compared to the initial FIRM date. A contents-only policy will have a \$1,000 deductible.

## VIII. ENDORSEMENTS

A Newly-Mapped-rated policy may be endorsed to:

- Increase coverage mid-term. See the General Change Endorsement section in this manual for an example.
- Correct misratings, such as those due to an incorrect building description or community number.

## IX. CONVERSION OF A STANDARD-RATED POLICY TO A NEWLY-MAPPED-RATED POLICY DUE TO MISRATING

A policy written as a standard-rated policy after a map revision, and later found to be eligible for the Newly Mapped procedure may be endorsed or canceled and rewritten for up to 5 years from the date of the map revision. The appropriate multiplier based on the map revision date must be used to determine the amount due.

The policy may be canceled/rewritten using Cancellation Reason 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term; *and*
- No claim has been paid or is pending on the policy term being canceled.

The building and/or contents coverage on the Newly-Mapped-rated policy must be equal either to the building limit and/or contents limit issued under the standard-rated policy, or to the next-higher limit available under the Newly-Mapped-rated policy if there is no Newly-Mapped-rated policy option equal to the standard-rated policy building and/or contents limit.

For a standard-rated contents-only policy, the contents coverage will be equal to the limit issued under the standard-rated policy or the next-higher limit. If building coverage is desired, the policy should be endorsed for building and contents coverage with a 30-day waiting period applied.

## X. CONVERSION OF A NEWLY-MAPPED-RATED POLICY TO A STANDARD-RATED POLICY

A Newly-Mapped-rated policy must be canceled and rewritten as a standard-rated policy if the risk does not meet the Newly-Mapped-rated policy requirements on the policy effective date. (See the Eligibility Requirements subsection in this section.)

When converting a Newly-Mapped-rated policy to a standard-rated policy, all underwriting information must be obtained at the time of conversion, unless the information is contained in the underwriting file. The building and/or contents coverage on the new

standard-rated policy cannot exceed the building limit and/or contents limit issued under the Newly-Mapped-rated policy.

The policyholder will have 30 days from notification to pay the additional premium due, or 60 days from notification to obtain additional information if needed to rate the policy, and then 30 days to pay the additional premium due. The premium due will be

calculated from the beginning of the policy term to restore the originally requested limits without a waiting period. The policyholder has the option to reduce or delete coverage in order to wholly or partially reduce the underpayment amount.

If increased coverage limits are desired, the new standard-rated policy must be endorsed; the 30-day waiting period will apply.

**TABLE 2. PROPERTIES NEWLY MAPPED INTO AN SFHA CONDOMINIUM RATING CHART<sup>1</sup>**

**RESIDENTIAL SINGLE-UNIT BUILDING OR  
TOWNHOUSE-/ROWHOUSE-TYPE BUILDING WITH SEPARATE ENTRANCE FOR EACH UNIT**

<b>PURCHASER OF POLICY</b>	<b>BUILDING OCCUPANCY<sup>2</sup></b>	<b>CONDO UNIT INDICATOR<sup>2</sup></b>	<b>NEWLY MAPPED</b>	<b>RATE TABLE</b>	<b>POLICY FORM</b>
UNIT OWNER	Single family	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Single family	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

**MULTI-UNIT RESIDENTIAL BUILDING – 2 TO 4 UNITS PER BUILDING**

<b>PURCHASER OF POLICY</b>	<b>BUILDING OCCUPANCY<sup>2</sup></b>	<b>CONDO UNIT INDICATOR<sup>2</sup></b>	<b>NEWLY MAPPED</b>	<b>RATE TABLE</b>	<b>POLICY FORM</b>
UNIT OWNER	2-4	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2-4	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A
OWNER OF NON- RESIDENTIAL CONTENTS	Non-residential business, Other Non-residential	Yes (Building coverage not available)	Yes	Non-residential business, Other Non- residential contents-only	General Property

**MULTI-UNIT RESIDENTIAL BUILDING – 5 OR MORE UNITS PER BUILDING**

<b>PURCHASER OF POLICY</b>	<b>BUILDING OCCUPANCY<sup>2</sup></b>	<b>CONDO UNIT INDICATOR<sup>2</sup></b>	<b>NEWLY MAPPED</b>	<b>RATE TABLE</b>	<b>POLICY FORM</b>
UNIT OWNER	Other residential	Yes	Yes	Other residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Other residential	Yes	Yes	Other residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A
OWNER OF NON- RESIDENTIAL CONTENTS	Non-residential business, Other Non-residential	Yes (Building coverage not available)	Yes	Non-residential business, Other Non- residential contents-only	General Property

**NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL BUILDING**

<b>PURCHASER OF POLICY</b>	<b>BUILDING OCCUPANCY<sup>2</sup></b>	<b>CONDO UNIT INDICATOR<sup>2</sup></b>	<b>NEWLY MAPPED</b>	<b>RATE TABLE</b>	<b>POLICY FORM</b>
OWNER OF NON- RESIDENTIAL CONTENTS	Non-residential business, Other Non-residential	Yes (Building coverage not available)	Yes	Non-residential business, Other Non- residential contents-only	General Property
OWNER OF RESIDENTIAL CONTENTS	Single family	Yes (Building coverage not available)	Yes	Residential contents-only	Dwelling
ASSOCIATION (ENTIRE BUILDING)	Non-residential business, Other Non-residential	N/A	Yes	Non-residential business, Other Non- residential building and contents	General Property

1 Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.

2 When there is a mixture of residential and non-residential usage within a single building, refer to the General Rules section of this manual.

**TABLE 3. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES  
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008<sup>1</sup>**

**1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

WITH BASEMENT OR ENCLOSURE <sup>2</sup>			WITHOUT BASEMENT OR ENCLOSURE <sup>3</sup>		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$127	\$ 20,000	\$ 8,000	\$100
\$ 30,000	\$ 12,000	\$160	\$ 30,000	\$ 12,000	\$133
\$ 50,000	\$ 20,000	\$214	\$ 50,000	\$ 20,000	\$187
\$ 75,000	\$ 30,000	\$258	\$ 75,000	\$ 30,000	\$226
\$100,000	\$ 40,000	\$286	\$100,000	\$ 40,000	\$255
\$125,000	\$ 50,000	\$302	\$125,000	\$ 50,000	\$270
\$150,000	\$ 60,000	\$321	\$150,000	\$ 60,000	\$290
\$200,000	\$ 80,000	\$358	\$200,000	\$ 80,000	\$321
\$250,000	\$100,000	\$386	\$250,000	\$100,000	\$344

**RESIDENTIAL CONTENTS-ONLY COVERAGE**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$20	\$ 8,000	\$40
\$ 12,000	\$37	\$ 12,000	\$66
\$ 20,000	\$70	\$ 20,000	\$104
\$ 30,000	\$85	\$ 30,000	\$125
\$ 40,000	\$98	\$ 40,000	\$143
\$ 50,000	\$111	\$ 50,000	\$161
\$ 60,000	\$124	\$ 60,000	\$179
\$ 80,000	\$149	\$ 80,000	\$200
\$100,000	\$175	\$100,000	\$222

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

- 1 Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
- 2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
- 3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

**TABLE 4. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES  
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008<sup>1</sup>**

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

With Basement or Enclosure<sup>2</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
<b>BUILDING COVERAGE</b>	\$ 20,000	\$142	\$157	\$170	\$184	\$197	\$209	\$220	\$231	\$242
	\$ 30,000	\$157	\$171	\$185	\$199	\$212	\$224	\$235	\$246	\$257
	\$ 50,000	\$193	\$208	\$222	\$235	\$248	\$260	\$272	\$282	\$293
	\$ 75,000	\$210	\$225	\$239	\$252	\$265	\$277	\$289	\$299	\$310
	\$100,000	\$233	\$248	\$262	\$276	\$289	\$300	\$312	\$323	\$333
	\$125,000	\$239	\$253	\$266	\$280	\$293	\$305	\$317	\$327	\$338
	\$150,000	\$244	\$258	\$272	\$286	\$298	\$310	\$322	\$332	\$343
	\$200,000	\$276	\$291	\$305	\$319	\$331	\$343	\$354	\$364	\$375
	\$250,000	\$294	\$309	\$323	\$337	\$349	\$360	\$372	\$383	\$393
	\$300,000	\$309	\$323	\$336	\$348	\$360	\$371	\$383	\$393	\$403
	\$350,000	\$323	\$337	\$349	\$362	\$373	\$384	\$396	\$405	\$415
	\$400,000	\$336	\$348	\$361	\$374	\$385	\$395	\$407	\$416	\$426
	\$450,000	\$347	\$360	\$372	\$385	\$395	\$406	\$418	\$427	\$436
	\$500,000	\$358	\$370	\$383	\$395	\$405	\$415	\$427	\$436	\$445

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

Without Basement or Enclosure<sup>3</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
<b>BUILDING COVERAGE</b>	\$ 20,000	\$112	\$125	\$136	\$148	\$159	\$169	\$179	\$189	\$197
	\$ 30,000	\$131	\$143	\$154	\$166	\$177	\$187	\$197	\$207	\$215
	\$ 50,000	\$168	\$180	\$192	\$203	\$214	\$225	\$234	\$244	\$252
	\$ 75,000	\$190	\$201	\$213	\$224	\$234	\$245	\$255	\$264	\$273
	\$100,000	\$209	\$220	\$232	\$243	\$253	\$264	\$274	\$283	\$292
	\$125,000	\$216	\$228	\$240	\$249	\$260	\$270	\$279	\$289	\$297
	\$150,000	\$224	\$235	\$247	\$257	\$268	\$277	\$287	\$296	\$305
	\$200,000	\$253	\$264	\$276	\$287	\$297	\$307	\$317	\$325	\$334
	\$250,000	\$269	\$280	\$292	\$303	\$313	\$323	\$332	\$341	\$349
	\$300,000	\$293	\$302	\$313	\$322	\$331	\$341	\$348	\$356	\$365
	\$350,000	\$309	\$317	\$328	\$337	\$345	\$353	\$362	\$369	\$378
	\$400,000	\$324	\$331	\$342	\$349	\$357	\$366	\$374	\$381	\$390
	\$450,000	\$338	\$344	\$353	\$361	\$369	\$377	\$385	\$392	\$401
	\$500,000	\$349	\$355	\$365	\$372	\$379	\$388	\$395	\$402	\$411

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

- 1 Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
- 2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
- 3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

**TABLE 5. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES  
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008<sup>1</sup>**

**NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**  
With Basement or Enclosure<sup>2</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
<b>BUILDING COVERAGE</b>	\$ 50,000	\$918	\$1,194	\$1,458	\$1,709	\$1,949	\$2,177	\$2,393	\$2,596	\$2,788	\$2,968
	\$100,000	\$1,316	\$1,592	\$1,855	\$2,107	\$2,346	\$2,574	\$2,790	\$2,994	\$3,185	\$3,365
	\$150,000	\$1,593	\$1,866	\$2,127	\$2,375	\$2,613	\$2,838	\$3,052	\$3,254	\$3,443	\$3,621
	\$200,000	\$1,750	\$2,024	\$2,284	\$2,532	\$2,770	\$2,996	\$3,210	\$3,411	\$3,601	\$3,779
	\$250,000	\$1,861	\$2,134	\$2,395	\$2,643	\$2,881	\$3,106	\$3,320	\$3,521	\$3,712	\$3,890
	\$300,000	\$1,983	\$2,256	\$2,517	\$2,765	\$3,003	\$3,228	\$3,442	\$3,644	\$3,833	\$4,011
	\$350,000	\$2,119	\$2,391	\$2,651	\$2,901	\$3,137	\$3,363	\$3,576	\$3,778	\$3,968	\$4,146
	\$400,000	\$2,207	\$2,480	\$2,740	\$2,989	\$3,226	\$3,452	\$3,665	\$3,866	\$4,056	\$4,234
	\$450,000	\$2,308	\$2,581	\$2,841	\$3,091	\$3,327	\$3,553	\$3,766	\$3,968	\$4,157	\$4,335
	\$500,000	\$2,419	\$2,692	\$2,952	\$3,201	\$3,438	\$3,664	\$3,877	\$4,078	\$4,268	\$4,446

**NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**  
Without Basement or Enclosure<sup>3</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
<b>BUILDING COVERAGE</b>	\$ 50,000	\$564	\$711	\$852	\$986	\$1,114	\$1,235	\$1,350	\$1,459	\$1,561	\$1,657
	\$100,000	\$769	\$916	\$1,056	\$1,191	\$1,318	\$1,440	\$1,555	\$1,664	\$1,766	\$1,862
	\$150,000	\$912	\$1,057	\$1,197	\$1,330	\$1,456	\$1,576	\$1,690	\$1,798	\$1,899	\$1,994
	\$200,000	\$1,069	\$1,215	\$1,353	\$1,487	\$1,613	\$1,733	\$1,847	\$1,955	\$2,056	\$2,151
	\$250,000	\$1,174	\$1,320	\$1,459	\$1,592	\$1,719	\$1,838	\$1,952	\$2,060	\$2,161	\$2,256
	\$300,000	\$1,286	\$1,432	\$1,571	\$1,704	\$1,831	\$1,950	\$2,064	\$2,172	\$2,273	\$2,368
	\$350,000	\$1,346	\$1,492	\$1,632	\$1,764	\$1,891	\$2,011	\$2,125	\$2,232	\$2,333	\$2,428
	\$400,000	\$1,413	\$1,558	\$1,698	\$1,831	\$1,957	\$2,077	\$2,191	\$2,299	\$2,400	\$2,495
	\$450,000	\$1,486	\$1,632	\$1,770	\$1,903	\$2,030	\$2,150	\$2,264	\$2,371	\$2,472	\$2,567
	\$500,000	\$1,564	\$1,710	\$1,849	\$1,982	\$2,109	\$2,228	\$2,342	\$2,450	\$2,551	\$2,646

**NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL CONTENTS-ONLY COVERAGE**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$138	\$ 50,000	\$335
\$100,000	\$218	\$100,000	\$517
\$150,000	\$294	\$150,000	\$688
\$200,000	\$372	\$200,000	\$866
\$250,000	\$451	\$250,000	\$1,044
\$300,000	\$530	\$300,000	\$1,222
\$350,000	\$609	\$350,000	\$1,401
\$400,000	\$688	\$400,000	\$1,579
\$450,000	\$765	\$450,000	\$1,757
\$500,000	\$844	\$500,000	\$1,936

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

- 1 Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
- 2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
- 3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

### 3. Installation

<b>3. INSTALLATION</b>	<p>THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)</p> <p><input type="checkbox"/> MANUFACTURER'S SPECIFICATIONS</p> <p><input type="checkbox"/> LOCAL FLOODPLAIN MANAGEMENT STANDARDS</p> <p><input type="checkbox"/> STATE AND/OR LOCAL BUILDING STANDARDS</p>
------------------------	--

Check all boxes that describe how the manufactured (mobile) home was installed.

### C. Construction Information

<b>CONSTRUCTION INFORMATION</b>	<p>CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:</p> <p><input type="checkbox"/> BUILDING PERMIT    <input type="checkbox"/> CONSTRUCTION    ____/____/____</p> <p>CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:</p> <p><input type="checkbox"/> SUBSTANTIAL IMPROVEMENT    ____/____/____</p> <p>CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:</p> <p><input type="checkbox"/> LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT</p> <p><input type="checkbox"/> LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES</p>
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#### • Construction Date

Enter the building construction date (month/day/year). For Pre-FIRM buildings, enter the date the building was originally constructed, even if the building has subsequently been substantially improved. For Post-FIRM buildings, enter the date the building was originally constructed, unless the building has been substantially improved. For Post-FIRM buildings that have been substantially improved, enter the date the building was substantially improved.

Select the applicable box.

**NOTE:** For optional rating for Pre-FIRM buildings, refer to the Rating section of this manual.

#### • Building Permit

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

#### • Construction

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

#### • Substantial Improvement

Select this box if the building has been substantially improved. Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the start of construction of the improvement.

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

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

#### • Manufactured (Mobile) Homes/Travel Trailers Located Inside a Mobile Home Park or Subdivision

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

### D. Contents

<b>CONTENTS</b>	<p>CONTENTS LOCATED IN:*</p> <p><input type="checkbox"/> BASEMENT/ENCLOSURE                      <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE</p> <p><input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL</p> <p><input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER</p> <p><input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR</p> <p>IS PERSONAL PROPERTY HOUSEHOLD CONTENTS?    <input type="checkbox"/> YES    <input type="checkbox"/> NO</p> <p>IF NO, DESCRIBE: _____</p> <p>*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.</p>
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Check the box that describes the location of the contents to be insured. Check YES if personal property is household contents; otherwise, check NO and describe.

### E. Building Eligibility

<b>BUILDING ELIGIBILITY</b>	<p>THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE NEWLY MAPPED PROCEDURE, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.</p> <p>ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:</p> <p>A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA) EXCLUDING ZONES AR AND A99?                      <input type="checkbox"/> YES    <input type="checkbox"/> NO</p>
-----------------------------	---

Check YES if the building is located in an SFHA excluding Zones AR and A99; otherwise, check NO.

**NOTE:** If the answer to question A is YES, this risk is not eligible for the PRP, but may be eligible under the Newly Mapped procedure.

<b>BUILDING ELIGIBILITY</b>	<p>B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?</p> <p>• 2 LOSS PAYMENTS, EACH MORE THAN \$1,000                      <input type="checkbox"/> YES    <input type="checkbox"/> NO</p> <p>• 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT                      <input type="checkbox"/> YES    <input type="checkbox"/> NO</p> <p>• 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000                      <input type="checkbox"/> YES    <input type="checkbox"/> NO</p> <p>• 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT                      <input type="checkbox"/> YES    <input type="checkbox"/> NO</p> <p>• 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000                      <input type="checkbox"/> YES    <input type="checkbox"/> NO</p>
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Check YES if the building is located in an SFHA; otherwise, check NO.

**NOTE:** If the answer is YES to any of the questions in B, this risk is not eligible for the PRP or the Newly Mapped procedure.

## F. Coverage and Premium

COVERAGE AND PREMIUM	ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION):	
	\$ _____	
	ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THE NFIP FLOOD INSURANCE MANUAL	
	BUILDING AND CONTENTS COVERAGE COMBINATION	
	<b>REQUESTED COVERAGE</b>	
	BUILDING COVERAGE	\$ _____
	CONTENTS COVERAGE / CONTENTS ONLY	\$ _____
	<b>PREMIUM CALCULATION</b>	
	BASE PREMIUM	\$ _____
	MULTIPLIER	_____
	ADJUSTED PREMIUM	\$ _____
	ICC PREMIUM	\$ _____
	<b>PREMIUM SUBTOTAL</b>	<b>\$ _____</b>
	RESERVE FUND ASSESSMENT PERCENT	_____ %
	RESERVE FUND ASSESSMENT AMOUNT	\$ _____
	<b>TOTAL PREMIUM</b>	<b>\$ _____</b>
	<b>FEES AND SURCHARGES</b>	
	HFIAA SURCHARGE	\$ _____
	PROBATION SURCHARGE	\$ _____
	FEDERAL POLICY FEE	\$ _____
	<b>TOTAL AMOUNT DUE</b>	<b>\$ _____</b>
	INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: _____	
	RISK RATING METHOD: <input type="checkbox"/> 7 - PRP <input type="checkbox"/> R - NEWLY MAPPED	

Enter the replacement cost, coverage limits, and base premium amounts from the appropriate Newly Mapped premium tables in this section. Apply the appropriate multiplier from the tables in this section of the manual and enter the adjusted premium.

Next, add the Increased Cost of Compliance (ICC) premium and calculate the premium subtotal. The ICC Premium is \$5 for residential coverage up to and including \$230,000 and \$4 for coverage over \$230,000. The ICC Premium is \$5 for Non-Residential Business and Other Non-Residential coverage up to and including \$480,000 and \$4 for coverage over \$480,000.

Next, in the Reserve Fund Assessment percent field, enter 15%. Determine and enter the Reserve Fund Assessment dollar amount. Then calculate the total premium.

Next, add either a \$25.00 or a \$250.00 surcharge to the premium in accordance with the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA).

The HFIAA surcharge is \$25.00 for policies covering primary residences, including contents-only policies. Refer to the Primary Residence guidance in this section of the manual. For all other policies, the HFIAA surcharge is \$250.00. The HFIAA surcharge is not subject to agent commissions.

Next, add the \$50 Probation Surcharge, if applicable.

Next, enter the \$50 Federal Policy Fee, and calculate the Total Amount Due. A rating example is shown at the end of this section.

Finally, indicate the table used to determine the base premium from the appropriate Newly Mapped tables in this section, and check risk rating method "R" for a Newly-Mapped-rated policy.

## G. Signature

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

The agent/producer must sign and date Page 2 of the Preferred Risk Policy and Newly Mapped Application form and is responsible for the completeness and accuracy of the information provided on it. The insured's signature is optional.

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

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

## XIII. MAILING INSTRUCTIONS

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

If paying by VISA, MasterCard, Discover, or American Express, submit a disclaimer form, signed by the insured, with the Preferred Risk Policy and Newly Mapped Application form.

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

After receipt of the application and Total Amount Due, the insurer will validate and process the application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies

of the declarations page will be provided to the agent/producer and any designated mortgagee(s).

#### ■ **XIV. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS**

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

For NFIP Direct Business, in the case of an incomplete Preferred Risk Policy and Newly Mapped Application

form, the Servicing Agent will send the agent/producer a letter requesting the necessary information. Copies of this letter will be provided to the named insured and designated mortgagee(s). The agent/producer should provide the necessary information to the NFIP Servicing Agent.

If the premium received is not enough to purchase the kind and amount of coverage requested, the policy will be issued for only the kind and amount of coverage that can be purchased for the premium payment received.

**XV. NEWLY MAPPED RATING EXAMPLE**

**ZONE X, NEWLY MAPPED INTO SFHA ON 8/1/2015, \$1,250/\$1,250 DEDUCTIBLE, PRIMARY RESIDENCE**

Essential Data to Determine Appropriate Rates and Premium:

**REGULAR PROGRAM:**

- Flood Zone: X
- Policy Effective Date: 5/3/2016
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,250/\$1,250
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Replacement Cost: \$150,000
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- Multiplier: 1.000
- ICC Premium: \$5
- Reserve Fund Percent: 15%
- Reserve Fund Assessment: \$44
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence \$25
- Federal Policy Fee: \$50

**COVERAGE AND PREMIUM:**

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION):

\$ \_\_\_\_\_

ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THIS MANUAL.

**BUILDING AND CONTENTS COVERAGE COMBINATION**

REQUESTED COVERAGE	
BUILDING COVERAGE	\$150,000
CONTENTS COVERAGE / CONTENTS ONLY	\$60,000
PREMIUM CALCULATION	
BASE PREMIUM	\$290
MULTIPLIER	1.000
ADJUSTED PREMIUM	\$290
ICC PREMIUM	\$5
<b>PREMIUM SUBTOTAL</b>	<b>\$295</b>
RESERVE FUND ASSESSMENT PERCENT	15%
RESERVE FUND ASSESSMENT AMOUNT	\$44
<b>TOTAL PREMIUM</b>	<b>\$339</b>
FEES AND SURCHARGES	
HFIAA SURCHARGE	\$25
PROBATION SURCHARGE	\$0
FEDERAL POLICY FEE	\$50
<b>TOTAL AMOUNT DUE</b>	<b>\$414</b>

**PREMIUM CALCULATION:**

- 1 Enter the coverage amounts:  
Building: \$150,000 / Contents: \$60,000
- 2 Select Base Premium: \$290
- 3 Apply the Multiplier: 1.000
- 4 Adjusted Premium: \$290
- 5 Add ICC Premium: \$5
- 6 Subtotal: \$295
- 7 Enter Reserve Fund Assessment Percentage: 15%
- 8 Add Reserve Fund Assessment Amount: \$44
- 9 Subtotal: \$339
- 10 HFIAA Surcharge: \$25
- 11 Add Federal Policy Fee: \$50
- 12 Total Prepaid Amount: \$414**

INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: 3  
 RISK RATING METHOD:  7 - PRP     R - NEWLY MAPPED

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION, PAGE 1 OF 2, IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

**U.S. DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY**

**National Flood Insurance Program  
PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION, PAGE 1 (OF 2)  
IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.**

NEW  RENEWAL  
 TRANSFER (NFIP ONLY)  
PRIOR POLICY #: \_\_\_\_\_

<b>BILLING</b>	FOR RENEWAL, BILL: <input type="checkbox"/> INSURED <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> SECOND MORTGAGEE	<input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)	POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.																		
	NAME AND MAILING ADDRESS OF AGENT/PRODUCER:  AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____		WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD  INDICATE THE PROPERTY PURCHASE DATE: ____/____/____																		
<b>AGENT/PRODUCER INFORMATION</b>	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX). IDENTIFY ADDRESS TYPE: <input type="checkbox"/> STREET <input type="checkbox"/> LEGAL DESCRIPTION* <input type="checkbox"/> GEOGRAPHIC LOCATION		INSURED INFORMATION NAME AND MAILING ADDRESS OF INSURED:  PHONE NO.: _____																		
	FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING:  * LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.		IS THE INSURED A SMALL BUSINESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A NON-PROFIT ENTITY? <input type="checkbox"/> YES <input type="checkbox"/> NO																		
<b>PROPERTY LOCATION</b>	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____		1ST MORTGAGEE NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:  LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO																		
	RATING MAP INFORMATION NAME OF COUNTY/PARISH: _____ COMMUNITY NO./PANEL NO. AND SUFFIX: _____ FIRM ZONE: _____ MAP DATE: ____/____/____ CURRENT MAP INFORMATION CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ CURRENT FIRM ZONE: _____ CURRENT BFE: _____ MAP DATE: ____/____/____ NEWLY MAPPED INFORMATION DATE THE BUILDING WAS NEWLY MAPPED INTO THE SFHA: ____/____/____		2ND MORTGAGEE/OTHER NAME AND MAILING ADDRESS OF: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER, SPECIFY: _____  LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO																		
<b>DISASTER ASSISTANCE</b>	COMPLETE THIS SECTION FOR PRE- AND POST-FIRM BUILDINGS LOCATED IN AN SFHA. 1. HAS THE APPLICANT HAD A PRIOR NFIP POLICY FOR THIS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO 2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO 3. IF YES, HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? <input type="checkbox"/> YES <input type="checkbox"/> NO 4. IF YES, WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, WHAT IS THE SUSPENSION DATE? ____/____/____ WHAT IS THE REINSTATEMENT DATE? ____/____/____ 5. WILL THIS POLICY BE EFFECTIVE WITHIN 180 DAYS OF THE COMMUNITY REINSTATEMENT AFTER SUSPENSION REFERRED TO IN (4) ABOVE? <input type="checkbox"/> YES <input type="checkbox"/> NO		<b>PRIOR NFIP COVERAGE</b>																		
	<table border="0"> <tr> <td>1. BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %</td> <td><input type="checkbox"/> POOLHOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> OTHER: _____</td> <td><input type="checkbox"/> ADDITION OR EXTENSION ONLY (INCLUDE DESCRIPTION IN THE PROPERTY LOCATION BOX ABOVE), PROVIDE POLICY NUMBER FOR BUILDING EXCLUDING ADDITION(S) OR EXTENSION(S): _____</td> <td>IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO</td> </tr> <tr> <td>2. BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL BUSINESS <input type="checkbox"/> OTHER NON-RESIDENTIAL</td> <td>6. CONDOMINIUM INFORMATION IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO IS COVERAGE FOR THE ENTIRE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NUMBER OF UNITS: _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE IS COVERAGE FOR A CONDOMINIUM UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO</td> <td>8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANT'S COVERAGE IS BUILDING INSURED'S PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2.</td> <td>10. IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO 11. BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> SUBGRADE CRAWLSPACE IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES? <input type="checkbox"/> YES <input type="checkbox"/> NO</td> </tr> <tr> <td>3. IS THE BUILDING A HOUSE OF WORSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO</td> <td>7. ADDITIONS AND EXTENSIONS (IF APPLICABLE) DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) COVERAGE IS FOR: <input type="checkbox"/> BUILDING INCLUDING ADDITION(S) AND EXTENSION(S) <input type="checkbox"/> BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION: _____</td> <td>9. BUILDING INFORMATION IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY</td> <td>12. 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4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? <input type="checkbox"/> YES <input type="checkbox"/> NO																					
5. BUILDING DESCRIPTION (CHECK ONE) <input type="checkbox"/> MAIN HOUSE <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> BARN <input type="checkbox"/> APARTMENT BUILDING <input type="checkbox"/> APARTMENT – UNIT <input type="checkbox"/> COOPERATIVE BUILDING <input type="checkbox"/> COOPERATIVE – UNIT <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> TOOL/STORAGE SHED																					
<b>COMMUNITY</b>	1. GARAGE IS A GARAGE ATTACHED TO THE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NET AREA OF THE GARAGE: _____ SQUARE FEET. ARE THERE ANY OPENINGS (EXCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO		2. BASEMENT/SUBGRADE CRAWLSPACE DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SELECT THE VALUE BELOW: <input type="checkbox"/> UP TO \$10,000 <input type="checkbox"/> \$10,001 TO \$20,000 <input type="checkbox"/> IF GREATER THAN \$20,000 – INDICATE THE AMOUNT: _____																		
	IF YES, NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE THE ADJACENT GRADE: _____ TOTAL AREA OF ALL PERMANENT OPENINGS: _____ SQUARE INCHES. IS THE GARAGE USED SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS, AND/OR STORAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO		DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN A WASHER, DRYER OR FOOD FREEZER? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SELECT THE VALUE BELOW: <input type="checkbox"/> UP TO \$5,000 <input type="checkbox"/> \$5,001 TO \$10,000 <input type="checkbox"/> IF GREATER THAN \$10,000 – INDICATE THE AMOUNT: _____																		
<b>ALL BUILDINGS</b>	PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFIP COPY OF THIS APPLICATION. IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM. <b>IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFIP. — IMPORTANT</b>																				

**N F I P C O P Y**

THIS LAYOUT OF THE REVISED PRP AND NEWLY MAPPED APPLICATION, PAGE 2 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

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

**PREFERRED RISK POLICY AND  
NEWLY MAPPED APPLICATION, PAGE 2 (OF 2)**

**IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.**  
ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

NEW  RENEWAL  TRANSFER (N/FIP ONLY)  
PRIOR POLICY #: \_\_\_\_\_

ELEVATED BUILDINGS

**ELEVATED BUILDINGS (INCLUDING MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS)**

**1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW**  
 FREE OF OBSTRUCTION  
 WITH OBSTRUCTION

**2. ELEVATING FOUNDATION TYPE**  
 PIERS, POSTS, OR PILES  
 REINFORCED MASONRY PIERS OR CONCRETE PIERS OR COLUMNS  
 REINFORCED CONCRETE SHEAR WALLS  
 WOOD SHEAR WALLS  
 SOLID FOUNDATION WALLS

**3. MACHINERY AND/OR EQUIPMENT**  
DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND/OR EQUIPMENT?  YES  NO  
IF YES, SELECT THE VALUE BELOW:  
 UP TO \$10,000  
 \$10,001 TO \$20,000  
 IF GREATER THAN \$20,000 - INDICATE THE AMOUNT: \_\_\_\_\_

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER?  YES  NO  
IF YES, SELECT THE VALUE BELOW:  
 UP TO \$5,000  
 \$5,001 TO \$10,000  
 IF GREATER THAN \$10,000 - INDICATE THE AMOUNT: \_\_\_\_\_

**4. AREA BELOW THE ELEVATED FLOOR**  
IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED?  YES  NO  
IF YES, CHECK ONE OF THE FOLLOWING:  
 FULLY  PARTIALLY  
IS THERE A GARAGE? (CHECK ONE)  
 NO GARAGE  
 BENEATH THE LIVING SPACE  
 NEXT TO THE LIVING SPACE  
DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS?  YES  NO  
IF YES, HOW MANY? \_\_\_\_\_

IF THE ANSWER TO ANY OF THE QUESTIONS REGARDING THE AREA BELOW THE ELEVATED FLOOR IS YES, OR THERE IS A GARAGE, ANSWER ALL THE FOLLOWING.  
INDICATE MATERIAL USED FOR ENCLOSURE:  
 INSECT SCREENING  
 LIGHT WOOD LATTICE  
 SOLID WOOD FRAME WALLS (BREAKAWAY)  
 SOLID WOOD FRAME WALLS (NON-BREAKAWAY)  
 MASONRY WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)  
 MASONRY WALLS (NON-BREAKAWAY)  
 OTHER (DESCRIBE): \_\_\_\_\_

IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA: \_\_\_\_\_ SQUARE FEET  
IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE?  YES  NO

IF YES, DESCRIBE: \_\_\_\_\_  
DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.?  YES  NO

**5. FLOOD OPENINGS**  
IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA?  YES  NO  
IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: \_\_\_\_\_  
TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS: \_\_\_\_\_ SQUARE INCHES.  
ARE FLOOD OPENINGS ENGINEERED?  YES  NO  
IF YES, SUBMIT CERTIFICATION.

MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

**NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.**  
**1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA**  
YEAR OF MANUFACTURE: \_\_\_\_\_  
MAKE: \_\_\_\_\_  
MODEL NUMBER: \_\_\_\_\_  
SERIAL NUMBER: \_\_\_\_\_  
DIMENSIONS: \_\_\_\_\_ x \_\_\_\_\_ FEET  
ARE THERE ANY PERMANENT ADDITIONS AND/OR EXTENSIONS?  YES  NO  
IF YES, THE DIMENSIONS ARE: \_\_\_\_\_ x \_\_\_\_\_ FEET

**2. ANCHORING**  
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ANCHORING SYSTEM UTILIZES: (CHECK ALL THAT APPLY.)  
 OVER-THE-TOP TIES  GROUND ANCHORS  
 FRAME TIES  SLAB ANCHORS  
 FRAME CONNECTORS  
 OTHER (DESCRIBE): \_\_\_\_\_  
**3. INSTALLATION**  
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)  
 MANUFACTURER'S SPECIFICATIONS  
 LOCAL FLOODPLAIN MANAGEMENT STANDARDS  
 STATE AND/OR LOCAL BUILDING STANDARDS

CONSTRUCTION INFORMATION

CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:  
 BUILDING PERMIT  CONSTRUCTION \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:  
 SUBSTANTIAL IMPROVEMENT \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:  
 LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION):  
\$ \_\_\_\_\_  
ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THE N/FIP FLOOD INSURANCE MANUAL  
**BUILDING AND CONTENTS COVERAGE COMBINATION**

CONTENTS

**CONTENTS LOCATED IN:\***  
 BASEMENT/ENCLOSURE  BASEMENT/ENCLOSURE AND ABOVE  
 LOWEST FLOOR ONLY ABOVE GROUND LEVEL  
 LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER  
 ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR  
IS PERSONAL PROPERTY HOUSEHOLD CONTENTS?  YES  NO  
IF NO, DESCRIBE: \_\_\_\_\_  
\*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

REQUESTED COVERAGE	
BUILDING COVERAGE	\$ _____
CONTENTS COVERAGE / CONTENTS ONLY	\$ _____
PREMIUM CALCULATION	
BASE PREMIUM	\$ _____
MULTIPLIER	_____
ADJUSTED PREMIUM	\$ _____
ICC PREMIUM	\$ _____
<b>PREMIUM SUBTOTAL</b>	\$ _____
RESERVE FUND ASSESSMENT PERCENT	% _____
RESERVE FUND ASSESSMENT AMOUNT	\$ _____
<b>TOTAL PREMIUM</b>	\$ _____
FEES AND SURCHARGES	
HFIAA SURCHARGE	\$ _____
PROBATION SURCHARGE	\$ _____
FEDERAL POLICY FEE	\$ _____
<b>TOTAL AMOUNT DUE</b>	\$ _____

BUILDING ELIGIBILITY

THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE NEWLY MAPPED PROCEDURE, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.  
ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:  
A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA) EXCLUDING ZONES AR AND A99?  YES  NO  
B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?  
• 2 LOSS PAYMENTS, EACH MORE THAN \$1,000  YES  NO  
• 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT  YES  NO  
• 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000  YES  NO  
• 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT  YES  NO  
• 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000  YES  NO

INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: \_\_\_\_\_  
RISK RATING METHOD:  7 - PRP  R - NEWLY MAPPED

SIGNATURE

**NOTICE:** BUILDING COVERAGE BENEFITS - EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING - ARE NOT AVAILABLE IF OTHER N/FIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.  
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.  
SIGNATURE OF INSURANCE AGENT/PRODUCER \_\_\_\_\_  
SIGNATURE OF INSURED (OPTIONAL) \_\_\_\_\_

DATE (MM/DD/YYYY) \_\_\_\_\_  
DATE (MM/DD/YYYY) \_\_\_\_\_

N F I P C O P Y

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE N/FIP COPY OF THIS APPLICATION.  
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.  
**IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE N/FIP. — IMPORTANT**

# GENERAL CHANGE ENDORSEMENT

## I. USE OF THE FORM

The National Flood Insurance Program (NFIP) General Change Endorsement form or a similar request can be used to make certain types of coverage and rating changes or corrections to the existing policy.

However, this form cannot be used to 1) renew a policy, 2) extend or change a policy year, or 3) change the effective date of the policy.

An endorsement may be submitted for such reasons as:

- Change of a mortgagee
- Increasing, adding, reducing, or removing coverage amounts
- Change of the mailing address
- Change of the building description
- Change of insured information
- Rating Adjustments
- Map revisions
- Correcting a misrated policy
- Assignment of the policy
- Change of Primary Residence status

## II. ENDORSEMENT RULES

### A. Coverage Endorsements

#### 1. Addition of Coverage or Increase in Amount of Insurance

Added coverage, or an increase in the amount of insurance, is permitted at any time during a policy year. The additional premium is calculated pro rata for the balance of the policy year, at either the rate in effect on the endorsement effective date or the rate in effect on the policy effective date, in accordance with each Write Your Own (WYO) Company's standard business practice. (See Examples 1 through 3 at the end of this section.) Refer to the General Rules section for the applicable waiting period.

#### 2. Reduction in Amount of Insurance

A reduction in the amount of *building* insurance *cannot* be made unless part of the building has been removed, which reduces the building's value to less than the amount of the building insurance, or a current appraisal or cost estimate is provided which shows that the building's current coverage amount is higher than the estimated replacement

cost of the building. (See Example 4 at the end of this section.)

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

If the insured has a non-NFIP policy, the coverage can be reduced to the amount of the non-NFIP policy deductible.

#### 3. Removal of Coverage

Coverage may be removed and premium returned only in the following instances:

- Property is no longer at the described location
- The property is no longer owned by the policyholder
- There is more than one policy with building coverage insuring the same building.

### B. Rating Endorsements

#### 1. Rate Reduction

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

#### 2. Rating Adjustment

NFIP rules require that the policy must be in effect in order to process refunds.

Rating adjustments will be allowed for only the current year for the following situations:

- Use of the V-Zone Risk Factor Rating Form. The endorsement effective date is either the date the V-Zone Risk Factor Rating Form was certified or the effective date of the current policy year, whichever is later.
- Use of the Federal Emergency Management Agency (FEMA) Special Rates (see the Rating section). The endorsement effective date is the date that FEMA provided the rates.
- Revision of alternative rates (rates used for Pre-FIRM rated risks where the zone is unknown). The endorsement effective date is the effective date of the current policy year.

- Use of Post-FIRM/full-risk rating for a Pre-FIRM building receiving subsidized rates. The refund will be processed if the insured provides a valid Elevation Certificate (EC). The endorsement effective date is the effective date of the current policy year.
- Use of an EC on Post-FIRM buildings rated using “Without Certification of Compliance or Elevation Certificate” for zones AO and AH, or “No Elevation Certificate or No BFE” for Unnumbered A Zone. The endorsement effective date is the effective date of the current policy year.
- Use of an updated EC. The endorsement effective date is the effective date of the current policy year.

### 3. Revision of an Alternative Rating

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

### 4. Map Revision

When a physical revision of the FIRM, a Letter of Map Amendment (LOMA), or a Letter of Map Revision (LOMR) is issued, a policy may be endorsed to revise the flood zone or change the Base Flood Elevation (BFE) in which a building is located if the new zone and/or BFE provides a more favorable rating.

The following endorsement rules must be used:

- If a map revision or amendment became effective during the current policy year, the refund for the premium difference after revising the zone or BFE is prorated, using the date of the map revision or amendment as the endorsement effective date.
- If a map revision or amendment became effective in a prior policy year, a refund of the premium difference is granted from the date the map changed up to 5 years.
- The endorsement request must be received during the policy period; otherwise, no refund is available.

- Before refunding a premium for an expired term, the insurer must check with the policyholder for the existence of a current policy with the same or another WYO Company. The insured may be eligible for a refund for up to 5 years.

Before processing the endorsement, the agent/producer should check the Flood Map Status Information Service to make sure that the LOMA or LOMR is still valid (or has been recertified) based on the most recent map revision. Also, if the revised map changes the BFE, verify that the same elevation datum is used to determine the building elevations on the EC.

When a community has been converted from the Emergency Program to the Regular Program, the policy rating may be revised to reflect the correct flood zone. However, no premium refund is allowed on premium previously paid.

### C. Misrated Policy

A misrating means that the premium charged is incorrect because one or more of the rating characteristics used to determine the applicable premium rate for an application or renewal is discovered to be incorrect or was previously correct, but has changed.

Examples of rating characteristics used to determine premium include, but are not limited to, such factors as the loss history, building occupancy, building use, primary residency status, physical alteration of the building, replacement cost, community number, lowest floor elevation used for rating, flood zone, Base Flood Elevation, and the presence of enclosures, basements, or crawlspaces (including below-grade crawlspaces). For example, a Preferred Risk Policy (PRP) that incurs a flood loss resulting in a paid claim exceeding \$1,000 for a second time would be misrated if renewed as a PRP. Other examples include a policy issued on the incorrect Standard Flood Insurance Policy (SFIP) policy form, a building that was substantially damaged or improved, or the building’s construction date incorrectly indicated on the policy.

A map revision, whether community-wide or parcel-specific (LOMA), does not imply that the previous map was incorrect. Flood risks change over time due to community development or natural causes such as erosion and subsidence. Therefore, a map revision does not imply a misrating under the previous maps. See II.B.4 of this section to process an endorsement following a map revision.

Corrections for misratings resulting in refunds are granted going back a maximum of 5 years from the current policy year to the date of misrating. Any lapse in coverage is included in determining the number of years for which a premium refund is allowed for a

misrating. Proper documentation must be submitted (see IV.B.2.a. of this section).

A rating adjustment made when optional rating information is provided at a later date is not considered a misrating (see II.B of this section). For example, when an EC is provided to determine that a full-risk rate is lower than Pre-FIRM subsidized rates, the Pre-FIRM subsidized rates used for previous policy years are not deemed incorrect.

Updated documentation provided at a later date does not prove a misrating if the documentation previously used is valid. For example, when a new EC indicates a different elevation for the lowest floor than a previous EC, the newer EC must be used, but the policy is not considered misrated in previous policy years.

If however, the insurer mistyped or misinterpreted data correctly provided on the original EC, this may constitute a misrating. Also, if the insurer issued the initial policy using information provided on the Application, which is later proven incorrect by valid documentation that was previously unavailable, the policy is deemed misrated, and refunds may be issued.

**NOTE:** Refunds issued by endorsement exceeding the allowable amount will be subject to the debt collection procedures.

#### **D. Conversion of Standard-Rated Policy to PRP Due to Misrating**

A standard-rated policy may be endorsed or rewritten to a PRP and is eligible for a refund for up to 5 years for one of the following reasons:

- The policy was written as a standard-rated policy in a B, C, or X zone and later found to be eligible for a PRP.
- The policy was misrated with a zone other than B, C, or X but is later found to be eligible for a PRP.
- The policy was written as a standard-rated policy in an AR or A99 zone with an effective date of October 1, 2016, or later and is found to be eligible for a PRP.

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy year; and
- The policy has no open claim or closed paid claim.

The new PRP building coverage will be equal to either the building limit issued under the standard-rated B, C, X, AR, or A99 zone policy or the next-higher limit available under the PRP if there is no PRP option equal to the

standard rated B, C, X, AR, or A99 zone building limit. For a standard-rated contents-only policy, the contents coverage will be equal to the limit issued under the standard-rated policy or the next-higher limit. If building coverage is desired, or the building and/or contents coverage requested exceeds the limits described above, the coverage should be endorsed with a 30-day waiting period.

#### **E. Changing Deductibles**

Increasing deductibles is permitted during the current policy year.

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

The Increased Cost of Compliance (ICC) Premium is not eligible for the deductible discount or surcharge. First calculate the deductible discount or surcharge, then add in the ICC Premium.

#### **F. Endorsements Due to Duplicate Coverage**

The SFIP covers one building per policy. Except for condominium buildings, building coverage may be issued on only one policy per building. Condominium unit owners may purchase building coverage under the Dwelling form, even if there is a Residential Condominium Building Association Policy (RCBAP) covering the building containing the unit, or other units insured separately within the building. However, the maximum building coverage available for a residential condominium building is \$250,000 times the number of units within the building, or the total replacement cost, whichever is less.

If the building owner is not shown as a named insured on an SFIP with building coverage, the policy must be endorsed to include the building owner as a named insured. If more than one SFIP with building coverage covers the same property, all but one of the policies must be endorsed to remove the building coverage or canceled. A pro-rata refund up to 5 years is available for endorsements removing building coverage due to duplicate coverage. For further guidance on removing building coverage or canceling a policy refer to the Cancellation section of this manual.

#### **G. Property Address Corrections**

A flood policy may not be endorsed to change the insured property location. This includes relocation from 1 unit to another unit within the same building, and relocation of a mobile home/travel trailer to a new

location. An endorsement may not be submitted when it will result in a change to the actual building to be insured, regardless of whether a loss has or has not occurred. A new Application and a new premium must be submitted, and any applicable waiting period for the SFIP to become effective will apply. The following exceptions allow for a property address correction:

1. An endorsement may be submitted to correct an erroneous property address (e.g., one made through typographical error or an Emergency 911 property address change) when it does not result in a change of the building to be insured. In the case where there are no paid or pending claims, a correction can be made without a waiver from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP. The address may be corrected in the following situations:

- The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; or
- The address used to describe the insured building indicated on the Application has changed with the United States Post Office; or
- A postal address is being supplied for a descriptive or legal address originally provided on the Application.

2. In a situation where there is a pending claim, and the agent/producer indicates that the address on the policy is not the correct address for the building intended to be insured, a waiver may be sought from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP in the following instances:

- The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement, and the insured has no insurable interest in the building at the address incorrectly indicated on the application; or
- The address used to describe the insured building indicated on the Application has changed with the United States Post Office. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; or

- A postal address is being supplied for a descriptive or legal address originally provided on the Application. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the waiver request.

No pending claim on a policy requiring an address change can be paid without FEMA approval.

#### **H. Assignment of Policy**

A building owner's flood insurance building policy may be assigned to a purchaser of the insured building with the written consent of the seller. The seller must sign the assignment endorsement on or before the closing date. Policies on buildings in the course of construction and policies insuring only contents may not be assigned.

The assignment section on the General Change Endorsement form must be completed. Select "Other" on the General Change Endorsement form if the assignment is due to inheritances, gifts, transfers of ownership without purchase, assignments to an estate or trust, or at the time of foreclosure.

### **III. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY)**

#### **A. During the Last 90 Days of Policy Year**

1. If the premium payment for renewal of the policy has not already been processed by the NFIP, a processed General Change Endorsement will produce a revised Renewal Notice for the upcoming policy year.
2. If the original Renewal Notice has not been paid, the payor may use the revised Renewal Notice or subsequent Final Notice.

#### **B. During the Last 75 Days of Policy Year**

1. If the original Renewal Notice has not been paid, the agent/producer must submit the General Change Endorsement for the current policy year only and submit a renewal Application for the upcoming policy year. A separate premium payment must be submitted for each transaction. (The insured and/or mortgagee, if payor, should be advised not to pay the Renewal Notice or Final Notice when a renewal Application and premium have been submitted.)
2. If the original Renewal Notice *has been paid*, the agent/producer must submit the General Change Endorsement together with any required additional premium for the renewal policy year

and, if applicable, a separate General Change Endorsement and additional premium for the remainder of the current policy year. The effective date of the endorsement to increase coverage (up to the inflation factor) will be the “renewal date” only if the endorsement and additional premium are received within the 30-day grace period.

### **C. Refunds Generated from Endorsement Processing**

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

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

## **IV. COMPLETING THE FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT FORM**

### **A. General Change Endorsement Instructions**

The policy number, reason for change, and the endorsement effective date are required items for completing the form. When filling out the rest of this form, only complete the sections that require change. The following items are of special note:

- **Policy Period**

In this section, enter the policy expiration date (month/day/year) and endorsement effective date. The policy period cannot be changed. All calculations must reflect the policy period shown on the current declarations page.

- **Property Location**

A flood policy may not be endorsed to change the insured property location, unless correcting an erroneous property address. If the property address is rural, enter the legal description or geographic location of the property (do not use P.O. Box). *For additional guidance, refer to the Property Address Corrections subsection in this section.*

For example, the insured’s mailing address may be shown as:

Route 4  
Box 179  
Danville, OH 43014

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

- **Community (Grandfathering Information)**

Verify whether the building was built in compliance or has had continuous coverage. *For additional guidance, refer to the NFIP Grandfathering Rules subsection in the Rating section of this manual.*

If the building was built in compliance, enter the community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE. If grandfathering for continuous coverage, enter the prior policy number.

- **All Buildings**

Complete this section to correct a property’s building description. If applicable, submit any supporting documentation.

- **Contents**

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

- **Coverage and Rating**

Complete this section for such reasons as:

- Increasing, adding or reducing coverage limits
- Updating building’s replacement cost information
- Changing deductibles

*For additional guidance, refer to the Endorsement Rating examples in this section.*

- **Signature**

All endorsements, whether paper or electronic form, must be signed. Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

The insured must sign and date the General Change Endorsement form whenever there is a request to reduce policy limits, assign the policy, or change the agent/producer of record.

### **B. Refund Processing Procedures**

1. The current insurer will be responsible for returning the premium for the current and the prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for

returning the premium for that policy year. Agents/producers submit refund requests to their insurer.

2. Requests for refunds for more than 2 policy years must be processed by the NFIP Bureau and Statistical Agent (NFIP Bureau).

a. For requests processed by the NFIP Bureau for any period exceeding 2 policy years, the current insurer must submit all of the documentation necessary to support the refund. At a minimum, this documentation will consist of the following:

- The company's statistical records or declarations pages for each policy year and evidence of premium payments obtained from the insured if these documents are not available from the company's records.
- An endorsement request for each policy year and the premium refund calculation for each policy year that the company had the policy.
- A LOMA; a LOMR; a LODR; a copy of the most recent flood map marked to show the exact location and flood zone of the building; a letter indicating the exact location and flood zone of the building, and signed and dated by a local

community official; an EC indicating the exact location and flood zone of the building, and signed and dated by a surveyor, an engineer, an architect, or a local community official; or a flood zone determination certification that guarantees the accuracy of the information.

b. In order for the NFIP Bureau to process a refund request, the appropriate documentation must be mailed directly to:

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

3. WYO Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.
4. Any lapse in coverage does not extend the number of policy years the premium refund is allowed.

The NFIP Bureau will return to the sender any unauthorized refund requests for more than 2 policy years.

## CANCELLATION/NULLIFICATION

Flood insurance coverage may be terminated mid-term or for a full term by either canceling or nullifying the policy, only in accordance with a valid reason for the transaction, as described in Paragraphs I.B.1–25. If coverage is terminated, the insured may be entitled to a full or partial refund under applicable rules and regulations. In some instances, the insured might be ineligible for a refund.

### I. PROCEDURES AND VALID REASONS

Submit a completed Cancellation/Nullification Request Form and proper documentation to the current National Flood Insurance Program (NFIP) insurer for processing.

#### A. Refund Processing Procedures

1. The current NFIP insurer will be responsible for returning the premium for the current policy year and 1 prior policy year, as applicable, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that year.
2. Requests for refunds for more than 2 years (reasons 1, 2, 4, 6, 10, 22, and 24 only) must be processed by the NFIP Bureau and Statistical Agent (NFIP Bureau).
  - a. For requests processed by the NFIP Bureau, the current NFIP insurer must submit all of the documentation required to support the reason code used to make a refund for any period exceeding 2 years. At a minimum, this documentation will consist of the following:
    - A policy cancellation request and the premium refund calculation for each year.
    - The company's statistical records or declarations pages for each policy term and evidence of premium payments obtained from the insured if these documents are not available from the company's records.
    - Photographs to verify ineligible risks.
  - b. Mail the appropriate documentation to:  
NFIP Bureau and Statistical Agent  
Underwriting Department  
8400 Corporate Dr., Suite 350  
Hyattsville, MD 20785
3. Write Your Own (WYO) Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.

4. All existing refund rules concerning the Federal Policy Fee and agent/producer commission remain in effect.
5. For the purpose of determining the receipt date of the cancellation/nullification request, the date shall be that on which the cancellation/nullification request was initially received by the insurer, as long as the complete supporting documentation for that request is received by the insurer within 60 days of the insurer's request for additional documentation. When the supporting documentation for the cancellation/nullification request is received by the insurer more than 60 days after the insurer's request for the documentation, the receipt date shall be the date the insurer received the complete documentation.

#### B. Valid Reason Codes for Cancellation/Nullification of NFIP Policies

The Transaction Record Reporting and Processing (TRRP) reason codes in this section are used for reporting purposes only.

##### 1. Building Sold or Removed, Destroyed or Physically Altered to no Longer Meet the Definition of an Eligible Building (TRRP Reason 01)

This reason can be used for the following: (1) when the insured has sold or transferred ownership of the insured property and no longer has an insurable interest in the insured building; (2) the insured building has been removed through either relocation or destruction; or (3) the building is physically altered mid-term such that a risk that was eligible for coverage is no longer eligible for coverage. An example is a mobile home affixed to a permanent foundation that is removed from its foundation and placed back on its wheels.

This reason may also be used if: (1) the builder or developer has requested to cancel the policy mid-term because ownership has transferred to a newly created condominium association, and the association has purchased a policy under its name; (2) the building is considered a total loss because the building damage is greater than or equal to the replacement cost of the building; or (3) the building has been foreclosed.

- Cancellation Effective Date: The date the insured ceased to have an insurable interest in the building (e.g., the date of the sale of the building, the date the building was removed from the described location, or the date the building became ineligible for coverage.)

- Type of Refund:
  - Pro rata premium refund, including Increased Cost of Compliance (ICC) premium and Reserve Fund Assessment, will apply to the policy term in which the cancellation became effective. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - Full premium refunds apply to any subsequent policy term(s) including fees and surcharges.
- Cancellation Request: Must be received within 1 year of the policy expiration date.
- Required Documentation: Bill of sale, settlement statement, proof of removal, proof of total loss, court documentation for foreclosed buildings, or photographs to verify ineligible risks.
- Years Eligible for Refund: Up to 5 years prior to the receipt date of the cancellation request.

**2. Contents Sold or Removed or Destroyed (TRRP Reason 02)**

This reason is used when the insured has sold or transferred ownership of the insured contents, or the insured contents have been completely removed from the described location, or destroyed by any peril.

- Cancellation Effective Date: The date the insured ceased to have an insurable interest in the contents at the described location, or the date the contents were removed from the described location.
- Type of Refund:
  - Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply to the policy term in which the cancellation became effective. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - Full premium refunds apply to any subsequent policy term(s) including fees and surcharges.
- Cancellation Request: Must be received within 1 year of the policy expiration date.
- Required Documentation: Bill of sale, inventory record, proof of total loss, or, in the case of residential contents, a signed statement from the insured.
- Years Eligible for Refund: Up to 5 years prior to the receipt date of the cancellation request.

**3. Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage (TRRP Reason 03)**

This reason is used to establish a common expiration date with other insurance coverage and can be used only when all of the following conditions are met: (1) The new policy must be rewritten within the same company for the same or higher amounts of coverage. (2) The other insurance coverage for which the common expiration date is being established must be for building coverage on the same building that is insured by the flood policy being canceled and rewritten. (3) The agent/producer must submit a new Application and premium. The new policy is subject to the 30-day waiting period. Any requests for increases in higher amounts of coverage are also subject to the 30-day waiting period.

Upon receipt of the new policy declarations page, the agent/producer must request cancellation of the prior policy.

- Cancellation Effective Date: The effective date of the new policy.
- Type of Refund: Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply to the policy term in which the cancellation became effective. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
- Cancellation Request: Must be received within 1 year of the new policy effective date.
- Required Documentation: Copy of the new policy declaration page, and a copy of the other insurance policy declaration. These pages must show the building address and policy effective dates.
- Years Eligible for Refund: Current year.

**4. Duplicate NFIP Policies (TRRP Reason 04)**

When a duplicate NFIP policy has been issued to the same named insured, only 1 policy can remain in effect. The insured can choose which policy is to remain in effect and which policy is to be canceled. This does not apply when there has been a deliberate creation of duplicate policies. If this event does occur, the policy with the later effective date must be canceled. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the first policy.

There are 5 exceptions to the above-referenced rule about canceling the policy with the later effective

date. The first two exceptions are covered in other parts of this chapter. This includes cancellation of the earlier policy to establish a common expiration date with other policies, which is covered under Reason 3, and cancellation of a Dwelling Policy because coverage is being provided under a Residential Condominium Building Association Policy (RCBAP), which is covered under Reason 10.

The three exceptions covered in this section are as follows. The first exception applies when an NFIP policy force-placed by the lender is being replaced by an NFIP policy purchased by the borrower. When coverage has been force-placed by a lender using a conventionally written standard-rated policy because the required underwriting information is available, that policy is considered equivalent to the Mortgage Portfolio Protection Program (MPPP) policy. The WYO Company is authorized to cancel the standard-rated (force-placed) policy, provided that a copy of the force-placement letter from the mortgagee and a copy of the policy declarations page are submitted with the Cancellation/Nullification Request Form. The WYO Company is authorized to cancel the MPPP policy if a copy of the policy declarations page is submitted with the Cancellation/Nullification Request Form.

The second exception applies when the policy with the earlier effective date has been expired for more than 30 days. The third exception applies when a Group Flood Insurance Policy (GFIP) is being replaced with a standard-rated policy.

When duplicate NFIP policies are issued to different named insureds for the same building, the building owner must determine which policy is to remain in effect. For example, if a tenant has purchased building coverage, the policy(ies) must either be endorsed to remove the building coverage, endorsed to include the building owner as a named insured, or canceled. Only 1 policy with building coverage may remain in effect.

- Cancellation Effective Date:
  - Policies with the same effective dates: use the date of the policy chosen by the insured.
  - Policies with different effective dates: the policy with the later effective date must be canceled unless (1) an MPPP policy is being replaced with a standard-rated policy, or (2) the policy with the earlier effective date has been expired for more than 30 days, or (3) the GFIP is being replaced with a standard-rated policy.

- Type of Refund:
  - Full premium refund will apply when the cancellation is effective at the inception of the term, and for the renewal terms. Fees and surcharges are refunded. This applies when the policy with the later effective date is canceled.
  - Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when the cancellation is effective mid-term and the exception to allow cancellation of the earlier policy applies. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - No premium refunds are issued for the GFIP.
- Cancellation Request: Must be received within 1 year of the policy expiration date.
- Required Documentation: Copy of the declarations page(s) and, for the standard force-placed policy, a copy of the force-placement letter from the mortgagee.
- Years Eligible for Refund: Up to 5 years prior to the date of cancellation request.

## 5. Non-Payment (TRRP Reason 05)

When an agent/producer accepts a premium payment from a client for an Application or renewal and then submits an agency check to the insurer, the policy may be nullified if the client's check is returned because of insufficient funds or any other reason the check is not made good to the agent/producer. The bank's notice must be attached to the form when this situation occurs. If the agent/producer can document this, a full premium refund is provided to the agent/producer. If a WYO Company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

This reason is also used when an error or billing dispute occurs (processing error or fraud) on a credit card payment.

This reason cannot be used if the agent/producer advanced agency funds and the client did not pay the agency.

- Cancellation Effective Date: The policy inception date.
- Type of Refund: Full premium refund includes all fees and surcharges to agent.
- Cancellation Request: Must be received during the policy year.

- Required Documentation: Bank notice of non-payment or credit card notice of non-payment.
- Years Eligible for Refund: Current year.

#### 6. Risk Not Eligible for Coverage (TRRP Reason 06)

This reason is used to nullify a policy when an Application or renewal was issued for an ineligible property.

A clear and precise explanation must be included when submitting this type of cancellation request. Examples of a risk that was not eligible for coverage at the time of Application include the following:

- (1) The structure intended to be insured as a building does not meet the definition of a building.
- (2) Contents are not located in an eligible building.
- (3) The building is not located in a community participating in the NFIP. (The use of an incorrect community number allowed the policy to be erroneously issued.)
- (4) Building is located in a Coastal Barrier Resources System (CBRS) area.
- (5) Discovered to have been declared a 1316 property prior to the time of application.

Examples of a renewal erroneously issuing when a risk was eligible for coverage at the time of Application, but was not eligible at the time of renewal, include but are not limited to the following:

- (1) Declared a 1316 property after the time of application.
- (2) Community suspension if renewed, but not eligible for coverage.
- (3) Annexation of the property to a non-participating community. Refer to the Standard Flood Insurance Policy (SFIP) for a list of risks that are not eligible for coverage.

The policy may be canceled for up to 5 years from the receipt date of the cancellation request using the policy effective date that the risk is determined to have been ineligible. The refund will be full premium refund, provided that no claim has been paid. If a claim was paid, the refund is allowed only if the premium refund is greater than the amount of the claim paid, and is limited to the difference between the calculated premium refund and the amount of the claim paid. If the claim amount is greater than the refund amount, the insurer must reimburse the NFIP for difference between the refund amount and the paid claim

amount. The insurer must verify the loss history of the property with the NFIP Bureau before issuing refunds for more than two policy years.

- Cancellation Effective Date: The effective date of the first full policy year the property became ineligible for coverage, subject to the maximum number of years allowable for refund.
- Type of Refund: Full premium refund will apply to the first full policy year in which the property became ineligible for policy coverage, and to any subsequent policy terms. Refund includes fees and surcharges.
- Cancellation Request: Must be received within 1 year of the policy expiration date.
- Required Documentation: Property tax records, Section 1316 declaration, or Coastal Barrier Resources Act (CBRA) determination, as appropriate, or photographs showing ineligibility, or other supporting documentation.
- Years Eligible for Refund: Up to 5 years prior to the receipt date of the cancellation request.

#### 7. Property Closing Did Not Occur (TRRP Reason 08)

This reason is used to *nullify* a policy when it is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property.

- Cancellation Effective Date: The policy inception date.
- Type of Refund: Full premium refund includes fees and surcharges.
- Cancellation Request: Must be received during the policy year.
- Required Documentation: A signed statement from the policyholder that the property closing did not occur. See sample verification letter regarding no requirement to maintain flood insurance coverage, found near the end of this section of the manual.
- Years Eligible for Refund: Current year.

#### 8. Policy Not Required by Mortgagee (TRRP Reason 50)

This reason provides a means to cancel a policy when coverage was required by the mortgagee for a loan closing but later it is determined that at the time of closing, the building was not located in a Special Flood Hazard Area (SFHA). As a result, coverage should not have been required by the mortgagee.

This cancellation reason can be used only if the cancellation request is made during the initial policy term, and there are no paid or pending claims. The cancellation effective date is the date the cancellation request is received by the insurer. A revised determination from the lender may be used to cancel the policy. A Federal Emergency Management Agency (FEMA) Out-As-Shown Determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

**NOTE:** This cancellation reason may be used even if the policy was rated in a non-SFHA.

- Cancellation Effective Date: The date the cancellation request, including all supporting documentation, is received by the insurer.
- Type of Refund: Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when the cancellation effective date is during the policy term. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
- Cancellation Request: Must be received within the policy year.
- Required Documentation: A revised determination from the lender showing that the building is not in an SFHA and a signed statement from the policyholder that the policy is not required by mortgagee due to a revised zone determination by mortgagee. See sample verification letter regarding no requirement to maintain flood insurance coverage, found near the end of this section of the manual.
- Years Eligible for Refund: Current year.

#### 9. Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Because of a Physical Map Revision or LOMR (TRRP Reason 09)

This reason can be used when flood insurance was initially required by the mortgagee or other lender because the building was determined to be in an SFHA but was removed from the SFHA following:

- The physical revision of a map;
- The issuance of a Letter of Map Revision (LOMR)
- The lender's determination that coverage is no longer required for a structure on a residential property that is detached from the primary residential structure and does not serve as a residence.

This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering, if the property was newly mapped, or was eligible for the PRP extension.

- Cancellation Effective Date: The date the cancellation request, including all supporting documentation, is received by the insurer.
- Type of Refund: Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply to the policy term in which the cancellation became effective. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
- Cancellation Request: Must be received within the policy year.
- Required Documentation: A copy of the revised map or LOMR; or, in the case of multi-property LOMRs that do not list the property's specific building, street address, lot number, or rural address, any of the following and a copy of the LOMR:
  - A letter that an insured received from their community official stating that their building was removed from the SFHA by a multiproperty LOMR.
  - A letter from the applicable community official, on official letterhead, stating that the building was included in the area removed from the SFHA by the multi-property LOMR, which listed only boundaries/intersections of streets, lot numbers, or rural addresses.
  - In cases, and only in cases, where (1) a community official could not or would not provide a letter, or (2) the building has a rural address, the following set of 2 documents may be submitted:
    - A copy of a legal notice, such as a real estate assessment notice or a water/sewer notice, that shows the lot number, street or rural address, or other legal designation of the location of the building; *and*
    - A letter from the mortgage lender that (1) shows the lot number, street or rural address, or other legal designation of the location of the building, and (2) states that the building was within the boundaries of the area removed from the SFHA by the LOMR. Letters from community officials must match the street address and lot number with a specific multiproperty LOMR, stating that the individual building street address, lot number, or rural address (e.g., RR, Box

#, Hwy) was included in the area covered by the LOMR. The insurer may accept zone determinations in lieu of the documentation cited above for these situations.

- o A signed statement from the insured that the policy is no longer required by mortgagee because property is no longer in an SFHA due to physical map revision or coverage is no longer required by mortgagee for a detached structure.
- o If a condominium association seeks to cancel an RCBAP, the condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit. Every unit owner must provide a lender release or sign a statement that there is no lender.

See sample verification letter regarding no requirement to maintain flood insurance coverage, found near the end of this section of the manual.

- Years Eligible for Refund: Current year.

#### **10. Condominium Policy (Unit or Association) Converting to RCBAP (TRRP Reason 45)**

This reason provides a means to cancel a standard-rated dwelling policy, with building coverage only, covering a condominium unit because coverage is being provided under an RCBAP. This reason is used when the unit owner policy and the RCBAP building limits are more than the cost of the unit, up to the maximum limits of the Program.

- Cancellation Effective Date: The date coverage is provided under the RCBAP.
- Type of Refund:
  - o Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when coverage is provided under the RCBAP during the first policy term of duplicate coverage. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - o Full premium refunds will apply to the term(s) for subsequent years. Fees and surcharges are refunded.
- Cancellation Request: Must be received within 1 year of the policy expiration date.
- Required Documentation: Copy of RCBAP and documentation showing the value of the unit.
- Years Eligible for Refund: Up to 5 years prior to the receipt date of cancellation request.

#### **11. This cancellation reason has been deactivated.**

#### **12. Mortgage Paid Off (TRRP Reason 52)**

This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan, and that mortgage loan has now been paid off, provided no claim has been paid or is pending.

- Cancellation Effective Date: The date the cancellation request is received by the insurer.
- Type of Refund:
  - o Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when the cancellation effective date is during the policy term. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - o A full premium refund will apply in those cases where the policy renewed after the mortgage was paid off because it was in the renewal billing cycle. Fees and surcharges are refunded.
- Cancellation Request: Must be received during the policy year.
- Required Documentation: A signed statement from the insured that the mortgage has been paid off. See sample verification letter regarding no requirement to maintain flood insurance coverage, found near the end of this section of the manual.
- Years Eligible for Refund: Current year and the pro-rata portion of the prior policy year in those cases where the policy renewed after the mortgage was paid off and the cancellation request was received.

#### **13. Voidance Prior to Effective Date (TRRP Reason 60)**

This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy, after submitting a premium payment.

- Cancellation Effective Date: The policy inception date.
- Type of Refund: Full premium refund, as well as all fees and surcharges.
- Cancellation Request: Must be received prior to the policy effective date.
- Required Documentation: Policyholder's request.
- Years Eligible for Refund: Current year.

**14. This cancellation reason has been deactivated.**

**15. Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination (TRRP Reason 16)**

Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in an SFHA. Following a review under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured home is not in an SFHA and insurance is not required. The policy may be canceled back to inception.

This cancellation reason can be used only if the request from the borrower and lender was sent to FEMA for a LODR within 45 days of the lender's notification to the borrower that the building is in an SFHA and that flood insurance is required. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering, if the property was newly mapped, or was eligible for the PRP extension.

- Cancellation Effective Date: The date the cancellation request, including all supporting documentation, is received by the insurer.
- Type of Refund:
  - Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when the cancellation effective date is during the policy term. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - A full premium refund will apply in those cases where the policy renewed after receipt of the cancellation request because it was in the renewal billing cycle. Fees and surcharges are refunded.
- Cancellation Request: Must be received during the policy year.
- Required Documentation: Copy of FEMA's LODR, and a signed statement from the insured that flood insurance is not required by the lender. See sample verification letter regarding no requirement to maintain flood insurance coverage, found near the end of this section of the manual.
- Years Eligible for Refund: Current year provided no claim has been paid or is pending.

**16. This cancellation reason has been deactivated.**

**17. This cancellation reason has been deactivated.**

**18. Mortgage Paid Off on an MPPP Policy (TRRP Reason 52)**

This reason is used to cancel an MPPP Policy after the mortgage is paid off, provided no claim has been paid or is pending.

- Cancellation Effective Date: The date the cancellation request is received by the insurer.
- Type of Refund:
  - Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when the cancellation effective date is during the policy term. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - A full premium refund will apply in those cases where the policy renewed after the mortgage was paid off and the cancellation request was received because it was in the renewal billing cycle. Fees and surcharges are refunded.
- Cancellation Request: Must be received during the policy year.
- Required Documentation: A statement from the mortgagee that the mortgage has been paid off.
- Years Eligible for Refund: Current year and the pro-rata portion of the prior policy year in those cases where the policy renewed after the mortgage was paid off.

**19. Insurance No Longer Required by the Mortgagee Because the Building Has Been Removed from the SFHA by Means of a LOMA (TRRP Reason 20)**

This reason can be used only when flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA. The policy can be canceled provided the lender confirms in writing that the insurance is no longer required because the property was removed from the SFHA. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering, if the property was newly mapped, or was eligible for the PRP extension. A copy of the LOMA must accompany this request. This cancellation reason cannot be used when a LOMA is issued more than 60 days before the effective date of the current policy.

- Cancellation Effective Date: Current policy effective date and in some instances the prior policy effective date.
- Type of Refund: A premium refund, including ICC and Reserve Fund Assessment. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date.

- Required Documentation:

- A signed statement from the insured that the policy is no longer required by mortgagee because property is no longer in an SFHA and a copy of the LOMA.
- If a condominium association seeks to cancel an RCBAP, the condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit. Every unit owner must provide a lender release or sign a statement that there is no lender.

See sample verification letter regarding no requirement to maintain flood insurance coverage, found near the end of this section of the manual.

- Years Eligible for Refund: Current year and, if applicable, 1 prior year provided the LOMA was issued within 60 days before the current policy's effective date and no claim has been paid, or is pending, for the policy year that is being canceled.

Example: The flood policy was effective from January 1, 2015, to January 1, 2016, and renewed January 1, 2016, to January 1, 2017. The effective date of the LOMA is December 1, 2015. The cancellation will be effective January 1, 2015.

**NOTE:** If the LOMA is dated more than 60 days prior to the most recent renewal, no refund will be issued. In addition, no refund will be issued for a policy year that ended prior to the LOMA effective date.

## 20. Policy Was Written to the Wrong Facility (TRRP Reason 21)

This reason is used to cancel a policy when coverage was inadvertently written to the wrong facility on those buildings that were identified as Severe Repetitive Loss Properties. The cancellation effective date must be the same as the policy effective date.

- Cancellation Effective Date: The current policy effective date.
- Type of Refund: Full premium refund includes fees and surcharges.
- Cancellation Request: Must be received during the policy year.
- Required Documentation: Report provided by the NFIP identifying the building as a Severe Repetitive Loss Property.
- Years Eligible for Refund: Current year.

## 21. Other: Continuous Lake Flooding or Closed Basin Lakes (TRRP Reason 10)

This reason is used for continuous lake flooding or closed basin lakes. The cancellation can be for only 1 term of a policy.

- Cancellation Effective Date: Must be after the date of loss.
- Type of Refund: No premium refund allowed.
- Cancellation Request: N/A.
- Required Documentation: FEMA notification.
- Years Eligible for Refund: N/A.

## 22. Cancel/Rewrite Due to Misrating (TRRP Reason 22)

This reason is used to cancel and rewrite a policy due to misrating in the following situations:

- (1) to correct a policy effective date;
- (2) when ineligible PRPs or MPPP policies are canceled and rewritten within the same company;
- (3) to cancel a standard-rated policy that is eligible for a PRP due to misrating, as defined in the General Change Endorsement section of this manual. This includes a standard-rated policy incorrectly rated in an SFHA, the failure to apply the PRP Eligibility Extension to an eligible property, or failure to apply for a Newly Mapped property;
- (4) the property was eligible for continuous coverage or built-in-compliance grandfathering discovered after the time of application; *and*
- (5) when system constraints prevent a legitimate correction.

Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Rollover Indicator "Z" to report the new policy. In order to process a cancel/

rewrite due to misrating, the policy to be canceled must have no paid or pending claim during the policy year(s) to be canceled.

- Cancellation Effective Date: The effective date of the first eligible policy term.
- Type of Refund: Full premium refund, as well as all fees and surcharges, but the refund must be applied towards the new policy.
- Cancellation Request: N/A
- Required Documentation is documentation supporting the misrating. For a standard-rated policy eligible for the Preferred Risk Policy (PRP), submit one of the following:
  - A Letter of Map Amendment (LOMA);
  - A Letter of Map Revision (LOMR);
  - A letter indicating the property address and flood zone of the building, and signed and dated by a local community official;
  - An Elevation Certificate indicating the exact location and flood zone of the building, signed and dated by a surveyor, an engineer, an architect, or a local community official;
  - A flood zone determination certification that guarantees the accuracy of the information; or
  - A copy of the most recent flood map marked to show the exact location and flood zone of the building is also acceptable, though additional documentation may be required if the building is close to the zone boundary.
- Years Eligible for Refund: Going back a maximum of 5 years from the current policy year when converting a standard-rated B, C, or X zone policy to a PRP or a policy misrated in an SFHA that is eligible for the PRP.

**NOTE:** In determining the number of years for refund eligibility, do not include policy years that expired before a lapse in coverage.

#### 23. Fraud (TRRP Reason 23)

This reason is used when fraud, which includes misrepresentation of a material fact by the policyholder or agent, has been determined by FEMA. No premium refund is allowed with this reason. If the agent/producer did not commit, or participate in, the fraud, the agent/producer will retain the full commission, and the company's expense allowance will not be reduced.

- Cancellation Effective Date: The policy effective date of the policy term in which the fraudulent act or misrepresentation of material fact was committed.
- Type of Refund: No premium refund allowed.
- Cancellation Request: N/A.
- Required Documentation: FEMA notification.
- Years Eligible for Refund: N/A.

#### 24. Cancel/Rewrite Due to Map Revision, LOMA, or LOMR (TRRP Reason 24)

This reason is used to cancel and rewrite a standard-rated flood insurance policy to a PRP within the same company as the result of a map revision, LOMA, or LOMR. The standard-rated policy will be canceled and rewritten as a PRP. Use New/Rollover Indicator "Z" to report the new policy. Premium from the canceled policy will be applied to the PRP, with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The agent/producer will retain the full commission, and the company's expense allowance will not be reduced.

- Cancellation Effective Date: The effective date of the first eligible policy term.
- Type of Refund: Full premium refund, as well as all fees and surcharges, but the refund must be applied to the new policy.
- Cancellation Request: Must be received during the policy term.
- Required Documentation: Copy of the revised map, LOMA, or LOMR.
- Years Eligible for Refund: Up to 5 years from receipt date of cancellation request, provided that no claim has been paid or is pending.

#### 25. HFIAA Section 28 Refund (TRRP Reason 25)

This reason is used to cancel and rewrite policies that are affected by HFIAA (Homeowner Flood Insurance Affordability Act). Premium refunds resulting from the cancellation must be applied to the rewritten policy prior to any premium refund being generated.

- Cancellation Effective Date: The policy term affected by HFIAA Section 28 on or after October 1, 2016 or renewing on or after October 1, 2017.

- Type of Refund: Full premium refund includes fees and surcharges.
- Cancellation Request: N/A.
- Required Documentation: Declarations page and a flood zone determination, a copy of the current map, or any other applicable documentation.
- Years Eligible for Refund: Up to 5 years.

## II. COMPLETING THE CANCELLATION/ NULLIFICATION REQUEST FORM

### A. Current Policy Number

In the upper right corner of the form, enter the NFIP policy number.

### B. Policy Term

Enter the policy term and the cancellation effective date.

### C. Agent Information

Enter the complete name, mailing address, phone number, and fax number of the agent/producer.

### D. Insured Mailing Address

Enter the complete name, mailing address, and phone number of the insured. If the insured has moved to a new location, enter the new mailing address.

### E. First Mortgagee

Enter the complete name, mailing address, phone number, and fax number of the first mortgagee.

### F. Other Parties Notified

Enter the complete name and mailing address of all other interested parties who are to be notified, such as any additional insured, the second mortgagee, the loss payee, trustee, or disaster assistance agency.

### G. Property Location

Enter the location of the insured property.

### H. Cancellation Reason Code

Enter the reason code for cancellation of the policy and provide any additional information required.

### I. Refund

Check the appropriate box to indicate to whom the refund is to be made payable.

When a Cancellation/Nullification Request Form is received that directs the NFIP to make a premium refund to the payor and the policy has been endorsed showing the payor as a WYO Company or agency, the NFIP will make the refund payable to the insured and mail the refund in care of the agent/producer. Check the appropriate box to indicate to whom the refund should be mailed.

### J. Signature

All named insureds must sign and date the cancellation/nullification request for all cancellation reasons except 5, 6, 22, and 25. In the event of foreclosure, the named insured's signature is not required for cancellation reason 1 when court documentation confirms the unearned premium belongs to the lender. The named insured's signature is also not required when reason 1 is used to generate a refund for a policy covering property that was originally eligible for coverage, but became ineligible mid-term due to physical alteration of the structure. In addition, the signature is not required when duplicate coverage is discovered and the policy with the later effective date must be canceled. The agent/producer must sign and date the cancellation/nullification request for all cancellation reasons except 6, 22, and 25.

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

After completing the cancellation request, attach all required supporting documents and submit them to the insurer. The agent/producer should retain a copy, give a copy to the insured, and send a copy to the mortgagee, if applicable.

After processing the cancellation request, the insurer will send the agent/producer, mortgagee, and insured a notice of cancellation.

**Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy**

REASON CODE FOR CANCELLATION/NULLIFICATION (WITH TRRP CODE)	PREMIUM REFUND (INCLUDING ICC, RESERVE FUND ASSESSMENT)		PROBATION SURCHARGE		FEDERAL POLICY FEE		HFIAA SURCHARGE <sup>1</sup>		PRODUCER COMMISSION (DIRECT BUSINESS ONLY)		
	Full	Pro Rata	Full Refund	Fully Earned	Full Refund	Fully Earned	Full Refund	Fully Earned	Full Deduction	Pro Rata	Retained
1 (01)		✓		✓		✓		✓		✓	
2 (02)		✓		✓		✓		✓		✓	
3 (03)		✓		✓		✓		✓		✓	
4 (04)		✓		✓		✓		✓		✓	
5 (05)	✓		✓		✓		✓		✓		
6 (06)	✓		✓		✓		✓		✓		
7 (08)	✓		✓		✓		✓		✓		
8 (50)		✓		✓		✓		✓		✓	
9 (09)		✓		✓		✓		✓			✓
10 (45)		✓		✓		✓		✓		✓	
12 (52)		✓		✓		✓		✓		✓	
13 (60)	✓		✓		✓		✓		✓		
15 (16)		✓		✓		✓		✓		✓	
18 (52)		✓		✓		✓		✓		✓	
19 (20)	✓			✓		✓		✓			✓
20 (21)	✓		✓		✓		✓		✓		
21 (10)	NO REFUND OF PREMIUM, FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT AND HFIAA SURCHARGE ALLOWED										✓
22 (22)	✓		✓		✓		✓		✓		
23 (23)	NO REFUND OF PREMIUM, FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT AND HFIAA SURCHARGE ALLOWED										✓
24 (24)	✓		✓		✓		✓				✓
25 (25)	✓		✓		✓		✓				✓

1 The Homeowner Flood Insurance Affordability Act of 2014 (HFIAA)

**SAMPLE VERIFICATION LETTER:  
VERIFICATION THAT THERE IS NO REQUIREMENT TO MAINTAIN FLOOD  
INSURANCE COVERAGE WITH THE NATIONAL FLOOD INSURANCE PROGRAM**

<Insured Property Address>

I, \_\_\_\_\_, am not required by a lender, loss payee, landlord, or any Federal agency to maintain flood insurance through the National Flood Insurance Program for the above referenced property pursuant to any statute, regulation, or contract, and I am aware that by cancelling my coverage, I may lose eligibility for any subsidized premium rates made available through the National Flood Insurance Program.

Check the reason that best applies:

- Property Closing Did Not Occur
- Policy Not Required by Mortgagee Due to a Revised Zone Determination by Mortgagee
- Insurance No Longer Required by Mortgagee Because Property is no Longer in a Special Flood Hazard Area due to Physical Map Revision
- Coverage No Longer Required by Mortgagee for a Detached Structure
- Mortgage Paid Off
- Voidance Prior to the Policy Effective Date
- Insurance No Longer Required Based on FEMA Review of Lender's Determination by Means of a Letter of Map Determination
- Insurance No Longer Required by the Mortgagee Because the Building is Determined Outside of the Special Flood Hazard Area by means of a Letter of Map Amendment

\_\_\_\_\_  
Insured Name (Printed)

\_\_\_\_\_  
Insured Signature

\_\_\_\_\_  
Date

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

# COMMUNITY RATING SYSTEM

## I. GENERAL DESCRIPTION

The Community Rating System (CRS) is a voluntary program for National Flood Insurance Program (NFIP) participating communities. The goals of the CRS are to reduce flood damages to insurable property, strengthen and support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management.

The CRS has been developed to provide incentives in the form of premium discounts for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

## II. ELIGIBILITY

For a community to be eligible, it must be in full compliance with the NFIP and be in the Regular phase of the program. Table 1 shows the categories that are eligible for CRS premium discounts.

The following categories are not eligible for CRS premium discounts:

- Emergency Program communities
- Preferred Risk Policies
- Newly-Mapped-rated policies
- Mortgage Portfolio Protection Program policies
- Post-FIRM buildings located in a Special Flood Hazard Area (SFHA) where the elevation difference used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the following exceptions:
  - Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE; *and*
  - Subgrade crawlspaces with certification from a community official. The subgrade crawlspace exception must be certified by a community official letter containing the following statement:

“I certify that the building located at \_\_\_\_\_ [address] has a crawlspace that was built in compliance with the NFIP requirements for crawlspace construction as outlined in FEMA Technical Bulletin 11-01, Crawlspace Construction for Buildings Located in Special Flood Hazard Areas.”

## III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under 4 main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate Federal Emergency Management Agency (FEMA) region for the CRS program and its implementation is verified, FEMA sets the CRS classification based upon the credit points. This classification determines the premium discount for policyholders. Premium discounts ranging from 5% to a maximum of 45% will be applied to eligible policies written in a community as recognition of the floodplain management activities instituted. Table 2 shows premium discounts for CRS Classes 1–10 within different flood zones. Table 3 lists all CRS eligible communities and their discounts.

## IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS/PRODUCERS

Certain activities credited under the CRS provide direct benefit to agents/producers writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the SFHA after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent/producer should be able to get these certificates from any CRS community. In addition, some CRS communities receive credit for having completed certificates for Post-FIRM buildings constructed prior to the CRS application date. If they do receive this credit, then these certificates should also be available to agents/producers writing flood insurance. The community may charge a fee for copying certificates.

Many CRS communities receive credit for providing inquirers with information from the community’s Flood Insurance Rate Map (FIRM). This includes a property’s flood risk zone and the BFE. The service must be publicized once a year. If a community is receiving this credit, then agents/producers should be able to use the service. A fee may be charged for the service.

**TABLE 1. CRS PREMIUM DISCOUNT ELIGIBILITY (REGULAR PROGRAM COMMUNITIES ONLY)<sup>1</sup>**

FLOOD ZONE	ELIGIBLE FOR CRS PREMIUM DISCOUNT	NOT ELIGIBLE FOR CRS PREMIUM DISCOUNT
All Flood Zones	Pre-FIRM Buildings	N/A
B, C, X, D, A99, AR, and AR Dual Zones (AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO)	Post-FIRM Buildings	N/A
A Zones (AE, A1-A30, Unnumbered A, AO, AH)	Post-FIRM <b>Non-Elevated</b> Buildings where the elevation difference used for rating is at or above the Base Flood Elevation (BFE); <i>OR</i> With subgrade crawlspace certification from a community official	Post-FIRM <b>Non-Elevated</b> Buildings where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i> With no subgrade crawlspace certification from a community official
	Post-FIRM <b>Elevated</b> Buildings <sup>2</sup> where the elevation difference used for rating is at or above the BFE	Post-FIRM <b>Elevated</b> Buildings <sup>2</sup> where the elevation difference used for rating is 1 foot or more below the BFE
'75-'81 and Post-'81 V Zones (VE, V1-V30, Unnumbered V)	Post-FIRM <b>Non-Elevated</b> Buildings where the elevation difference used for rating is at or above the BFE	Post-FIRM <b>Non-Elevated</b> Buildings where the elevation difference used for rating is 1 foot or more below the BFE
	Post-FIRM <b>Elevated</b> Buildings where the elevation difference used for rating is at or above the BFE	Post-FIRM <b>Elevated</b> Buildings where the elevation difference used for rating is 1 foot or more below the BFE
	Post-FIRM <b>Elevated</b> Buildings <sup>2</sup> <ul style="list-style-type: none"> <li>• With unfinished enclosure where the elevation difference used for rating is at or above the BFE, with no machinery or equipment below the BFE; <i>OR</i></li> <li>• With unfinished enclosure used only for parking, access, or storage with breakaway walls regardless of size, with no machinery or equipment below the BFE</li> </ul>	Post-FIRM <b>Elevated</b> Buildings <sup>2</sup> <ul style="list-style-type: none"> <li>• With no enclosure where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i></li> <li>• With enclosure with non-breakaway walls where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i></li> <li>• With machinery or equipment below the BFE; <i>OR</i></li> <li>• With finished enclosure below the BFE</li> </ul>

1 Emergency Program policies, Preferred Risk Policies (PRP), Newly Mapped (NM) policies, Mortgage Portfolio Protection Program (MPPP) policies, and Group Flood Insurance Policies (GFIP) are not eligible for the CRS premium discount.

2 For a Post-FIRM Elevated Building with an elevator below the BFE, contact the insurer for CRS discount eligibility.

**TABLE 2. CRS PREMIUM DISCOUNTS**

CLASS	DISCOUNT	CLASS	DISCOUNT
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	—
SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class. SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.* Non-SFHA (Zones B, C, X, D): 10% discount for Classes 1-6; 5% discount for Classes 7-9.			

\* In determining CRS Premium Discounts, all AR and A99 Zones are treated as non-SFHAs.

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Alabama</b>							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	10/1/13	9	5	5	C
010144	Auburn, City of	05/1/14	05/1/14	7	15	5	C
015000	Baldwin County	10/1/95	05/1/12	6	20	10	C
010116	Birmingham, City of	10/1/94	05/1/12	6	20	10	C
010418	Dauphin Island, Town of	05/1/01	05/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, City of	10/1/93	10/1/13	8	10	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	10/1/12	8	10	5	C
010151	Madison County	05/1/14	05/1/14	9	5	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/07	7	15	5	C
010189	Pell City, City of	10/1/92	05/1/12	8	10	5	C
010002	Prattville, City of	10/1/91	05/1/08	8	10	5	C
010203	Tuscaloosa, City of	05/1/16	05/1/16	9	5	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
<b>Alaska</b>							
020005	Anchorage, Municipality of	10/1/95	10/1/09	6	20	10	C
020107	Homer, City of	05/1/16	05/1/16	8	10	5	C
020012	Kenai Peninsula, Borough of	05/1/00	05/1/00	8	10	5	C
020003	Ketchikan Gateway Borough	10/1/05	05/1/16	10	0	0	R
020069	Nome, City of	10/1/05	10/1/16	9	5	5	C
020113	Seward, City of	10/1/05	10/1/15	9	5	5	C
020094	Valdez, City of	10/1/92	10/1/14	9	5	5	C
<b>Arizona</b>							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	05/1/11	7	15	5	C
040080	Casa Grande, City of	10/1/91	10/1/12	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/11	10	0	0	R
040095	Clarkdale, Town of	10/1/91	05/1/11	7	15	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040061	Dewey-Humboldt, Town of	10/1/07	05/1/11	7	15	5	C
040020	Flagstaff, City of	10/1/91	05/1/14	5	25	10	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	05/1/10	7	15	5	C
040067	Holbrook, City of	10/1/95	10/1/14	7	15	5	C
040118	Marana, Town of	10/1/12	10/1/12	8	10	5	C
040037	Maricopa County	10/1/91	05/1/12	4	30	10	C
040048	Mesa, City of	10/1/91	05/1/98	10	0	0	R
040058	Mohave County	10/1/95	05/1/13	6	20	10	C
040066	Navajo County	10/1/92	05/1/08	8	10	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	05/1/07	5	25	10	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Arizona (continued)</b>							
040077	Pinal County	05/1/15	05/1/15	7	15	5	C
040098	Prescott, City of	10/1/91	05/1/11	7	15	5	C
040090	Santa Cruz County	10/1/03	05/1/08	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/07	6	20	10	C
040130	Sedona, City of	10/1/91	05/1/11	8	10	5	C
040069	Show Low, City of	10/1/91	05/1/10	8	10	5	C
040054	Tempe, City of	10/1/91	05/1/12	7	15	5	C
040076	Tucson, City of	10/1/91	10/1/07	6	20	10	C
040056	Wickenburg, Town of	10/1/92	10/1/07	10	0	0	R
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	10/1/16	7	15	5	C
<b>Arkansas</b>							
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	10/1/12	9	5	5	C
050308	Bryant, City of	10/1/92	05/1/16	10	0	0	R
050399	Centerton, City of	10/1/13	10/01/13	9	5	5	C
050216	Fayetteville, City of	05/1/16	05/1/16	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/06	8	10	5	C
050180	Jacksonville, City of	10/1/94	10/1/16	9	5	5	C
050048	Jonesboro, City of	10/1/92	05/1/13	8	10	5	C
050181	Little Rock, City of	10/1/91	10/1/11	7	15	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050137	Texarkana, City of	05/1/13	05/1/13	9	5	5	C
050053	Van Buren, City of	05/1/09	10/1/13	7	15	5	C
050055	West Memphis, City of	10/1/92	05/1/12	7	15	5	C
<b>California</b>							
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/07	8	10	5	C
065019	Burlingame, City of	05/1/12	05/1/12	9	5	5	C
060714	Clearlake, City of	05/1/03	10/1/08	10	0	0	R
065022	Concord, City of	10/1/08	10/1/12	7	15	5	C
060025	Contra Costa County	10/1/91	05/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/09	7	15	5	C
060339	Cupertino, City of	10/1/05	05/1/15	7	15	5	C
060708	East Palo Alto, City of	10/1/11	05/1/16	8	10	5	C
060370	Fairfield, City of	10/1/92	05/1/09	7	15	5	C
060218	Fountain Valley, City of	10/1/96	05/1/15	9	5	5	C
065028	Fremont, City of	05/1/01	05/1/01	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/07	8	10	5	C
065029	Fresno County	10/1/91	05/1/16	7	15	5	C
060340	Gilroy, City of	05/1/07	05/1/07	8	10	5	C
065034	Huntington Beach, City of	10/1/95	05/1/15	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>California (continued)</b>						
060222	Irvine, City of	10/1/91	10/1/12	9	5	5	C
060075	Kern County	10/1/91	05/1/13	7	15	5	C
060090	Lake County	10/1/95	10/1/10	7	15	5	C
060636	Lake Elsinore, City of	10/1/09	05/1/14	8	10	5	C
060738	Lathrop, City of	10/1/08	10/1/08	8	10	5	C
060395	Live Oak, City of	10/01/11	05/1/15	10	0	0	R
060008	Livermore, City of	05/1/15	05/1/15	9	5	5	C
060136	Long Beach, City of	10/1/93	10/1/12	8	10	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C
065043	Los Angeles County	10/1/91	05/1/11	7	15	5	C
060706	Manteca, City of	05/1/09	10/1/13	8	10	5	C
060173	Marin County	05/1/16	05/1/16	7	15	5	C
060344	Milpitas, City of	10/1/91	05/1/13	7	15	5	C
060735	Mission Viejo, City of	10/1/05	05/1/15	7	15	5	C
060195	Monterey County	10/1/91	05/1/15	7	15	5	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060307	Morrow Bay, City of	10/1/13	10/1/13	8	10	5	C
060347	Mountain View, City of	05/1/02	05/1/08	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	05/1/01	10/1/10	6	20	10	C
060388	Newman, City of	05/1/15	05/1/15	9	5	5	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/10	6	20	10	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060212	Orange County	10/1/91	10/1/12	6	20	10	C
060417	Oxnard, City of	05/1/13	05/1/13	9	5	5	C
060323	Pacifica, City of	05/1/13	05/1/13	7	15	5	C
060257	Palm Springs, City of	10/1/92	05/1/11	6	20	10	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060390	Patterson, City of	05/1/15	05/1/15	9	5	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	05/1/09	5	25	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/08	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060702	Poway, City of	05/1/08	05/1/08	8	10	5	C
060360	Redding, City of	10/1/96	05/1/08	6	20	10	C
060279	Redlands, City of	10/1/07	10/1/15	8	10	5	C
060035	Richmond, City of	10/1/95	05/1/15	10	0	0	R
060245	Riverside County	10/1/10	05/1/16	7	15	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060179	Ross, Town of	05/1/15	05/1/15	8	10	5	C
060266	Sacramento, City of	10/1/91	10/1/08	5	25	10	C
060262	Sacramento County	10/1/92	05/1/13	3	35	10	C
060202	Salinas, City of	10/1/91	10/1/13	7	15	5	C
060180	San Anselmo, Town of	05/1/16	05/1/16	9	5	5	C
060327	San Carlos, City of	05/1/13	05/1/13	9	5	5	C
060284	San Diego County	10/1/94	10/1/12	6	20	10	C
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>California (continued)</b>							
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	05/1/12	9	5	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/11	7	15	5	C
060311	San Mateo County	10/1/10	10/1/10	9	5	5	C
060036	San Pablo, City of	10/1/13	10/1/13	8	10	5	C
060710	San Ramon, City of	10/1/91	05/1/11	6	20	10	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/08	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/09	10	0	0	R
060729	Santa Clarita, City of	10/1/01	05/1/14	7	15	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060353	Santa Cruz County	10/1/12	10/1/12	8	10	5	C
060421	Simi Valley, City of	10/1/93	10/1/09	7	15	5	C
060631	Solano County	10/1/91	10/1/07	7	15	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/09	7	15	5	C
060394	Sutter County	10/1/08	10/1/14	5	25	10	C
060400	Tehama, City of	10/1/03	05/1/13	5	25	10	C
060401	Trinity County	05/1/11	05/1/11	9	5	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
060413	Ventura County	10/1/11	05/1/16	5	25	10	C
060409	Visalia, City of	10/1/11	10/1/12	8	10	5	C
065070	Walnut Creek, City of	10/1/91	05/1/11	8	10	5	C
060357	Watsonville, City of	10/1/92	10/1/12	8	10	5	C
060728	West Sacramento, City of	10/1/11	10/1/11	8	10	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060423	Yolo County	10/1/10	10/1/10	8	10	5	C
060396	Yuba City, City of	10/1/07	10/1/14	5	25	10	C
060427	Yuba County	10/1/03	05/1/13	6	20	10	C
060739	Yucaipa, City of	10/1/11	10/1/15	10	0	0	R
<b>Colorado</b>							
080001	Adams County	10/1/16	10/1/16	9	5	5	C
080010	Alamosa, City of	10/1/91	05/1/16	7	15	5	C
080009	Alamosa County	10/1/96	10/1/11	10	0	0	R
080011	Arapahoe County	10/1/91	10/1/15	7	15	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/10	5	25	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/13	5	25	10	C
080023	Boulder County	10/1/91	10/1/15	5	25	10	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	10/1/13	8	10	5	C
080315	Centennial, City of	05/1/10	10/1/15	7	15	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/16	7	15	5	C
080060	Colorado Springs, City of	10/1/92	05/1/14	6	20	10	C
080043	Delta, City of	10/1/96	05/1/15	8	10	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	05/1/16	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Colorado (continued)</b>							
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080051	Eagle County	10/1/08	10/1/08	8	10	5	C
080059	El Paso County	10/1/92	10/1/10	7	15	5	C
085074	Englewood, City of	10/1/95	10/1/11	7	15	5	C
080102	Fort Collins, City of	10/1/91	05/1/16	2	40	10	C
080061	Fountain, City of	10/1/92	10/1/10	7	15	5	C
080067	Fremont County	10/1/93	05/1/08	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	05/1/11	7	15	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/10	7	15	5	C
080080	Gunnison, City of	10/1/95	10/1/14	7	15	5	C
080078	Gunnison County	10/1/94	10/1/09	8	10	5	C
080087	Jefferson County	10/1/05	10/1/10	6	20	10	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	05/1/15	7	15	5	C
080103	Loveland, City of	10/1/10	05/1/16	6	20	10	C
080063	Manitou Springs, City of	10/1/92	10/1/10	7	15	5	C
080115	Mesa County	05/1/06	05/1/16	8	10	5	C
080064	Monument, Town of	10/1/03	10/1/10	7	15	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	10/1/10	7	15	5	C
080310	Parker, Town of	10/1/92	05/1/07	6	20	10	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/16	8	10	5	C
080159	Steamboat Springs, Town of	10/1/93	05/1/15	7	15	5	C
080168	Telluride, Town of	10/1/94	10/1/15	7	15	5	C
080007	Thornton, City of	10/1/94	05/1/15	6	20	10	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	05/1/13	6	20	10	C
085079	Wheat Ridge, City of	10/1/91	10/1/11	6	20	10	C
<b>Connecticut</b>							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/10	10	0	0	R
090096	East Lyme, Town of	10/1/91	05/1/16	8	10	5	C
090007	Fairfield, Town of	10/1/16	10/1/16	8	10	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090082	Milford, City of	05/1/12	05/1/12	9	5	5	C
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/14	8	10	5	C
090106	Stonington, Town of	05/1/04	05/1/15	10	0	0	R
095082	West Hartford, Town of	10/1/91	10/1/07	8	10	5	C
090070	Westbrook, Town of	05/1/05	05/1/11	10	0	0	R
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

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<b>Delaware</b>							
105083	Bethany Beach, Town of	05/1/09	05/1/09	8	10	5	C
100022	Delaware City, City of	10/1/12	10/1/12	8	10	5	C
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
105085	New Castle County	05/1/13	05/1/13	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
100051	South Bethany, Town of	10/1/07	10/1/07	8	10	5	C
<b>Florida</b>							
120001	Alachua County	10/1/95	05/1/12	6	20	10	C
120290	Altamonte Springs, City of	10/1/94	05/1/14	7	15	5	C
125087	Anna Maria, City of	10/1/91	10/1/07	5	25	10	C
120180	Apopka, City of	10/1/93	10/1/07	7	15	5	C
120075	Atlantic Beach, City of	10/1/05	05/1/10	7	15	5	C
120193	Atlantis, City of	10/1/92	05/1/13	7	15	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/12	7	15	5	C
120004	Bay County	10/1/93	10/1/08	5	25	10	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125088	Belleair, Town of	10/1/15	10/1/15	8	10	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C
120239	Belleair Bluffs, City of	10/1/15	10/1/15	7	15	5	C
120195	Boca Raton, City of	10/1/92	05/1/08	8	10	5	C
120680	Bonita Springs, City of	05/1/06	10/1/11	6	20	10	C
120196	Boynton Beach, City of	10/1/91	10/1/10	7	15	5	C
120155	Bradenton, City of	10/1/91	05/1/11	6	20	10	C
125091	Bradenton Beach, City of	10/1/91	05/1/08	6	20	10	C
125092	Brevard County	10/1/91	10/1/06	7	15	5	C
125093	Broward County	10/1/92	05/1/12	7	15	5	C
120005	Callaway, City of	10/1/93	05/1/13	7	15	5	C
125094	Cape Canaveral, City of	10/1/93	05/1/13	7	15	5	C
125095	Cape Coral, City of	10/1/91	05/1/10	5	25	10	C
120090	Carrabelle, City of	10/1/93	05/1/13	10	0	0	R
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/15	5	25	10	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	05/1/16	6	20	10	C
120198	Cloud Lake, Town of	10/1/94	10/1/16	6	20	10	C
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	10/1/15	5	25	10	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	05/1/09	7	15	5	C
120639	Coral Gables, City of	10/1/93	05/1/13	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Florida (continued)</b>						
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120340	Crystal River, City of	10/1/16	10/1/16	7	15	5	C
120218	Cutler Bay, Town of	05/1/11	05/1/11	6	20	10	C
120034	Dania Beach, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125099	Daytona Beach, City of	10/1/94	10/1/08	6	20	10	C
125100	Daytona Beach Shores, City of	10/1/92	10/1/12	6	20	10	C
125101	Deerfield Beach, City of	10/1/92	05/1/11	7	15	5	C
125102	Delray Beach, City of	10/1/94	05/1/15	8	10	5	C
120677	Deltona, City of	05/1/15	05/1/15	9	5	5	C
125158	Destin, City of	10/1/94	05/1/10	6	20	10	C
120041	Doral, City of	05/1/09	05/1/09	8	10	5	C
125103	Dunedin, City of	10/1/92	10/1/16	5	25	10	C
120308	Edgewater, City of	10/1/92	10/1/12	7	15	5	C
120080	Escambia County	10/1/91	05/1/11	6	20	10	C
120146	Fanning Springs, Town of	10/1/93	10/1/08	8	10	5	C
120120	Fellsmere, City of	10/1/99	05/1/15	8	10	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/13	6	20	10	C
120087	Flagler Beach, City of	10/1/95	05/1/12	6	20	10	C
120085	Flagler County	05/1/15	10/1/16	6	20	10	C
125105	Fort Lauderdale, City of	10/1/92	05/1/13	6	20	10	C
125106	Fort Myers, City of	10/1/93	10/1/12	7	15	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	05/1/12	6	20	10	C
120174	Fort Walton Beach, City of	10/1/92	05/1/12	6	20	10	C
120088	Franklin County	10/1/93	10/1/12	7	15	5	C
125107	Gainesville, City of	10/1/92	10/1/06	7	15	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/06	10	0	0	R
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	10/1/13	7	15	5	C
120098	Gulf County	10/1/93	05/1/07	8	10	5	C
125109	Gulf Stream, Town of	10/1/99	10/1/15	10	0	0	R
125108	Gulfport, City of	10/1/93	05/1/13	6	20	10	C
125110	Hallandale Beach, City of	10/1/94	10/1/08	6	20	10	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	05/1/15	5	25	10	C
120643	Hialeah, City of	10/1/93	05/1/08	7	15	5	C
125111	Highland Beach, Town of	10/1/93	10/1/15	10	0	0	R
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	05/1/16	10	0	0	R
120112	Hillsborough County	10/1/92	10/1/07	5	25	10	C
125112	Holly Hill, City of	10/1/94	10/1/14	6	20	10	C
125113	Hollywood, City of	10/1/92	05/1/12	6	20	10	C
125114	Holmes Beach, City of	10/1/91	05/1/11	6	20	10	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	10/1/07	6	20	10	C
120121	Indian River Shores, Town of	10/1/94	05/1/14	6	20	10	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/11	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Florida (continued)</b>						
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120424	Islamorada, Village of	10/1/15	10/1/15	7	15	5	C
120125	Jackson County	10/1/02	05/1/07	8	10	5	C
120077	Jacksonville, City of	10/1/91	05/1/10	6	20	10	C
120078	Jacksonville Beach, City of	10/1/92	05/1/13	6	20	10	C
120331	Jefferson County	10/1/96	10/1/16	9	5	5	C
120208	Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
125119	Jupiter, Town of	10/1/94	05/1/15	5	25	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/15	7	15	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, Village of	05/1/98	10/1/07	7	15	5	C
125121	Key Colony Beach, City of	10/1/92	05/1/08	8	10	5	C
120168	Key West, City of	10/1/16	10/1/16	7	15	5	C
120190	Kissimmee, City of	10/1/96	05/1/10	7	15	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/09	8	10	5	C
120421	Lake County	10/1/94	05/1/09	7	15	5	C
120416	Lake Mary, City of	10/1/09	10/1/15	7	15	5	C
120212	Lake Park, Town of	10/1/92	05/1/10	8	10	5	C
120213	Lake Worth, City of	10/1/96	10/1/10	8	10	5	C
120267	Lakeland, City of	10/1/04	10/1/09	7	15	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/13	7	15	5	C
125123	Lauderdale by the Sea, Town of	05/1/00	10/1/10	7	15	5	C
120044	Lauderhill, City of	10/1/92	05/1/13	7	15	5	C
120169	Layton, City of	10/1/01	05/1/08	8	10	5	C
125124	Lee County	10/1/91	10/1/07	5	25	10	C
120143	Leon County	05/1/15	05/1/15	6	20	10	C
120145	Levy County	10/1/94	05/1/14	9	5	5	C
125125	Lighthouse Point, City of	10/1/93	05/1/15	8	10	5	C
125126	Longboat Key, Town of	10/1/91	05/1/16	5	25	10	C
120292	Longwood, City of	10/1/96	10/1/10	10	0	0	R
120009	Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	05/1/11	6	20	10	C
120149	Madison County	10/1/94	05/1/14	7	15	5	C
120215	Manalapan, Town of	10/1/92	05/1/13	8	10	5	C
120153	Manatee County	10/1/91	10/1/10	5	25	10	C
120216	Mangonia Park, Town of	10/1/94	05/1/15	10	0	0	R
120426	Marco Island, City of	10/1/00	05/1/16	5	25	10	C
120047	Margate, City of	10/1/92	05/1/11	7	15	5	C
120160	Marion County	10/1/94	10/1/09	7	15	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120337	Mary Esther, City of	10/1/07	10/1/16	6	20	10	C
120025	Melbourne, City of	10/1/93	05/1/13	7	15	5	C
125128	Melbourne Beach, Town of	05/1/16	05/1/16	8	10	5	C
120650	Miami, City of	10/1/94	05/1/10	7	15	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120651	Miami Beach, City of	10/1/96	05/1/12	6	20	10	C
120345	Miami Gardens, City of	05/1/09	05/1/10	6	20	10	C
120686	Miami Lakes, Town of	10/1/06	10/1/11	5	25	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Florida (continued)</b>						
120276	Milton, City of	10/1/07	05/1/12	6	20	10	C
120048	Miramar, City of	10/1/93	10/1/16	8	10	5	C
125129	Monroe County	10/1/16	10/1/16	6	20	10	C
125130	Naples, City of	10/1/92	10/1/15	5	25	10	C
120079	Neptune Beach, City of	10/1/94	05/1/15	7	15	5	C
120232	New Port Richey, City of	10/1/93	05/1/12	6	20	10	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	10/1/09	7	15	5	C
120049	North Lauderdale, City of	05/1/16	05/1/16	9	5	5	C
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120656	North Miami Beach, City of	10/1/93	05/1/11	7	15	5	C
120217	North Palm Beach, Village of	10/1/94	05/1/09	7	15	5	C
120279	North Port, City of	10/1/92	05/1/12	6	20	10	C
125133	North Redington Beach, Town of	10/1/92	10/1/12	7	15	5	C
120050	Oakland Park, City of	10/1/94	10/1/09	7	15	5	C
120330	Ocala, City of	10/1/91	10/1/15	3	35	10	C
125134	Ocean Ridge, Town of	10/1/92	05/1/09	7	15	5	C
120173	Okaloosa County	10/1/95	10/1/10	5	25	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120657	Opa-locka, City of	10/1/13	10/1/13	8	10	5	C
120179	Orange County	10/1/91	05/1/08	5	25	10	C
120186	Orlando, City of	10/1/93	05/1/08	6	20	10	C
125136	Ormond Beach, City of	10/1/92	05/1/12	6	20	10	C
120189	Osceola County	10/1/94	05/1/13	6	20	10	C
120293	Oviedo, City of	10/1/08	10/1/13	6	20	10	C
120404	Palm Bay, City of	10/1/93	05/1/12	6	20	10	C
120220	Palm Beach, Town of	10/1/92	05/1/08	7	15	5	C
120192	Palm Beach County	10/1/91	10/1/11	5	25	10	C
120221	Palm Beach Gardens, City of	10/1/03	05/1/14	10	0	0	R
125137	Palm Beach Shores, Town of	10/1/94	10/1/12	8	10	5	C
120684	Palm Coast, City of	05/1/04	10/1/14	5	25	10	C
120223	Palm Springs, Village of	10/1/92	05/1/08	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	05/1/13	6	20	10	C
120013	Panama City Beach, City of	05/1/16	05/1/16	8	10	5	C
120011	Parker, City of	10/1/94	05/1/08	8	10	5	C
120051	Parkland, City of	05/1/16	05/1/16	9	5	5	C
120230	Pasco County	10/1/92	10/1/12	6	20	10	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/12	7	15	5	C
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	10/1/16	5	25	10	C
120425	Pincrest, Village of	10/1/16	10/1/16	8	10	5	C
125139	Pinellas County	10/1/93	05/1/16	5	25	10	C
120251	Pinellas Park, City of	10/1/91	05/1/15	7	15	5	C
120054	Plantation, City of	10/1/92	05/1/12	6	20	10	C
120261	Polk County	10/1/92	10/1/11	6	20	10	C
120055	Pompano Beach, City of	10/1/93	05/1/12	7	15	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/14	5	25	10	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Florida (continued)</b>							
120313	Port Orange, City of	10/1/92	05/1/16	5	25	10	C
120234	Port Richey, City of	10/1/92	10/1/07	7	15	5	C
120099	Port St. Joe, City of	10/1/94	10/1/09	10	0	0	R
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/16	5	25	10	C
120272	Putnam County	10/1/16	10/1/16	8	10	5	C
125140	Redington Beach, Town of	10/1/93	05/1/13	7	15	5	C
125141	Redington Shores, Town of	10/1/92	05/1/11	7	15	5	C
125142	Riviera Beach, City of	05/1/16	05/1/16	9	5	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/13	7	15	5	C
120294	Sanford, City of	10/1/16	10/1/16	7	15	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	10/1/11	5	25	10	C
125150	Sarasota, City of	10/1/91	10/1/10	6	20	10	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	05/1/12	8	10	5	C
120123	Sebastian, City of	10/1/92	10/1/10	7	15	5	C
120289	Seminole County	10/1/91	05/1/11	6	20	10	C
120164	Sewall's Point, Town of	10/1/96	05/1/16	8	10	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	05/1/13	7	15	5	C
120227	South Palm Beach, Town of	10/1/93	05/1/15	9	5	5	C
125151	South Pasadena, City of	10/1/92	10/1/13	7	15	5	C
125145	St. Augustine, City of	10/1/92	10/1/11	7	15	5	C
125146	St. Augustine Beach, City of	10/1/93	05/1/08	8	10	5	C
120191	St. Cloud, City of	10/1/93	10/1/13	7	15	5	C
125147	St. Johns County	10/1/95	05/1/16	5	25	10	C
120285	St. Lucie County	10/1/94	05/1/09	6	20	10	C
120316	St. Marks, Town of	10/1/93	10/1/08	8	10	5	C
125149	St. Pete Beach, City of	10/1/91	05/1/16	6	20	10	C
125148	St. Petersburg, City of	10/1/92	10/1/16	5	25	10	C
120296	Sumter County	10/1/95	05/1/10	7	15	5	C
120688	Sunny Isles Beach, City of	10/1/07	10/1/12	7	15	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	05/1/16	05/1/16	8	10	5	C
120300	Suwannee County	10/1/96	10/1/14	10	0	0	R
120144	Tallahassee, City of	10/1/94	10/1/06	6	20	10	C
120058	Tamarac, City of	10/1/92	10/1/11	6	20	10	C
120114	Tampa, City of	10/1/91	05/1/09	6	20	10	C
120259	Tarpon Springs, City of	10/1/92	05/1/12	7	15	5	C
120302	Taylor County	10/1/96	10/1/11	7	15	5	C
120115	Temple Terrace, City of	10/1/93	10/1/13	6	20	10	C
120228	Tequesta, Village of	10/1/92	05/1/16	7	15	5	C
125152	Titusville, City of	10/1/92	05/1/11	7	15	5	C
125153	Treasure Island, City of	10/1/92	05/1/12	6	20	10	C
120176	Valparaiso, City of	10/1/14	10/1/16	7	15	5	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C
120124	Vero Beach, City of	10/1/93	05/1/09	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Florida (continued)</b>							
125155	Volusia County	10/1/93	10/1/13	5	25	10	C
120315	Wakulla County	10/1/93	10/1/08	7	15	5	C
120317	Walton County	10/1/14	10/1/16	5	25	10	C
125157	Wellington, Village of	10/1/03	05/1/15	6	20	10	C
120229	West Palm Beach, City of	10/1/92	10/1/06	6	20	10	C
120678	Weston, City of	05/1/09	05/1/14	7	15	5	C
120295	Winter Springs, City of	10/1/93	05/1/13	6	20	10	C
120147	Yankeetown, Town of	10/1/94	10/1/08	6	20	10	C
<b>Georgia</b>							
130075	Albany, City of	10/1/94	05/1/16	7	15	5	C
135157	Atlanta, City of	10/1/15	10/1/15	7	15	5	C
130054	Austell, City of	10/1/12	10/1/12	8	10	5	C
130452	Bloomington, City of	05/1/15	05/1/16	8	10	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130016	Bryan County	05/1/14	10/1/16	6	20	10	C
130262	Camden County	05/1/13	10/1/14	7	15	5	C
130209	Cartersville, City of	05/1/05	05/1/16	7	15	5	C
130028	Catoosa County	05/1/13	05/1/13	8	10	5	C
130030	Chatham County	10/1/91	05/1/15	5	25	10	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	05/1/99	05/1/10	7	15	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
130298	Coweta County	05/1/12	05/1/12	8	10	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	05/1/15	7	15	5	C
130065	Dekalb County	10/1/92	10/1/08	7	15	5	C
130074	Dougherty County	10/1/93	05/1/10	6	20	10	C
130216	Douglas, City of	05/1/11	05/1/11	9	5	5	C
130306	Douglas County	10/1/95	10/1/16	7	15	5	C
130098	Duluth, City of	10/1/97	10/1/08	8	10	5	C
130087	East Point, City of	10/1/13	10/1/13	7	15	5	C
130076	Effingham County	05/1/13	05/1/13	7	15	5	C
130432	Fayette County	05/1/04	10/1/09	6	20	10	C
130431	Fayetteville, City of	05/1/06	10/1/11	7	15	5	C
130042	Forest Park, City of	05/1/12	05/1/12	9	5	5	C
135160	Fulton County	05/1/00	10/1/10	8	10	5	C
135161	Garden City, City of	10/1/13	10/1/13	8	10	5	C
130092	Glynn County	10/1/92	05/1/13	7	15	5	C
130165	Griffin, City of	10/1/08	05/1/11	5	25	10	C
130322	Gwinnett County	10/1/94	05/1/15	7	15	5	C
130468	Henry County	05/1/12	05/1/12	8	10	5	C
130125	Hinesville, City of	05/1/13	05/1/13	7	15	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130678	John's Creek, City of	10/1/13	10/1/13	8	10	5	C
130044	Lake City, City of	05/1/12	05/1/12	9	5	5	C
130226	Marietta, City of	10/1/13	10/1/13	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Georgia (continued)</b>							
130045	Morrow, City of	05/1/12	05/1/12	9	5	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, City of	10/1/93	10/1/15	6	20	10	C
130056	Powder Springs, City of	10/1/15	10/1/15	6	20	10	C
130018	Richmond Hill, City of	05/1/16	05/1/16	7	15	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	05/1/16	5	25	10	C
130027	St. Marys, City of	05/1/16	05/1/16	7	15	5	C
130460	Thunderbolt, Town of	05/1/15	05/1/16	6	20	10	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C
135164	Tybee Island, City of	10/1/93	05/1/15	5	25	10	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
<b>Hawaii</b>							
155166	Hawaii County	05/1/11	05/1/11	8	10	5	C
150003	Maui County	10/1/95	10/1/00	8	10	5	C
<b>Idaho</b>							
160001	Ada County	10/1/94	10/1/13	6	20	10	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	05/1/16	9	5	5	C
160002	Boise, City of	10/1/91	05/1/01	6	20	10	C
160206	Bonner County	10/1/05	05/1/11	8	10	5	C
160209	Caribou County	05/1/06	05/1/15	10	0	0	R
160003	Eagle, City of	05/1/00	05/1/00	6	20	10	C
160212	Elmore County	10/1/94	10/1/09	9	5	5	C
160004	Garden City, City of	10/1/98	10/1/13	8	10	5	C
160127	Gem County	05/1/08	05/1/08	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/12	7	15	5	C
160131	Kellogg, City of	10/1/92	10/1/12	8	10	5	C
160023	Ketchum, City of	10/1/92	10/1/12	6	20	10	C
160076	Kootenai County	10/1/92	10/1/16	7	15	5	C
160180	Meridian, City of	05/1/16	05/1/16	8	10	5	C
160090	Moscow, City of	10/1/94	10/1/09	7	15	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	05/1/14	10	0	0	R
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/12	7	15	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	05/1/09	8	10	5	C
160220	Valley County	10/1/94	05/1/16	10	0	0	R
<b>Illinois</b>							
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	05/1/12	6	20	10	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/08	10	0	0	R
170322	Carpentersville, Village of	10/1/06	10/1/11	6	20	10	C
170026	Champaign, City of	05/1/11	05/1/16	5	25	10	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Illinois (continued)</b>						
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170476	Crystal Lake, City of	05/1/12	05/1/12	6	20	10	C
170361	Deerfield, Village of	10/1/95	05/1/08	6	20	10	C
170182	DeKalb, City of	05/1/05	10/1/15	7	15	5	C
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C
170204	Downers Grove, Village of	10/1/91	05/1/14	6	20	10	C
170091	Flossmoor, Village of	10/1/93	05/1/13	7	15	5	C
170207	Glen Ellyn, Village of	10/1/11	10/1/16	7	15	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/16	7	15	5	C
170096	Glenview, Village of	10/1/11	10/1/11	6	20	10	C
170365	Gurnee, Village of	10/1/11	10/1/13	6	20	10	C
170327	Hampshire, Village of	05/1/11	05/1/11	7	15	5	C
170367	Highland Park, City of	05/1/15	05/1/15	8	10	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170312	Jersey County	05/1/09	10/1/12	5	25	10	C
170357	Lake County	10/1/08	10/1/11	6	20	10	C
170374	Lake Forest, City of	10/1/14	10/1/14	7	15	5	C
170481	Lake in the Hills, Village of	05/1/08	10/1/11	6	20	10	C
170400	LaSalle County	05/1/05	05/1/16	7	15	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	05/1/14	5	25	10	C
170732	McHenry County	10/1/11	10/1/11	8	10	5	C
170125	Melrose Park, Village of	10/1/15	10/1/15	8	10	5	C
170469	Metropolis, City of	05/1/16	05/1/16	8	10	5	C
170591	Moline, City of	10/1/10	10/1/10	8	10	5	C
170328	Montgomery, Village of	05/1/15	05/1/15	5	25	10	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170130	Niles, Village of	10/1/13	10/1/13	6	20	10	C
170822	North Utica, Village of	05/1/05	10/1/09	10	0	0	R
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170133	Northfield, Village of	10/1/16	10/1/16	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170525	Ogle County	05/1/15	05/1/15	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
170405	Ottawa, City of	10/1/10	10/1/10	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	05/1/09	5	25	10	C
170919	Prospect Heights, City of	10/1/94	10/1/15	7	15	5	C
170151	River Forest, Village of	05/1/12	05/1/12	7	15	5	C
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170448	Roxana, Village of	10/1/11	10/1/11	8	10	5	C
170912	Sangamon County	05/1/00	10/1/15	7	15	5	C
170332	South Elgin, Village of	10/1/12	10/1/12	5	25	10	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/11	5	25	10	C
170616	St. Clair County	05/1/16	05/1/16	7	15	5	C
170333	Sugar Grove, Village of	10/1/06	10/1/11	6	20	10	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Illinois (continued)</b>							
170191	Sycamore, City of	05/1/12	05/1/12	7	15	5	C
170169	Tinley Park, Village of	10/1/05	10/1/16	7	15	5	C
170170	Westchester, Village of	10/1/12	10/1/12	8	10	5	C
170173	Wheeling, Village of	10/1/91	05/1/14	6	20	10	C
170687	Whiteside County	10/1/07	10/1/07	8	10	5	C
170222	Willowbrook, Village of	10/1/91	05/1/12	6	20	10	C
170176	Winnetka, Village of	05/1/15	05/1/15	6	20	10	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
170488	Woodstock, City of	05/1/11	05/1/16	10	0	0	R
<b>Indiana</b>							
180302	Allen County	10/1/02	10/1/09	8	10	5	C
180150	Anderson, City of	05/1/07	10/1/12	9	5	5	C
180097	Andrews, Town of	05/1/15	05/1/15	9	5	5	C
180006	Bartholomew County	10/1/93	10/1/09	8	10	5	C
180289	Bluffton, City of	05/1/15	05/1/15	7	15	5	C
180026	Clarksville, Town of	05/1/14	05/1/14	9	5	5	C
180007	Columbus, City of	10/1/98	10/1/09	8	10	5	C
180001	Decatur, City of	10/1/93	05/1/08	8	10	5	C
180129	Dyer, Town of	10/1/14	10/1/14	9	5	5	C
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C
180003	Fort Wayne, City of	10/1/91	05/1/16	10	0	0	R
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/16	7	15	5	C
180415	Hendricks County	05/1/12	05/1/12	8	10	5	C
180438	Huntington County	05/1/15	05/1/15	9	5	5	C
180094	Huntington, City of	05/1/15	05/1/15	9	5	5	C
180159	Indianapolis, City of	10/1/07	10/1/07	8	10	5	C
180027	Jeffersonville, City of	05/1/14	05/1/14	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	10/1/12	8	10	5	C
180126	Lake County	10/1/14	10/1/14	9	5	5	C
180013	Lebanon, City of	10/1/13	10/1/13	8	10	5	C
180138	Merrillville, Town of	10/1/14	10/1/14	7	15	5	C
180382	Milford Junction, City of	10/1/97	05/1/08	8	10	5	C
180082	Noblesville, City of	10/1/91	10/1/09	8	10	5	C
180465	North Webster, City of	10/1/97	05/1/08	8	10	5	C
180290	Ossian, Town of	05/1/15	05/1/15	8	10	5	C
180096	Roanoke, Town of	05/1/15	05/1/15	9	5	5	C
180122	Syracuse, City of	10/1/97	05/1/08	8	10	5	C
180256	Vanderburgh County	05/1/99	05/1/99	8	10	5	C
180293	Vera Cruz, Town of	05/1/15	05/1/15	7	15	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R
180095	Warren, Town of	05/1/15	05/1/15	9	5	5	C
180288	Wells County	05/1/15	05/1/15	8	10	5	C
<b>Iowa</b>							
190017	Cedar Falls, City of	05/1/14	05/1/14	5	25	10	C
190187	Cedar Rapids, City of	05/1/11	05/1/14	6	20	10	C
190169	Coralville, City of	05/1/16	05/1/16	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

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<b>Iowa (continued)</b>							
190242	Davenport, City of	10/1/95	05/1/08	8	10	5	C
190227	Des Moines, City of	10/1/91	05/1/08	7	15	5	C
190171	Iowa City, City of	10/1/11	05/1/14	7	15	5	C
190829	Linn County	05/1/13	05/1/13	8	10	5	C
190907	Story County	10/1/16	10/1/16	7	15	5	C
<b>Kansas</b>							
200385	Assaria, City of	05/1/14	05/1/14	9	5	5	C
200864	Bel Aire, City of	05/1/14	05/1/14	8	10	5	C
200361	Bonner Springs, City of	10/1/14	10/1/16	7	15	5	C
200037	Butler County	10/1/13	10/1/13	8	10	5	C
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200075	Chapman, City of	10/1/13	10/1/13	9	5	5	C
200232	Coffeyville, City of	05/1/14	05/1/14	9	5	5	C
200323	Derby, City of	10/1/13	10/1/13	8	10	5	C
200087	Douglas County	10/1/13	10/1/13	8	10	5	C
200095	Ellis, City of	10/1/07	05/1/14	8	10	5	C
200494	Florence, City of	05/1/15	05/1/15	9	5	5	C
200497	Galva, City of	05/1/14	05/1/14	9	5	5	C
200585	Harvey County	05/1/12	05/1/12	9	5	5	C
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200324	Haysville, City of	10/1/13	10/1/13	8	10	5	C
200147	Jefferson County	05/1/15	05/1/15	7	15	5	C
200363	Kansas City, City of	05/1/13	05/1/13	6	20	10	C
200189	Lansing, City of	05/1/11	10/1/16	7	15	5	C
200090	Lawrence, City of	10/1/04	10/1/12	7	15	5	C
200168	Lenexa, City of	10/1/11	10/1/11	8	10	5	C
200215	Lindsborg, City of	10/1/92	05/1/09	8	10	5	C
200191	Linwood, City of	10/1/13	10/1/13	9	5	5	C
200201	Lyon County	10/1/07	10/1/07	9	5	5	C
200295	Lyons, City of	05/1/12	10/1/13	8	10	5	C
200300	Manhattan, City of	05/1/13	05/1/13	8	10	5	C
200133	Newton, City of	05/1/15	05/1/15	8	10	5	C
200173	Olathe, City of	10/1/93	05/1/09	8	10	5	C
200174	Overland Park, City of	10/1/09	05/1/15	7	15	5	C
200298	Riley County	05/1/15	05/1/15	9	5	5	C
200177	Shawnee, City of	10/1/91	05/1/16	6	20	10	C
200331	Shawnee County	05/1/11	10/1/16	8	10	5	C
200335	Silver Lake, City of	05/1/16	05/1/16	9	5	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
200327	Valley Center, City of	05/1/13	05/1/13	8	10	5	C
200276	Wamego, City of	10/1/12	10/1/12	9	5	5	C
<b>Kentucky</b>							
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210334	Barren County	10/1/13	10/1/13	9	5	5	C
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210156	Berea, City of	10/1/15	10/1/15	8	10	5	C
210219	Bowling Green, City of	10/1/91	10/01/06	7	15	5	C
210034	Campbell County	10/1/15	10/1/15	8	10	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R

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EFFECTIVE OCTOBER 1, 2016 (continued)**

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<b>Kentucky (continued)</b>							
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	05/1/10	8	10	5	C
210280	Franklin County	10/1/93	05/1/13	8	10	5	C
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210109	Henderson, City of	10/1/15	10/1/15	8	10	5	C
210286	Henderson County	10/1/15	10/1/15	8	10	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210067	Lexington-Fayette Urban County	10/1/91	10/1/07	7	15	5	C
210120	Louisville-Jefferson County Metro Government	10/1/91	10/1/15	3	35	10	C
210342	Madison County	05/1/12	05/1/12	9	5	5	C
210250	Melbourne, City of	10/1/15	10/1/15	8	10	5	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210015	Paris, City of	10/1/12	10/1/12	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/09	10	0	0	R
210366	Radcliff, City of	10/1/95	10/1/11	8	10	5	C
210157	Richmond, City of	10/1/15	10/1/15	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210040	Silver Grove, City of	10/1/15	10/1/15	9	5	5	C
210276	Southgate, City of	10/1/15	10/1/15	9	5	5	C
210312	Warren County	10/1/91	10/1/11	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
210318	Woodlawn, City of	10/1/15	10/1/15	9	5	5	C
<b>Louisiana</b>							
220013	Ascension Parish	10/1/92	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	05/1/16	9	5	5	C
220033	Bossier City, City of	10/1/92	05/1/08	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/07	8	10	5	C
220037	Calcasieu Parish	10/1/91	10/1/07	8	10	5	C
220103	Carencro, City of	05/1/09	05/1/10	8	10	5	C
220060	Central, City of	05/1/14	05/1/14	8	10	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	05/1/12	8	10	5	C
220027	Deridder, City of	10/1/95	05/1/15	10	0	0	R
220058	East Baton Rouge Parish	10/1/91	10/1/16	7	15	5	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/12	8	10	5	C
225198	Gretna, City of	10/1/00	05/1/11	8	10	5	C
225200	Harahan, City of	10/1/08	10/1/08	8	10	5	C
220220	Houma, City of	10/1/92	10/1/09	7	15	5	C
220371	Jean Lafitte, Town of	05/1/15	05/1/15	8	10	5	C
225199	Jefferson Parish	10/1/92	05/1/10	6	20	10	C
225201	Kenner, City of	10/1/92	05/1/09	7	15	5	C
220105	Lafayette, City of	10/1/11	10/1/11	8	10	5	C
220101	Lafayette Parish	10/1/11	10/1/11	8	10	5	C

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EFFECTIVE OCTOBER 1, 2016 (continued)**

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<b>Louisiana (continued)</b>							
225202	Lafourche Parish	1/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	10/1/15	9	5	5	C
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/08	7	15	5	C
220136	Monroe, City of	10/1/03	10/1/12	10	0	0	R
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	05/1/08	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220106	Scott, City of	10/1/12	10/1/12	8	10	5	C
220036	Shreveport, City of	10/1/91	05/1/08	7	15	5	C
220204	Slidell, City of	10/1/92	05/1/13	7	15	5	C
220016	Sorrento, Town of	10/1/92	05/1/08	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/07	8	10	5	C
220261	St. James Parish	10/1/91	05/1/12	7	15	5	C
220164	St. John The Baptist Parish	10/1/94	05/1/10	8	10	5	C
225205	St. Tammany Parish	10/1/92	05/1/11	7	15	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/11	6	20	10	C
220121	Walker, Town of	10/1/92	10/1/13	8	10	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220094	Westwego, City of	10/1/07	10/1/07	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/12	7	15	5	C
<b>Maine</b>							
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/15	8	10	5	C
230116	Dover-Foxcroft, Town of	10/1/07	10/1/07	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/15	8	10	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/08	10	0	0	R
230069	Hallowell, City of	10/1/96	10/1/09	10	0	0	R
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/07	10	0	0	R
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/09	8	10	5	C
230112	Old Town, City of	10/1/05	10/1/16	7	15	5	C
230120	Phippsburg, Town of	10/1/93	10/1/08	10	0	0	R
230051	Portland, City of	10/1/93	05/1/13	8	10	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/03	8	10	5	C
230157	South Berwick, Town of	10/1/94	10/1/15	7	15	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/11	10	0	0	R
230159	York, Town of	10/1/01	10/1/01	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Maryland</b>							
240087	Baltimore, City of	05/1/16	05/1/16	5	25	10	C
240042	Bel Air, Town of	10/1/93	10/1/12	7	15	5	C
240011	Calvert County	05/1/15	05/1/15	8	10	5	C
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240015	Carroll County	10/1/07	10/1/07	8	10	5	C
240019	Cecil County	10/1/13	10/1/13	8	10	5	C
240026	Dorchester County	10/1/13	10/1/13	8	10	5	C
240030	Frederick, City of	10/1/12	10/1/12	7	15	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240043	Havre de Grace, City of	05/1/09	10/1/11	8	10	5	C
240044	Howard County	10/1/07	05/1/13	7	15	5	C
240012	North Beach, City of	1/1/92	10/1/08	10	0	0	R
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
240066	Talbot County	10/1/14	10/1/14	8	10	5	C
<b>Massachusetts</b>							
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	05/1/13	8	10	5	C
250186	Cambridge, City of	10/1/15	10/1/15	9	5	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/15	8	10	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250269	Hull, Town of	05/1/08	05/1/08	8	10	5	C
250273	Marshfield, Town of	10/1/15	10/1/15	9	5	5	C
250167	Northampton, City of	05/1/03	10/1/10	10	0	0	R
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, Town of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255218	Provincetown, Town of	10/1/11	10/1/11	9	5	5	C
255219	Quincy, City of	10/1/93	10/1/12	8	10	5	C
250103	Salisbury, Town of	05/1/16	05/1/16	8	10	5	C
250282	Scituate, Town of	10/1/91	05/1/09	8	10	5	C
250218	Tewksbury, Town of	10/1/93	10/1/09	10	0	0	R
250228	Winchester, Town of	10/1/13	10/1/13	8	10	5	C
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
<b>Michigan</b>							
260142	Bedford, Township of	05/1/02	05/1/08	8	10	5	C
260467	Brooks Township	10/1/11	10/1/11	8	10	5	C
260473	Commerce, Township of	05/1/03	10/1/14	9	5	5	C
260221	Dearborn Heights, City of	10/1/92	05/1/08	7	15	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/08	8	10	5	C
260140	Midland, City of	10/1/92	10/1/08	5	25	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/16	10	0	0	R

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Michigan (continued)</b>							
260109	Plainfield, Township of	05/1/10	10/1/16	9	5	5	C
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C
260402	Richfield, Township of	05/1/11	10/1/16	9	5	5	C
260190	Saginaw, Charter Township of	10/1/06	05/1/11	8	10	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260126	Shelby, Charter Township of	10/1/11	10/1/11	7	15	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	10/1/15	9	5	5	C
260503	Taymouth, Township of	05/1/03	10/1/09	8	10	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
<b>Minnesota</b>							
275228	Austin, City of	10/1/91	05/1/08	5	25	10	C
275233	Carver, City of	05/1/16	05/1/16	7	15	5	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
270162	Golden Valley, City of	10/1/14	10/1/14	7	15	5	C
270068	Granite Falls, City of	05/1/13	05/1/13	5	25	10	C
275240	Lake St. Croix Beach, City of	10/1/95	10/1/11	6	20	10	C
275243	Montevideo, City of	05/1/10	05/1/16	5	25	10	C
275244	Moorhead, City of	05/1/10	05/1/10	7	15	5	C
270307	Mower County	10/1/95	05/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
<b>Mississippi</b>							
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	05/1/13	5	25	10	C
280109	Canton, City of	10/1/12	10/1/12	9	5	5	C
280016	Cleveland, City of	10/1/93	05/1/99	8	10	5	C
280336	D'Iberville, City of	10/1/07	05/1/13	6	20	10	C
280332	Gautier, City of	10/1/94	10/1/10	7	15	5	C
280179	Greenville, City of	10/1/93	05/1/15	9	5	5	C
285253	Gulfport, City of	10/1/96	10/1/16	7	15	5	C
285255	Harrison County	10/1/03	05/1/15	6	20	10	C
280053	Hattiesburg, City of	10/1/94	05/1/15	8	10	5	C
280292	Hernando, City of	10/1/11	10/1/11	9	5	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285256	Jackson County	10/1/11	10/1/11	9	5	5	C
280304	Lamar County	10/1/08	05/1/12	8	10	5	C
280224	Lauderdale County	05/1/15	05/1/16	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/13	8	10	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	05/1/08	8	10	5	C
285259	Ocean Springs, City of	10/1/92	05/1/13	6	20	10	C
280094	Oxford, City of	05/1/12	05/1/12	8	10	5	C
280125	Panola County	05/1/12	05/1/12	8	10	5	C
285260	Pascagoula, City of	10/1/07	10/1/15	7	15	5	C

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EFFECTIVE OCTOBER 1, 2016 (continued)**

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<b>Mississippi (continued)</b>							
285261	Pass Christian, City of	10/1/93	05/1/15	7	15	5	C
280129	Pearl River County	10/1/12	10/1/12	8	10	5	C
280130	Picayune, City of	05/1/08	05/1/08	8	10	5	C
280110	Ridgeland, City of	10/1/94	05/1/11	6	20	10	C
280124	Starkville, City of	05/1/12	05/1/12	9	5	5	C
280300	Stone County	10/1/10	10/1/15	9	5	5	C
280100	Tupelo, City of	05/1/03	10/1/15	9	5	5	C
280176	Vicksburg, City of	10/1/93	10/1/16	8	10	5	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
<b>Missouri</b>							
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290338	Brentwood, City of	05/1/16	05/1/16	9	5	5	C
290351	Ferguson, City of	10/1/95	05/1/01	10	0	0	R
290352	Florissant, City of	10/1/13	10/1/13	8	10	5	C
290223	Hannibal, City of	05/1/11	10/1/16	9	5	5	C
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290173	Kansas City, City of	10/1/09	05/1/16	7	15	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290889	Maryland Heights, City of	10/1/13	10/1/13	9	5	5	C
290475	Platte County	05/1/09	05/1/10	5	25	10	C
290315	St. Charles County	10/1/01	05/1/08	7	15	5	C
<b>Montana</b>							
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/09	8	10	5	C
300008	Cascade County	10/1/91	05/1/13	8	10	5	C
300108	Circle, Town of	10/1/91	05/1/15	10	0	0	R
300023	Flathead County	10/1/93	10/1/07	8	10	5	C
300027	Gallatin County	10/1/15	10/1/15	8	10	5	C
300010	Great Falls, City of	10/1/91	10/1/06	8	10	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	05/1/14	8	10	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
<b>Nebraska</b>							
310187	DeWitt, Village of	05/1/11	05/1/11	9	5	5	C
310069	Fremont, City of	10/1/91	10/1/16	8	10	5	C
315273	Lincoln, City of	10/1/91	05/1/15	5	25	10	C
315274	Omaha, City of	05/1/12	05/1/12	9	5	5	C
315275	Papillion, City of	10/1/10	05/1/16	7	15	5	C
310078	Valley, City of	10/1/08	10/1/08	8	10	5	C
<b>Nevada</b>							
320001	Carson City, City of	10/1/94	10/1/09	6	20	10	C
320003	Clark County	10/1/92	05/1/08	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	10/1/13	5	25	10	C
320013	Lander County	10/1/12	10/1/12	8	10	5	C

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EFFECTIVE OCTOBER 1, 2016 (continued)**

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<b>Nevada (continued)</b>							
325276	Las Vegas, City of	10/1/91	10/1/13	5	25	10	C
320035	Mesquite, City of	10/1/02	05/1/07	7	15	5	C
320007	North Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
320019	Washoe County	05/1/09	05/1/09	7	15	5	C
<b>New Hampshire</b>							
330023	Keene, City of	05/1/02	05/1/08	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	10/1/10	10	0	0	R
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
<b>New Jersey</b>							
340312	Aberdeen, Township of	05/1/10	10/1/15	8	10	5	C
340001	Absecon, City of	10/1/14	10/1/14	8	10	5	C
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/13	5	25	10	C
340287	Avon-by-the-Sea, Borough of	10/1/16	10/1/16	6	20	10	C
340396	Barnegat, Township of	05/1/14	05/1/14	7	15	5	C
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/13	6	20	10	C
345282	Beach Haven, Borough of	10/1/91	10/1/13	5	25	10	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
345283	Belmar, Borough of	05/1/15	05/1/15	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/13	6	20	10	C
340459	Berkeley Heights, Township of	10/1/94	05/1/99	10	0	0	R
340428	Bernards, Township of	10/1/10	10/1/10	8	10	5	C
340178	Bloomfield, Township of	10/1/92	10/1/97	10	0	0	R
345284	Bloomington, Borough of	10/1/16	10/1/16	8	10	5	C
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/15	5	25	10	C
345287	Burlington, City of	05/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/13	6	20	10	C
345289	Cape May Point, Borough of	10/1/93	10/1/13	6	20	10	C
345291	Cranford Township	10/1/16	10/1/16	7	15	5	C
345292	Denville, Township of	10/1/11	05/1/16	6	20	10	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
345295	Fairfield, Township of	05/1/13	05/1/13	6	20	10	C
340434	Franklin, Township of	05/1/10	05/1/15	6	20	10	C
340037	Garfield, City of	05/1/12	10/1/14	10	0	0	R
340204	Greenwich, Township of	05/1/07	05/1/07	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340298	Hazlet, Township of	05/1/11	10/1/13	6	20	10	C
340303	Keansburg, Borough of	05/1/15	05/1/15	7	15	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340237	Lambertville, City of	05/1/12	05/1/12	8	10	5	C
340379	Lavallette, Borough of	05/1/04	10/1/13	6	20	10	C
345300	Lincoln Park, Borough of	05/1/16	05/1/16	5	25	10	C

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EFFECTIVE OCTOBER 1, 2016 (continued)**

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<b>New Jersey (continued)</b>							
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340011	Linwood, City of	10/1/14	10/1/14	7	15	5	C
340401	Little Falls, Township of	05/1/10	05/1/16	6	20	10	C
340046	Little Ferry, Borough of	10/1/15	10/1/15	7	15	5	C
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/13	5	25	10	C
345302	Longport, Borough of	10/1/95	10/1/13	5	25	10	C
345303	Manasquan, Borough of	10/1/92	10/1/09	7	15	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/13	5	25	10	C
340437	Manville, Borough of	10/1/14	10/1/14	7	15	5	C
345304	Margate City, City of	10/1/92	10/1/13	5	25	10	C
340313	Middletown, Township of	05/1/12	10/1/13	6	20	10	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	05/1/08	10	0	0	R
340209	National Park, Borough of	10/1/12	10/1/12	9	5	5	C
340317	Neptune, Township of	05/1/15	05/1/15	6	20	10	C
340570	New Jersey Meadowlands Commission	10/1/92	05/1/09	7	15	5	C
345307	North Plainfield, Borough of	10/1/92	10/1/09	8	10	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
340518	Ocean, Township of	05/1/14	05/1/14	6	20	10	C
345310	Ocean City, City of	10/1/92	05/1/16	5	25	10	C
340320	Oceanport, Borough of	05/1/10	10/1/15	7	15	5	C
340110	Palmyra, Borough of	10/1/09	05/1/15	7	15	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	05/1/09	10	0	0	R
340512	Pennsville, Township of	10/1/16	10/1/16	8	10	5	C
345311	Pequannock, Township of	10/1/91	10/1/16	5	25	10	C
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
340015	Pleasantville, City of	10/1/14	10/1/14	7	15	5	C
345313	Point Pleasant, Borough of	10/1/93	10/1/15	7	15	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/15	6	20	10	C
345528	Pompton Lakes, Borough of	10/1/91	05/1/13	5	25	10	C
345314	Rahway, City of	10/1/92	05/1/13	6	20	10	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	05/1/14	8	10	5	C
340070	Rochelle Park, Township of	10/1/06	10/1/06	8	10	5	C
340472	Roselle, Borough of	10/1/92	05/1/13	7	15	5	C
340473	Roselle Park, Borough of	10/1/15	10/1/15	8	10	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R
345318	Sea Isle City, City of	10/1/92	10/1/13	5	25	10	C
345319	Seaside Park, Borough of	10/1/92	10/1/06	8	10	5	C
345320	Ship Bottom, Borough of	10/1/92	05/1/09	7	15	5	C
340280	South River, Borough of	10/1/14	10/1/14	6	20	10	C
340329	Spring Lake, Borough of	10/1/94	05/1/14	6	20	10	C
340393	Stafford, Township of	10/1/91	10/1/13	5	25	10	C
345323	Stone Harbor, Borough of	10/1/94	05/1/14	5	25	10	C
345324	Surf City, Borough of	10/1/92	05/1/14	5	25	10	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>New Jersey (continued)</b>							
345293	Toms River, Township of	10/1/92	05/1/13	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/16	6	20	10	C
340159	Upper, Township of	10/1/11	10/1/13	6	20	10	C
345326	Ventnor, City of	10/1/92	05/1/16	6	20	10	C
340446	Warren, Township of	05/1/10	05/1/15	8	10	5	C
345327	Wayne, Township of	10/1/91	05/1/15	7	15	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
340081	Westwood, Borough of	10/1/16	10/1/16	8	10	5	C
345329	Wildwood, City of	05/1/16	05/1/16	6	20	10	C
345330	Wildwood Crest, Borough of	10/1/93	05/1/14	6	20	10	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
340412	Woodland Park, Borough of	10/1/16	10/1/16	8	10	5	C
<b>New Mexico</b>							
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	05/1/13	8	10	5	C
350001	Bernalillo County	10/1/93	05/1/13	8	10	5	C
350010	Clovis, City of	10/1/91	10/1/13	8	10	5	C
350012	Dona Ana County	10/1/03	10/1/08	8	10	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	05/1/08	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/08	6	20	10	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
350064	San Juan County	05/1/08	10/1/12	8	10	5	C
<b>New York</b>							
360226	Amherst, Town of	10/1/95	10/1/15	8	10	5	C
360147	Ashland, Town of	10/1/91	05/1/08	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360279	Batavia, City of	10/1/16	10/1/16	7	15	5	C
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
360597	Canandaigua, City of	10/1/16	10/1/16	8	10	5	C
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	05/1/08	9	5	5	C
360040	Chenango, Town of	05/1/16	05/1/16	9	5	5	C
360772	Corning, City of	10/1/91	05/1/08	9	5	5	C
361336	East Fishkill, Town of	10/1/15	10/1/15	8	10	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/16	10	0	0	R
360774	Erwin, Town of	10/1/91	05/1/08	8	10	5	C
361194	Esperance, Town of	10/1/10	10/1/10	9	5	5	C
360197	Fleischmanns, Village of	05/1/15	05/1/15	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360466	Great Neck Estates, Village of	10/1/10	05/1/12	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/16	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

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<b>New York (continued)</b>							
360912	Harrison, Town of	10/1/14	10/1/14	8	10	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	10/1/15	10	0	0	R
360476	Lawrence, Village of	10/1/92	05/1/13	10	0	0	R
365338	Long Beach, City of	10/1/09	05/1/16	7	15	5	C
360916	Mamaroneck, Village of	10/1/14	10/1/14	8	10	5	C
360208	Margaretville, Village of	05/1/15	05/1/15	8	10	5	C
360209	Middletown, Town of	05/1/15	05/1/15	7	15	5	C
360118	Moravia, Village of	05/1/09	05/1/09	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/08	10	0	0	R
360667	Oneonta, City of	10/1/94	05/1/11	10	0	0	R
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	05/1/13	10	0	0	R
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	10/1/16	7	15	5	C
360056	Union, Town of	10/1/91	10/1/08	8	10	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360215	Walton, Town of	10/1/16	10/1/16	8	10	5	C
360216	Walton, Village of	10/1/16	10/1/16	8	10	5	C
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
<b>North Carolina</b>							
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370032	Asheville, City of	10/1/14	10/1/14	8	10	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, City of	10/1/94	10/1/05	8	10	5	C
370015	Belhaven, Town of	10/1/93	10/1/13	7	15	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/07	8	10	5	C
370036	Cabarrus County	10/1/91	05/1/07	8	10	5	C
370039	Caldwell County	05/1/00	05/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C
375347	Carolina Beach, Town of	10/1/93	05/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/07	8	10	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370059	Cherokee County	05/1/13	05/1/13	9	5	5	C
370263	Clinton, City of	10/1/94	05/1/09	8	10	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C

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EFFECTIVE OCTOBER 1, 2016 (continued)**

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	<b>North Carolina (continued)</b>						
370076	Cumberland County	10/1/96	10/1/10	8	10	5	C
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370632	Duck, Town of	10/1/11	10/1/11	7	15	5	C
370086	Durham, City of	05/1/14	05/1/14	8	10	5	C
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	10/1/13	8	10	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	05/1/12	6	20	10	C
375349	Forsyth County	10/1/93	05/1/08	8	10	5	C
370099	Gaston County	10/1/11	10/1/11	9	5	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
375351	Greensboro, City of	05/1/09	05/1/09	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/07	7	15	5	C
370192	Grifton, Town of	10/1/04	05/1/08	5	25	10	C
370111	Guilford County	10/1/93	10/1/08	8	10	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	05/1/16	7	15	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/11	6	20	10	C
370145	Kinston, City of	10/1/94	05/1/08	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370170	Kure Beach, Town of	05/1/15	05/1/15	8	10	5	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	05/1/08	7	15	5	C
375355	Manteo, Town of	10/1/91	10/1/16	7	15	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, Town of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	05/1/08	8	10	5	C
370049	Newport, Town of	10/1/92	10/1/07	8	10	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
370523	Oak Island, Town of	10/1/91	05/1/08	8	10	5	C
375357	Ocean Isle Beach, Town of	10/1/92	05/1/08	8	10	5	C
370340	Onslow County	10/1/15	10/1/15	7	15	5	C
370342	Orange County	10/1/11	10/1/11	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/12	8	10	5	C
370181	Pamlico County	10/1/92	10/1/12	8	10	5	C
370267	Pine Knoll Shores, Town of	10/1/92	05/1/13	6	20	10	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	05/1/12	7	15	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/14	10	0	0	R
370432	River Bend, Town of	05/1/10	05/1/10	8	10	5	C
370092	Rocky Mount, City of	10/1/92	05/1/13	6	20	10	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C

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EFFECTIVE OCTOBER 1, 2016 (continued)**

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<b>North Carolina (continued)</b>							
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/11	7	15	5	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/16	7	15	5	C
370094	Tarboro, Town of	10/1/06	10/1/11	7	15	5	C
370187	Topsail Beach, Town of	10/1/92	05/1/15	5	25	10	C
370438	Vandemere, Town of	10/1/92	10/1/12	8	10	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370435	Walnut Creek, Village of	10/1/14	10/1/14	8	10	5	C
370017	Washington, City of	10/1/92	05/1/12	7	15	5	C
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/07	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/12	6	20	10	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	05/1/16	5	25	10	C
375360	Winston-Salem, City of	10/1/93	05/1/08	8	10	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	10/1/14	7	15	5	C
<b>North Dakota</b>							
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
385367	Minot, City of	10/1/16	10/1/16	9	5	5	C
<b>Ohio</b>							
390183	Delta, Village of	10/1/92	10/1/16	8	10	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	05/1/09	7	15	5	C
390378	Medina County	05/1/07	05/1/12	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/16	10	0	0	R
390737	Orange, Village of	10/1/91	10/1/16	7	15	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	05/1/12	8	10	5	C
390131	South Euclid, City of	10/1/91	10/1/16	8	10	5	C
390419	West Carrollton, City of	05/1/02	05/1/09	8	10	5	C
<b>Oklahoma</b>							
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/14	10	0	0	R
400236	Broken Arrow, City of	10/1/93	10/1/08	5	25	10	C
400234	Chickasha, City of	10/1/92	10/1/14	10	0	0	R
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C

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<b>Oklahoma (continued)</b>							
400252	Edmond, City of	10/1/93	10/1/08	7	15	5	C
400062	Enid, City of	10/1/93	05/1/16	9	5	5	C
400049	Lawton, City of	10/1/91	05/1/09	6	20	10	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400046	Norman, City of	10/1/11	10/1/11	5	25	10	C
405378	Oklahoma City, City of	05/1/14	05/1/14	8	10	5	C
400080	Ponca City, City of	05/1/10	05/1/14	5	25	10	C
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	05/1/12	6	20	10	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
<b>Oregon</b>							
410137	Albany, City of	10/1/91	05/1/12	6	20	10	C
410090	Ashland, City of	10/1/91	10/1/07	7	15	5	C
410043	Bandon, City of	05/1/05	05/1/10	10	0	0	R
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/07	6	20	10	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/12	6	20	10	C
415588	Clackamas County	10/1/04	10/1/12	6	20	10	C
410009	Corvallis, City of	10/1/91	05/1/12	6	20	10	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/12	9	5	5	C
410175	Heppner, City of	05/1/06	05/1/16	9	5	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
415591	Lane County	05/1/09	05/1/09	7	15	5	C
410154	Marion County	05/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	10/1/14	6	20	10	C
410064	Myrtle Creek, City of	05/1/03	05/1/08	10	0	0	R
410200	Nehalem, City of	10/1/03	05/1/08	7	15	5	C
410021	Oregon City, City of	10/1/03	05/1/08	7	15	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	05/1/16	6	20	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/13	10	0	0	R
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410167	Salem, City of	05/1/08	10/1/16	5	25	10	C
410039	Scappoose, City of	10/1/93	05/1/08	7	15	5	C
410144	Scio, City of	05/1/04	05/1/14	10	0	0	R
410257	Sheridan, City of	10/1/01	10/1/16	9	5	5	C
410213	Stanfield, City of	10/1/91	10/1/15	10	0	0	R
410100	Talent, City of	10/1/00	05/1/16	8	10	5	C
410202	Tillamook, City of	10/1/06	10/1/16	9	5	5	C
410196	Tillamook County	05/1/01	10/1/13	10	0	0	R
410184	Troutdale, City of	05/1/08	05/1/13	7	15	5	C
<b>Pennsylvania</b>							
420159	Altoona, City of	10/1/12	10/1/12	8	10	5	C
421331	Bedford, Township of	10/1/13	10/1/13	9	5	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Pennsylvania (continued)</b>							
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
420403	Brookhaven, Borough of	10/1/16	10/1/16	9	5	5	C
422034	Chapman, Township of	10/1/07	10/1/07	9	5	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420608	Hanover Township	10/1/10	10/1/10	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/13	6	20	10	C
420735	Herndon, Borough of	10/1/07	10/1/07	8	10	5	C
420642	Jersey Shore, Borough of	10/1/93	05/1/13	8	10	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	05/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	05/1/10	8	10	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
420191	Lower Makefield, Township of	05/1/16	05/1/16	7	15	5	C
421040	Loyalsock, Township of	10/1/94	05/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	05/1/13	7	15	5	C
421020	Monroe, Township of	10/1/07	10/1/07	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/09	8	10	5	C
420739	Northumberland, Borough of	10/1/07	10/1/07	8	10	5	C
421024	Penn, Township of	10/1/07	05/1/13	7	15	5	C
421026	Point, Township of	10/1/07	10/1/10	10	0	0	R
425387	Selinsgrove, Borough of	10/1/07	10/1/07	7	15	5	C
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420743	Sunbury, City of	10/1/07	10/1/07	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
420745	Upper Augusta, Township of	10/1/07	10/1/07	8	10	5	C
421119	Upper St. Clair, Township of	10/1/98	10/1/09	7	15	5	C
420209	Warwick, Township of	05/1/16	05/1/16	7	15	5	C
420631	Wilkes-Barre, City of	10/1/92	05/1/13	6	20	10	C
<b>Rhode Island</b>							
445393	Bristol, Town of	05/1/13	05/1/13	8	10	5	C
445395	Charlestown, Town of	05/1/15	05/1/15	7	15	5	C
445398	East Providence, City of	05/1/14	05/1/14	9	5	5	C
445401	Middletown, Town of	10/1/91	05/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/07	8	10	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/14	10/1/14	8	10	5	C
445409	Warwick, City of	10/1/16	10/1/16	9	5	5	C
445410	Westerly, Town of	05/1/13	05/1/13	8	10	5	C
<b>South Carolina</b>							
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	05/1/16	7	15	5	C
450026	Beaufort, City of	10/1/92	05/1/13	7	15	5	C
450025	Beaufort County	10/1/91	05/1/12	6	20	10	C
450029	Berkeley County	05/1/08	05/1/13	8	10	5	C
450131	Cayce, City of	05/1/10	05/1/10	9	5	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>South Carolina (continued)</b>							
455412	Charleston, City of	10/1/93	10/1/15	6	20	10	C
455413	Charleston County	10/1/95	05/1/10	4	30	10	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	05/1/12	7	15	5	C
450078	Florence, City of	10/1/91	10/1/10	7	15	5	C
450076	Florence County	05/1/10	05/1/10	9	5	5	C
455415	Folly Beach, Township of	10/1/96	10/1/12	7	15	5	C
450087	Georgetown, City of	10/1/93	05/1/14	7	15	5	C
450085	Georgetown County	05/1/10	05/1/10	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	05/1/10	5	25	10	C
450037	Hollywood, Town of	10/1/10	10/1/15	7	15	5	C
450104	Horry County	10/1/10	10/1/10	9	5	5	C
455416	Isle of Palms, City of	10/1/94	05/1/16	6	20	10	C
450115	Kershaw County	05/1/14	05/1/14	9	5	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/16	5	25	10	C
450129	Lexington County	10/1/91	10/1/07	8	10	5	C
450039	McClellanville, Town of	10/1/00	05/1/16	7	15	5	C
450040	Meggett, Town of	10/1/96	05/1/16	7	15	5	C
455417	Mount Pleasant, City of	10/1/94	10/1/10	6	20	10	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	10/1/07	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/12	6	20	10	C
450160	Orangeburg County	10/1/16	10/1/16	9	5	5	C
450255	Pawley's Island, Town of	10/1/05	10/1/09	6	20	10	C
450166	Pickens County	05/1/99	05/1/15	9	5	5	C
450028	Port Royal, Town of	05/1/11	05/1/11	9	5	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/10	8	10	5	C
450196	Rock Hill, City of	10/1/14	10/1/14	8	10	5	C
450249	Rockville, Town of	10/1/98	05/1/16	7	15	5	C
450256	Seabrook Island, Town of	10/1/95	05/1/16	5	25	10	C
455418	Sullivans Island, Town of	05/1/04	10/1/10	6	20	10	C
450184	Sumter, City of	10/1/92	05/1/12	8	10	5	C
450182	Sumter County	10/1/92	05/1/12	8	10	5	C
450111	Surfside Beach, Town of	10/1/10	05/1/16	5	25	10	C
450193	York County	10/1/09	10/1/09	9	5	5	C
<b>South Dakota</b>							
460044	Madison, City of	05/1/14	05/1/14	8	10	5	C
460054	Meade County	10/1/15	10/1/15	9	5	5	C
460042	Parkston, City of	05/1/14	05/1/14	9	5	5	C
465420	Rapid City, City of	10/1/92	05/1/13	7	15	5	C
460046	Spearfish, City of	05/1/14	05/1/14	9	5	5	C
<b>Tennessee</b>							
470211	Athens, City of	10/1/93	10/1/09	8	10	5	C
470182	Bristol, City of	05/1/06	10/1/07	8	10	5	C
470176	Carthage, City of	10/1/92	10/1/15	9	5	5	C
470150	Cookeville, City of	05/1/14	05/1/14	9	5	5	C

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EFFECTIVE OCTOBER 1, 2016 (continued)**

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<b>Tennessee (continued)</b>							
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
470206	Franklin, City of	10/1/15	10/1/15	9	5	5	C
475426	Gatlinburg, City of	10/1/93	10/1/09	8	10	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
475432	Johnson City, City of	10/1/14	10/1/14	9	5	5	C
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/06	8	10	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson County	10/1/91	10/1/06	8	10	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
470380	Watertown, City of	05/1/13	05/1/13	9	5	5	C
470204	Williamson County	10/1/08	10/1/15	8	10	5	C
470207	Wilson County	05/1/13	05/1/13	9	5	5	C
<b>Texas</b>							
485454	Arlington, City of	10/1/91	10/1/10	7	15	5	C
480624	Austin, City of	10/1/91	05/1/10	6	20	10	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
485457	Beaumont, City of	10/1/08	10/1/13	7	15	5	C
480289	Bellaire, City of	10/1/93	05/1/14	7	15	5	C
480586	Benbrook, City of	10/1/91	10/1/06	6	20	10	C
480878	Bevil Oaks, City of	05/1/10	10/1/11	7	15	5	C
480082	Bryan, City of	10/1/95	10/1/11	6	20	10	C
485459	Burleson, City of	10/1/91	05/1/12	7	15	5	C
481209	Burnet County	05/1/14	05/1/14	9	5	5	C
480167	Carrollton, City of	10/1/91	10/1/12	6	20	10	C
485462	Cleburne, City of	10/1/92	05/1/13	8	10	5	C
480083	College Station, City of	05/1/10	05/1/10	7	15	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	05/1/16	8	10	5	C
485464	Corpus Christi, City of	10/1/91	10/1/13	7	15	5	C
480171	Dallas, City of	10/1/91	05/1/11	5	25	10	C
480291	Deer Park, City of	10/1/00	10/1/12	8	10	5	C
480194	Denton, City of	10/1/91	05/1/07	6	20	10	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
481569	Dickinson, City of	10/1/12	10/1/12	8	10	5	C
480173	Duncanville, City of	10/1/91	05/1/12	7	15	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	05/1/15	7	15	5	C
480596	Fort Worth, City of	10/1/12	10/1/12	8	10	5	C
485469	Galveston, City of	05/1/14	05/1/14	7	15	5	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/12	5	25	10	C
480266	Guadalupe County	05/1/09	05/1/09	8	10	5	C
480599	Haltom City, City of	10/1/12	10/1/12	7	15	5	C
480287	Harris County	05/1/04	10/1/14	7	15	5	C

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<b>Texas (continued)</b>							
480296	Houston, City of	05/1/02	10/1/09	5	25	10	C
480601	Hurst, City of	10/1/92	05/1/13	7	15	5	C
485481	Kemah, City of	10/1/92	05/1/15	8	10	5	C
485487	LaPorte, City of	10/1/99	10/1/13	7	15	5	C
485488	League City, City of	10/1/92	10/1/12	6	20	10	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480043	Live Oak, City of	05/1/10	05/1/10	7	15	5	C
480452	Lubbock, City of	10/1/92	05/1/14	7	15	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
480304	Missouri City, City of	05/1/10	05/1/10	7	15	5	C
485491	Nassau Bay, City of	10/1/92	05/1/09	7	15	5	C
485493	New Braunfels, City of	10/1/13	10/1/13	6	20	10	C
480607	North Richland Hills, City of	10/1/91	10/1/16	7	15	5	C
480206	Odessa, City of	10/1/92	10/1/08	7	15	5	C
480307	Pasadena, City of	10/1/91	10/1/14	5	25	10	C
480077	Pearland, City of	05/1/05	05/1/14	6	20	10	C
481028	Pflugerville, City of	05/1/11	10/1/16	9	5	5	C
480140	Plano, City of	10/1/92	10/1/08	5	25	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/11	7	15	5	C
480608	Richland Hills, City of	05/1/14	05/1/14	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/11	7	15	5	C
485510	Shoreacres, City of	05/1/14	05/1/14	9	5	5	C
480234	Sugar Land, City of	05/1/10	05/1/10	7	15	5	C
481127	Sunset Valley, City of	05/1/10	10/1/16	7	15	5	C
480502	Sweetwater, City of	10/1/91	05/1/08	9	5	5	C
485513	Taylor Lake Village, City of	05/1/14	05/1/14	8	10	5	C
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480654	Wharton, City of	10/1/11	10/1/16	9	5	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	5	C
<b>Utah</b>							
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	10/1/08	7	15	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	05/1/01	10/1/11	9	5	5	C
490214	North Ogden, City of	10/1/93	05/1/13	8	10	5	C
490216	Orem, City of	10/1/93	05/1/08	7	15	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	10/1/14	6	20	10	C
490187	Weber County	10/1/15	10/1/15	9	5	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
<b>Vermont</b>							
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C

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<b>Vermont (continued)</b>							
500033	Colchester, Town of	05/1/16	05/1/16	8	10	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
500123	Waterbury, Town of	10/1/16	10/1/16	9	5	5	C
500122	Waterbury, Village of	10/1/16	10/1/16	9	5	5	C
<b>Virginia</b>							
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/13	6	20	10	C
515520	Arlington County	10/1/92	10/1/08	8	10	5	C
510075	Ashland, Town of	10/1/16	10/1/16	9	5	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510106	Cape Charles, Town of	05/1/10	05/1/10	9	5	5	C
510034	Chesapeake, City of	05/1/15	05/1/15	8	10	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	10/1/14	6	20	10	C
510054	Falls Church, City of	05/1/07	10/1/16	6	20	10	C
510071	Gloucester County	10/1/95	10/1/16	6	20	10	C
515527	Hampton, City of	05/1/11	05/1/11	8	10	5	C
510201	James City County	10/1/92	05/1/13	7	15	5	C
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/13	8	10	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510129	Richmond, City of	10/1/15	10/1/15	8	10	5	C
510130	Roanoke, City of	10/1/96	10/1/08	7	15	5	C
510190	Roanoke County	10/1/91	10/1/06	8	10	5	C
510154	Stafford County	05/1/11	05/1/11	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/11	8	10	5	C
510131	Vinton, Town of	10/1/16	10/1/16	8	10	5	C
510182	York County	10/1/05	10/1/10	8	10	5	C
<b>Washington</b>							
530073	Auburn, City of	10/1/92	05/1/08	5	25	10	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	10/1/09	5	25	10	C
530076	Carnation, City of	10/1/14	10/1/14	7	15	5	C
530103	Centralia, City of	10/1/94	05/1/16	6	20	10	C
530104	Chehalis, City of	10/1/94	05/1/13	6	20	10	C
530024	Clark County	10/1/04	10/1/09	5	25	10	C
530051	Ephrata, City of	10/1/00	05/1/16	8	10	5	C
530200	Everson, City of	10/1/94	10/1/09	7	15	5	C
530201	Ferndale, City of	05/1/15	05/1/15	7	15	5	C
530140	Fife, City of	05/1/06	10/1/16	10	0	0	R
530166	Index, Town of	05/1/98	05/1/08	6	20	10	C
530079	Issaquah, City of	10/1/92	05/1/08	5	25	10	C
530080	Kent, City of	05/1/10	05/1/10	6	20	10	C
530071	King County	10/1/91	10/1/07	2	40	10	C
530095	Kittitas County	05/1/15	05/1/15	6	20	10	C
530156	La Conner, Town of	10/1/96	05/1/12	7	15	5	C
530102	Lewis County	10/1/94	05/1/14	6	20	10	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Washington (continued)</b>							
530316	Lower Elwha/Klallam Tribe	10/1/00	10/1/16	10	0	0	R
530331	Lummi Nation	05/1/10	10/1/14	7	15	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/12	6	20	10	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530143	Orting, City of	05/1/08	05/1/13	5	25	10	C
530138	Pierce County	10/1/95	05/1/12	2	40	10	C
530087	Redmond, City of	05/1/16	05/1/16	5	25	10	C
530088	Renton, City of	10/1/94	10/1/14	5	25	10	C
530151	Skagit County	05/1/98	10/1/15	6	20	10	C
535534	Snohomish County	05/1/06	05/1/15	5	25	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	10/1/13	6	20	10	C
530204	Sumas, City of	10/1/93	05/1/13	6	20	10	C
530188	Thurston County	10/1/00	10/1/16	2	40	10	C
530193	Wahkiakum County	10/1/07	10/1/07	8	10	5	C
530067	Westport, City of	10/1/09	10/1/14	8	10	5	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
530217	Yakima County	10/1/07	10/1/07	8	10	5	C
<b>West Virginia</b>							
540282	Berkeley County	10/1/11	10/1/11	7	15	5	C
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540073	Charleston, City of	10/1/11	10/1/11	9	5	5	C
540226	Hampshire County	10/1/13	10/1/13	8	10	5	C
540065	Jefferson County	10/1/06	05/1/12	8	10	5	C
540006	Martinsburg, City of	05/1/16	05/1/16	8	10	5	C
540144	Morgan County	10/1/13	10/1/13	9	5	5	C
540194	Parsons, City of	05/1/16	05/1/16	8	10	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
540164	Putnam County	10/1/16	10/1/16	9	5	5	C
<b>Wisconsin</b>							
550001	Adams County	10/1/91	05/1/12	7	15	5	C
550612	Allouez, Village of	10/1/92	05/1/12	6	20	10	C
550128	Eau Claire, City of	10/1/91	10/1/08	7	15	5	C
550578	Elm Grove, Village of	05/1/01	05/1/12	5	25	10	C
550366	Evansville, City of	05/1/10	05/1/10	7	15	5	C
550136	Fond du Lac, City of	05/1/13	05/1/13	7	15	5	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
550523	Kenosha County	05/1/13	05/1/13	5	25	10	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	05/1/12	8	10	5	C
550487	New Berlin, City of	10/1/05	05/1/10	7	15	5	C
550310	Ozaukee County	10/1/91	10/1/07	8	10	5	C
550402	Reedsburg, City of	05/1/13	05/1/13	6	20	10	C
550660	Suamico, Village of	05/1/08	05/1/13	7	15	5	C
550107	Watertown, City of	10/1/91	10/1/07	7	15	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES  
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Wyoming</b>						
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/10	8	10	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	05/1/16	10	0	0	R
	<b>Puerto Rico</b>						
720101	Ponce, Municipality of	10/1/09	10/1/09	9	5	5	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

## DEFINITIONS

This list of terms is intended to include those that have specific meaning to the National Flood Insurance Program (NFIP). In a few instances, standard industry terms have been added for additional focus and emphasis.

**Act.** The National Flood Insurance Act of 1968 and any amendments to it.

**Actual Cash Value (ACV).** The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

**Alternative Rating.** A rating method used when a building is Pre-FIRM, the Flood Insurance Rate Map (FIRM) zone is unknown, and the community in which the building is located has no V Zones. May also be used for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term.

**Anchored.** Adequately secured to prevent flotation, collapse, or lateral movement.

**Application.** The statement made and signed by the prospective policyholder or the agent/producer in applying for an NFIP flood insurance policy. The Application gives information used to determine the eligibility of the risk, the kind of policy to be issued, and the correct premium payment. The Application is part of the flood insurance policy. For a policy to be issued, the correct premium payment must accompany the Application.

**Appurtenant Structure.** A detached garage servicing a 1–4 family dwelling.

**Assignment.** The transfer by a policyholder of his/her legal right or interest in a policy contract to a third party. In the NFIP, written assignment of a policy is permissible upon transfer of title, without the consent of the FEMA, except in the case where a residential (household) contents-only policy is involved or a policy was issued to cover a building in the course of construction.

**Base Flood.** A flood having a 1% chance of being equaled or exceeded in any given year.

**Base Flood Depth (BFD).** The depth shown on the Flood Insurance Rate Map (FIRM) for Zone AO that indicates the depth of water above highest adjacent grade resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year.

**Base Flood Elevation (BFE).** The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM) for zones AE, AH, A1–A30, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, V1–V30, and VE.

**Basement.** Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

**Binder or Certificate of Insurance.** A temporary agreement between company, agent/producer, and insured that the policy is in effect. The NFIP does not recognize binders. However, for informational purposes only, the NFIP recognizes Certificates of Insurance and similar forms for renewal policies.

**Blanket Insurance.** A single amount of insurance applying to more than 1 building and/or contents. Blanket insurance is not permitted under the NFIP.

**Breakaway Wall.** A wall that is not part of the structural support of a building and is intended through its design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation system.

### **Building.**

- A structure with 2 or more outside rigid walls and a fully secured roof, that is affixed to a permanent site; *or*
- A manufactured home (a “manufactured home,” also known as a mobile home, is a structure built on a permanent chassis, transported to its site in 1 or more sections, and affixed to a permanent foundation); *or*
- A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

“Building” does not mean a gas or liquid storage tank or a recreational vehicle, a park trailer, or other similar vehicle, except as described above.

**Building in the Course of Construction.** A walled and roofed building (see the General Rules section for exception) that is principally above ground and affixed to a permanent site. It does not include building materials or supplies intended for use in construction, alteration, or repair unless such materials or supplies are within an enclosed building on the premises.

**Business Building.** A building in which the named insured is a commercial enterprise primarily carried out to generate income and the coverage is for:

1. A building designed as a non-habitational building;
2. A mixed-use building in which the total floor area devoted to residential uses is

- a. 50% or less of the total floor area within the building if the residential building is a single family property; or
  - b. 75% or less of the total floor area within the building for all other residential properties; or
3. A building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses.

**Business Property.** Either a business building or the contents within a business building, or both.

**Cancellation.** The termination of the insurance coverage provided by a policy before the expiration date.

**Cistern.** Covered cisterns and the water in them are defined as an integral part of an insurable building, meaning under the building or above ground and physically attached to a side of the building with 1 of the walls of the building and cistern being common to each other.

**Closed Basin Lake.** A natural lake from which water leaves primarily through evaporation and whose surface area exceeds or has exceeded 1 square mile at any time in the recorded past. NFIP-insured buildings that are subject to continuous lake flooding from a closed basin lake are covered under the provisions of Standard Flood Insurance Policy (SFIP).

**Coastal Barrier.** A naturally occurring island, sandbar, or other strip of land, including coastal mainland, that protects the coast from severe wave wash.

**Coastal Barrier Improvement Act of 1990 (CBIA).** Enacted on November 16, 1990, the Act greatly expanded the identified land in the Coastal Barrier Resources System (CBRS) established pursuant to the Coastal Barrier Resources Act (CBRA) of 1982.

**Coastal Barrier Resources Act of 1982 (CBRA).** For the purposes of the NFIP, the CBRA of 1982 designated certain portions of the Gulf Coast and East Coast as undeveloped coastal barriers. These areas are shown on appropriate flood insurance map panels and have certain coverage restrictions.

**Coastal Barrier Resources System (CBRS).** Communities, coastal barriers, and Otherwise Protected Areas (OPAs) identified by the legislation defined above.

**Coastal High Hazard Areas.** Special Flood Hazard Areas (SFHAs) along the coasts that have additional hazards due to wind and wave action. These areas are identified on Flood Insurance Rate Maps (FIRMs) as zones V, V1–V30, and VE.

**Coinsurance.** A penalty imposed on the loss payment unless the amount of insurance carried on the damaged building is at least 80% of its replacement cost or the maximum amount of insurance available for that building under the NFIP, whichever is less. Co-insurance applies only to building coverage under the Residential Condominium Building Association Policy (RCBAP).

**Community.** A political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction.

**Community Number.** A 6-digit designation identifying each NFIP community. The first 2 numbers are the state code. The next 4 are the FEMA-assigned community number. An alphabetical suffix is added to a community number to identify revisions in the Flood Insurance Rate Map (FIRM) for that community.

**Community Rating System (CRS).** A program developed by FEMA to provide incentives for those communities in the Regular Program that have gone beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

**Condominium Association.** The entity made up of the unit owners responsible for the maintenance and operation of the following:

- Common elements owned in undivided shares by unit owners
- Other real property in which the unit owners have use rights;

where membership in the entity is a required condition of unit ownership.

**Condominium Building.** A type of building in the form of ownership in which each unit owner has an undivided interest in common elements of the building.

**Contract Agent.** An employee of a Write Your Own (WYO) Company, or an agent/producer under written contract with a WYO Company, empowered to act on the company's behalf and with authority to advise an applicant for flood insurance that the company will accept the risk.

**Countywide Map.** A Flood Insurance Rate Map (FIRM) that shows flooding information for the entire geographic area of a county, including the incorporated communities within the county.

**Crawlspace.** An under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor. Crawlspaces generally have solid foundation walls. See Diagram 8 in the Elevation Certificate Instructions.

**Cumulative Damage Building.** Any building that has incurred flood-related damage as a result of two or more flooding events in which the cumulative amounts of payments equals or exceeds the fair market value of such building, as determined through use of the following procedure. To determine whether a building has been cumulatively damaged, a loss percentage will be calculated, for each loss, equal to the claim payment amount for that loss divided by the fair market value of such building on the day before each loss. If the sum of the loss percentages for more than one loss equals or exceeds 100%, then the property will be deemed a cumulative damage building.

**Cumulative Damage Property.** Either a cumulative damage building or the contents within a cumulative damage building, or both.

**Date of Construction.** The date that the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

**Declarations Page.** A computer-generated summary of information provided by the prospective policyholder in the application for flood insurance. The declarations page also describes the term of the policy and the limits of coverage and displays the premium and the insurer's name. The declarations page is a part of the flood insurance policy.

**Deductible.** The fixed amount of an insured loss that is the responsibility of the insured and that is incurred before any amounts are paid for the insured loss under the insurance policy.

**Described Location.** The location where the insured building or personal property is found. The described location is shown on the declarations page.

**Diagram Number.** Any of the numbers used in the instructions to the NFIP Elevation Certificate to identify the diagrams of the main types of buildings.

**Direct Physical Loss By or From Flood.** Loss or damage to insured property, directly caused by a flood. There must be evidence of physical changes to the property.

**Doublewide Manufactured (Mobile) Home.** A manufactured (mobile) home that, when assembled as a nonmovable, permanent building, is at least 16 feet wide and has an area within its perimeter walls of at least 600 square feet.

**Dwelling.** A building designed for use as a residence for no more than 4 families or a single-family unit in a building under the condominium form of ownership.

**Dwelling Form.** See "Standard Flood Insurance Policy (SFIP) – Dwelling Form."

**Elevated Building.** A building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Solid (perimeter) foundation walls are not an acceptable means of elevating buildings in V and VE Zones.

**Emergency Program.** The initial phase of a community's participation in the National Flood Insurance Program, as prescribed by Section 1306 of the Act.

**Enclosure.** That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

**Erosion.** The collapse, undermining, or subsidence of land along the shore of a lake or other body of water. Erosion is a covered peril if it is caused by waves or currents of water exceeding their cyclical levels which result in flooding.

**Fair Market Value.** The price that the seller is willing to accept and the buyer is to pay on the open market and in an arm's length transaction.

**Federal Emergency Management Agency (FEMA).** The Federal agency under which the NFIP is administered. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

**Federal Policy Fee.** A flat charge that the policyholder must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the NFIP.

**Financial Assistance/Subsidy Arrangement.** The arrangement between an insurance company and FEMA to initiate the company's participation in the Write Your Own (WYO) Program. It establishes the duties of the company and the government.

**Finished (Habitable) Area.** An enclosed area having more than 20 linear feet of finished interior walls (paneling, etc.) or used for any purpose other than solely for parking of vehicles, building access, or storage.

**Flood.**

- A general and temporary condition of partial or complete inundation of 2 or more acres of normally dry land area or of 2 or more properties (at least 1 of which is the policyholder's property) from:
  - Overflow of inland or tidal waters;
  - Unusual and rapid accumulation or runoff of surface waters from any source; or
  - Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water

exceeding anticipated cyclical levels that result in a flood as defined above.

**Flood Hazard Boundary Map (FHBM).** Official map of a community issued by FEMA, where the boundaries of the flood, mudflow, and related erosion areas having special hazards have been designated.

**Flood In Progress.** A flood that is in progress on the earlier of either:

1. The date the community in which the insured property is located first experiences a flood as defined in this policy; or
2. The date and time of an event initiating a flood that directly or indirectly affects areas downstream or in a floodway and ultimately results in the damage to the insured property. Events that may initiate such a flooding event include, but are not limited to, the following:
  - a. A spillway is opened;
  - b. A levee is breached;
  - c. Water is released from a dam; and
  - d. Water escapes from the banks of a waterway (stream, river, creek, etc).
3. The applicability of this exclusion will be evaluated upon the assertion by a policyholder of the right to be paid for a loss under this policy.

**Flood Insurance Claims Office (FICO).** An NFIP claims processing office set up in a catastrophe area when a sufficient number of flood claims result from a single event.

**Flood Insurance Rate Map (FIRM).** Official map of a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), the Base Flood Elevations (BFEs), and the risk premium zones applicable to the community.

**Flood Response Office (FRO).** The FRO provides a local presence in an affected area and supports the Write Your Own (WYO) Companies, the NFIP Servicing Agent, and various Federal, state, and local officials in providing answers to claims coverage questions, forms for claims handling, and survey and statistical input. One of the key requirements of personnel at the FRO is to coordinate and conduct re-inspections of WYO and NFIP Direct losses. The FRO also tracks adjuster performance and provides such information to interested WYO Companies and the NFIP Servicing Agent.

**Floodplain.** Any land area susceptible to being inundated by floodwaters from any source.

**Floodplain Management.** The operation of an overall program of corrective and preventive measures for

reducing flood damage, including but not limited to emergency preparedness plans, flood-control works, and floodplain management regulations.

**Floodproofing.** Any combination of structural and nonstructural additions, changes, or adjustments to structures, which reduce or eliminate risk of flood damage to real estate or improved real property, water and sanitation facilities, or structures with their contents.

**Foundation Walls.** Masonry walls, poured concrete walls, or precast concrete walls, regardless of height, that extend above grade and support the loads of a building.

**Freeboard.** An additional amount of height above the Base Flood Elevation (BFE) used as a factor of safety (e.g., 2 feet above the Base Flood) in determining the level at which a building's lowest floor must be elevated or floodproofed to be in accordance with state or community floodplain management regulations.

**Full-Risk Premium Rate.** A rate charged to a group of policies that results in aggregate premiums sufficient to pay anticipated losses and expenses for that group.

**General Property Form.** See "Standard Flood Insurance Policy (SFIP) – General Property Form."

**Grade Elevation.** The lowest or highest finished ground level that is immediately adjacent to the walls of the building. Use natural (pre-construction), ground level, if available, for Zone AO and Zone A (without BFE).

**Grandfathering.** An exemption based on circumstances previously existing.

- Under NFIP statutory grandfathering, buildings located in Emergency Program communities and Pre-FIRM buildings in the Regular Program are eligible for subsidized flood insurance rates.
- Under NFIP administrative grandfathering, Post-FIRM buildings in the Regular Program built in compliance with the floodplain management regulations in effect at the start of construction will continue to have favorable rate treatment even though higher Base Flood Elevations (BFEs) or more restrictive, greater risk zone designations result from Flood Insurance Rate Map (FIRM) revisions. Policyholders who have remained loyal customers of the NFIP by maintaining continuous coverage (since coverage was first obtained on the building) are also eligible for administrative grandfathering.

**Group Flood Insurance.** Issued by the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a

3-year policy period. An applicant may cancel the group policy at any time and secure a regular Standard Flood Insurance Policy (SFIP) through the NFIP.

**HFIAA Surcharge.** The statutory surcharge imposed by Section 1308 of the Act.

**High-Rise Building.** High-rise condominium buildings have 5 or more units and at least 3 floors excluding enclosure even if it is the lowest floor for rating purposes. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise. Under the NFIP, townhouses/rowhouses are not considered high-rise buildings, regardless of the number of floors.

**Historic Building.** Any building that is:

- Listed individually in the National Register of Historic Places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; *or*
- Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary of the Interior to qualify as a registered historic district; *or*
- Individually listed in a state inventory of historic places in states with preservation programs that have been approved by the Secretary of the Interior; *or*
- Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
  - By an approved state program as determined by the Secretary of the Interior; *or*
  - Directly by the Secretary of the Interior in states without approved programs.

**Improvements and Betterments.** Fixtures, alterations, installations, or additions made or acquired solely at a tenant's expense and comprising part of an insured building.

**Increased Cost of Compliance (ICC).** Coverage for expenses that a property owner must incur, above and beyond the cost to repair the physical damage the building actually sustained from a flooding event, to comply with mitigation requirements of state or local floodplain management ordinances or laws. Acceptable mitigation measures are elevation, floodproofing, relocation, demolition, or any combination thereof.

**Letter of Determination Review (LODR).** FEMA's ruling on the determination made by a lender or third party that a borrower's building is in a Special Flood Hazard

Area (SFHA). A LODR deals only with the location of a building relative to the SFHA boundary shown on the Flood Insurance Rate Map (FIRM).

**Letter of Map Amendment (LOMA).** An amendment to the currently effective FEMA map which establishes that a property is not located in a Special Flood Hazard Area (SFHA). A LOMA is issued only by FEMA.

**Letter of Map Revision (LOMR).** An official amendment to the currently effective FEMA map. It is issued by FEMA and changes flood zones, delineations, and elevations.

**Loss in Progress.** A loss that is already in progress as of 12:01 a.m. on the first day of the policy term; or, as to any increase in the limits of coverage which is requested, a loss that is already in progress when the additional coverage is requested.

**Lowest Adjacent Grade.** The lowest point of the ground level immediately next to a building.

**Lowest Floor.** The lowest floor of the lowest enclosed area (including a basement). An unfinished or flood-resistant enclosure, usable solely for parking of vehicles, building access, or storage in an area other than a basement area, is not considered a building's lowest floor provided that such enclosure is not built so as to render the structure in violation of requirements.

**Lowest Floor Elevation (LFE).** The measured distance of a building's lowest floor above the National Geodetic Vertical Datum (NGVD) or other datum specified on the FIRM for that location.

**Low-Rise Building.** Low-rise condominium buildings have fewer than 5 units regardless of the number of floors or 5 or more units with fewer than 3 floors including basement. All townhouses/rowhouses, regardless of the number of floors or units, and all single-family detached condominium buildings are classified as low rise. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise.

**Mandatory Purchase.** Under the provisions of the Flood Disaster Protection Act of 1973, individuals, businesses, and others buying, building, or improving property located in identified areas of special flood hazards within participating communities are required to purchase flood insurance as a prerequisite for receiving any type of direct or indirect Federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy, or disaster assistance) when the building or personal property is the subject of or security for such assistance.

**Manufactured (Mobile) Home.** A structure built on a permanent chassis, transported to its site in 1 or more sections, and affixed to a permanent foundation. “Manufactured (mobile) home” does not include recreational vehicles.

**Manufactured (Mobile) Home Park or Subdivision, Existing.** A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or before December 31, 1974, or before the effective date of the community’s initial Flood Insurance Rate Map (FIRM), whichever is later.

**Manufactured (Mobile) Home Park or Subdivision, Expansion to Existing Site.** The preparation of additional sites by the construction of facilities for servicing the lots on which manufactured (mobile) homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

**Manufactured (Mobile) Home Park or Subdivision, New.** A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed after December 31, 1974, or on or after the effective date of the community’s initial Flood Insurance Rate Map (FIRM), whichever is later.

**Map Revision.** A change in the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) for a community which reflects revised zone, base flood, or other information.

**Masonry Walls.** Walls constructed of individual components laid in and bound together with mortar. These components can be brick, stone, concrete block, etc.

**Misrating.** The premium charged is incorrect because one or more of the rating characteristics used to determine the applicable premium rate for an application or renewal is discovered to be incorrect or was previously correct, but has changed. For example, a misrating will be considered to have occurred when the premium rate charged is incorrect because:

1. The policy was issued on the incorrect form of the Standard Flood Insurance Policy;
2. The policyholder’s loss history makes the property ineligible for coverage at that rate;

3. The building has been physically altered (e.g., addition of an enclosure);
4. The use or occupancy of the building changed (e.g., the building is no longer utilized as a primary residence or a single family building was converted to a non-residential business building);
5. The building was reclassified as a severe repetitive loss building or a cumulative damage building;
6. The building was substantially damaged or improved;
7. The wrong flood zone or Base Flood Elevation was utilized to determine the premium rates;
8. The presence or absence of certain structural characteristics used in determining premium rates (e.g., basement, enclosures, or crawlspaces) is incorrectly indicated on the policy record;
9. The building replacement cost used to determine the premium rate is incorrect;
10. The building construction date is incorrectly indicated on the policy record; or
11. The community in which the property covered by the policy is shown to be located on the policy record is incorrect.

**Mixed-Use Building.** A building that has both residential and non-residential uses.

**Modular Building.** A building that is usually transported to its site on a steel frame or special trailer because it does not have a permanent chassis like a manufactured (mobile) home. A modular building is classified and rated under 1 of the other building types.

**Mortgage Portfolio Protection Program (MPPP).** A program designed to help lending institutions maintain compliance with the Flood Disaster Protection Act of 1973, as amended. Policies written under the MPPP can be placed only through a Write Your Own (WYO) Company.

**Mudflow.** A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.

**Multifamily Building.** An Other Residential Building that is not a condominium building.

**National Flood Insurance Program (NFIP).** The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations promulgated in Title 44 of the Code of Federal Regulations, Subchapter B.

**National Geodetic Vertical Datum (NGVD) of 1929.** National standard reference datum for elevations, formerly referred to as Mean Sea Level (MSL) of 1929. NGVD 1929 may be used as the reference datum on some Flood Insurance Rate Maps (FIRMs).

**Natural Grade.** The grade unaffected by construction techniques such as fill, landscaping, or berming.

**New Construction.** Buildings for which the “start of construction” commenced on or after the effective date of an initial Flood Insurance Rate Map (FIRM) or after December 31, 1974, whichever is later, including any subsequent improvements.

**Newly Mapped (A Property Newly Mapped into the SFHA).** A property that was once designated outside of the Special Flood Hazard Area (SFHA) on an effective Flood Insurance Rate Map (FIRM), and following a map revision, is designated within the SFHA. Property newly mapped into the SFHA by a map revision on or after April 1, 2015, and meeting certain loss history requirements is eligible for the Newly Mapped rating procedure outlined in the Newly Mapped section of this manual if coverage is purchased within 1 year of the map revision and continuously maintained. A property meeting the loss history requirements and newly mapped into the SFHA by a map revision effective on or after October 1, 2008, and before April 1, 2015, may be insured under the Newly Mapped rating procedure if coverage is purchased on or after April 1, 2015, but before April 1, 2016, and maintained continuously. The newly mapped procedure is not available for any property mapped into the SFHA by the initial FIRM.

**NFIP Bureau and Statistical Agent.** A corporation, partnership, association, or any other organized entity that contracts with FEMA to be the focal point of support operations for the NFIP.

**NFIP Servicing Agent.** A corporation, partnership, association, or any other organized entity that contracts with FEMA to service insurance policies as direct business.

**NFIP Special Direct Facility (SDF).** Formed in 2000, a branch of the NFIP Servicing Agent to which Write Your Own (WYO) Companies transfer renewals for identified Severe Repetitive Loss (SRL) properties so that mitigation assistance can be offered to the policyholders.

**Non-Primary Residence.** A residential building that is not the primary residence of the policyholder.

**Non-Primary Residential Property.** Either a non-primary residence or the contents within a non-primary residence, or both.

**Non-Residential Building.** A commercial or mixed-use building where the primary use is commercial or non-habitational.

**Non-Residential Property.** Either a non-residential building, the contents within a non-residential building, or both.

**North American Vertical Datum (NAVD) of 1988.** The vertical control datum established for vertical control surveying in the United States of America based upon the General Adjustment of the North American Datum of 1988. It replaces the National Geodetic Vertical Datum (NGVD) of 1929.

**Nullification.** The act of declaring an insurance contract invalid from its inception so that, from a legal standpoint, the insurance contract never existed.

**Other Non-Residential Building.** This is a subcategory of nonresidential buildings; a non-habitational building that does not qualify as a business building or residential building.

**Other Residential Building.** A residential building that is designed for use as a residential space for 5 or more families or a mixed-use building in which the total floor area devoted to non-residential uses is less than 25% of the total floor area within the building.

**Other Residential Property.** Either an other-residential building, the contents within an other residential building, or both.

**Otherwise Protected Areas (OPAs).** Areas established under Federal, state, or local law, or held by a qualified organization, primarily for wildlife refuge, sanctuary, recreational, or natural resource conservation purposes. The only Federal spending prohibition within OPAs is Federal flood insurance.

**Out-As-Shown Determination.** An alternative outcome of the FEMA Letter of Map Amendment (LOMA) review process stating that a specific property is located outside the Special Flood Hazard Area (SFHA) as indicated on the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM).

**Participating Community.** A community for which FEMA has authorized the sale of flood insurance under the NFIP.

**Policy.** The entire written contract between the insured and the insurer. It includes the following:

- The printed policy form;
- The Application and declarations page;
- Any endorsement(s) that may be issued; *and*
- Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

Only 1 dwelling, specifically described by the prospective policyholder in the Application, may be insured under a policy.

**Pollutants.** Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

**Ponding Hazard.** A flood hazard that occurs in flat areas when there are depressions in the ground that collect "ponds" of water. The ponding hazard is represented by the zone designation AH on the Flood Insurance Rate Map (FIRM).

**Post-FIRM Building.** A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

**Pre-FIRM Building.** A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).

**Preferred Risk Policy (PRP).** A lower-cost Standard Flood Insurance Policy (SFIP), written under the Dwelling Form or General Property Form. It offers fixed combinations of building/contents coverage limits or contents-only coverage. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property's flood loss history. It is also available for buildings that are eligible under the PRP Eligibility Extension.

**Prepaid Amount (Total).** The total amount that must be submitted with an Application or renewal in order to be acceptable for coverage. It is determined by adding the Federal Policy Fee to the Total Prepaid Premium.

**Prepaid Premium (Total).** The amount on the Application (excluding the Preferred Risk Policy [PRP] Application) that includes the Annual Subtotal, the Increased Cost of Compliance (ICC) Premium, the Community Rating System (CRS) Premium Discount (if applicable), and the Probation Surcharge (if applicable).

**Presentment of Payment (Premium).** The date of the check or credit card payment by the applicant or applicant's representative if the premium payment is not part of a loan closing, or the date of closing, if the premium payment is part of a loan closing.

**Primary Residence.** A single family building, condominium unit, apartment unit, or unit within a cooperative building that will be lived in by the policyholder or the policyholder's spouse for:

1. More than 50% of the 365 calendar days following the current policy effective date; or
2. 50% or less of the 365 calendar days following the current policy effective date if the policyholder has only one residence and does not lease that residence to another party or use it as rental or income property at any time during the policy term.

A policyholder and the policyholder's spouse may not collectively have more than one primary residence.

**Primary Residential Property.** Either a primary residence or the contents within a primary residence, or both.

**Principal Residence.** A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80% of the 365 days immediately preceding the loss, or 80% of the period of ownership, if less than 365 days.

**Principally Above Ground Building.** A building that has at least 51% of its Actual Cash Value (ACV), including machinery and equipment, above ground.

**Probation.** A FEMA-imposed change in a community's status resulting from violations and deficiencies in the administration and enforcement of NFIP local floodplain management regulations.

**Probation Surcharge (Premium).** A flat charge that the policyholder must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.

**Proper Openings – Enclosures (Applicable to Zones A, A1–A30, AE, AO, AH, AR, and AR Dual).** All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of 2 openings, with positioning on at least 2 walls, having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding must be provided. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

**Property Removed to Safety Expense.** Up to \$1,000 of reasonable expenses incurred by the insured to temporarily remove insured property from the described location because of flood or the imminent danger of flood.

**Provisional Rating.** A method for placing flood coverage prior to the receipt of a FEMA Elevation Certificate.

**Regular Program.** The final phase of a community's participation in the NFIP. In this phase, a Flood

Insurance Rate Map (FIRM) is in effect and full limits of coverage are available under the Act.

**Regular Program Community.** A community wherein a Flood Insurance Rate Map (FIRM) is in effect and full limits of coverage are available under the Act.

**Repetitive Loss Structure.** An NFIP-insured structure that has had at least 2 paid flood losses of more than \$1,000 each in any 10-year period since 1978.

**Replacement Cost Value (RCV).** The cost to replace property with the same kind of material and construction without deduction for depreciation.

**Reserve Fund Assessment.** An amount dedicated to the NFIP Reserve Fund as authorized by the Biggert-Waters Flood Insurance Reform Act of 2012 (BW12).

**Residential Building.** A non-commercial building designed for habitation by one or more families or a mixed-use building that qualifies as a single-family, 2–4 family, or other residential building.

**Residential Condominium Building.** A building, owned and administered as a condominium, containing 1 or more family units and in which at least 75% of the floor area is residential.

**Residential Condominium Building Association Policy (RCBAP).** See “Standard Flood Insurance Policy (SFIP) – Residential Condominium Building Association Policy (RCBAP).”

**Residential Property.** Either a residential building or the contents within a residential building, or both.

**Scheduled Building Policy.** A policy that requires a specific amount of insurance to be designated for each building and its contents.

**Section 1316.** Section of the National Flood Insurance Act of 1968, as amended, which states that no new flood insurance coverage shall be provided for any property that FEMA finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in floodprone areas.

**Severe Repetitive Loss Building.** Any building that:

1. Is covered under a Standard Flood Insurance Policy made available under this title;
2. Has incurred flood damage for which:
  - a. 4 or more separate claim payments have been made under a Standard Flood Insurance Policy issued pursuant to this title, with the amount of each such claim exceeding \$5,000, and with

the cumulative amount of such claims payments exceeding \$20,000; or

- b. At least 2 separate claims payments have been made under a Standard Flood Insurance Policy, with the cumulative amount of such claim payments exceed the fair market value of the insured building on the day before each loss.

**Severe Repetitive Loss Property.** Either a severe repetitive loss building or the contents within a severe repetitive loss building, or both.

**Shear Walls.** Walls used for structural support but not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel, or nearly parallel, to the flow of the water and can be used in any flood zone.

**Sheet Flow Hazard.** A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is represented by the zone designation AO on the FIRM.

**Single Building.** A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

**Single Family Dwelling.** Either:

1. A residential single-family building in which the total floor area devoted to non-residential uses is less than 50% of the building’s total floor area, or
2. A single-family residential unit within a 2–4 family building, other-residential building, business, or non-residential building, in which commercial uses within the unit are limited to less than 50% of the unit’s total floor area.

**Solid (Perimeter) Foundation Walls.** Walls that are used as a means of elevating a building in A Zones and that must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

**Special Flood Hazard Area (SFHA).** An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) as Zone A, AO, A1–A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1–A30, V1–V30, VE, or V. For the purpose of determining Community Rating System (CRS) premium discounts, all AR and A99 Zones are treated as non-SFHAs.

**Split Level.** A foundation with a vertical offset in the floor framing on either side of a common wall.

**Standard Flood Insurance Policy (SFIP)**

- **Dwelling Form.** The policy form used to insure a building designed for use as a residence for no more

than 4 families or a single-family unit in a residential building under a condominium form of ownership. This form is also used to insure residential contents in any building. The owner of a residential building with 5 or more units can use this form to insure contents only in his or her own residential unit.

- **General Property Form.** The policy form used to insure a non-residential building or a 5-or-more-unit residential building not eligible for the Residential Condominium Building Association Policy (RCBAP). This form is also used to insure non-residential contents in any building or a building owner's residential contents located in multiple units within a building with 5 or more units.
- **Residential Condominium Building Association Policy (RCBAP).** The policy form used to insure a building, owned and administered as a condominium, containing 1 or more units and in which at least 75% of the floor area is residential. The building must be located in a Regular Program community.

**Start of Construction.** For other than new construction or substantial improvements, under the Coastal Barrier Resources Act (CBRA), this is the date when the building permit was issued, provided that the actual start of construction, repair, rehabilitation, addition, placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a building on site, such as the pouring of a slab or footing, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured (mobile) home on a foundation. For a substantial improvement, actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

**Stock.** Merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping. "Stock" does not include any property not covered under "Section IV. Property Not Covered" of the General Property Form, except the following:

- Parts and equipment for self-propelled vehicles;
- Furnishings and equipment for watercraft;
- Spas and hot tubs, including their equipment; *and*
- Swimming pool equipment.

**Subgrade Crawlspace.** A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next-higher floor and no more than 2 feet below the lowest adjacent grade on all sides.

**Submit-for-Rate (SFR).** An application for flood insurance on a building for which no risk rate is published in the *NFIP Flood Insurance Manual*. Insurance coverage can be obtained only after the insurer has approved the application and has established the risk premium rate.

**Subsidized Premium Rate.** A rate charged to a group of policies that results in aggregate premiums insufficient to pay anticipated losses and expenses for that group.

**Substantially Damaged Building.** A building that has incurred damage of any origin whereby the cost of restoring the building to its before damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.

**Substantially Damaged Property.** Either a substantially damaged building or the contents within a substantially damaged building, or both.

**Substantially Improved Building.** A building that has undergone reconstruction, rehabilitation, addition, or other improvement, the cost of which equals or exceeds 50% of the market value of the building before the "start of construction" of the improvement. This term does not include a building that has undergone reconstruction, rehabilitation, addition, or other improvement related to:

1. Any project or improvement of a building to correct existing violations of a state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions; *or*
2. Any alteration of a "historic building", provided that the alteration will not preclude the structure's continued designation as a "historic building".

**Substantially Improved Property.** Either a substantially improved building or the contents within a substantially improved building, or both.

**Suspension.** FEMA's removal of an NFIP participating community from the Program because the community has not enacted and/or enforced the proper floodplain management regulations required for participation.

**Tentative Rates.** NFIP rates used to issue policies for applications that fail to provide the NFIP with valid actuarial rating information.

**Travel Trailer.** Under the NFIP, a travel trailer can be considered a building only if it is without wheels, built on a chassis and affixed to a permanent foundation, and regulated under the community's floodplain management and building ordinances or laws.

**2–4 Family Building.** A residential building, including an apartment building, containing two to four residential spaces and in which commercial uses are limited to less than 25% of the building's total floor area.

**Underground Building.** A building for which 50% or more of the Actual Cash Value (ACV), including machinery and equipment that are part of the building, is below ground.

**Unfinished Area.** An enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area. Drywall used for fire protection is permitted in unfinished areas.

**Unit.** A unit owned by the policyholder in a condominium building.

**Valued Policy.** A policy in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy (SFIP) is not a valued policy.

**Variance.** A grant of relief by a participating community from the terms of its floodplain management regulations.

**Waiting Period.** The time between the date of application and the policy effective date.

**Walled and Roofed.** A building that has 2 or more exterior rigid walls and a fully secured roof and that is affixed to a permanent site.

**Wave Height Adjustment.** A measurement that is added to the Base Flood Elevation (BFE) for V Zones shown on the Flood Insurance Rate Map (FIRM) published prior to 1981. For coastal communities, the BFE shown on FIRMs published prior to 1981 are stillwater elevations, which include only the effects of tide and storm surge, and not the height of wind-generated waves.

**Write Your Own (WYO) Program.** A cooperative undertaking of the insurance industry and FEMA begun in October 1983. The Write Your Own (WYO) Program operates within the context of the NFIP and involves private insurance carriers that issue and service NFIP policies.

**Zone.** A geographical area shown on a Flood Hazard Boundary Map (FHBM) or a Flood Insurance Rate Map (FIRM) that reflects the severity or type of flooding in the area.



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