



FEMA

July 2012

Dear *NFIP Flood Insurance Manual* Subscriber:

Revisions have been made to the *NFIP Flood Insurance Manual* that will become effective October 1, 2012. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2012, effective date. Significant revisions include the following:

- Updates to the NFIP Bureau and Statistical Agent Regional Offices (REF Section).
- New effective date rule requirement for policies issued in connection with a lender requirement (GR Section).
- Clarification of rules regarding tenant's coverage (GR Section).
- Revised rates for policies written or renewed on or after October 1, 2012 (RATE, CONDO, PRP, MPPP, and PR Sections).
- Further guidance for buildings with an elevator below the BFE (RATE, CONDO, and LFG Sections).
- Instructions for the continued use of the Elevation Certificate and Non-Residential Floodproofing Certificate (CERT Section).
- Additional guidance for the conversion of a PRP to a standard-rated policy (PRP Section).
- Updates to the cancellation rules and new signature requirement for the cancellation request (CN Section).
- Update to the Coastal Barrier Resources System list of communities (Newton, Michigan, township removed) (CBRS Section).
- New CRS Premium Discount Eligibility table and updates to the Community Rating System Eligible Communities list (CRS Section).
- New re-underwriting requirement for Severe Repetitive Loss property policies transferred to the NFIP Special Direct Facility for processing (SRL Section).
- Table of Contents and Index updates.

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink, reading "Edward L. Connor". The signature is written in a cursive style with a large, stylized "E" and "C".

Edward L. Connor
Deputy Associate Administrator for Federal Insurance

Change Record Page

Effective Date: October 1, 2012

Updates to the *NFIP Flood Insurance Manual* are distributed semiannually. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner. Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another.

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

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NFIP FLOOD INSURANCE MANUAL

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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	https://agents.floodsmart.gov	Phone 1-888-786-7693
CBRS Areas – Map Panel Listing	http://www.fema.gov/business/nfip/cbrs/cbrs.shtm	N/A
<i>Community Status Book</i> (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 3617 Oakton, VA 22124-9617 http://www.fema.gov/fema/csb.shtm	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
FEMA Information Resource Library, Multimedia	http://www.fema.gov/library/index.jsp	N/A
<i>NFIP Flood Insurance Manual</i> (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 3617 Oakton, VA 22124-9617 http://www.fema.gov/business/nfip/manual.shtm	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
Flood Map Information from FEMA Map Specialists on: • Letters of Map Change • Other Technical Issues	FEMA Map Information eXchange (FMIX) 847 S. Pickett St. Alexandria, VA 22304 femamapspecialist@riskmapcds.com	Phone 1-877-336-2627 (1-877-FEMA-MAP)
Flood Maps, Flood Insurance Studies, and Q3 Data (order hardcopy or CD-ROM)	FEMA Map Service Center P.O. Box 3617 Oakton, VA 22124-9617 http://msc.fema.gov	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
Flood Zone Determination Companies, List of	http://www.fema.gov/business/nfip/fzone1.shtm	N/A
General Information for • Agents & Consumers	http://www.floodsmart.gov/floodsmart/pages/index.jsp	N/A
Supply Order Forms (bulk hardcopy orders): • Claims & Underwriting • Public Awareness Materials	FEMA Distribution Center P.O. Box 485 Frederick, MD 21704	Phone 1-800-480-2520 Fax 1-240-699-0525
Training on Flood Insurance	http://www.fema.gov/business/nfip/wshops.shtm ; http://www.fema.gov/business/nfip/trainagt.shtm	N/A
<i>Watermark & eWatermark</i> Newsletters	http://www.fema.gov/business/nfip/wm.shtm ; http://www.nfipiservice.com/watermark/index.html	N/A
Write Your Own (WYO) Companies, List of	http://www.fema.gov/library/viewRecord.do?id=4063	N/A
Write Your Own (WYO) Companies Writing MPPP, List of	http://www.fema.gov/nfipinsurance/search.do?action=Search&state=mppp	N/A

*Telecommunication Device for the Deaf (TDD): 1-800-447-9487

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/about/contact/regions.shtm>.

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
<p>iService Headquarters 8400 Corporate Dr., Suite 350 Landover, MD 20785 Phone: 301-577-4104</p>	<p>Walter McGuckin Regional Support Lead Cell: 301-467-8103 wmcguckin@ostglobal.com</p>	<p>Entire Country</p>
<p>Region I P.O. Box 2156 Merrimack, NH 03054 Phone: 603-423-0470 Fax: 603-423-0395</p>	<p>Robert Desaulniers Regional Manager Cell: 713-252-6779 rdesaulniers@ostglobal.com</p>	<p>Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont</p>
<p>Region II P.O. Box 7342 Penndel, PA 19047 Phone: 267-560-5057 Fax: 267-560-5057</p>	<p>Walter McGuckin Regional Support Lead Cell: 301-467-8103 wmcguckin@ostglobal.com</p>	<p>New Jersey, New York, Puerto Rico, Virgin Islands</p>
<p>Region III HC 87 Box 36 Pocono Lake, PA 18347 Phone: 570-643-6582 Fax: 570-643-6582</p>	<p>Tom Kustelski Regional Manager Cell: 816-509-1949 tkustelski@ostglobal.com</p>	<p>Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia</p>
<p>Region IV P.O. Box 1046 Zephyrhills, FL 33539-1046 Phone: 813-788-2624 Fax: 813-788-2710</p>	<p>Lynne Magel Regional Manager Cell: 813-404-8782 lmagel@ostglobal.com</p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p>P.O. Box 10 Buford, GA 30515 Phone: 770-614-0865</p>	<p>David Clukie Regional Liaison Cell: 813-767-5355 dclukie@ostglobal.com</p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p>Region V 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 aburris@ostglobal.com</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
Region VI P.O. Box 1536 Frisco, TX 75034 Phone: 214-618-1092 Fax: 214-618-1092	Mark Lujan Regional Manager Cell: 425-417-3159 mlujan@ostglobal.com	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
P.O. Box 13 Wewoka, OK 74884 Phone: 405-257-9000 Fax: 405-257-9000	Carlton Watts Regional Liaison Cell: 301-928-3124 cwatts@ostglobal.com	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region VII P.O. Box 252 Louisburg, KS 66053 Phone: 913-837-5220 Fax: 913-837-5220	Ally Bishop Regional Manager Cell: 202-486-2738 abishop@ostglobal.com	Iowa, Kansas, Missouri, Nebraska
Region VIII 7125 W. Jefferson Ave., Suite 400 Lakewood, CO 80235 Phone: 303-299-7873 Fax: 303-293-8585	Erin May Regional Manager Cell: 303-550-3658 emay@ostglobal.com	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Region IX P.O. Box 492 West Sacramento, CA 95691 Phone: 301-467-7291 Fax: 916-375-0927	Adam Lizarraga Regional Manager Cell: 301-467-7291 alizarraga@ostglobal.com	American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau
Region X 9300 50th Ave. NE Marysville, WA 98270 Phone: 360-658-8188 Fax: 360-658-8188	Kristin Minich Regional Manager Cell: 830-265-7796 kminich@ostglobal.com	Alaska, Idaho, Oregon, Washington

PAPERWORK BURDEN DISCLOSURE NOTICE

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

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

DISCLOSURE OF BURDEN – Public reporting burden for the collection of information titled “National Flood Insurance Program Policy Forms,” is estimated to average 10 minutes per response, excluding the VZone 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: U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006). 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	8.00 Minutes

B. Insurance Products

The following products are available under the SFIP:

1. Preferred Risk Policy (PRP)

The PRP is available in minimal-risk flood zones (C Zones and unshaded X Zones) and moderate-risk flood zones (B Zones and shaded X Zones). Information about coverage options and eligibility requirements for the PRP is provided in the PRP section of this manual.

2. 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.

3. 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.

4. 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 for insurance on Post-FIRM buildings located entirely in, on, or over water or seaward of mean high tide. Pre-FIRM buildings constructed before October 1, 1982, are eligible for normal Pre-FIRM 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 for buildings partially over water. However, Pre-FIRM buildings are eligible for normal Pre-FIRM 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. See 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.

C. Walls

1. Breakaway Walls

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

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

2. Shear Walls

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

3. Solid Perimeter Foundation Walls

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

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

D. Determination of Building Occupancy

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

1. Single-Family Dwelling

This is a residential single-family building, or a single-family dwelling unit in a condominium

building; incidental occupancies are permitted if limited to less than 50% of the building's total floor area.

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

2. 2–4 Family Dwelling

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

3. Other Residential Building

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

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

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

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.

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. EXAMPLES OF ELIGIBLE RISKS

Examples of eligible risks are provided below.

A. Building Coverage

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

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

2. Timeshare Building – Entire Building in Name of Corporation (General Property Form)

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, and can be insured for a maximum building coverage of \$250,000 under the General Property Form.

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

B. Contents Coverage

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

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.)

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

3. New Policy – No Waiting Period (in connection with lender requirement)

The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in an SFHA that does not have flood insurance coverage should be protected by flood insurance. To avoid the 30-day waiting period, the borrower must purchase coverage within 60 days of the date of the lender's letter requiring the borrower to obtain flood insurance. The coverage is effective upon the completion of an Application and the presentment of premium. The rules provided in subsection A. Receipt Date must be used.

Buildings currently located in an SFHA but grandfathered to a non-SFHA for rating are eligible for this exception to the standard 30-day waiting period. This rule also applies to buildings in SFHAs that are eligible for coverage under the 2-year PRP Eligibility Extension. (See the PRP section.)

(*Example:* presentment of premium and application date – April 3; policy effective date – April 3.) If a loss occurs during the first 30 days of the policy period, the insurer must obtain a copy of the letter requiring mandatory purchase, to verify the effective date of the policy before adjusting the loss. The letter must be dated on or before the policy effective date.

4. New Policy – 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.

If a loss occurs during the first 30 days of the policy period, 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.

5. New Policy – 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.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

6. New Policy (Submit-for-Rate submission)

With 3 exceptions (described below), the effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the presentment of premium.

The 3 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.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

- b. The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan that does not have flood insurance coverage should be protected by flood insurance, because the building securing a loan is currently located in an SFHA. The coverage is effective upon the completion of an Application and the presentment of premium. This exemption from the 30-day waiting period applies only to loans on properties currently located in SFHAs, i.e., those loans for which the statute requires flood insurance. The rules provided in subsection A. Receipt Date must be used.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as a copy of the letter requiring mandatory purchase, to verify the effective date of the policy before adjusting the loss.

- c. 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.

If a loss occurs during the first 30 days of the policy period, 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.

- 7. New Policy (rewrite of a standard-rated policy to a PRP)

The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from a standard-rated policy to a PRP, provided that the selected PRP coverage

limit amount is no higher than the next-highest PRP amount above that which was carried on the standard-rated policy using the highest of building and contents coverage. If the standard-rated policy has only contents coverage and is rewritten as a contents-only PRP, the 30-day waiting period does not apply.

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

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

- 8. New Policy (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.

- 9. New Policy (documentation required)

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.

- 10. New Policy (community's initial entry or conversion from Emergency to Regular Program)

Process according to rules 1 through 9 above and 11 through 13 below.

- 11. Endorsement – Standard 30-Day Waiting Period

The effective date for a 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.

- 12. Endorsement – 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,

- a. If the unit owner purchases building coverage under the Dwelling Form and there is an RCAP 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 RCAP 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. RCAP Insured to Less Than 80% of the Building Replacement Cost

- a. If the unit owner purchases building coverage under the Dwelling Form and there is an RCAP insured to less than 80% of the building replacement cost at the time of loss, the loss assessment coverage cannot be used to reimburse the association for its co-insurance penalty.
- b. The covered damages to the condominium association building must be greater than 80% of the building replacement cost at the time of loss before the loss assessment coverage becomes available under the Dwelling Form. Covered repairs to the unit, if applicable, would have priority over loss assessments.

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

F. Tenant's Coverage

A tenant may purchase contents coverage and/or building coverage, as described below.

1. 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.

2. Building Coverage

A tenant may purchase building coverage for improvements and betterments to cover his or her insurable interest if the lease agreement with the building owner:

- a. Requires that the tenant purchase insurance coverage for the tenant's improvements and betterments that are made or acquired at the expense of the tenant; *and/or*
- b. States that the tenant is responsible for the repair of the building and/or improvements and betterments that become damaged.

The building policy must be issued in the names of the building owner and the tenant. Contents owned by the tenant must be written on a separate policy in the name of the tenant only.

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

G. 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 actuarial 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 amount of coverage that the premium initially submitted will purchase (using the correct actuarial rating information), and not 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, see the Submit-for-Rate subsection in the Rating section.

Pre-FIRM risks may not be rated using the Submit-for-Rate procedures except for buildings with subgrade crawlspaces as described in the Rating section. Pre-FIRM buildings in AO and AH Zones with the basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the With Certification of Compliance or Elevation Certificate rates and would not have to follow Submit-for-Rate procedures.

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 VIII.A. Receipt Date within 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 2-year PRP Eligibility Extension)
8. Grandfathered: Y/N
9. Mortgagee Name and Address
10. Coverage Limits; Deductibles
11. Annual Premium

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

E. Assignment

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

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

F. Transfer of Business

The new insurer must collect all required underwriting information needed to verify the correct rating and issuance of the policy. A declarations page usually does not provide all the required underwriting information.

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

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

An RCBAP requires all information needed to issue and rate the policy, including photos and RCV documentation.

When an agent/producer moves his or her book of business from 1 insurer to another, or when an insurer acquires another's book of business, photographs are not required. However, when transferring an individual policy, the photograph requirement applies.

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 Prepaid Amount (less the 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.

• Estimated Replacement Cost

ESTIMATED REPLACEMENT COST
AMOUNT \$ _____

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

• Insured’s Principal/Primary Residence

IS BUILDING INSURED’S PRINCIPAL
RESIDENCE? YES NO

Check YES if the building is the policyholder’s Principal/Primary residence; otherwise, check NO.

• Building in the Course of Construction

IS BUILDING IN THE COURSE OF
CONSTRUCTION? YES NO

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

• Building Walled and Roofed

IS BUILDING WALLED AND ROOFED?
 YES NO

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

• Building Over Water

IS BUILDING OVER WATER?
 NO
 PARTIALLY
 ENTIRELY

Check NO if the building is not located over water. Check PARTIALLY if any part of the building is over water. Check ENTIRELY if the building is completely over water. In tidal areas, use the mean high tide in determining whether the building is partially or entirely over water. For Post-FIRM buildings located completely over water, use the Submit-for-Rate procedures in the Rating section of this manual.

• Elevated Building

IS BUILDING ELEVATED?
 YES NO
IF YES, AREA BELOW IS:
 FREE OF OBSTRUCTION
 WITH OBSTRUCTION
IF ELEVATED, COMPLETE PART 2
OF APPLICATION

Check YES if the building is an elevated building; otherwise, check NO. An elevated building is a building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.

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

• Building Use

BUILDING USE:
 MAIN HOUSE/BUILDING
 DETACHED GUEST HOUSE
 DETACHED GARAGE
 AGRICULTURAL BUILDING
 WAREHOUSE
 POOLHOUSE, CLUBHOUSE,
RECREATION BUILDING
 TOOL/STORAGE SHED
 OTHER: _____

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

• Manufactured (Mobile) Homes and Travel Trailers

FOR MANUFACTURED (MOBILE)
HOMES/TRAVEL TRAILERS,
COMPLETE PART 2, SECTION III.

For all manufactured (mobile) homes and travel trailers, complete Part 2 on the back of the Flood Insurance Application after you have completed Part 1.

K. Contents

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

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.

L. Construction Data

1. Construction Date

ALL BUILDINGS: (CHECK ONE OF THE FIVE BLOCKS AND RECORD CORRESPONDING DATE IN THE DATE BOX)
 BUILDING PERMIT DATE MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK
OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES
 DATE OF CONSTRUCTION MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK
OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
DATE: ____/____/____
(MM/DD/YYYY)

Check 1 of the 5 boxes in the first part of this section. Enter the appropriate date in the Date box.

• Building Permit Date

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

• Date of 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 Date**

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

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

Substantial damage is damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.

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

Do not select this box if the building qualifies as a historic building; see the Definitions section in this manual for more information.

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

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

• **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.

2. Post-FIRM Construction

IS BUILDING POST-FIRM CONSTRUCTION? YES NO

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

3. Elevation Information

BUILDING DIAGRAM NO.: _____ LOWEST ADJACENT GRADE (LAG): _____ ELEVATION CERTIFICATION DATE: _____
LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (=) DIFFERENCE TO NEAREST FOOT _____ (+ OR -)
IN ZONES V AND V1-V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? YES NO
IS BUILDING FLOODPROOFED? YES NO (SEE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)

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

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

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

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

• **Building Diagram Number**

Enter the building diagram number from the EC.

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

• **Lowest Adjacent Grade**

Enter the Lowest Adjacent Grade from the EC.

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

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

• **Elevation Certification Date**

Enter the date the EC was signed.

• **Lowest Floor Elevation**

Enter the Lowest Floor Elevation from the EC. To determine the lowest floor for rating, see the Lowest Floor Guide section in this manual.

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

• **Base Flood Elevation**

Enter the Base Flood Elevation from the EC.

Base Flood Elevations for Unnumbered A Zones must be provided by the community or established using the Flood Insurance Study (FIS) Profile. When

RATING

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

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

I. AMOUNT OF INSURANCE AVAILABLE

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

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

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

NOTE: For the RCBAP, refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1-5 show annual rates per \$100 of coverage. Table 6 provides

tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES

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

	BUILDING	CONTENTS
Residential	.76	.96
Non-Residential	.83	1.62

TABLE 2. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D²

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .77	.96 / 1.38	.76 / .77		.76 / 1.61		.83 / 1.54	
	With Basement	.81 / 1.14	.96 / 1.16	.81 / 1.14		.76 / 1.34		.88 / 1.51	
	With Enclosure	.81 / 1.37	.96 / 1.38	.81 / 1.37		.81 / 1.68		.88 / 1.90	
	Elevated on Crawlspace	.76 / .77	.96 / 1.38	.76 / .77		.76 / 1.61		.83 / 1.54	
	Non-Elevated with Subgrade Crawlspace	.76 / .77	.96 / 1.16	.76 / .77		.76 / 1.61		.83 / 1.54	
	Manufactured (Mobile) Home ³	.76 / .77	.96 / 1.38					.83 / 1.54	
CONTENTS LOCATION	Basement & Above ⁴				.96 / 1.16		.96 / 1.16		1.62 / 2.58
	Enclosure & Above ⁵				.96 / 1.38		.96 / 1.38		1.62 / 3.08
	Lowest Floor Only – Above Ground Level				.96 / 1.38		.96 / 1.38		1.62 / 1.36
	Lowest Floor Above Ground Level and Higher Floors				.96 / .96		.96 / .96		1.62 / 1.16
	Above Ground Level – More Than 1 Full Floor				.35 / .19		.35 / .19		.24 / .19
	Manufactured (Mobile) Home ³								1.62 / 1.36

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / 1.94	1.23 / 3.32	.99 / 1.94		.99 / 3.58		1.10 / 3.72	
	With Basement	1.06 / 2.89	1.23 / 2.81	1.06 / 2.89		1.06 / 5.35		1.16 / 5.52	
	With Enclosure	1.06 / 3.41	1.23 / 3.31	1.06 / 3.41		1.06 / 5.98		1.16 / 6.16	
	Elevated on Crawlspace	.99 / 1.94	1.23 / 3.32	.99 / 1.94		.99 / 3.58		1.10 / 3.72	
	Non-Elevated with Subgrade Crawlspace	.99 / 1.94	1.23 / 2.81	.99 / 1.94		.99 / 3.58		1.10 / 3.72	
	Manufactured (Mobile) Home ³	.99 / 6.11	1.23 / 3.31					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above ⁴				1.23 / 2.81		1.23 / 2.81		2.14 / 6.52
	Enclosure & Above ⁵				1.23 / 3.31		1.23 / 3.31		2.14 / 7.04
	Lowest Floor Only – Above Ground Level				1.23 / 3.31		1.23 / 3.31		2.14 / 5.90
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.91		1.23 / 2.91		2.14 / 5.10
	Above Ground Level – More Than 1 Full Floor				.47 / .44		.47 / .44		.45 / .57
	Manufactured (Mobile) Home ³								2.14 / 9.80

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	With Basement	1.08 / .37	1.65 / .53	1.08 / .37		1.15 / .37		1.15 / .37	
	With Enclosure	1.08 / .41	1.65 / .60	1.08 / .41		1.15 / .41		1.15 / .41	
	Elevated on Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Non-Elevated with Subgrade Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Manufactured (Mobile) Home ³	.96 / .46	1.46 / .45					1.15 / .48	
CONTENTS LOCATION	Basement & Above ⁴				1.86 / .69		1.86 / .69		1.91 / .75
	Enclosure & Above ⁵				1.86 / .79		1.86 / .79		1.91 / .88
	Lowest Floor Only – Above Ground Level				1.46 / .73		1.46 / .73		1.18 / .53
	Lowest Floor Above Ground Level and Higher Floors				1.46 / .45		1.46 / .45		1.18 / .38
	Above Ground Level – More Than 1 Full Floor				.43 / .15		.43 / .15		.27 / .15
	Manufactured (Mobile) Home ³								1.03 / .64

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.

2 Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures for policy processing.

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

4 Includes subgrade crawlspace.

5 Includes crawlspace.

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

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	With Basement	1.08 / .37	1.65 / .53	1.08 / .37		1.15 / .37		1.15 / .37	
	With Enclosure	1.08 / .41	1.65 / .60	1.08 / .41		1.15 / .41		1.15 / .41	
	Elevated on Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Non-Elevated with Subgrade Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Manufactured (Mobile) Home ¹	.96 / .46	1.46 / .45					1.15 / .48	
CONTENTS LOCATION	Basement & Above ²				1.86 / .69		1.86 / .69		1.91 / .75
	Enclosure & Above ³				1.86 / .79		1.86 / .79		1.91 / .88
	Lowest Floor Only – Above Ground Level				1.46 / .73		1.46 / .73		1.18 / .53
	Lowest Floor Above Ground Level and Higher Floors				1.46 / .45		1.46 / .45		1.18 / .38
	Above Ground Level – More Than 1 Full Floor				.43 / .15		.43 / .15		.27 / .15
	Manufactured (Mobile) Home ¹								1.03 / .64

FIRM ZONE D

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.51 / .29	1.11 / .55	1.51 / .29		1.38 / .47		1.38 / .47	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.51 / .29	1.11 / .55	1.51 / .29		1.38 / .47		1.38 / .47	
	Non-Elevated with Subgrade Crawlspace	1.51 / .29	1.11 / .55	1.51 / .29		1.38 / .47		1.38 / .47	
	Manufactured (Mobile) Home ¹	1.96 / .60	1.24 / .60					2.20 / .72	
CONTENTS LOCATION	Basement & Above ²				***		***		***
	Enclosure & Above ³				***		***		***
	Lowest Floor Only – Above Ground Level				1.11 / .55		1.11 / .55		1.42 / .45
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .35		1.11 / .35		1.42 / .44
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								1.42 / .45

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)⁴

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance or Elevation Certificate ⁵	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ^{6,7}	1.23 / .21	1.11 / .25	.95 / .17	1.57 / .21

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

2 Includes subgrade crawlspace.

3 Includes crawlspace.

4 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.

5 “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.

6 “Without Certification of Compliance or Elevation Certificate” rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement.

7 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 6 apply.

*****SUBMIT FOR RATING**

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

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES AE, A1-A30 – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{1,2}	1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{3,4}		MANUFACTURED (MOBILE) HOME ⁵	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .12	.26 / .12
+3	.30 / .08	.26 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.34 / .12	.30 / .12
+2	.42 / .08	.35 / .11	.32 / .08	.28 / .08	.32 / .08	.27 / .09	.50 / .12	.47 / .13
+1	.71 / .10	.61 / .15	.57 / .09	.40 / .10	.43 / .09	.33 / .11	.89 / .16	.87 / .18
0	1.78 / .13	1.60 / .25	1.34 / .12	1.09 / .17	.98 / .10	.86 / .17	2.30 / .22	2.25 / .28
-1	4.40 / .97	4.85 / 1.03	3.33 / .72	3.42 / .45	2.24 / .45	1.94 / .52	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{1,2}	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ³		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ³		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ³		MANUFACTURED (MOBILE) HOME ⁵	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.29 / .15
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.34 / .19
+1	.53 / .12	.41 / .14	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.58 / .23	.58 / .27
0	1.10 / .12	.83 / .24	.68 / .12	.60 / .16	.45 / .12	.35 / .13	1.20 / .30	1.12 / .41
-1	2.74 / .57	2.29 / .70	1.80 / .37	1.53 / .45	.72 / .15	1.15 / .15	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

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

1 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.

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

3 Includes subgrade crawlspace.

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

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

*****SUBMIT FOR RATING**

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

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

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

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential & Non-Residential	Residential ³	Non-Residential ³	
+5 or more	.46 / .08	.40 / .12	.39 / .12	.39 / .12	No Base Flood Elevation ⁴
+2 to +4	1.30 / .11	1.20 / .17	.74 / .13	.60 / .15	
+1	2.63 / .47	2.57 / .28	1.53 / .18	1.21 / .32	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.39 / .10	.38 / .12	.29 / .12	With Base Flood Elevation ⁵
0 to +1	1.49 / .13	1.27 / .19	1.17 / .14	.93 / .15	
-1	4.67 / .80	4.46 / .47	2.72 / .26	2.12 / .53	
-2 or below	***	***	***	***	
No Elevation Certificate ⁶	5.50 / 1.30	6.17 / .90	3.34 / .80	2.85 / .96	No Elevation Certificate

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

*****SUBMIT FOR RATING**

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

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES '75-'81, V1-V30, VE – BUILDING RATES¹

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ^{2,3}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{2,3}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{2,3}		MANUFACTURED (MOBILE) HOME ⁴	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0 ⁵	3.46 / .62	4.17 / 1.60	2.81 / .62	3.04 / 1.50	2.43 / .62	2.72 / 1.21	5.16 / .51	7.34 / .46
-1 ⁶	7.32 / 3.72	10.88 / 5.98	6.69 / 3.72	9.38 / 4.55	4.78 / 3.38	4.99 / 4.61	***	***
-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 ²		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ⁴	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ⁵	4.36 / 1.28	3.85 / 4.26	2.83 / 1.19	2.69 / 2.61	1.60 / .98	1.60 / 1.02	4.19 / 1.34	4.37 / 5.36
-1 ⁶	9.55 / 7.16	9.37 / 12.11	5.63 / 5.36	6.43 / 7.64	1.88 / 1.01	5.73 / 1.60	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ⁵		.56 / .25	.56 / .25	.42 / .25
-1 ⁶		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

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

2 Includes subgrade crawlspace.

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

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

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

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

*****SUBMIT FOR RATING**

FIRM ZONES '75-'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES¹

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ²	ELEVATED BUILDINGS FREE OF OBSTRUCTION ³				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	.49	.49	.82	1.08	1.66
+3	.52	.52	.94	1.28	1.92
+2	.77	.83	1.29	1.72	2.60
+1	1.19	1.24	1.87	2.50	3.49
0	1.80	1.93	2.70	3.47	4.82
-1	2.58	2.66	3.58	4.62	6.37
-2	3.69	3.89	4.80	6.18	8.38
-3	4.82	5.11	5.58	7.08	9.26
-4 or below	***	***	***	***	***

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

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

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

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

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

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

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

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

*****SUBMIT FOR RATING**

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

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

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

ANNUAL RATES PER \$100 OF COVERAGE

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

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ³	ELEVATED BUILDINGS WITH OBSTRUCTION ⁴				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.64	.64	1.77	2.35	3.49
+3	.68	.68	1.98	2.61	3.97
+2	.92	.92	2.31	3.01	4.29
+1	1.27	1.33	2.68	3.47	4.92
0	1.94	2.04	3.26	4.22	5.93
-1 ⁶	2.66	2.81	4.15	5.37	7.47
-2 ⁶	3.79	4.05	5.46	7.05	9.64
-3 ⁶	4.95	5.26	6.18	7.86	10.38
-4 or below ⁶	***	***	***	***	***

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

2 Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.

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

4 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains machinery or equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.

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

6 For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

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

*****SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

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

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

PRE-FIRM RATES¹

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	With Basement	1.08 / .37	1.65 / .53	1.08 / .37		1.15 / .37		1.15 / .37	
	With Enclosure	1.08 / .41	1.65 / .60	1.08 / .41		1.15 / .41		1.15 / .41	
	Elevated on Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Non-Elevated with Subgrade Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Manufactured (Mobile) Home ²	.96 / .46	1.46 / .45					1.15 / .48	
CONTENTS LOCATION	Basement & Above				1.86 / .69		1.86 / .69		1.91 / .75
	Enclosure & Above				1.86 / .79		1.86 / .79		1.91 / .88
	Lowest Floor Only – Above Ground Level				1.46 / .73		1.46 / .73		1.18 / .53
	Lowest Floor Above Ground Level and Higher Floors				1.46 / .45		1.46 / .45		1.18 / .38
	Above Ground Level – More Than 1 Full Floor				.43 / .15		.43 / .15		.27 / .15
	Manufactured (Mobile) Home ²								1.03 / .64

- 1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
- 2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

POST-FIRM RATES

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	With Basement	1.08 / .37	1.65 / .53	1.08 / .37		1.15 / .37		1.15 / .37	
	With Enclosure	1.08 / .41	1.65 / .60	1.08 / .41		1.15 / .41		1.15 / .41	
	Elevated on Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Non-Elevated with Subgrade Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Manufactured (Mobile) Home ¹	.96 / .46	1.46 / .45					1.15 / .48	
CONTENTS LOCATION	Basement & Above				1.86 / .69		1.86 / .69		1.91 / .75
	Enclosure & Above				1.86 / .79		1.86 / .79		1.91 / .88
	Lowest Floor Only – Above Ground Level				1.46 / .73		1.46 / .73		1.18 / .53
	Lowest Floor Above Ground Level and Higher Floors				1.46 / .45		1.46 / .45		1.18 / .38
	Above Ground Level – More Than 1 Full Floor				.43 / .15		.43 / .15		.27 / .15
	Manufactured (Mobile) Home ¹								1.03 / .64

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

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

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

FIRM ZONES AR and AR Dual Zones – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .12	.26 / .12
+3	.30 / .08	.26 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.34 / .12	.30 / .12
+2	.42 / .08	.35 / .11	.32 / .08	.28 / .08	.32 / .08	.27 / .09	.50 / .12	.47 / .13
+1	.71 / .10	.61 / .15	.57 / .09	.40 / .10	.43 / .09	.33 / .11	.96 / .46	.87 / .18
0	.96 / .25	.90 / .25	.96 / .25	.90 / .25	.98 / .10	.86 / .17	.96 / .46	1.15 / .48
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ¹		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.29 / .15
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.34 / .19
+1	.53 / .12	.41 / .14	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.58 / .23	.58 / .27
0	1.10 / .12	.83 / .24	.68 / .12	.60 / .16	.45 / .12	.35 / .13	1.20 / .30	1.03 / .64
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

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

1 Includes subgrade crawlspace.

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

3 Use Table 4.

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

EXAMPLE 2

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

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: B
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: \$2,000/\$1,000
- Deductible Factor: 0.95
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .96/.25 Contents: 1.46/.45

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	\$60,000	.96	\$576	\$90,000	.25	\$225	-\$40	\$150,000	\$ 761	
CONTENTS	\$25,000	1.46	\$365	\$35,000	.45	\$158	-\$26	\$ 60,000	\$ 497	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED): <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	\$1,258
							ICC PREMIUM		\$ 5	
							SUBTOTAL		\$1,263	
							CRS PREMIUM DISCOUNT _____ %		–	
							SUBTOTAL		\$1,263	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
							FEDERAL POLICY FEE		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$1,303	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$801 / Contents: \$523
2. Apply Deductible Factor: Building: 0.95 × \$801 = \$761 / Contents: 0.95 × \$523 = \$497
3. Premium Decrease: Building: \$801 – \$761 = \$40 / Contents: \$523 – \$497 = \$26
4. Subtotal: \$1,258
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,263
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$1,303

EXAMPLE 3

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$1,000 DEDUCTIBLE OPTION (SURCHARGE), ZONE AE

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.100
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$70
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .81/1.37 Contents: .96/1.38

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	\$60,000	.81	\$486	\$90,000	1.37	\$1,233	+\$172	\$150,000	\$1,891	
CONTENTS	\$25,000	.96	\$240	\$35,000	1.38	\$ 483	+\$ 72	\$ 60,000	\$ 795	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED): <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	\$2,686
							ICC PREMIUM		\$ 70	
							SUBTOTAL		\$2,756	
							CRS PREMIUM DISCOUNT _____ %		–	
							SUBTOTAL		\$2,756	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
							FEDERAL POLICY FEE		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$2,796

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$1,719 / Contents: \$723
2. Apply Deductible Factor: Building: 1.100 × \$1,719 = \$1,891 / Contents: 1.100 × \$723 = \$795
3. Premium Increase: Building: \$1,719 – \$1,891 = \$172 / Contents: \$723 – \$795 = \$72
4. Subtotal: \$2,686
5. Add ICC Premium: \$70
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,756
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$2,796

EXAMPLE 4

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

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A15
- Occupancy: Single-Family Dwelling
- Number of Floors: 3
- Basement/Enclosure: Basement
- Deductible: \$3,000/\$2,000 Building and Contents
- Deductible Factor: .950
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$55
- CRS Rating: 4
- CRS Discount: 30%

Determined Rates:

Building: .81/1.14 Contents: .96/1.16

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	\$60,000	.81	\$486	\$190,000	1.14	\$2,166	-\$133	\$250,000	\$2,519	
CONTENTS	\$25,000	.96	\$240	\$ 75,000	1.16	\$ 870	-\$ 55	\$100,000	\$1,055	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED): <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	\$3,574
							ICC PREMIUM		\$ 55	
							SUBTOTAL		\$3,629	
							CRS PREMIUM DISCOUNT 30%		-\$1,089	
							SUBTOTAL		\$2,540	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
							FEDERAL POLICY FEE		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$2,580	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$2,652 / Contents: \$1,110
2. Apply Deductible Factor: Building: .950 × \$2,652 = \$2,519/ Contents: .950 × \$1,110 = \$1,055
3. Premium Reduction: Building: \$2,652 – \$2,519 = \$133 / Contents: \$1,110 – \$1,055 = \$55
4. Subtotal: \$3,574
5. Add ICC Premium: \$55
6. Subtract CRS Discount: -\$1,089 (30%)
7. Subtotal: \$2,540
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$2,580

EXAMPLE 5

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

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

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

Determined Rates:

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

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	\$175,000	.20	\$350	\$325,000	.08	\$260	-\$67	\$500,000	\$ 543	
CONTENTS	\$150,000	.22	\$330	\$350,000	.12	\$420	-\$82	\$500,000	\$ 668	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED): <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	\$1,211
							ICC PREMIUM		\$ 4	
							SUBTOTAL		\$1,215	
							CRS PREMIUM DISCOUNT 25%		-\$ 304	
							SUBTOTAL		\$ 911	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
							FEDERAL POLICY FEE		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$ 951

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$610 / Contents: \$750
2. Apply Deductible Factor: Building: .890 × \$610 = \$543 / Contents: .890 × \$750 = \$668
3. Premium Reduction: Building: \$610 – \$543 = \$67 / Contents: \$750 – \$668 = \$82
4. Subtotal: \$1,211
5. Add ICC Premium: \$4
6. Subtract CRS Discount: –\$304 (25%)
7. Subtotal: \$911
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$951

EXAMPLE 6

REGULAR PROGRAM, 1975-'81 POST-FIRM V1-V30, ELEVATION RATED, ZONE V13

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: V13
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975-'81 (Post-FIRM)
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: \$150,000
- Contents Coverage: \$100,000
- ICC Premium: \$30
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: 2.81/ .62 Contents: 2.83/ 1.19

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	\$60,000	2.81	\$1,686	\$90,000	.62	\$558	\$0	\$150,000	\$2,244	
CONTENTS	\$25,000	2.83	\$ 708	\$75,000	1.19	\$893	\$0	\$100,000	\$1,601	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED): <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	\$3,845
							ICC PREMIUM		\$ 30	
							SUBTOTAL		\$3,875	
							CRS PREMIUM DISCOUNT 10%		-\$ 388	
							SUBTOTAL		\$3,487	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
							FEDERAL POLICY FEE		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$3,527	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$2,244 / Contents: \$1,601
2. Apply Deductible Factor: Building: 1.000 × \$2,244 = \$2,244/Contents: 1.000 × \$1,601 = \$1,601
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$3,845
5. Add ICC Premium: \$30
6. Subtract CRS Discount: -\$388 (10%)
7. Subtotal: \$3,487
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$3,527

EXAMPLE 8

REGULAR PROGRAM, POST-FIRM CONSTRUCTION, CONTENTS-ONLY POLICY, ZONE A17

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

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

Determined Rates:

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

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING										
CONTENTS	\$25,000	.35	\$88	\$75,000	.12	\$90	\$0	\$100,000	\$178	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							ANNUAL SUBTOTAL		\$178	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:		ICC PREMIUM	–
							<input type="checkbox"/> CREDIT CARD		SUBTOTAL	\$178
							<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT _____ %	–
									SUBTOTAL	\$178
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		FEDERAL POLICY FEE	\$ 40
									TOTAL PREPAID AMOUNT	\$218

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: N/A / Contents: \$178
2. Apply Deductible Factor: Building: N/A / Contents: 1.000 × \$178 = \$178
3. Premium Reduction/Increase: Building: N/A / Contents: \$0
4. Subtotal: \$178
5. Add ICC Premium: N/A
6. Subtract CRS Discount: N/A
7. Subtotal: \$178
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$218

EXAMPLE 9

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

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (Without Certification of Compliance or Elevation Certificate)
- Occupancy: Non-Residential
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: \$5,000/\$5,000
- Deductible Factor: .890
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Floodproofed (Yes/No): No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: 1.11 / .25 Contents: 1.57 / .21

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM		TOTAL AMOUNT OF INSURANCE		
BUILDING	\$175,000	1.11	\$1,943	\$325,000	.25	\$813	-\$303	\$500,000	\$2,453	
CONTENTS	\$150,000	1.57	\$2,355	\$350,000	.21	\$735	-\$340	\$500,000	\$2,750	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED): <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	\$5,203
									ICC PREMIUM	\$ 4
									SUBTOTAL	\$5,207
									CRS PREMIUM DISCOUNT 25%	-\$1,302
									SUBTOTAL	\$3,905
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
									FEDERAL POLICY FEE	\$ 40
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$3,945

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$2,756 / Contents: \$3,090
2. Apply Deductible Factor: Building: .890 × \$2,756 = \$2,453 / Contents: .890 × \$3,090 = \$2,750
3. Premium Reduction: Building: \$2,756 – \$2,453 = \$303 / Contents: \$3,090 – \$2,750 = \$340
4. Subtotal: \$5,203
5. Add ICC Premium: \$4
6. Subtract CRS Discount: -\$1,302 (25%)
7. Subtotal: \$3,905
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$3,945

EXAMPLE 10

**REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION,
ZONE AO (WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)**

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (With Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

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

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	\$60,000	.28	\$168	\$190,000	.08	\$152	\$0	\$250,000	\$320	
CONTENTS	\$25,000	.38	\$ 95	\$ 75,000	.13	\$ 98	\$0	\$100,000	\$193	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							ANNUAL SUBTOTAL		\$513	
<input type="checkbox"/> MANUAL		<input type="checkbox"/> SUBMIT FOR RATING		PAYMENT OPTION:			ICC PREMIUM		\$ 4	
<input type="checkbox"/> ALTERNATIVE		<input type="checkbox"/> V-ZONE RISK RATING FORM		<input type="checkbox"/> CREDIT CARD			SUBTOTAL		\$517	
<input type="checkbox"/> PROVISIONAL RATING		<input type="checkbox"/> LEASED FEDERAL PROPERTY		<input type="checkbox"/> OTHER:			CRS PREMIUM DISCOUNT _____ %		–	
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM								SUBTOTAL		\$517
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
							FEDERAL POLICY FEE		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$557

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$320 / Contents: \$193
2. Apply Deductible Factor: Building: 1.000 × \$320 = \$320 / Contents: 1.000 × \$193 = \$193
3. Premium Reduction/Increase: Building: \$0 / Contents: = \$0
4. Subtotal: \$513
5. Add ICC Premium: \$4
6. Subtract CRS Discount: N/A
7. Subtotal: \$517
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$557

EXAMPLE 11

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

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AH (Without Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 1
- Basement/Enclosure: None
- Deductible: \$3,000/\$2,000
- Deductible Factor: .875
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents Coverage: \$25,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: 1.23 / .21 Contents: 0.95 / .17

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	\$60,000	1.23	\$738	\$190,000	.21	\$399	-\$142	\$250,000	\$ 995	
CONTENTS	\$25,000	0.95	\$238	\$0	.17	\$0	-\$ 30	\$ 25,000	\$ 208	
RATE TYPE: (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER:		ANNUAL SUBTOTAL	\$1,203
							ICC PREMIUM		\$ 4	
							SUBTOTAL		\$1,207	
							CRS PREMIUM DISCOUNT _____ %		–	
							SUBTOTAL		\$1,207	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
							FEDERAL POLICY FEE		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$1,247	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$1,137 / Contents: \$238
2. Apply Deductible Factor: Building: .875 × \$1,137 = \$995 / Contents: .875 × \$238 = \$208
3. Premium Reduction: Building: \$1,137 – \$995 = \$142 / Contents = \$238 – \$208 = \$30
4. Subtotal: \$1,203
5. Add ICC Premium: \$4
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,207
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$1,247

EXAMPLE 14

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE A (WITHOUT BFE)

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +5 (without BFE)
- Floodproofed (Yes/No): No
- Building Coverage: \$135,000
- Contents Coverage: \$60,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .46 / .08 Contents: .39 / .12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	\$60,000	.46	\$276	\$75,000	.08	\$60	\$0	\$135,000	\$336	
CONTENTS	\$25,000	.39	\$ 98	\$35,000	.12	\$42	\$0	\$ 60,000	\$140	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							PAYMENT OPTION:		ANNUAL SUBTOTAL	\$476
<input type="checkbox"/> MANUAL		<input type="checkbox"/> SUBMIT FOR RATING		<input type="checkbox"/> CREDIT CARD			ICC PREMIUM		\$ 5	
<input type="checkbox"/> ALTERNATIVE		<input type="checkbox"/> V-ZONE RISK RATING FORM		<input type="checkbox"/> OTHER:			SUBTOTAL		\$481	
<input type="checkbox"/> PROVISIONAL RATING		<input type="checkbox"/> LEASED FEDERAL PROPERTY		_____			CRS PREMIUM DISCOUNT _____ %		–	
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							SUBTOTAL		\$481	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		FEDERAL POLICY FEE	\$ 40
							TOTAL PREPAID AMOUNT		\$521	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$336 / Contents: \$140
2. Apply Deductible Factor: Building: 1.000 × \$336 = \$336 / Contents: 1.000 × \$140 = \$140
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$476
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$481
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$521

Sample RCV Notification Letter

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Agent's Name:

Agent's Address:

Re: Insured's Name:

Property Address:

Policy Number:

Dear Agent:

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

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

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

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

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

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

cc: Insured, Lender

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	.85 / .27	1.08 / .65	1.17 / .06	1.17 / .06	1.61 / .27
WITH BASEMENT	.90 / .37	1.15 / 1.38	1.42 / .08	1.42 / .08	SUBMIT FOR RATE
WITH ENCLOSURE	.90 / .27	1.15 / .67	1.23 / .06	1.23 / .06	
ELEVATED ON CRAWLSPACE	.85 / .27	1.08 / .65	1.17 / .06	1.17 / .06	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.85 / .27	1.08 / .65	1.17 / .06	1.17 / .06	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	.96 / 1.16	1.23 / 2.81	1.86 / .69	1.86 / .69	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	.96 / 1.38	1.23 / 3.31	1.86 / .79	1.86 / .79	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	.96 / 1.38	1.23 / 3.31	1.46 / .73	1.46 / .73	1.11 / .55
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	.96 / .96	1.23 / 2.91	1.46 / .41	1.46 / .41	1.11 / .35
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.35 / .19	.47 / .44	.43 / .15	.41 / .15	.35 / .12

BUILDING — A1-A30, AE · POST-FIRM

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

CONTENTS — A1-A30, AE · POST-FIRM

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ENCLOSURE/CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.53 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.10 / .12	.68 / .12	.45 / .12	.35 / .12
-1 ⁴	2.74 / .57	1.80 / .37	.72 / .15	.35 / .12
-2	SUBMIT FOR RATE			.35 / .12

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

2 Includes subgrade crawlspace.

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

4 Use Submit-for-Rate procedures if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below the BFE.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES

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

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

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ²	.48 / .05	.38 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{3,8}	1.22 / .09	.95 / .17

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

ELEVATION DIFFERENCE	BUILDING	CONTENTS ⁵	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 / .06	.39 / .12	NO BASE FLOOD ELEVATION ⁶
+2 TO +4	1.69 / .07	.74 / .13	
+1	2.76 / .14	1.53 / .18	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .05	.38 / .12	WITH BASE FLOOD ELEVATION ⁷
0 TO +1	1.50 / .07	1.17 / .14	
-1	5.90 / .18	2.72 / .26	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁸	7.90 / 1.26	3.34 / .80	NO ELEVATION CERTIFICATE

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

*****SUBMIT FOR RATING**

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AR AND AR DUAL ZONES

BUILDING – PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

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

CONTENTS – PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.86 / .69
Enclosure/Crawlspace and above	1.86 / .79
Lowest floor only – above ground level	1.46 / .73
Lowest floor above ground level and higher floors	1.46 / .41
Above ground level more than 1 full floor	.41 / .15

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

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ⁴
+4	.33 / .04	.33 / .04
+3	.35 / .04	.34 / .04
+2	.45 / .04	.40 / .04
+1	.81 / .05	.56 / .05
0	1.17 / .06	1.44 / .06
-1 ⁵	SEE FOOTNOTE	

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

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ENCLOSURE/CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.53 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.10 / .12	.68 / .12	.45 / .12	.35 / .12
-1 ⁵	SEE FOOTNOTE			

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

2 Base deductible is \$2,000.

3 Base deductible is \$1,000.

4 Includes subgrade crawlspace.

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

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES

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

**REGULAR PROGRAM — 1975–1981¹ POST-FIRM CONSTRUCTION²
FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE ^{3,4}	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE ^{3,4}
0 ⁵	3.57 / .20	3.40 / .20
-1 ⁶	10.77 / .78	5.67 / .59
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 ⁵	4.36 / 1.28	2.83 / 1.19	1.60 / .98	.56 / .25
-1 ⁶	9.55 / 7.16	5.63 / 5.36	1.88 / 1.01	.56 / .25
-2	***	***	***	***

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

2 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.

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

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

*****SUBMIT FOR RATING**

**REGULAR PROGRAM 1975–1981 POST-FIRM CONSTRUCTION
UNNUMBERED V ZONE — ELEVATED BUILDINGS**

SUBMIT FOR RATING

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70 / .76	.96 / 1.41	.93 / 1.91	1.23 / 3.51	.74 / .21	1.20 / .37
	WITH BASEMENT	.75 / .93	.96 / 1.18	1.00 / 3.31	1.23 / 3.30	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.75 / 1.11	.96 / 1.21	1.00 / 3.61	1.23 / 3.60	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.70 / .76	.96 / 1.41	.93 / 1.91	1.23 / 3.51	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.70 / .76	.96 / 1.41	.93 / 1.91	1.23 / 3.51	.74 / .21	1.20 / .37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

		FIRM ZONES:		D	
		A99, B, C, X		BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74 / .21	1.20 / .37	1.23 / .35	1.11 / .55
	WITH BASEMENT	.81 / .30	1.36 / .46	***	***
	WITH ENCLOSURE	.81 / .34	1.36 / .54	***	***
	ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37	1.23 / .35	1.11 / .55
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37	1.23 / .35	1.11 / .55
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ²)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ³		.24 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{4,5}		1.14 / .19		.95 / .17	

- 1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.
- 2 Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- 3 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 4 "Without Certification of Compliance or Elevation Certificate" rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement.
- 5 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

*****SUBMIT FOR RATING**

TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – POST-FIRM CONSTRUCTION
FIRM ZONES A1–A30, AE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ¹	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE ²	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ²
+4	.22 / .08	.18 / .08	.20 / .08
+3	.24 / .08	.22 / .08	.22 / .08
+2	.33 / .08	.24 / .08	.24 / .08
+1	.59 / .09	.35 / .08	.29 / .09
0	1.49 / .12	.97 / .11	.76 / .11
-1 ³	3.82 / .76	2.87 / .63	1.67 / .54
-2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.53 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.10 / .12	.68 / .12	.45 / .12	.35 / .12
-1 ³	2.74 / .57	1.80 / .37	.72 / .15	.35 / .12
-2	***	***	***	.35 / .12

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

2 Includes subgrade crawlspace.

3 Use Submit-for-Rate procedures if either the enclosure below the lowest floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING**

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

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

ELEVATION DIFFERENCE	BUILDING	CONTENTS ³	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.43 / .08	.39 / .12	NO BASE FLOOD ELEVATION ⁴
+2 TO +4	1.22 / .11	.74 / .13	
+1	2.48 / .51	1.53 / .18	
0 OR BELOW	***	***	
+2 OR MORE	.41 / .08	.38 / .12	WITH BASE FLOOD ELEVATION ⁵
0 TO +1	.96 / .12	1.17 / .14	
-1	3.63 / .75	2.72 / .26	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁶	4.58 / 1.44	3.34 / .80	NO ELEVATION CERTIFICATE

1 Zone A buildings with basement/enclosure without proper openings/crawlspace without proper openings/subgrade crawlspace: follow Submit-for-Rate procedures in the Rating section of this manual.

2 Pre-FIRM buildings with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.

3 For elevation-rated policies, when contents are located 1 floor or more above lowest floor used for rating, use .35/.12.

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

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

6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

*****SUBMIT FOR RATING**

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

AR AND AR DUAL ZONES

REGULAR PROGRAM – PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED RATES

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.74 /.21	1.20 /.37
WITH BASEMENT	.81 /.30	1.36 /.46
WITH ENCLOSURE	.81 /.34	1.36 /.54
ELEVATED ON CRAWLSPACE	.74 /.21	1.20 /.37
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 /.21	1.20 /.37

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/CRAWLSPACE ⁴
+4	.22 /.08	.18 /.08	.20 /.08
+3	.24 /.08	.22 /.08	.22 /.08
+2	.33 /.08	.24 /.08	.24 /.08
+1	.59 /.09	.35 /.08	.29 /.09
0	.74 /.21	.97 /.11	.76 /.11
-1 ⁵	SEE FOOTNOTE		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ENCLOSURE/CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.53 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.10 /.12	.68 /.12	.45 /.12	.35 /.12
-1 ⁵	SEE FOOTNOTE			

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

2 Standard deductible is \$2,000.

3 Standard deductible is \$1,000.

4 Includes subgrade crawlspace.

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

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

**REGULAR PROGRAM — 1975–1981¹ POST-FIRM CONSTRUCTION²
FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
0 ⁴	3.31 / .62	2.65 / .62	2.29 / .62
-1 ⁵	7.24 / 3.78	6.62 / 3.78	4.73 / 3.43
-2	***	***	***

**REGULAR PROGRAM — 1975–1981¹ POST-FIRM CONSTRUCTION²
FIRM ZONES V1–V30, VE — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN 1 FULL FLOOR
0 ⁴	4.36 / 1.28	2.83 / 1.19	1.60 / .98	.56 / .25
-1 ⁵	9.55 / 7.16	5.63 / 5.36	1.88 / 1.01	.56 / .25
-2	***	***	***	.56 / .25

- 1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.
- 2 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.
- 3 Includes subgrade crawlspace.
- 4 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 5 Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING**

**REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION
UNNUMBERED V ZONE — ELEVATED BUILDINGS**

SUBMIT FOR RATING

TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1–V30, VE ZONE RATES¹
ELEVATED BUILDINGS FREE OF OBSTRUCTION² BELOW THE
BEAM SUPPORTING THE BUILDING’S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ³	BUILDING RATE	CONTENTS RATE
+4 or more	.82	.49
+3	.94	.52
+2	1.29	.83
+1	1.87	1.24
0	2.70	1.93
- 1	3.58	2.66
- 2	4.80	3.89
- 3	5.58	5.11
- 4 or lower	***	***

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

- 1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.
- 2 Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
 - (1) Insect screening, provided that no additional supports are required for the screening; or
 - (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
 - (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
 - (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
- 3 Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

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

*****SUBMIT FOR RATING**

TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1–V30, VE ZONE RATES^{1,2}
ELEVATED BUILDINGS WITH OBSTRUCTION³ BELOW THE
BEAM SUPPORTING THE BUILDING’S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ⁴	BUILDING RATE	CONTENTS RATE
+4 or more	1.47	.64
+3	1.57	.68
+2	1.94	.92
+1	2.43	1.33
0	3.26	2.04
-1 ⁵	4.15	2.81
-2 ⁵	5.46	4.05
-3 ⁵	6.18	5.26
- 4 or lower ⁵	***	***

- 1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.
- 2 Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.
- 3 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See the Rating section of this manual for details.
- 4 Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.
- 5 For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

NOTE: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE.

*****SUBMIT FOR RATING**

TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V-ZONE RATES

SUBMIT FOR RATING

X. CONDOMINIUM RATING EXAMPLES

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Example 3	Post-FIRM, Low-rise, Coinsurance Penalty, Zone AE	CONDO 26
Example 4	Post-FIRM, Low-rise, Standard Deductible, Zone AE	CONDO 27
Example 5	Pre-FIRM, High-rise, Standard Deductible, Coinsurance Penalty, Zone A	CONDO 28
Example 6	Pre-FIRM, High-rise, Basement, Maximum Discount, Zone AE.	CONDO 29
Example 7	Post-FIRM, High-rise, Standard Deductible, Zone AE	CONDO 30
Example 8	Pre-FIRM, High-rise, Enclosure, Maximum Discount, Coinsurance Penalty, Zone AE	CONDO 31

CONDOMINIUM RATING EXAMPLE 1
PRE-FIRM, LOW-RISE, WITH ENCLOSURE, COINSURANCE PENALTY, ZONE A

REGULAR PROGRAM:

- Building Coverage: \$140,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- Number of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

DETERMINED RATES:

Building: .75/1.11 Contents: .96/1.21

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	\$140,000	.75	\$1,050	\$0	1.11	\$0	\$0	\$140,000	\$1,050	
CONTENTS	\$ 25,000	.96	\$ 240	\$75,000	1.21	\$908	\$0	\$100,000	\$1,148	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED): <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	\$2,198
								ICC PREMIUM	\$ 70	
								SUBTOTAL	\$2,268	
								CRS PREMIUM DISCOUNT _____ %	–	
								SUBTOTAL	\$2,268	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.								PROBATION SURCHARGE	–	
								FEDERAL POLICY FEE	\$ 200	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____								TOTAL PREPAID AMOUNT	\$2,468	

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$1,050 / Contents: \$1,148
2. Apply Deductible Factor: Building: 1.000 × \$1,050 = \$1,050 / Contents: 1.000 × \$1,148 = \$1,148
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$2,198
5. Add ICC Premium: \$70
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,268
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$2,468

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \quad \$140,000}{(\text{Insurance Required}) \quad \$480,000} \times (\text{Amount of Loss}) \quad \$100,000 = (\text{Limit of Recovery}) \quad \$29,167 - \text{Less Deductible}$$

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

CONDOMINIUM RATING EXAMPLE 2
PRE-FIRM, LOW-RISE, NO BASEMENT/ENCLOSURE, ZONE AE

REGULAR PROGRAM:

- Building Coverage: \$480,000
- Contents Coverage: \$50,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

DETERMINED RATES:

Building: .70/.76 Contents: .96/1.41

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	\$360,000	.70	\$2,520	\$120,000	.76	\$912	\$0	\$480,000	\$3,432	
CONTENTS	\$ 25,000	.96	\$ 240	\$ 25,000	1.41	\$353	\$0	\$ 50,000	\$ 593	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED): <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	\$4,025
							ICC PREMIUM		\$ 70	
							SUBTOTAL		\$4,095	
							CRS PREMIUM DISCOUNT _____ %		–	
							SUBTOTAL		\$4,095	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
							FEDERAL POLICY FEE		\$ 200	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$4,295	

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$3,432 / Contents: \$593
2. Apply Deductible Factor: Building: 1.00 × \$3,432 = \$3,432 / Contents: 1.00 × \$593 = \$593
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$4,025
5. Add ICC Premium: \$70
6. Subtract CRS Discount: N/A
7. Subtotal: \$4,095
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$4,295

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

**CONDOMINIUM RATING EXAMPLE 3
POST-FIRM, LOW-RISE, COINSURANCE PENALTY, ZONE AE**

REGULAR PROGRAM:

- Building Coverage: \$750,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 14
- Date of Construction: Post-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,120,000
- Elevation Difference: +1
- 80% Coinsurance Amount: \$896,000
- ICC Premium: \$5 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

DETERMINED RATES:

Building: .35/.08 Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	\$750,000	.35	\$2,625	\$0	.08	\$0	\$0	\$750,000	\$2,625	
CONTENTS	\$ 25,000	.38	\$ 95	\$75,000	.12	\$90	\$0	\$100,000	\$ 185	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							PAYMENT OPTION:		ANNUAL SUBTOTAL	\$2,810
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING							<input type="checkbox"/> CREDIT CARD		ICC PREMIUM	\$ 5
<input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM							<input type="checkbox"/> OTHER:		SUBTOTAL	\$2,815
<input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY									CRS PREMIUM DISCOUNT _____ %	–
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM									SUBTOTAL	\$2,815
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.									PROBATION SURCHARGE	–
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		FEDERAL POLICY FEE	\$ 440
									TOTAL PREPAID AMOUNT	\$3,255

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$2,625 / Contents: \$185
2. Apply Deductible Factor: Building: 1.000 × \$2,625 = \$2,625 / Contents: 1.000 × \$185 = \$185
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$2,810
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,815
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$440
10. Total Prepaid Amount: \$3,255

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ \$750,000}{(\text{Insurance Required}) \ \$896,000} \times (\text{Amount of Loss}) \ \$300,000 = (\text{Limit of Recovery}) \ \$251,116 - \text{Less Deductible}$$

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

**CONDOMINIUM RATING EXAMPLE 4
POST-FIRM, LOW-RISE, STANDARD DEDUCTIBLE, ZONE AE**

REGULAR PROGRAM:

- Building Coverage: \$600,000
- Contents Coverage: \$15,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 6
- Date of Construction: Post-FIRM
- Building Type: 3 Floors, Townhouse, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: +2
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$5 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

DETERMINED RATES:

Building: .24/.08 Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	\$360,000	.24	\$864	\$240,000	.08	\$192	\$0	\$600,000	\$1,056	
CONTENTS	\$ 15,000	.38	\$ 57	\$0	.12	\$0	\$0	\$ 15,000	\$ 57	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							ANNUAL SUBTOTAL		\$1,113	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING							PAYMENT OPTION:		ICC PREMIUM	\$ 5
<input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM							<input type="checkbox"/> CREDIT CARD		SUBTOTAL	\$1,118
<input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY							<input type="checkbox"/> OTHER:		CRS PREMIUM DISCOUNT _____ %	–
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							SUBTOTAL		\$1,118	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
SIGNATURE OF INSURANCE AGENT/BROKER _____							FEDERAL POLICY FEE		\$ 200	
DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$1,318	

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$1,056 / Contents: \$57
2. Apply Deductible Factor: Building: 1.000 × \$1,056 = \$1,056 / Contents: 1.000 × \$57 = \$57
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$1,113
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,118
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$1,318

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

CONDOMINIUM RATING EXAMPLE 5
PRE-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, COINSURANCE PENALTY, ZONE A

REGULAR PROGRAM:

- Building Coverage: \$1,110,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: A
- Occupancy: Other Residential
- Number of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,500,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$1,200,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%

DETERMINED RATES:

Building: .85/.27 Contents: .96/.96

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	\$175,000	.85	\$1,488	\$935,000	.27	\$2,525	\$0	\$1,110,000	\$4,013	
CONTENTS	\$ 25,000	.96	\$ 240	\$ 75,000	.96	\$ 720	\$0	\$ 100,000	\$ 960	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED): <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	\$4,973
							ICC PREMIUM		\$ 70	
							SUBTOTAL		\$5,043	
							CRS PREMIUM DISCOUNT 25%		-\$1,261	
							SUBTOTAL		\$3,782	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
							FEDERAL POLICY FEE		\$ 840	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$4,622

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$4,013 / Contents: \$960
2. Apply Deductible Factor: Building: 1.000 × \$4,013 = \$4,013 / Contents: 1.000 × \$960 = \$960
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$4,973
5. Add ICC Premium: \$70
6. Subtract CRS Discount: -\$1,261 (25%)
7. Subtotal: \$3,782
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$840
10. Total Prepaid Amount: \$4,622

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ \$1,110,000}{(\text{Insurance Required}) \ \$1,200,000} \times (\text{Amount of Loss}) \ \$200,000 = (\text{Limit of Recovery}) \ \$185,000 - \text{Less Deductible}$$

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

**CONDOMINIUM RATING EXAMPLE 6
PRE-FIRM, HIGH-RISE, BASEMENT, MAXIMUM DISCOUNT, ZONE AE**

REGULAR PROGRAM:

- Building Coverage: \$3,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, including Basement
- Deductible: \$5,000/\$5,000
- Deductible Factor: .940 (Maximum Total Discount of \$221 applies)
- Replacement Cost: \$3,750,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$3,000,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: 8
- CRS Discount: 10%

DETERMINED RATES:

Building: .90/.37 Contents: .96/1.16

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	\$175,000	.90	\$1,575	\$2,825,000	.37	\$10,453	-\$221	\$3,000,000	\$11,807	
CONTENTS	\$ 25,000	.96	\$ 240	\$ 75,000	1.16	\$ 870	\$0	\$ 100,000	\$ 1,110	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							PAYMENT OPTION:		ANNUAL SUBTOTAL	\$12,917
<input type="checkbox"/> MANUAL			<input type="checkbox"/> SUBMIT FOR RATING			<input type="checkbox"/> CREDIT CARD		ICC PREMIUM	\$ 70	
<input type="checkbox"/> ALTERNATIVE			<input type="checkbox"/> V-ZONE RISK RATING FORM			<input type="checkbox"/> OTHER:		SUBTOTAL	\$12,987	
<input type="checkbox"/> PROVISIONAL RATING			<input type="checkbox"/> LEASED FEDERAL PROPERTY					CRS PREMIUM DISCOUNT 10%	-\$ 1,299	
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM								SUBTOTAL	\$11,688	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
							FEDERAL POLICY FEE		\$ 840	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$12,528

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$12,028 / Contents: \$1,110
2. Apply Deductible Factor: Building: .940 × \$12,028 = \$11,306 / Contents: .940 × \$1,110 = \$1,043
3. Premium Reduction/Increase: Building: \$221 (maximum discount amount exceeded since \$12,028 – \$11,306 = \$722)
4. Subtotal: \$12,917
5. Add ICC Premium: \$70
6. Subtract CRS Discount: -\$1,299 (10%)
7. Subtotal: \$11,688
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$840
10. Total Prepaid Amount: \$12,528

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole-dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

**CONDOMINIUM RATING EXAMPLE 7
POST-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, ZONE AE**

REGULAR PROGRAM:

- Building Coverage: \$12,000,000
- Contents Coverage: \$15,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 100
- Date of Construction: Post-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$15,000,000
- Elevation Difference: 0
- 80% Coinsurance Amount: \$12,000,000
- ICC Premium: \$5 (\$30,000 Coverage)
- CRS Rating: 9
- CRS Discount: 5%

DETERMINED RATES:

Building: 1.61/.06 Contents: .68/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	\$175,000	1.61	\$2,818	\$11,825,000	.06	\$7,095	\$0	\$12,000,000	\$9,913	
CONTENTS	\$ 15,000	.68	\$ 102	\$0	.12	\$0	\$0	\$ 15,000	\$ 102	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							ANNUAL SUBTOTAL		\$10,015	
<input type="checkbox"/> MANUAL		<input type="checkbox"/> SUBMIT FOR RATING		PAYMENT OPTION:			ICC PREMIUM		\$ 5	
<input type="checkbox"/> ALTERNATIVE		<input type="checkbox"/> V-ZONE RISK RATING FORM		<input type="checkbox"/> CREDIT CARD			SUBTOTAL		\$10,020	
<input type="checkbox"/> PROVISIONAL RATING		<input type="checkbox"/> LEASED FEDERAL PROPERTY		<input type="checkbox"/> OTHER:			CRS PREMIUM DISCOUNT 5%		-\$ 501	
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							SUBTOTAL		\$9,519	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		–	
							FEDERAL POLICY FEE		\$ 840	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$10,359

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$9,913 / Contents: \$102
2. Apply Deductible Factor: Building: 1.000 × \$9,913 = \$9,913 / Contents: 1.000 × \$102 = \$102
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$10,015
5. Add ICC Premium: \$5
6. Subtract CRS Discount: -\$501 (5%)
7. Subtotal: \$9,519
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$840
10. Total Prepaid Amount: \$10,359

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole-dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

LOWEST FLOOR GUIDE

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

I. LOWEST FLOOR DETERMINATION

The following guidance, along with the comments accompanying each building drawing provided in this section, will help insurance agents/producers determine the lowest floor so that the appropriate rate can be applied.

A. Non-Elevated Buildings

In a non-elevated building, the lowest floor used for rating is the building's lowest floor including a basement, if any.

If a building described and rated as a single-family dwelling located in an A Zone (any flood zone beginning with the letter A) has an attached garage floor elevation at or above the Base Flood Elevation (BFE), the garage floor may be excluded for rating.

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

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

- The building is described and rated as a single-family dwelling;
- The building is located in an A Zone;
- The garage floor elevation is below the elevation of the top of the bottom floor; *and*
- The garage has proper openings (flood vents).

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

B. Elevated Buildings in A Zones

In an elevated building located in an A Zone (any flood zone beginning with the letter A), the lowest floor used for rating is the lowest elevated floor, with the exceptions described below.

If a building located in an A Zone has an enclosure below the elevated floor, including an attached garage, the enclosure or garage floor becomes the lowest floor for rating if any of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of interior finished wall [paneling, etc.]); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- There is elevator equipment below the BFE; *or*
- The unfinished enclosed space has no proper openings (flood vents).

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

1. Proper Opening Requirements

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

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

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

2. Alternative to the Openings Requirement Above

For architectural or other reasons, a designer or builder may use an alternative to satisfy the requirement for a building to have openings that provide 1 square inch per square foot of enclosed

area below the BFE. These alternatives, which may be referred to as “engineered openings,” must be certified as having been designed to provide automatic equalization of hydrostatic flood forces by allowing for the entry and exit of floodwaters. Design requirements and specifications for certification statements are outlined in FEMA Technical Bulletin 1-08, “Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas,” at <http://www.fema.gov/library/viewRecord.do?id=1579>.

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

- a. For engineered openings designed for installation in a specific building, a copy of the certification is required. This certification will verify to community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The original certification statement must include the design professional’s name, title, address, type of license, license number, the state in which the license was issued, and the signature and applied seal of the certifying registered design professional. In addition, this certification shall identify the building in which the engineered openings will be installed and it shall address the following: (1) a statement certifying that the openings are designed to automatically equalize hydrostatic flood loads on exterior walls by allowing for the automatic entry and exit of floodwaters; (2) description of the range of flood characteristics tested or computed for which the certification is valid, such as rates of rise and fall of floodwaters; and (3) description of the installation requirements or limitations that, if not followed, will void the certification; or
- b. For engineered openings for which the International Code Council Evaluation Service, Inc., has issued an Evaluation Report, a copy of the Evaluation Report is required. This report is required to assure community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The Evaluation Report identifies the model numbers of the engineered openings addressed in the report, specifies the number of engineered openings that are required for a specified square footage of enclosed area below the BFE, and lists installation requirements. Acceptable documentation must include the model

numbers of the engineered openings, which must match the model numbers provided in the International Code Council Evaluation Report.

3. Crawlspace

If a building elevated on a crawlspace is located in an A Zone and has an attached garage, 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.

Pre-FIRM buildings with subgrade crawlspaces that are below the BFE may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures.

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, and elevators and their associated equipment. 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.

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).

Also see “E. Post-’81 V Zone Optional Rating” in the Rating section.

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. 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 with no enclosures.

II. USE OF ELEVATION CERTIFICATE

The Elevation Certificate (EC) is used to properly rate buildings located in Special Flood Hazard Areas (SFHAs). 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 for a Post-FIRM building located in zones AE, A1–A30, VE, or V1–V30, or a Pre-FIRM building opting for Post-FIRM rates (see “B.” below). An EC is also required for a Post-FIRM building 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.

If the building is Post-FIRM construction located in an unnumbered A Zone, check with the community official to determine whether there is a BFE. If available, an EC that certifies the lowest floor elevation 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 using Post-FIRM rates. The insured may select the more advantageous rate.

C. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988

NAVD 1988 is replacing NGVD 1929 as the national standard reference datum for elevations. To determine the conversion from NGVD to NAVD, contact the community official. The surveyor may have applied the conversion factor to the elevations entered on the EC. Unless the surveyor’s comments specifically state that the conversion was not performed, assume that line items C2.a–h have already been converted to the same elevation datum as the BFE reported in box B9. Following this guidance will ensure consistent application at the policy processing level.

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

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

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

As an example, enter a building elevation of 54.2 ft. Select Vertical Datum NGVD 29 and click on Submit. The result produced by VERTCON for this latitude and longitude will display a conversion factor of 2.987 feet and a building elevation of 57.186 feet NAVD 88. Rounded to a tenth of a foot, the building elevation is 57.2 feet NAVD 88.

To convert a property from NAVD 88 to NGVD 29, enter data as above. Be sure to select Vertical Datum NAVD 88, then click on Submit. The result produced by VERTCON shows a conversion factor of 2.987 feet. Use the building elevation of 54.2 ft. The building elevation in NGVD 29 is 51.214 feet. Rounded to a tenth of a foot, the building elevation is 51.2 feet NGVD 29.

PUTTING IT INTO PERSPECTIVE....

Sections A and C of the 2009 Elevation Certificate provide fields for entering numerous measurements that the surveyor must record in completing an elevation survey. This data will be used to not only help insurance agents accurately rate a flood insurance policy, but also assist FEMA and the local communities with their floodplain management compliance issues. This 2009 Elevation Certificate does not specifically identify for the insurance agent the Lowest Floor Elevation that must be used for rating purposes. Based upon your knowledge of the rules and regulations of the National Flood Insurance Program, you must make the final determination regarding which elevation should be used to accurately rate the policy and calculate the premium. This guide **must** be used in conjunction with information provided on the Flood Insurance Application form.

This guide will provide you with some helpful information and hints.

WHERE TO START.....

The following are some suggested guidelines for interpreting the elevation information in Section C:

STEP 1:

Review the Elevation Certificate. Find the referenced Building Diagram Number in Section A, Item A7. This diagram number refers to one of the building diagrams located on Instructions Pages 7 through 9 of the Elevation Certificate.

STEP 2:

Once the correct building diagram has been determined, review the data contained in Section C, Item C2 of the Elevation Certificate. The circled letters and numbers on the building diagram correspond to the elevations entered in Items C2.a-h in Section C, Item C2. Check the Lowest Floor Guide found on the inside of this brochure as well as in the Flood Insurance Manual.

STEP 3:

Review the elevation in Item C2.a. If the elevation in Item C2.a is lower than the elevation in Item C2.f, then you have a building with a basement. The correct lowest floor elevation for rating will be Item C2.a (Building Diagrams 2, 4, or 9).

- For Building Diagrams 1A, 1B, and 3, if Item C2.a is higher than C2.f, the building is slab on grade, or a

walkout first level. Rate as no basement and use Item C2.a as the lowest floor elevation for rating.

- If Item C2.c is given, and the property is in a V Zone, Item C2.c will be the correct lowest floor elevation for rating if there are no enclosures (Building Diagram 5).
- If Item C2.c is higher than Item C2.a, then you have an elevated building with enclosure(s) below the elevated level. Use Item C2.c as the lowest floor elevation for rating V Zones if the enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the bottom of Item C2.a if the enclosure is 300 sq. ft. or greater, or the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building Diagram 6).

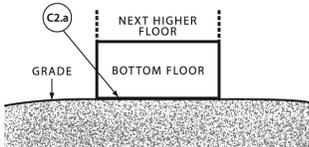
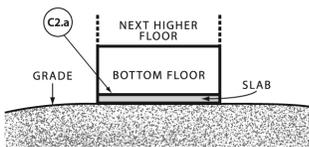
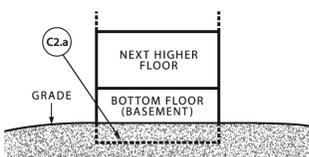
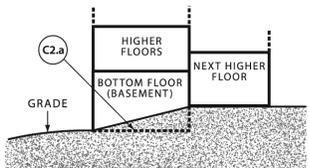
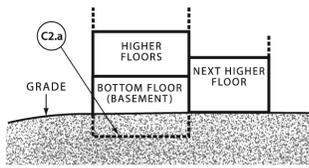
IMPORTANT HINT:

- If Item A8 and/or Item A9 shows flood openings, and the openings are adequate for the square footage of the enclosed area, then you have an elevated building with proper venting. The lowest floor elevation for rating is Item C2.b, top of the next higher floor, as long as the building is not located in a V Zone (Building Diagrams 7 and 8).

WHERE TO GET HELP

The Lowest Floor Guide will assist you in determining the lowest floor for rating purposes for the majority of your business. However, if you are unable to make the determination, contact your WYO Company underwriting staff or, for NFIP-direct policies, the NFIP Servicing Agent underwriting department for assistance.

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

<p>BUILDING DIAGRAM #1A</p> <p>Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)</p>	<p>All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p>BUILDING DIAGRAM #1B</p> <p>Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)</p>	<p>All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p>BUILDING DIAGRAM #2</p> <p>Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p>Lowest Floor for Rating: Top of basement floor</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a</p>	<p>All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p>BUILDING DIAGRAM #3</p> <p>Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Top of slab</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a</p>	<p>All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p>BUILDING DIAGRAM #4</p> <p>Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p>Lowest Floor for Rating: Top of slab (basement floor)</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a</p>	<p>All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.</p> 

<p>Lowest Floor Guide for Zones AO and A (without BFE)</p>	<p>BUILDING DIAGRAMS</p> <p>Distinguishing Feature: All buildings</p> <p>Lowest Floor for Rating: Difference between the top of the bottom floor and highest adjacent grade</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Use the measurement provided in Item E1. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-9 with proper openings, use the measurement provided in Item E2.</p>
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*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

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

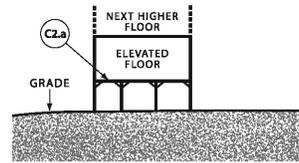
BUILDING DIAGRAM #5

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

Lowest Floor for Rating: Lowest elevated floor

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

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



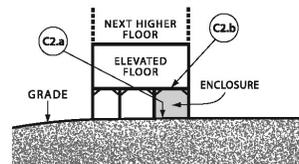
BUILDING DIAGRAM #6

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

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

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

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



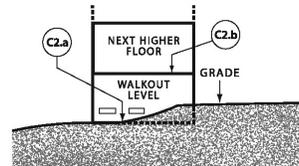
BUILDING DIAGRAM #7

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

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

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

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



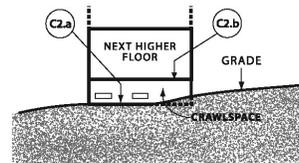
BUILDING DIAGRAM #8

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

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

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

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



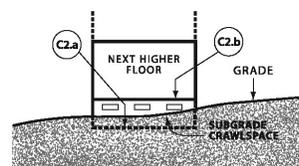
BUILDING DIAGRAM #9

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

Lowest Floor for Rating: Top of subgrade crawlspace

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

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



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

**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶**



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

Building Description	1 floor No basement (see Elevation Certificate, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

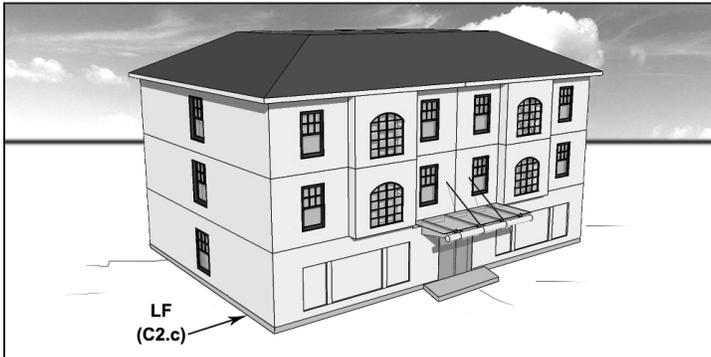
⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30⁶**



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

Building Description	3 or more floors No basement (see Elevation Certificate, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

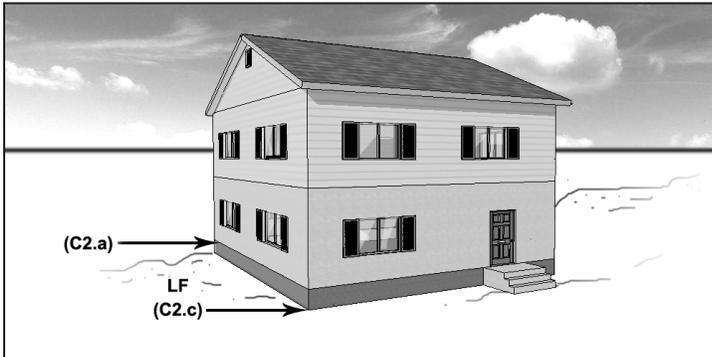
⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶**



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

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Lowest Floor for Rating	Bottom of lowest horizontal structural member (C2.c)
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30⁶**



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

Building Description	1 floor with attached garage Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1)
Lowest Floor for Rating	In V Zones, the lowest floor for rating should reflect the bottom of the slab. If the surveyor used item C2. a or d (attached garage/top of slab) in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2. a or d, whichever is lower. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2. a or d, whichever is lower.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

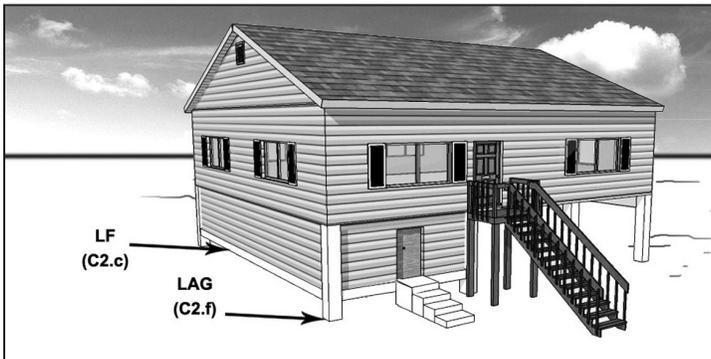
⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

Building Description	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	Without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1-V30, VE Zone Free of Obstruction rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	Without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1–V30, VE Zone With Obstruction rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

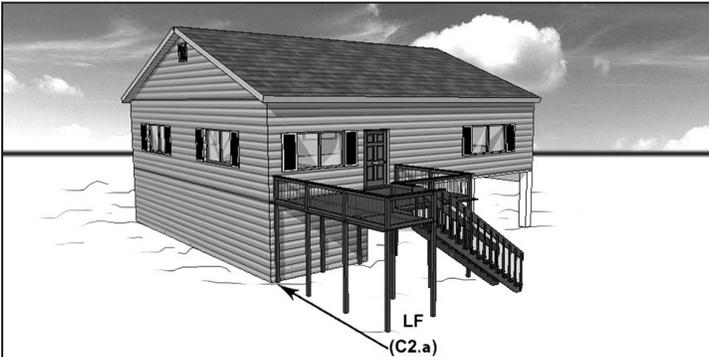
⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below the BFE
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

SPECIAL CERTIFICATIONS

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

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

I. NFIP ELEVATION CERTIFICATE

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

New versions of the Elevation Certificate and the Floodproofing Certificate for Non-Residential Structures are under review by the U.S. Office of Management and Budget (OMB) as the October 2012 manual revisions are going to print. When the review is completed and the new OMB expiration date is assigned, copies of the new forms will be made available.

The Elevation Certificate and the Floodproofing Certificate with the March 31, 2012, expiration date may continue to be used while the new forms are under review and for a year after the new OMB expiration date is assigned. Details on the extended use period for the old Elevation Certificate and Floodproofing Certificate will be provided when the new forms are made available.

The NFIP EC form and instructions were revised effective March 16, 2009. The surveyor, engineer, architect, property owner, or owner's representative is required to provide the square footage of any crawlspace or enclosure(s) below the lowest elevated floor (including an attached garage) plus information about any permanent flood openings in the crawlspace or enclosure(s). When the EC is being submitted to obtain flood insurance through the NFIP, generally at least 2 photographs of the building must accompany it. This additional information will significantly enhance the agent's/producer's and company underwriter's ability to properly rate elevation-rated risks. Current photograph requirements, and exceptions to them, are described in Section II. below.

Elevations certified on or after April 1, 2010, must be submitted on the 2009 EC form. An exception is made when the community official completes the 2006 EC with elevation data received by the community before April 1, 2010. It must be noted in the Comments area of Section G of the 2006 EC that the community had the data on file before April 1, 2010.

When 2 or more ECs are submitted for the same building, use the EC with the latest certified date when rating the policy.

Non-NFIP elevation certification forms certified on or after October 1, 2000, do not satisfy NFIP requirements and cannot be used for rating policies.

The EC is required on Post-FIRM buildings constructed in an SFHA, but is optional on Post-FIRM buildings constructed in a non-SFHA and on Pre-FIRM construction. For Post-FIRM buildings constructed in a non-SFHA and remapped to an SFHA and that are eligible for grandfathering, the insured has the option of obtaining an EC or continuing with the non-SFHA rates without an EC. The EC is required by the NFIP to certify the lowest floor elevation of a building so that the policy can be properly rated, as follows (also see the Lowest Floor Guide section in this manual):

- All Post-FIRM Buildings

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

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

- Pre-FIRM Buildings Rated Using Post-FIRM Rates

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

- AR and AR Dual Zones

The EC is optional on all Post- and Pre-FIRM construction located in AR and AR Dual Zones. The decision to obtain an EC and to request Post-FIRM rating is at the discretion of the

insured. The EC includes the AR and AR Dual Zone elevation requirements.

The agent/producer is to attach a copy of the completed and signed EC to the Application. The certifier's seal or license number must be legible on the copy of the EC. The agent/producer and the policyholder should retain a copy.

II. PHOTOGRAPH REQUIREMENTS

Generally, all new business applications for elevation-rated risks with a policy effective date of January 1, 2007, or later must be submitted with at least 2 photographs that show the front and back of the building and were taken and dated within 90 days of the mailing date (not the certification date, if that date was earlier). For buildings with flood openings (flood vents), 1 or more photographs must clearly show the openings. If the building is a split level or has multi-level areas at ground level, at least 2 additional photographs showing views of both sides of the building must be submitted.

- *Exception 1:* When an agent/producer moves his or her book of business from 1 insurer to another, or when an insurer acquires another's book of business, photographs are not required. The Federal Emergency Management Agency (FEMA) will continue to consider such policies as renewals, even though they are reported as new business under the Transaction Record Reporting and Processing Plan. (However, when an insured changes agent/producer and insurer, the policy is considered new business, and photographs are required.)
- *Exception 2:* When a Flood Insurance Application and an EC are submitted for a building in the course of construction, photographs are not required and proposed elevations will be used for rating. When the building is completed, a revised EC with required photographs and as-built elevations must be submitted for use in rating the policy.

These requirements also apply to all renewal and endorsement transactions adding elevation rating effective on or after January 1, 2007.

For the convenience of users, 2 Building Photographs pages are included with the EC and instructions. However, photographs may be attached to any sheet(s) of blank paper or business letterhead. All photographs must measure at least 3"× 3", provide a clear image of the building's distinguishing features, and include date taken. Analog or digital photographs are acceptable; color photographs are preferred.

An EC submitted without the required photographs is not considered valid for rating, unless the building is in the course of construction. Each Write Your Own (WYO) Company may use its current business practices in handling ECs without photographs, whether that

is tentative rating, provisional rating, or rejection of the Application.

III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS

A. Section A – Property Information

- Section A of the EC includes the building use. This information is helpful in validating the data collected by the insurance agent/producer, and the Flood Insurance Application information.
- On the EC, latitude, longitude, and related information are optional only if the document is being certified by other than a licensed surveyor, engineer, or architect.
- If the EC is being used to obtain flood insurance, and the certification date is on or after January 1, 2007, the EC must be accompanied by at least 2 current photographs of the building. (See "II. Photograph Requirements" above.)
- For any crawlspace, enclosure(s), or attached garage, the EC collects square footage, number of flood openings within 1.0 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings, and total area of flood openings in square inches. (A parking area located beneath an elevated floor is not considered an attached garage.)

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

B. Section B – Flood Insurance Rate Map (FIRM) Information

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

- FIRM panel effective date and revision date;
- Source of the BFE or base flood depth;
NOTE: The same elevation datum should be used in determining all certification elevations as was used in determining the BFE (i.e., NGVD 1929 or NAVD 1988).
- Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA).
NOTE: Refer to the CBRS section of this manual for flood insurance coverage eligibility.

C. Section C – Building Elevation Information (Survey Required)

Responsibilities for building elevation information are as follows:

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

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

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

The surveyor, engineer, or architect may not be able to gain access to some crawlspaces to obtain the elevation of the crawlspace floor. In this instance, Item C2.a on the EC may be left blank and the estimated measurements entered in the Comments area of Section D.

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

D. Section D – Surveyor, Engineer, or Architect Certification

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

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

The elevation differences between the lowest floor and the lowest adjacent grade and highest adjacent grade are required.

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

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

Address and other contact information about the property owner are requested in Section F. The party completing Sections A, B, and E must execute Section F as well.

G. Section G – Community Information (Optional)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance may transfer elevation information found on existing documentation (i.e., an older Elevation Certification form, or surveyor letterhead) to Section C of the EC. The local official must then certify this information by fully completing Section G. A statement advising FEMA of this transfer of information must be made in the Comments area. Section G may also be used to certify Item E5.

IV. FLOODPROOFING CERTIFICATE

A. Purpose and Eligibility

- In certain circumstances, floodproofing may be permitted as an alternative to elevating to or above the BFE; however, a floodproofing design certification is required. Certified floodproofing may result in lower rates. Floodproofing credit cannot be applied to buildings under construction.
- Non-residential buildings in any community, in all locations except in V Zones, may be floodproofed in lieu of elevating.
- Residential buildings may be floodproofed only if they have basements, are located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE, and only if they are located in communities specifically approved and authorized by FEMA. A current list of approved communities appears on page CERT 4.
- The allowable methods of floodproofing for non-residential buildings differ from those allowed for residential buildings. The specific requirements should be available from the local government.

B. Specifications

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

C. Rating

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms with

the minimum floodproofing specifications of FEMA. This means that the building must be floodproofed to at least 1 foot above the BFE. If floodproofed to 1 foot above the BFE, flood depth, or comparable community-approved floodplain management standards, it can then be treated for rating purposes as having a “0” elevation difference from the BFE. This certification must be submitted with the Flood Insurance Application, and must be accompanied by at least 2 photographs. For non-residential buildings, the photographs must show the floodproofing measures in place.

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

D. Certification

1. Residential Buildings (With Basements)

The Residential Basement Floodproofing Certificate is available for residential buildings with basements located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE and located in a FEMA-approved community that is listed in the table below. To receive credit for floodproofing, the completed certificate must be submitted. The Residential Floodproofing Rating Credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date and rescission date, but not on or after the rescission date.

2. Non-Residential Buildings

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

**APPROVED COMMUNITIES FOR RESIDENTIAL BASEMENT
FLOODPROOFING RATING CREDIT**

COMMUNITY NUMBER	STATE/ COMMUNITY NAME	EFFECTIVE DATE¹	STATUS²
	Alaska		
025009	Fairbanks N. Star Borough	2/28/73	Current
	Idaho		
160028	Ammon, City of	6/8/90	Current
	Iowa		
190488	Clive, City of	4/24/81	Current
190031	Independence, City of	9/7/89	Current
190309	La Porte City, City of	6/12/89	Current
	Kansas		
200484	Colwich, City of	1/17/86	Current
200323	Derby, City of	2/15/83 ³	Current
200019	Great Bend, City of	8/10/83	Current
200131	Halstead, City of	7/8/83	Current
200215	Lindsborg, City of	11/7/94	Current
200334	Rossville, City of	2/18/92	Current
200319	Salina, City of	3/6/86	Current
200316	Saline County	1/14/86	Current
200134	Sedgwick, City of	5/19/86 ³	Current
	Minnesota		
270267	Alvarado, City of	2/28/85	Current
275235	Clay County	3/28/75	Current
270080	Dilworth, City of	8/29/83	Current
275236	East Grand Forks, City of	5/15/86 ³	Current
275244	Moorhead, City of	2/12/76	Current
270414	Roseau, City of	7/14/92	Current
270273	Stephen, City of	5/10/83	Current
270274	Warren, City of	9/24/82	Current
	Nebraska		
310069	Fremont, City of	1/25/79	Current
310103	Grand Island, City of	7/29/80	Current
310100	Hall County	2/10/80	Current
310001	Hastings, City of	7/8/83	Current
310239	North Bend, City of	10/15/98	Rescinded 11/1/08
310046	Schuyler, City of	9/17/91	Current
310039	Sidney, City of	12/4/84	Current
310104	Wood River, City of	1/12/82	Current
	New York		
360226	Amherst, Town of	11/20/78	Current
360232	Clarence, Town of	8/1/00	Current

1 Effective date corresponds to the date of the letter from FEMA that granted the community's exception request.

2 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.

3 The date the community adopted floodproofing ordinances.

**APPROVED COMMUNITIES FOR RESIDENTIAL BASEMENT
FLOODPROOFING RATING CREDIT** *continued*

COMMUNITY NUMBER	STATE/ COMMUNITY NAME	EFFECTIVE DATE¹	STATUS²
	North Dakota		
380256	Barnes, Township of	1/22/82	Current
380020	Casselton, City of	6/18/81	Current
385364	Fargo, City of	3/26/75 ³	Current
380137	Grafton, City of	5/21/81	Current
380338	Harwood, City of	12/19/85	Current
380259	Harwood, Township of	1/22/82	Current
380022	Horace, City of	1/22/82	Current
380023	Mapleton, City of	1/22/82 ³	Current
380681	Oxbow, City of	6/1/92 ³	Current
380263	Pleasant, Township of	5/5/83	Current
380257	Reed, Township of	1/22/82	Current
380324	Reiles Acres, City of	8/23/82	Current
380258	Stanley, Township of	2/8/82	Current
380024	West Fargo, City of	6/5/78	Current
	South Dakota		
460044	Madison, City of	8/30/83	Current
	Wisconsin		
550612	Allouez, Village of	1/11/93 ³	Current
550600	Ashwaubenon, Village of	10/27/78	Current
550020	Brown County	2/21/79 ³	Current
550021	Depere, City of	10/27/78	Current
550022	Green Bay, City of	10/27/78	Current
550023	Howard, Village of	10/27/78	Current
550309	Shiocton, Village of	8/1/98	Current

1 Effective date corresponds to the date of the letter from FEMA that granted the community's exception request.

2 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.

3 The date the community adopted floodproofing ordinances.

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 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 for the 2-year PRP Eligibility Extension. (See eligibility requirements below.)

For residential properties, the maximum coverage combination is \$250,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available.

For 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 can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

To be eligible for coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy, with the following exceptions:

- Buildings that were newly mapped within a Special Flood Hazard Area (SFHA) due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for 2 policy years if their policy effective date is between January 1, 2011, and December 31, 2012.
- Buildings that are newly mapped within an SFHA due to a map revision on or after January 1, 2011, are eligible for a PRP for 2 policy years from the map revision date. This does not apply to communities newly entering the Regular Program.

The exceptions above include buildings previously in D Zones that have been newly mapped into an SFHA due to a map revision.

Buildings meeting the above requirement must also meet the PRP loss history requirements. At the end of the 2-year PRP Eligibility Extension period following a map revision, policies on these buildings must be written as standard-rated policies.

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, except when the building is eligible for the PRP under the 2-year PRP Eligibility Extension. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. 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 condominium buildings), other residential properties, and 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

THE PRP AT A GLANCE

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

- 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.

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 PRP Condominium Rating Chart in this section.

- Buildings and/or contents in Emergency Program communities are not eligible for the PRP.
- Buildings and/or contents in SFHAs are not eligible for the PRP, unless eligible under the 2-year PRP Eligibility Extension.
- Multi-unit residential condominium buildings eligible under the Residential Condominium Building Association Policy (RCBAP) are not eligible for the PRP.
- Individual residential condominium units in non-residential condominium buildings are not eligible for building coverage.
- Individual non-residential condominium units are not eligible for building coverage.
- Contents located entirely in a basement are not eligible for contents-only coverage. However, contents located entirely in an enclosure are eligible.
- Condominium units are not eligible for Increased Cost of Compliance (ICC) coverage.
- 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.

If issuing coverage under the 2-year PRP Eligibility Extension, the previous and current zones must each be documented with 1 of the items from the list above.

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, it cannot be renewed as a PRP. It must be nonrenewed or rewritten as a standard-rated policy.

Effective May 1, 2008, if there has been a map change during the policy term that may affect the insured property, proof of the building's continued eligibility for the PRP must be provided for the policy to be renewed. In addition, effective January 1, 2011, PRPs renewed under the 2-year PRP Eligibility Extension must have the current and previous flood maps to document the building's eligibility.

VI. COVERAGE LIMITATIONS

The elevated building coverage limitation provisions do not apply to the PRP; however, basement coverage limitations do apply.

VII. REPLACEMENT COST COVERAGE

Replacement cost coverage is provided only under the Dwelling Form when the building is the principal residence of the insured and the building coverage limits are at least 80% of the replacement cost of the building at the time of the loss, or the maximum limits available under the NFIP.

VIII. DISCOUNTS/FEES/ICC PREMIUM

- Community Rating System (CRS) discounts are not available for the PRP.
- The \$50 Community Probation Surcharge is added, when applicable.
- The Federal Policy Fee of \$20 is included in the premium and is not subject to commission.
- The ICC Premium of \$5 is included in the premium. Deduct this amount if the risk is a condominium unit.

IX. DEDUCTIBLES

The standard deductible for PRPs is \$1,000 each for building and contents, applied separately. Optional deductibles are not available for PRPs.

X. ENDORSEMENTS

The PRP may be endorsed to:

- Increase coverage mid-term, subject to the coverage limits in effect when the policy was issued or renewed. 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.

XI. CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO MISRATING

A policy written as a standard-rated B, C, or X Zone policy and later found to be eligible for a PRP may be endorsed or canceled and rewritten as a PRP for only the current policy term.

When a risk has been rated with other than B, C, or X Zone rates but is later found to be in a B, C, or X Zone and eligible for a PRP, the insurer will be allowed to endorse or cancel/rewrite up to 6 years.

The policy may be canceled/rewritten using Cancellation Reason 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 new PRP building and/or contents coverage will be equal either to the building limit issued under the standard-rated B, C, or X Zone policy or the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated B, C, or X Zone building

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

XII. 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 only for the current policy term.

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 or within 6 months of the policy expiration date.
- 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.

XIII. 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 or the 2-year PRP Eligibility Extension requirements on the policy effective date. (See the Eligibility Requirements subsection in this section.)

When the property's eligibility for the PRP has expired, the policy must be written as a standard-rated B, C, or X Zone policy at renewal. Unless the information is contained in the underwriting file, documentation needed to convert a PRP to a standard-rated B, C, or X Zone policy must be obtained at the time of conversion and must include the following: (1) the building's flood risk zones on the current and previous flood maps (Pre- and Post-FIRM buildings must meet the grandfather rules); and (2) the completed Application Part 2 information as applicable to the building.

NOTE: When policies for buildings insured under the 2-year PRP Eligibility Extension are renewed as standard-rated policies at the end of the eligibility period, they may be rated using X Zone rates if their

■ previous zone was B, C, or X. If the previous zone was D, use D Zone rates.

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.

PREFERRED RISK POLICY CONDOMINIUM RATING CHART

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

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
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

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
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	Yes (Building coverage not available)	Yes	Non-residential contents-only	General Property

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

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
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	Yes (Building coverage not available)	Yes	Non-residential contents-only	General Property

NON-RESIDENTIAL BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
OWNER OF NON- RESIDENTIAL CONTENTS	Non-residential	Yes (Building coverage not available)	Yes	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	N/A	Yes	Non-residential building and contents	General Property

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

PRP COVERAGE LIMITS AVAILABLE EFFECTIVE OCTOBER 1, 2012

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

WITH BASEMENT OR ENCLOSURE ⁴			WITHOUT BASEMENT OR ENCLOSURE ⁵		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$159	\$ 20,000	\$ 8,000	\$129
\$ 30,000	\$ 12,000	\$191	\$ 30,000	\$ 12,000	\$165
\$ 50,000	\$ 20,000	\$243	\$ 50,000	\$ 20,000	\$217
\$ 75,000	\$ 30,000	\$285	\$ 75,000	\$ 30,000	\$254
\$100,000	\$ 40,000	\$313	\$100,000	\$ 40,000	\$282
\$125,000	\$ 50,000	\$334	\$125,000	\$ 50,000	\$303
\$150,000	\$ 60,000	\$353	\$150,000	\$ 60,000	\$322
\$200,000	\$ 80,000	\$389	\$200,000	\$ 80,000	\$353
\$250,000	\$100,000	\$417	\$250,000	\$100,000	\$376

RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 6}

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$51	\$ 8,000	\$70
\$ 12,000	\$67	\$ 12,000	\$95
\$ 20,000	\$99	\$ 20,000	\$132
\$ 30,000	\$113	\$ 30,000	\$151
\$ 40,000	\$126	\$ 40,000	\$169
\$ 50,000	\$138	\$ 50,000	\$186
\$ 60,000	\$150	\$ 60,000	\$204
\$ 80,000	\$175	\$ 80,000	\$225
\$100,000	\$200	\$100,000	\$245

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

With Basement or Enclosure⁴

CONTENTS COVERAGE	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
BUILDING COVERAGE	\$ 20,000	\$173	\$187	\$201	\$214	\$227	\$238	\$249	\$260	\$270
	\$ 30,000	\$187	\$202	\$215	\$229	\$241	\$252	\$264	\$274	\$284
	\$ 50,000	\$222	\$237	\$250	\$264	\$276	\$287	\$299	\$309	\$319
	\$ 75,000	\$239	\$253	\$267	\$280	\$293	\$304	\$315	\$325	\$336
	\$100,000	\$262	\$276	\$289	\$303	\$315	\$327	\$338	\$348	\$358
	\$125,000	\$269	\$283	\$297	\$310	\$322	\$334	\$345	\$355	\$366
	\$150,000	\$274	\$288	\$302	\$315	\$328	\$339	\$350	\$361	\$371
	\$200,000	\$306	\$320	\$334	\$347	\$359	\$371	\$382	\$392	\$403
	\$250,000	\$323	\$338	\$351	\$365	\$377	\$388	\$400	\$410	\$420

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

Without Basement or Enclosure⁵

CONTENTS COVERAGE	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
BUILDING COVERAGE	\$ 20,000	\$144	\$157	\$168	\$179	\$190	\$200	\$209	\$218	\$227
	\$ 30,000	\$163	\$174	\$185	\$197	\$207	\$217	\$227	\$236	\$244
	\$ 50,000	\$199	\$210	\$221	\$233	\$243	\$253	\$263	\$272	\$280
	\$ 75,000	\$219	\$231	\$242	\$252	\$263	\$273	\$282	\$291	\$300
	\$100,000	\$238	\$249	\$261	\$271	\$281	\$291	\$301	\$310	\$318
	\$125,000	\$247	\$259	\$270	\$280	\$290	\$300	\$309	\$318	\$327
	\$150,000	\$254	\$266	\$277	\$287	\$298	\$307	\$316	\$325	\$334
	\$200,000	\$283	\$295	\$306	\$316	\$327	\$336	\$345	\$353	\$362
	\$250,000	\$299	\$310	\$321	\$332	\$342	\$351	\$361	\$369	\$377

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$20.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

6 Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

PRP COVERAGE LIMITS AVAILABLE EFFECTIVE OCTOBER 1, 2012 (continued)

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2}

With Basement or Enclosure³

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$924	\$1,191	\$1,446	\$1,689	\$1,921	\$2,141	\$2,350	\$2,547	\$2,733	\$2,907
	\$100,000	\$1,309	\$1,576	\$1,830	\$2,073	\$2,305	\$2,526	\$2,735	\$2,931	\$3,117	\$3,291
	\$150,000	\$1,592	\$1,859	\$2,114	\$2,357	\$2,588	\$2,809	\$3,018	\$3,215	\$3,400	\$3,574
	\$200,000	\$1,746	\$2,013	\$2,267	\$2,510	\$2,742	\$2,962	\$3,171	\$3,368	\$3,554	\$3,728
	\$250,000	\$1,854	\$2,121	\$2,375	\$2,618	\$2,850	\$3,070	\$3,280	\$3,476	\$3,662	\$3,836
	\$300,000	\$1,973	\$2,240	\$2,495	\$2,738	\$2,969	\$3,190	\$3,399	\$3,596	\$3,781	\$3,955
	\$350,000	\$2,105	\$2,372	\$2,627	\$2,870	\$3,101	\$3,322	\$3,530	\$3,727	\$3,912	\$4,086
	\$400,000	\$2,192	\$2,459	\$2,713	\$2,956	\$3,188	\$3,408	\$3,616	\$3,813	\$3,998	\$4,173
	\$450,000	\$2,291	\$2,557	\$2,812	\$3,055	\$3,287	\$3,507	\$3,715	\$3,912	\$4,097	\$4,271
	\$500,000	\$2,399	\$2,666	\$2,920	\$3,163	\$3,395	\$3,615	\$3,823	\$4,020	\$4,205	\$4,380

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2}

Without Basement or Enclosure⁴

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$584	\$726	\$862	\$992	\$1,115	\$1,233	\$1,344	\$1,449	\$1,548	\$1,641
	\$100,000	\$782	\$924	\$1,060	\$1,190	\$1,313	\$1,431	\$1,542	\$1,647	\$1,746	\$1,839
	\$150,000	\$929	\$1,071	\$1,207	\$1,337	\$1,461	\$1,578	\$1,689	\$1,794	\$1,893	\$1,986
	\$200,000	\$1,083	\$1,225	\$1,361	\$1,490	\$1,614	\$1,731	\$1,843	\$1,948	\$2,047	\$2,139
	\$250,000	\$1,186	\$1,328	\$1,464	\$1,593	\$1,717	\$1,834	\$1,946	\$2,051	\$2,150	\$2,242
	\$300,000	\$1,295	\$1,437	\$1,573	\$1,703	\$1,826	\$1,944	\$2,055	\$2,160	\$2,259	\$2,351
	\$350,000	\$1,353	\$1,496	\$1,632	\$1,761	\$1,885	\$2,002	\$2,114	\$2,219	\$2,318	\$2,410
	\$400,000	\$1,418	\$1,560	\$1,696	\$1,826	\$1,950	\$2,067	\$2,178	\$2,284	\$2,382	\$2,475
	\$450,000	\$1,489	\$1,632	\$1,767	\$1,897	\$2,021	\$2,138	\$2,250	\$2,355	\$2,453	\$2,546
	\$500,000	\$1,567	\$1,709	\$1,845	\$1,975	\$2,098	\$2,216	\$2,327	\$2,432	\$2,531	\$2,623

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2}

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$167	\$ 50,000	\$357
\$100,000	\$244	\$100,000	\$533
\$150,000	\$321	\$150,000	\$708
\$200,000	\$399	\$200,000	\$883
\$250,000	\$476	\$250,000	\$1,058
\$300,000	\$553	\$300,000	\$1,233
\$350,000	\$630	\$350,000	\$1,408
\$400,000	\$708	\$400,000	\$1,583
\$450,000	\$785	\$450,000	\$1,758
\$500,000	\$862	\$500,000	\$1,933

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$20.

3 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 4.

4 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

XIV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

A. Policy Status

CURRENT POLICY NUMBER	
<input type="checkbox"/> NEW	_____
<input type="checkbox"/> RENEWAL	_____
IF NEW, LEAVE BLANK	

In the upper right corner of the form, check the appropriate box to indicate if the application is for a NEW policy or RENEWAL of an existing policy. If the application is for a renewal, enter the current 10-digit policy number.

B. Policy Term

POLICY TERM	DIRECT BILL INSTRUCTIONS:				
	<input type="checkbox"/> BILL INSURED	<input type="checkbox"/> BILL FIRST MORTGAGEE	<input type="checkbox"/> BILL SECOND MORTGAGEE	<input type="checkbox"/> BILL LOSS PAYEE	<input type="checkbox"/> BILL OTHER

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

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"/> LOAN TRANSACTION OR LENDER REQUIRED – NO WAITING

Enter the policy effective date and policy expiration date (month/day/year). The effective date of the policy is determined by adding the appropriate waiting period, if applicable, to the date of application listed in the "Signature" section. The standard waiting period is 30 days.

NOTE: Refer to the General Rules section of this manual for exceptions to the standard waiting period.

C. Agent Information

AGENT INFORMATION	NAME, ADDRESS, PHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:	
	PHONE NO.: _____	FAX NO.: _____
	AGENCY NO.: _____	
	AGENT'S TAX ID: _____	

Enter the agent's/producer's name, agency name and number, address, city, state, ZIP Code, telephone number, and fax number. Enter the agent's/producer's Tax I.D. Number.

D. Insured Mailing Address

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

Enter the name, mailing address, city, state, ZIP Code, and telephone number of the insured. If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, the "Property Location" section of the application must be completed. If there is more than 1 building at the property location, see "H. Property Location" for further instructions.

E. Disaster Assistance

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

Check YES if flood insurance is being required for disaster assistance. Identify the Government (disaster) agency and enter the insured's case file number.

If NO is checked, no further information is required.

F. First Mortgagee

FIRST MORTGAGEE	NAME, ADDRESS, PHONE NO., AND FAX NO. OF FIRST MORTGAGEE INCLUDING LOAN NO:
	PHONE NO.: _____ FAX NO.: _____
	LOAN NO.: _____

Enter the name, mailing address, city, state, ZIP Code, telephone number, and fax number of the first mortgagee. Enter the loan number. If any of this information is not available at the time of application, add it to the policy by submitting a change request.

G. Second Mortgagee/Other

2ND MORTGAGEE/OTHER	IF SECOND MORTGAGEE, LOSS PAYEE, OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, ADDRESS, PHONE NO., AND FAX NO.:
	<input type="checkbox"/> SECOND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY (SPECIFY): _____
	<input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER (SPECIFY): _____
	PHONE NO.: _____ FAX NO.: _____
LOAN NO.: _____	

Identify the second mortgagee or the loss payee by checking the appropriate box and entering the loan number, the mortgagee's name, mailing address, telephone number, and fax number.

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

H. Property Location

PROPERTY LOCATION	IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX)

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

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

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

Only 1 building can be insured per policy, and only 1 policy can be written on each building.

If there is more than 1 building with the same address at the location of the property to be insured, clearly identify the specific building in this section. Attach a sketch if needed for clarity.

I. Community

COMMUNITY	NAME OF COUNTY/PARISH: _____
	COMMUNITY NO. AND SUFFIX FOR LOCATION OF PROPERTY INSURED: _____
	_____ FLOOD INSURANCE RATE MAP ZONE: _____
	INFORMATION SOURCE: <input type="checkbox"/> COMMUNITY OFFICIAL <input type="checkbox"/> FLOOD MAP <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OTHER (SPECIFY): _____
	IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO

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

Enter the community identification number, map panel number, and revision suffix of the map that will be used for rating for the community where the building is located. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits.

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

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

Obtain the community information from the FIRM currently in effect and that has been published at the time of presentment of premium and completion of the application. However, if applying for the PRP under the 2-year Eligibility Extension following a map revision, enter the community number, panel number, and panel suffix from the FIRM in effect immediately prior to the current FIRM.

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

Enter the FIRM zone in the space provided and identify the information source.

If applying for the PRP under the 2-year Eligibility Extension following a map revision, enter the FIRM zone from the FIRM in effect immediately prior to the current FIRM. If the previous FIRM zone was Zone D, indicate FIRM Zone X on the application form. Submit documentation of both the previous and current zones with the application.

Check YES if the building is located on Federal land; otherwise, check NO.

NOTE: If the property is located on Federal Land, refer to the Leased Federal Property section for guidance.

J. Building

Complete all required information in this section.

• Building Occupancy

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

Check the type of occupancy for the building (i.e., SINGLE FAMILY, 2-4 FAMILY, OTHER RESIDENTIAL, or NON-RESIDENTIAL).

- o **Single Family** – This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if limited to less than 50% of the building's total floor area.

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

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

• **Construction Date**

CONSTRUCTION DATE: _____/_____/_____ <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> SUBSTANTIAL IMPR. DATE <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
--

Check 1 of the 5 boxes in the first part of this section. Enter the appropriate date in the space provided.

- o **Building Permit Date**
Select this box if construction began within 180 days of the building permit date and enter the building permit date.
- o **Date of 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.
- o **Substantial Improvement Date**
Select this box if the building has been substantially improved or damaged. If the building has been substantially improved, enter the date that substantial improvement started or the building permit date. If the building has been substantially

damaged, enter the date that substantial damage occurred.

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

Substantial damage is damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.

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

Do not select this box if the building qualifies as a historic building; see the Definitions section for more information.

- o **Manufactured (Mobile) Homes/Travel Trailers Located in a Mobile Home Park or Subdivision**
Select this box if the manufactured (mobile) home or travel trailer is located inside a mobile home park or subdivision, and enter the construction date of the mobile home park or subdivision facilities.
- o **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.

• **Make, Model, and Serial Number**

MAKE, MODEL, AND SERIAL NO. OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER _____
--

Enter make, model, and serial number of manufactured (mobile) home/travel trailer.

• **Insured's Principal/Primary Residence**

INSURED'S PRINCIPAL RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO

Check YES if the building is the policyholder's principal/primary residence; otherwise, check NO.

• **Building Type**

BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE):	
<input type="checkbox"/> ONE FLOOR	<input type="checkbox"/> SPLIT LEVEL
<input type="checkbox"/> TWO FLOORS	<input type="checkbox"/> THREE OR MORE FLOORS
<input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION	

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

If the building's enclosure or crawlspace is eligible for exclusion from rating, do not count the enclosed area as a floor. If a building elevated on a crawlspace has an attached garage without openings, it must be rated using the With Basement or Enclosure rate table; see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual.

- o 1 Floor – excludes unfinished attic;
- o 2 Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- o 3 or More Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- o Split Level – A foundation with a vertical offset in the floor framing on either side of a common wall;
- o Manufactured (Mobile) Home or Travel Trailer – Must be built on a permanent chassis and affixed to a permanent foundation, regardless of size.

• **Condo Form of Ownership**

CONDO FORM OF OWNERSHIP?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
COVERAGE FOR CONDO UNIT?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
TOWNHOUSE/ROWHOUSE CONDO UNIT?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Check YES if the building is under a condominium form of ownership; otherwise, check NO. (A homeowners association [HOA] may or may not be in a condominium form of ownership.) Refer to the Condominiums section for rating guidelines.

Check YES if the coverage is for a condominium unit; otherwise, check NO.

Check YES if the coverage is for a townhouse/rowhouse condo unit; otherwise, check NO.

• **Contents**

CONTENTS LOCATED IN: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <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 FLOORS <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR
--

Check the box that describes the location of the contents to be insured.

• **Estimated Replacement Cost**

ESTIMATED REPLACEMENT COST AMOUNT \$ _____

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

• **Building Use**

BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, REC. BLDG. <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER: _____
--

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

• **Basement/Enclosure/Crawlspace/Subgrade Crawlspace**

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

Check whether the building contains:

- o **Basement** – Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.
- o **Enclosure** – That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. A garage below or attached to an elevated building is considered an enclosure.

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

An **unfinished** area is an enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area.

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

NOTE: For buildings insured under the PRP that have crawlspaces or subgrade crawlspaces, use the Without Basement or Enclosure section of the rate table.

K. Notice – Building Eligibility

THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:
 A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A? YES NO

Check YES if the building is located in an SFHA; otherwise, check NO.

B) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?
 TWO (2) LOSS PAYMENTS, EACH MORE THAN \$1,000 YES NO
 THREE (3) OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT YES NO
 TWO (2) FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 YES NO
 THREE (3) FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT YES NO
 ONE (1) FLOOD INSURANCE CLAIM PAYMENT AND ONE (1) FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000 YES NO

Check YES for any of the conditions above that apply; otherwise, check NO.

NOTE: If the answer to either question A or question B is YES, this risk is not eligible for the PRP, except for buildings eligible under the 2-year PRP Eligibility Extension.

L. Premium

PREMIUM

ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL

BUILDING AND CONTENTS COVERAGE COMBINATION

BUILDING: \$ _____
 CONTENTS: \$ _____
 PREMIUM: \$ _____

CONTENTS COVERAGE ONLY

AMOUNT: \$ _____
 PREMIUM: \$ _____

1. Enter the coverage selected, and the premium, from the appropriate PRP premium tables in this section.

2. Add the \$50 Probation Surcharge, if applicable. Deduct \$5 if this is an application for a condominium unit.

M. Signature

(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED)
 THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

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

The agent/producer must sign and date the PRP application and is responsible for the completeness and accuracy of the information provided on it.

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

A credit card payment by VISA, MasterCard, Discover, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted with the PRP application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone, the agent/producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

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

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

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

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

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

A. General

1. All mortgagors notified, in conjunction with this program, of their need to purchase flood insurance must be encouraged to obtain a Standard Flood Insurance Policy (SFIP) from their agent/producer or insurer.
2. When a mortgagee or a mortgage-servicing company discovers, at any time following loan origination, that there is no evidence of flood insurance on a property in a Special Flood Hazard Area (SFHA), then the MPPP may be used by such lender/servicer to obtain (force-place) the required flood insurance coverage. The MPPP process

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE^{1, 2}

ZONE	MPPP RATES PER \$100 OF BUILDING COVERAGE ³	MPPP RATES PER \$100 OF CONTENTS COVERAGE ³	ICC PREMIUM FOR \$30,000 COVERAGE ^{4, 5}
Emergency Program Community	4.32	4.36	N/A
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	4.32 / 2.19	4.36 / 2.10	\$70
V Zones - All building & occupancy types	6.43 / 6.43	6.04 / 6.04	\$70
A99 Zone, AR, AR Dual Zones	1.12 / .67	1.49 / .60	\$5

1 Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

2 MPPP policies are not eligible for Community Rating System premium discounts.

3 Basic and additional insurance limits are shown in the Rating section.

4 ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.

5 The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.

can be accomplished with limited underwriting information and with special flood insurance rates.

3. In the event of a loss, the policy will have to be reformed if the wrong rate has been applied for the zone in which the property is located. Also, the amount of coverage may have to be changed if the building occupancy does not support that amount.
4. It will be the Write Your Own (WYO) Company's responsibility to notify the mortgagor of all coverage limitations at the inception of coverage and to impose those limitations that are applicable at the time of loss adjustment.

B. WYO Arrangement Article III – Fees

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

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

1. No portion of the allowance that a WYO Company retains under the WYO Financial Assistance/Subsidy Arrangement for the MPPP may be used to pay, reimburse, or otherwise remunerate a lending institution, mortgage servicing company, or other similar type of company that the WYO Company may work with to assist in its flood insurance compliance efforts.
2. The only exception to this is a situation where the lender/servicer may be actually due a commission on any flood insurance policies written on any portion of the institution's portfolio because it was written through a licensed property insurance agent/producer on their staff or through a licensed insurance agency owned by the institution or servicing company.

D. Notification

1. WYO Company/Mortgagee – Any WYO Company participating in the MPPP must notify the lender or servicer, for which it is providing the MPPP capability, of the requirements of the MPPP. The WYO Company must obtain signed evidence from each such lender or servicer indicating their receipt of this information, and keep a copy in its files.
2. Mortgagee to Mortgagor – In order to participate in the MPPP, the lender (or its authorized representative, which typically will be the WYO Company providing the coverage through the MPPP) must notify the borrower of the following, at a minimum:

- a. The requirements of the Flood Disaster Protection Act of 1973;
- b. The flood zone location of the borrower's property;
- c. The requirement for flood insurance;
- d. The fact that the lender has no evidence of the borrower's having flood insurance;
- e. The amount of coverage being required and its cost under the MPPP; *and*
- f. The options of the borrower for obtaining conventionally underwritten flood insurance coverage and the potential cost benefits of doing so.

A more detailed discussion of the notification requirements is made a part of this program document under "O. Policy Declarations Page Notification Requirements" on page MPPP 3.

E. Eligibility

1. Type of Use – The MPPP will be allowed only in conjunction with mortgage portfolio reviews and the servicing of those portfolios by lenders and mortgage servicing companies. The MPPP is not allowed to be used in conjunction with any form of loan origination.
2. Type of Property – The standard NFIP rules apply, and all types of property eligible for coverage under the NFIP will be eligible for coverage under the MPPP.

F. Source of Offering

The force-placement capability will be offered by the WYO Companies only and not by the NFIP Servicing Agent.

G. Dual Interest

The policy will be written covering the interest of both the mortgagee and the mortgagor. The name of the mortgagor must be included on the Application Form. It is not, however, necessary to include the mortgagee as a named insured because the Mortgage Clause (section VII.Q. of the Dwelling Form and the General Property Form) affords building coverage to any mortgagee named as mortgagee on the Flood Insurance Application. If contents coverage for the mortgagee is needed, the mortgagee should be included as a named insured.

H. Term of Policy

NFIP policies written under the MPPP will be for a term of 1 year only (subject to the renewal notification process).

I. Coverage Offered

Both building and contents coverage will be available under the MPPP. The coverage limits available under the Regular Program will be \$250,000 for building coverage and \$100,000 for contents. If the WYO Company wishes to provide higher limits that are available to other occupancy types such as other residential or non-residential, it may do so only if it can indicate that occupancy type as appropriate. If the mortgaged property is in an Emergency Program community, then the coverage limits available will be \$35,000 for building coverage and \$10,000 for contents. Again, if the higher limits are desired for other types of property, then the building occupancy type must be provided at the inception of the policy or when that information may become available, but it must be prior to any loss.

J. Policy Form

The current SFIP Dwelling Form and General Property Form will be used, depending upon the type of structure insured. In the absence of building occupancy information, the Dwelling Form should be used.

K. Waiting Period

The NFIP rules for the waiting period and effective dates apply to the MPPP.

L. Premium Payment

The current rules applicable to the NFIP will apply. The lender or servicer (or payor) has the option to follow its usual business practices regarding premium payment, so long as the NFIP rules are followed.

M. Underwriting – Application

1. The MPPP will require less underwriting information than normally required under the standard NFIP rules and regulations. The MPPP data requirements for rating and processing are, at a minimum:
 - a. Name and mailing address of insured (mortgagor; also see Dual Interest);
 - b. Address of insured (mortgaged) property;
 - c. Name and address of mortgagee;
 - d. Mortgage loan number;
 - e. Community name, number, map panel number and suffix, and program type (Emergency or Regular);
 - f. NFIP flood zone where property is located (lender must determine, in order to determine if flood insurance requirements are necessary and to use the MPPP);

- g. Occupancy type (so statutory coverage limits are not exceeded. This information may be difficult to obtain. Also see Coverage Offered.);
- h. Is the building walled and roofed? Yes or No;
- i. Is the building over water? No, Partially, or Entirely; *and*
- j. Amount of coverage.

2. No elevation certificates will be required as there will be no elevation rating.

N. Rates

See table on page MPPP 1.

O. Policy Declarations Page Notification Requirements

In addition to the routine information, such as amounts of coverage, deductibles, and premiums, that a WYO Company may place on the policy declarations page issued to each insured under the NFIP, the following messages are required:

1. This policy is being provided for you as it is required by Federal law as has been mentioned in the previous notices sent to you on this issue. Since your mortgage company has not received proof of flood insurance coverage on your property in response to those notices, we provide this policy at their request.
2. The rates charged for this policy may be considerably higher than those that may be available to you if you contact your local insurance agent/producer (or the WYO Company).
3. The amounts of insurance coverage provided in this policy may not be sufficient to protect your full equity in the property in the event of a loss.
4. You may contact your local insurance agent/producer (or WYO Company) to replace this policy with a conventionally underwritten SFIP, at any time, and typically at a significant savings in premium.

The WYO Company may add other messages to the declarations page and make minor editorial modifications to the language of these messages if it believes any are necessary to conform to the style or practices of that WYO Company, but any such additional messages or modifications must not change the meaning or intent of the above messages.

Since the amount of underwriting data obtained at the time of policy inception will typically be limited, the extent of any coverage limitations (such as

when replacement coverage is not available or coverage is limited because the building has a basement or is considered an elevated building with an enclosure) will be difficult to determine. It is, therefore, the responsibility of the WYO Company to notify the mortgagor/insured of all coverage limitations at the inception of coverage and impose any that are applicable at the time of the loss adjustment.

P. Policy Reformation – Policy Correction

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

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

- Dwelling Form, section VII, paragraph G.; *and*
- General Property Form, section VII, paragraph G.

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

The 2 exceptions are following and apply only when after a loss it is discovered that the premium is insufficient to provide the coverage requested:

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

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

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.

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.

Q. Coverage Basis – Actual Cash Value or Replacement Cost

There are no changes from the standard practices of the NFIP for these provisions. The coverage basis will depend on the type of occupancy of the building covered and the amount of coverage carried.

R. Deductible

A \$1,000 deductible is applicable for policies written under the MPPP.

S. Federal Policy Fee

There is no change from the standard practice. The Federal Policy Fee in effect at the time the MPPP policy is written must be used.

T. Renewability

The MPPP policy is a 1-year policy. Any renewal of that policy can occur only following the full notification process that must take place between the lender (or its authorized representative) and the insured/mortgagor, when the insured/mortgagor has failed to provide evidence of obtaining a substitute flood insurance policy.

U. Cancellations

The *NFIP Flood Insurance Manual* rules for cancellation/nullification are to be followed, when applicable.

V. Endorsement

An MPPP policy may not be endorsed to convert it directly to a conventionally underwritten SFIP. Rather, a new policy application, with a new policy number, must be completed according to the underwriting requirements of the SFIP, as contained in the *NFIP Flood Insurance Manual*. The MPPP policy may be endorsed to assign it under rules of the NFIP. It may also be endorsed for other reasons such as increasing coverage.

W. Assignment to a Third Party

Current NFIP rules remain unchanged; therefore, an MPPP policy may be assigned to another mortgagor or mortgagee. Any such assignment must be through an endorsement.

X. Article XIII – Restriction on Other Flood Insurance

Article XIII of the Arrangement is also applicable to the MPPP and, as such, does not allow a company to sell other flood insurance that may be in competition with NFIP coverage. This restriction, however, applies solely to policies providing flood insurance. It also does not apply to insurance policies provided by a WYO Company

in which flood is only 1 of several perils provided, or when the flood insurance coverage amounts are in excess of the statutory limits provided under the NFIP or when the coverage itself is of such a nature that it is unavailable under the NFIP, such as blanket portfolio coverage.

Y. Participating WYO Companies

A list of the WYO Companies that participate in the MPPP is available on FEMA's website at <http://www.fema.gov/nfipInsurance/search.do?action=Search&state=mppp>.

IV. ENDORSEMENT RATING EXAMPLES

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EXAMPLE 1

INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is October 15, 2011–2012.
- Pre-FIRM, X-Zone, with basement.
- Present coverage: Building \$75,000/
Contents \$30,000.
- Premium at policy effective date was \$277.
- Endorsement effective date is May 2, 2012.
- Coverages added are \$125,000 on the building and \$50,000 on the contents for a total of \$200,000 on the building and \$80,000 on the contents.

- Rates in effect on the effective date of the policy are to be used in calculating the premiums.
- The Difference between these 2 premiums is \$101.
- Prorate the Difference.

Time period is May 2, 2012,
to October 15, 2012;
Number of days is 166;
Pro-rata factor is .455

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B INCREASED/DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS				
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM					
BUILDING BASIC	\$75,000	—	\$277	\$125,000	—	\$378	\$378				
BUILDING ADDITIONAL	—	—	—	—	—	—	—				
CONTENTS BASIC	\$30,000	—	—	\$50,000	—	—	—				
CONTENTS ADDITIONAL	—	—	—	—	—	—	—				
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$378				
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—			
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		\$378		
—	—	\$200,000	—	—	\$80,000	ICC PREMIUM		—			
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL				\$378			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT ____%				—			
				SUBTOTAL						\$378	
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)						\$277	
				DIFFERENCE ___+___ (+/-)						+\$101	
				PRO-RATA FACTOR						.455	
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)		TOTAL (+/-)		+\$ 46			

EXAMPLE 2

INCREASING COVERAGE, PROGRAM CONVERSION

- Policy term is January 15, 2012–2013.
- Single-family dwelling, no basement, Pre-FIRM.
- Present coverage: Building \$35,000/
Contents \$10,000.
- Policy conversion date from Emergency to Regular Program: July 15, 2012.
- Building located in an A99 Zone.
- Premium rates are: Building .91/.24,
Contents 1.39/.43.
- Endorsement effective date is October 14, 2012. (The Emergency Program premiums that already exist on this policy are earned for the remainder of the policy term; they are not refundable.)
- The coverages being added are \$50,000 on the building and \$15,000 on the contents for a total of \$85,000 on the building and \$25,000 on the contents; and \$30,000 coverage for ICC.
- To increase coverage, complete Sections A and B. Section A is for current coverage; Section B should show only the amounts of the increases.
- \$15,000 of the \$50,000 coverage to be added on the building must be calculated in the “Amount” column under Section B, “Increased/Decreased

Coverage Only” (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.

- \$10,000 of the \$15,000 coverage to be added on the contents must be calculated under the “Amount” column under Section B, “Increased/Decreased Coverage Only” (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Sections A and B premiums to obtain the New Premium Subtotals.
- Add the ICC Premium, which was not paid in the Emergency Program.
- The Premium Previously Paid is \$362 (excluding ICC/Probation Surcharge/Federal Policy Fee).
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (additional/return premium).
- Prorate the Difference.

Time period is October 14, 2012,
to January 15, 2013;
Number of days is 93;
Pro-rata factor is .255

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B INCREASED/DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	\$35,000	.76	\$266	\$25,000	.91	\$228	\$494
BUILDING ADDITIONAL	—	—	—	\$25,000	.24	\$ 60	\$ 60
CONTENTS BASIC	\$10,000	.96	\$96	\$15,000	1.39	\$209	\$305
CONTENTS ADDITIONAL	—	—	—	—	—	—	—
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$859
BUILDING COVERAGE		CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL
\$60,000	\$25,000	\$85,000	\$25,000	—	\$25,000	ICC PREMIUM	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL		\$864	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT _____%		—	
				SUBTOTAL		\$864	
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)		\$362	
				DIFFERENCE + (+/-)		+\$502	
				PRO-RATA FACTOR		.255	
SIGNATURE OF INSURED AND DATE _____				SIGNATURE OF INSURANCE AGENT/BROKER _____		DATE (MMDDYY) _____	
				TOTAL		(+/-) +\$128	

EXAMPLE 3

INCREASING COVERAGE

- Policy term is December 12, 2011–2012.
- Single-family dwelling, no basement.
- Pre-FIRM Building.
- Building located in Zone C.
- Present coverage: Building \$35,000/ Contents \$10,000.
- Endorsement is effective on October 1, 2012, to add additional coverage of \$65,000 on the building and \$15,000 on the contents for a total of \$100,000 building coverage and \$25,000 contents coverage.
- Premium rates are: Building .91/.24, Contents 1.39/.43.
- To increase coverage, complete Sections A and B. Section A is for current coverage. Section B should show the amount of the coverage increase only.
- \$25,000 of the \$60,000 coverage to be added on the building must be calculated in the “Amount” column under Section B, “Increased/Decreased Coverage Only” (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- \$10,000 of the \$15,000 coverage to be added on the contents must be calculated under the “Amount” column under Section B, “Increased/Decreased Coverage Only” (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Section A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$463 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is October 1, 2012, to December 12, 2012;
 Number of days is 72;
 Pro-rata factor is .197

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B INCREASED/DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC	\$35,000	.91	\$319	\$25,000	.91	\$228	\$547		
BUILDING ADDITIONAL	—	—	—	\$40,000	.24	\$ 96	\$ 96		
CONTENTS BASIC	\$10,000	1.39	\$139	\$15,000	1.39	\$209	\$348		
CONTENTS ADDITIONAL	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$991		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		\$991
\$60,000	\$40,000	\$100,000	\$25,000	—	\$25,000	ICC PREMIUM		\$ 5	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL		SUBTOTAL		\$996	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT _____%		SUBTOTAL		—	
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)		SUBTOTAL		\$996	
				DIFFERENCE + (+/-)		DIFFERENCE + (+/-)		+\$533	
				PRO-RATA FACTOR		PRO-RATA FACTOR		.197	
SIGNATURE OF INSURED AND DATE _____				SIGNATURE OF INSURANCE AGENT/BROKER _____		TOTAL (+/-)		+\$105	
				DATE (MMDDYY) _____					

EXAMPLE 4

INCREASING COVERAGE AFTER A RATE CHANGE

- Policy term is April 15, 2012–2013.
- Single-family dwelling, Regular Program.
- 1 floor, no basement.
- Current policy limits: Building \$30,000/ Contents \$8,000.
- Building located in an AE Zone, Post-FIRM.
- Premium rates are: Building 1.78, Contents 1.16.
- Post-FIRM construction with a 0 elevation difference.
- Endorsement effective date is October 15, 2012.
- The coverages being added are \$15,000 on the building and \$7,000 on contents for a total of \$45,000 building coverage and \$15,000 contents coverage.
- A rate increase takes effect on October 1, 2012.
- Rates in effect on the effective date of the policy are to be used.
- In Section A, enter the basic limits and rates for building and contents in effect at the beginning of the policy term.
- In Section B, enter the \$15,000 basic building amount, and the applicable rate (1.78). (See page

END 1, “Addition of Coverage or Increase in Amount of Insurance.” Companies are allowed to use either rates in effect at policy inception or rates in effect at endorsement effective date.)

- In Section B, enter the \$7,000 basic contents amount and the applicable rate (1.16).
- Add Sections A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$632 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is October 15, 2012, to April 15, 2013;
 Number of days is 183;
 Pro-rata factor is .499

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B INCREASED/DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS				
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM					
BUILDING BASIC	\$30,000	1.78	\$534	\$15,000	1.78	\$267	\$801				
BUILDING ADDITIONAL	—	—	—	—	—	—	—				
CONTENTS BASIC	\$ 8,000	1.16	\$ 93	\$ 7,000	1.16	\$ 81	\$174				
CONTENTS ADDITIONAL	—	—	—	—	—	—	—				
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$975				
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—			
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		\$975		
\$45,000	—	\$45,000	\$15,000	—	\$15,000	ICC PREMIUM		\$ 5			
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL				\$980			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT _____%				—			
				SUBTOTAL						\$980	
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)						\$632	
				DIFFERENCE + (+/-)						+\$348	
				PRO-RATA FACTOR						.499	
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)		TOTAL (+/-)		+\$174			

EXAMPLE 5

REDUCING BUILDING COVERAGE

- Policy term is December 1, 2011–2012.
- Single-family dwelling, with basement.
- Regular Program, Zone B, Post-FIRM.
- Policy limits: Building \$150,000/Contents \$0.
- A wing of the building was destroyed by fire on July 1, 2012, and the building was repaired without the wing, reducing the value of the dwelling to \$100,000. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building 1.03/.35.
- Endorsement effective date is July 1, 2012.
- In Section A, enter the basic building amount (\$60,000) and the applicable rate (1.03).
- In Section B, enter the new additional building amount at the same rate of .35.

- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$938 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium.
- Add in the ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is July 1, 2012,
to December 1, 2012;
Number of days is 153;
Pro-rata factor is .419

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B INCREASED/DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC	\$60,000	1.03	\$618	–	–	–	\$618	
BUILDING ADDITIONAL	\$90,000	.35	\$315	-\$50,000	.35	-\$175	\$140	
CONTENTS BASIC	–	–	–	–	–	–	–	
CONTENTS ADDITIONAL	–	–	–	–	–	–	–	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$758	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	–	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	\$758
\$60,000	\$40,000	\$100,000	–	–	–	ICC PREMIUM	\$ 5	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL			\$763	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT ____%			–	
				SUBTOTAL			\$763	
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)			\$938	
				DIFFERENCE ____+____ (+/-)			-\$175	
				PRO-RATA FACTOR			.419	
SIGNATURE OF INSURED AND DATE _____				TOTAL (+/-)			-\$73	
SIGNATURE OF INSURANCE AGENT/BROKER _____		DATE (MMDDYY) _____						

EXAMPLE 6

REMOVING CONTENTS

- Policy term is November 20, 2011–2012.
- Non-residential structure.
- Emergency Program.
- Policy limits: Building \$100,000/
Contents \$100,000.
- Insured purchased a new business location and moved the contents to the new location while still retaining the old location as rental property. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .83, Contents 1.62.
- Removal date and effective date of change is January 14, 2012.
- Enter the current building and contents coverages in Section A and the current rates (.83/1.62).

- Enter the decrease in contents coverage in Section B.
- Add all New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$2,450 (excluding Probation Surcharge/Federal Policy Fee), which is the total current premium from Section A.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is January 14, 2012,
to November 20, 2012;
Number of days is 310;
Pro-rata factor is .849

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B INCREASED/DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC	\$100,000	.83	\$ 830	—	—	—	\$ 830		
BUILDING ADDITIONAL	—	—	—	—	—	—	—		
CONTENTS BASIC	\$100,000	1.62	\$1,620	-\$100,000	1.62	-\$1,620	—		
CONTENTS ADDITIONAL	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$ 830		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		\$ 830
—	—	\$100,000	—	—	—	ICC PREMIUM		—	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL		\$ 830			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT ____%		—			
				SUBTOTAL		\$ 830			
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)		\$2,450			
				DIFFERENCE — (+/-)		-\$1,620			
				PRO-RATA FACTOR		.849			
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)		TOTAL (+/-)		-\$1,375	

EXAMPLE 7

INCREASING DEDUCTIBLE

- Policy term is January 15, 2012–2013.
- Single-family dwelling.
- Emergency Program (Pre-FIRM).
- Current policy limits: Building \$35,000/
Contents \$10,000.
- Policy deductible: \$2,000/\$2,000.
- Insured requests to increase deductible to \$4,000/\$2,000 (.900), effective April 15, 2012. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .76, Contents .96.
- Enter the current building and contents coverage in Section A, and enter the applicable rates.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$362 (excluding ICC*, and Probation Surcharge/Federal Policy Fee), which is the total current annual premium from Section A.
- Calculate the Deductible Discount amount and enter that amount in the block marked Difference.
- Prorate the Difference.
 - Time period is April 15, 2012, to January 15, 2013;
 - Number of days is 275;
 - Pro-rata factor is .753

* ICC is not available in the Emergency Program.

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B INCREASED/DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC	\$35,000	.76	\$266	—	—	—	\$266	
BUILDING ADDITIONAL	—	—	—	—	—	—	—	
CONTENTS BASIC	\$10,000	.96	\$96	—	—	—	\$ 96	
CONTENTS ADDITIONAL	—	—	—	—	—	—	—	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$362	
BUILDING COVERAGE		CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		-\$ 36	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	\$326
—	—	—	—	—	—	ICC PREMIUM	—	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL		\$326		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT ____%		—		
				SUBTOTAL		\$326		
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)		\$362		
				DIFFERENCE — (+/-)		-\$ 36		
				PRO-RATA FACTOR		.753		
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)		TOTAL	(\$ 27)	

IMPORTANT MESSAGES

1. PROVIDED YOUR PAYMENT IS RECEIVED WITHIN 30 DAYS OF THE EXPIRATION OF YOUR POLICY, IT WILL BE RENEWED WITHOUT A LAPSE IN COVERAGE. ANY PAYMENT RECEIVED AFTER THE 30 DAY GRACE PERIOD AND PRIOR TO 90 DAYS WILL STILL RENEW YOUR POLICY, HOWEVER, THERE WILL BE A 30 DAY WAITING PERIOD FOR COVERAGE TO BECOME EFFECTIVE. THE 30 DAY WAITING PERIOD BEGINS THE DAY THE PREMIUM IS RECEIVED.
2. YOU ARE ENCOURAGED TO INSURE YOUR PROPERTY FOR AT LEAST 80% OF THE STRUCTURES REPLACEMENT COST TO ENSURE ADEQUATE COVERAGE IN THE EVENT OF A LOSS. CONTACT YOUR INSURANCE AGENT FOR DETAILS.
3. IF THE MORTGAGEE LISTED ON THE BILL IS NOT THE CURRENT MORTGAGEE, PLEASE FORWARD THE BILL TO THE NEW FINANCIAL INSTITUTION (IF THEY ARE RESPONSIBLE FOR PREMIUM PAYMENT) AND HAVE A CHANGE ENDORSEMENT SENT TO CORRECT THE POLICY.
4. IF THIS POLICY IS A PREFERRED RISK POLICY (PRP), PLEASE NOTE. IF THE FLOOD ZONE LISTED ON YOUR POLICY IS NOT THE ZONE ON THE CURRENT FLOOD INSURANCE RATE MAP, YOU MAY NO LONGER BE ELIGIBLE FOR THE PRP. PLEASE CONTACT YOUR INSURANCE REPRESENTATIVE TO VERIFY IF YOU ARE STILL ELIGIBLE FOR THIS POLICY OR TO OBTAIN A QUOTE FOR A STANDARD POLICY.

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

If you send us a check, it will be converted into an electronic funds transfer (EFT). This means we will copy your check and use the account information on it to electronically debit your account for the amount of the check. The debit from your account will usually occur within 24 hours, and will be shown on your regular account statement. You will not receive your original check back. We will destroy your original check, but we will keep the copy of it. If the EFT cannot be processed for technical reasons, you authorize us to process the copy in place of your original check. If the EFT cannot be completed because of insufficient funds, we may try to make the transfer up to 2 times.

CANCELLATION/NULLIFICATION

Flood insurance coverage may be terminated by either canceling or nullifying the policy, only in accordance with a valid reason for the transaction, as described in Paragraphs I.B.1–24. 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, 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 4, 6, 10, and 22 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 necessary 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.
 - For Cancellation Reason 22 only (standard-rated policy eligible for the Preferred Risk Policy [PRP]):
 - 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.

- b. Mail the appropriate documentation to:
NFIP Bureau and Statistical Agent
Underwriting Department
8400 Corporate Dr., Suite 350
Landover, 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.

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 (TRRP Reason 01)

This reason is used when the insured has sold or transferred ownership of the insured property and no longer has an insurable interest in the insured building. This reason also applies to the removal of the insured building through either relocation or destruction. The effective date of the cancellation is the date the insured ceased to have an insurable interest in the building (i.e., the date of sale of the building or the date the building was removed from the described location).

This reason may also be used if: (1) the builder or developer has requested to cancel the policy mid-term because a newly created condominium 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.

For foreclosures, court documentation is required to identify ownership of the insured building and the recipient of the refund.

- Type of Refund: Pro rata
- Years Eligible for Refund: Up to 2 years

- Cancellation Request: Must be received within 1 year of date of sale, foreclosure, or removal
- Required Documentation: Bill of sale, settlement statement, proof of removal, proof of total loss, or court documentation for foreclosed buildings

2. Contents Sold or Removed (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. The effective date of the cancellation is 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
- Years Eligible for Refund: Up to 2 years
- Cancellation Request: Must be received within 1 year of date of sale or removal
- Required Documentation: Bill of sale, inventory record, proof of total loss, or, in the case of residential contents, a signed statement from the insured

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. The new policy must be rewritten within the same company for the same or higher amounts of coverage. However, if it is rewritten for higher amounts of coverage, the waiting period rule will apply. The agent/producer must submit a new Application and premium. Upon receipt of the new policy declarations page, the agent/producer should request *cancellation* of the prior policy. The effective date of the cancellation will be the same as the effective date of the new policy.

- Type of Refund: Pro rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received within 1 year of the new policy effective date
- Required Documentation: Copy of new policy declarations page

4. Duplicate NFIP Policies (TRRP Reason 04)

When a duplicate NFIP policy has been issued, 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.

An exception to the above-referenced rule about canceling the policy with the later effective date is 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.

- Type of Refund: Pro rata
- Years Eligible for Refund: Up to 6 years
- 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

5. Non-Payment (TRRP Reason 05)

When an agent/producer accepts a premium payment from a client and then submits an agency check to the insurer with the Application, 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 cannot be used if the agent/producer advanced agency funds and the client did not pay the agency.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Required Documentation: Bank notice of non-payment

6. Risk Not Eligible for Coverage (TRRP Reason 06)

This reason is used to cancel/nullify a policy when an Application was submitted and a policy was issued or renewed on a property not eligible for coverage.

A clear and precise explanation must be included when submitting this type of cancellation request. Examples include the following: (1) Building is located in a Coastal Barrier Resources System (CBRS) area. (2) Contents are not located in an eligible building. (3) Building is not located in a community participating in the NFIP. (The use of an incorrect community number allowed the policy to be issued.) Refer to the Standard Flood Insurance Policy (SFIP) for a list of risks that are not eligible for coverage.

The policy may be canceled from the inception date with 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.

- Type of Refund: Full or pro rata
- Years Eligible for Refund: Back to policy inception, if applicable
- 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

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.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Required Documentation: Statement from the title company, lender, or attorney representing the interests of the title company, lender, or insured, that the property closing did not occur

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 and it was later determined that the building was not located in a Special Flood Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. The mortgagee's statement to

this effect must be attached to the Cancellation/Nullification Request Form.

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.

- Type of Refund: Pro rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Required Documentation: Copy of the original mandatory purchase document; current mortgagee statement that policy is not required; and a revised determination from the lender showing that the building is not in an SFHA.

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 (TRRP Reason 09)

This reason is used only 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. If the building is no longer located in an SFHA, then the policy may be canceled provided the mortgagee confirms in writing that the insurance is no longer required because the building was removed from the SFHA. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering or to the 2-year PRP Eligibility Extension.

NOTE: The Residential Condominium Building Association Policy (RCBAP) requires a release from the mortgagee for each unit owner in the building or a signed release from each unit owner when there is no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit.

- Type of Refund: Full
- Years Eligible for Refund: Current year in those cases where the map was revised during the

current policy term. If the insured was required to renew the policy during the 6 months before or after the effective date of the revised map, the insured may be eligible for a refund of the prior year's premium. For example, the flood policy was effective from January 1, 2010, to January 1, 2011, and renewed January 1, 2011, to January 1, 2012. The effective date of the map change is February 15, 2011. The cancellation will be effective January 1, 2010. If a claim has been paid or is pending during a policy year for which cancellation is requested, the policy cannot be canceled.

- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Required Documentation: Statement from the mortgagee that insurance was required as part of the mortgage but is no longer required, and a copy of the revised map

10. Condominium Policy (Unit or Association) Converting to RCBAP (TRRP Reason 45)

This reason provides a means to cancel a dwelling policy covering a condominium unit because coverage is being provided under an RCBAP. This reason is used when the unit owner policy and the RCBAP limits are more than the cost of the unit, up to the maximum limits of the Program.

- Type of Refund: A pro-rata premium refund, including Federal Policy Fee and Probation Surcharge, is provided.
- Years Eligible for Refund: Up to 6 years
- 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

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.

- Type of Refund: Pro rata
- 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
- Cancellation Request: Must be received within 60 days of the date the mortgage was paid off for the cancellation to be effective on the date of

payoff. When the request is received more than 60 days after the mortgage was paid off, there is no refund.

- Required Documentation: Statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage

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.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received prior to the policy effective date
- Required Documentation: Policyholder's request

14. Voidance Due to Credit Card Error (TRRP Reason 70)

This reason is used when an error or billing dispute occurs (processing error or fraud) on a credit card payment.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Required Documentation: Credit card notice of non-payment

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 or to the 2-year PRP Eligibility Extension.

- Type of Refund: Full

- Years Eligible for Refund: Current year provided no claim has been paid or is pending
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Required Documentation: Copy of FEMA's LODR, and statement from the lender that flood insurance is not required

16. Duplicate Policies from Sources Other Than the NFIP (TRRP Reason 17)

This reason is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP.

- Type of Refund: Pro rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received within 6 months of the new policy effective date. When the request is received after 6 months, the effective date for cancellation is the receipt date of the request.
- Required Documentation: Copy of declarations page of the new policy and a statement from the mortgagee, if any, accepting the non-NFIP policy as the replacement

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.

- Type of Refund: Pro rata
- 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
- Cancellation Request: Must be received within 60 days of the date the mortgage was paid off for the cancellation to be effective on the date of payoff. When the request is received more than 60 days after the mortgage was paid off, there is no refund.
- Required Documentation: Statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage.

19. Insurance No Longer Required by the Mortgagee Because the Building Has Been Removed from the SFHA by Means of a LOMA or LOMR (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 or LOMR. 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 or to the 2-year PRP Eligibility Extension. A copy of the LOMA or LOMR must accompany this request. This cancellation reason cannot be used when a LOMA or LOMR is issued more than 60 days before the effective date of the current policy.

NOTE: The RCBAP requires a release from the mortgagee for each unit owner in the building or a signed release from each unit owner when there is no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit.

- Type of Refund: Full
- Years Eligible for Refund: Current year and, if applicable, 1 prior year provided the LOMA/LOMR became effective within 60 days before the current policy's effective date and no claim has been paid or is pending during the policy year that is being canceled. For example, the flood policy was effective from January 1, 2010, to January 1, 2011, and renewed January 1, 2011, to January 1, 2012. The effective date of the LOMA is December 1, 2010. The cancellation will be effective January 1, 2010.

NOTE: If the LOMA/LOMR is dated more than 60 days prior to the most recent renewal, no refund will be issued.

- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date.
- Required Documentation: Statement from the mortgagee that flood insurance is no longer required because the property was removed from the SFHA, and a copy of the LOMA/LOMR; or, in the case of multi-property LOMAs or 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 LOMA/LOMR:

- o A letter that an insured received from their community official stating that their building was removed from the SFHA by a multi-property LOMR or LOMA.
- o 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 or LOMA, which listed only boundaries/intersections of streets, lot numbers, or rural addresses.
- o 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 or LOMA.

Letters from community officials must match the street address and lot number with a specific multi-property LOMR or LOMA, 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 or LOMA. The insurer may accept zone determinations in lieu of the documentation cited above for these situations.

20. Policy Was Written to the Wrong Facility (Severe Repetitive Loss Property) (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.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- 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

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. The cancellation effective date must be after the date of loss.

- Type of Refund: No refund allowed
- Years Eligible for Refund: N/A
- Cancellation Request: N/A
- Required Documentation: FEMA notification

22. Cancel/Rewrite Due to Misrating (TRRP Reason 22)

This reason is used when ineligible PRPs or MPPP policies are canceled and rewritten within the same company and when changes are made due to system constraints. This reason should also be used to cancel a standard-rated policy that is eligible for a PRP due to misrating. This includes a standard-rated policy incorrectly rated in an SFHA, or the failure to apply the 2-year PRP Eligibility Extension to an eligible property. 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.

- Type of Refund: Full
- Years Eligible for Refund: Current year only when converting a standard-rated B, C, or X Zone policy to a PRP. Up to 6 years from the date of misrating of a standard-rated policy in an SFHA, or the failure to apply the 2-year PRP Eligibility Extension to an eligible property.

NOTE: In determining the number of years for refund eligibility, do not include policy years that expired before a lapse in coverage.

- Cancellation Request: N/A
- Required Documentation: LOMA, LOMR, zone determination, copy of map, etc.

23. Fraud (TRRP Reason 23)

This reason is used when fraud has been determined by FEMA. No premium refund is allowed with this reason. The agent/producer will retain the full commission, and the company's expense allowance will not be reduced.

- Type of Refund: No refund allowed

- Years Eligible for Refund: N/A
- Cancellation Request: N/A
- Required Documentation: FEMA notification

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. This rule applies to the current policy year and 1 prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

- Type of Refund: Full
- Years Eligible for Refund: 2 years provided that no claim has been paid or is pending
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Required Documentation: Copy of the revised map, LOMA, or LOMR

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, and 22. The agent/producer must sign and date the cancellation/nullification request for all cancellation reasons except 6 and 22.

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		FEDERAL POLICY FEE AND PROBATION SURCHARGE			PRODUCER COMMISSION (DIRECT BUSINESS ONLY)		
	Full	Pro Rata	Full Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained
1 (01)		✓		✓			✓	
2 (02)		✓		✓			✓	
3 (03)		✓		✓			✓	
4 (04)		✓		✓			✓	
5 (05)	✓		✓			✓		
6 (06)	✓		✓			✓		
7 (08)	✓		✓			✓		
8 (50)		✓		✓			✓	
9 (09)	✓		✓					✓
10 (45)		✓		✓			✓	
12 (52)		✓		✓			✓	
13 (60)	✓		✓			✓		
14 (70)	✓		✓			✓		
15 (16)	✓		✓			✓		
16 (17)		✓		✓			✓	
18 (52)		✓		✓			✓	
19 (20)	✓		✓					✓
20 (21)	✓		✓			✓		
21 (10)	NO REFUND ALLOWED					✓		✓
22 (22)	✓		✓			✓		
23 (23)	NO REFUND ALLOWED					✓		✓
24 (24)	✓		✓					✓

NATIONAL FLOOD INSURANCE PROGRAM PROVISIONAL RATING QUESTIONNAIRE

1-4 Family Post-FIRM Zones A with BFE¹, AE, A1-A30, AO, and AH
(To be attached to the Flood Insurance Application)

NAME _____ POLICY NUMBER _____

PROPERTY ADDRESS _____ POLICY PERIOD IS FROM _____ TO _____

CITY _____ STATE _____ ZIP CODE _____

Answer the questions below. Use the rates associated with the first “yes” response. These rates are to be used on the Flood Insurance Application.

Yes No

- 1. Is there a basement or subgrade crawlspace?
- 2. Is the house built on fill² or with a crawlspace or solid perimeter foundation walls?
- 3. Is the house elevated on pilings, piers, columns, or parallel shear walls? If yes, determine whether there is an enclosed area underneath the building.
- 4. Were the answers to the previous questions all no? Then the house is assumed to be slab on natural grade.

FOUNDATION TYPE	BUILDING TYPE		CONTENTS LOCATION			
	1 Floor (No Basement)	More Than 1 Floor (Basement or No Basement)	Basement and Above	Lowest Floor Only - Above Ground Level (Not in Basement)	Lowest Floor Above Ground Level and Higher (Not in Basement)	Above ³ Ground Level - More Than 1 Full Floor
Basement or Subgrade Crawlspace		2.40 / .66	1.29 / .13	.96 / .13	.68 / .13	.35 / .12
Slab on Fill, Crawlspace, or Solid Perimeter Foundation Walls	1.78 / .13	1.34 / .12		1.49 / .62	.95 / .45	.35 / .12
Piles, Piers, Columns, or Parallel Shear Walls						
With Enclosure	1.27 / .12	.96 / .11		1.40 / .14	1.09 / .13	.35 / .12
No Enclosure	.75 / .10	.57 / .09		1.04 / .14	.73 / .13	.35 / .12
Slab on Natural Grade	4.00 / 2.15	4.00 / 2.15		6.77 / 4.07	6.77 / 4.07	.35 / .12

1 Provisional rates can be used in Unnumbered A Zones only where communities provide BFEs.
 2 For information on how to determine whether a house is built on fill, see the guidelines on page PR 2.
 3 The “Above Ground Level - More Than 1 Full Floor” rates are applicable to 2-4 family buildings only.

NOTE: Add \$5 ICC Premium and \$50 Probation Surcharge, if applicable, for all provisionally rated policies.

VI. PROVISIONAL RATING EXAMPLE

REGULAR PROGRAM, POST-FIRM CONSTRUCTION

Data Essential to Determine Appropriate Rates and Premium:

REGULAR PROGRAM:

- Flood Zone: A with BFE, AE, A1–A30, AO, or AH
- Occupancy: Single-Family Dwelling
- Number of Floors: 3
- Basement/Enclosure: Basement
- Deductible: \$3,000/\$2,000
- Deductible Factor: .875
- Contents Location: Basement and Above
- Date of Construction: Post-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A
- Probation Surcharge: \$50

DETERMINED RATES:

Building: 2.40/.66 Contents: 1.29/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	\$60,000	2.40	\$1,440	\$190,000	.66	\$1,254	\$337	\$250,000	\$2,357	
CONTENTS	\$25,000	1.29	\$323	\$75,000	.13	\$98	\$53	\$100,000	\$368	
RATE TYPE: (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER:		ANNUAL SUBTOTAL	\$2,725
							ICC PREMIUM		\$5	
							SUBTOTAL		\$2,730	
							CRS PREMIUM DISCOUNT _____ %		—	
							SUBTOTAL		\$2,730	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		\$50	
							FEDERAL POLICY FEE		\$40	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$2,820

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$2,694 / Contents: \$421
2. Apply Deductible Factor: Building: .875 × \$2,694 = \$2,357 / Contents: .875 × \$421 = \$368
3. Premium Reduction: Building: \$337 / Contents: \$53
4. Subtotal: \$2,725
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,730
8. Add Probation Surcharge: \$50
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$2,820

Coastal Barrier Resources System
LIST OF COMMUNITIES (continued)

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Drummond Island (Township)	MI	260803	Y	N
Ensign (Township)	MI	260752	Y	N
Frenchtown (Township)	MI	260146	Y	N
Garfield (Township)	MI	260766	Y	N
Hendricks (Township)	MI	260806	Y	N
Houghton (Township)	MI	260799	Y	N
Hudson (Township)	MI	260807	Y	N
Huron (Township)	MI	260415	Y	N
LaSalle (Township)	MI	260148	Y	N
Luna Pier (City)	MI	260150	Y	N
McMillan (Township)	MI	260487	Y	N
Moran (Township)	MI	260443	Y	N
Mueller (Township)	MI	261732	Y	N
Onota (Township)	MI	260345	Y	N
Pointe Aux Barques (Township)	MI	260617	Y	N
Port Austin (Township)	MI	260290	Y	N
Powell (Township)	MI	260452	Y	N
Pulawski (Township)	MI	261862	Y	N
St. Ignace (Township)	MI	260444	Y	N
White River (Township)	MI	260299	Y	N
Whitefish (Township)	MI	260321	Y	N
Whitney (Township)	MI	260018	Y	N
Duluth (City)	MN	270421	Y	N
Gautier (City)	MS	280332	Y	N
Hancock County (Uninc. Areas)	MS	285254	Y	N
Harrison County (Uninc. Areas)	MS	285255	Y	Y
Jackson County (Uninc. Areas)	MS	285256	Y	Y
Ocean Springs (City)	MS	285259	Y	N
Atlantic Beach (Town)	NC	370044	N	Y
Bald Head Island (Village)	NC	370442	N	Y
Brunswick County (Uninc. Areas)	NC	370295	Y	Y
Carolina Beach (Town)	NC	375347	Y	Y
Carteret County (Uninc. Areas)	NC	370043	N	Y
Currituck County (Uninc. Areas)	NC	370078	Y	Y
Dare County (Uninc. Areas)	NC	375348	Y	Y
Duck (Town)	NC	370632	Y	N
Hyde County (Uninc. Areas)	NC	370133	N	Y
Kill Devil Hills (City)	NC	375353	Y	N
Kure Beach (Town)	NC	370170	N	Y
Nags Head (Town)	NC	375356	Y	Y
New Hanover County (Uninc. Areas)	NC	370168	Y	Y
North Topsall Beach (Town)	NC	370466	Y	N
Onslow County (Uninc. Areas)	NC	370340	Y	Y
Pender County (Uninc. Areas)	NC	370344	Y	N
Pine Knoll Shores (Town)	NC	370267	N	Y
Sunset Beach (Town)	NC	375359	Y	N
Swansboro (City)	NC	370179	N	Y
Wilmington (City)	NC	370171	Y	N
Wrightsville Beach (Town)	NC	375361	Y	N
Aberdeen (Township)	NJ	340312	N	Y
Barneгат Light (Borough)	NJ	345280	N	Y
Bass River (Township)	NJ	340085	N	Y
Beach Haven (Borough)	NJ	345282	N	Y
Berkeley (Township)	NJ	340369	N	Y
Brick (Township)	NJ	345285	Y	Y
Brigantine (City)	NJ	345286	N	Y

Coastal Barrier Resources System
LIST OF COMMUNITIES (continued)

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Cape May City (City)	NJ	345288	N	Y
Dennis (Township)	NJ	340552	Y	Y
Galloway (Township)	NJ	340008	N	Y
Highlands (Borough)	NJ	345297	N	Y
Keyport (Borough)	NJ	340304	Y	N
Lacey (Township)	NJ	340376	N	Y
Little Egg Harbor (Township)	NJ	340380	N	Y
Long Beach (Township)	NJ	345301	N	Y
Lower (Township)	NJ	340153	N	Y
Mantoloking (Borough)	NJ	340383	Y	N
Maurice River (Township)	NJ	340172	Y	Y
Middle (Township)	NJ	340154	Y	Y
Middletown (Township)	NJ	340313	Y	Y
Monmouth Beach (Borough)	NJ	340315	Y	N
North Wildwood (City)	NJ	345308	Y	N
Ocean (Township)	NJ	340518	N	Y
Ocean City (City)	NJ	345310	N	Y
Old Bridge (Township)	NJ	340265	Y	N
Port Republic (City)	NJ	340016	N	Y
Rumson (Borough)	NJ	345316	Y	N
Sea Bright (Borough)	NJ	345317	Y	Y
Stafford (Township)	NJ	340393	Y	Y
Stone Harbor (Borough)	NJ	345323	Y	N
Union Beach (Borough)	NJ	340331	Y	N
Upper (Township)	NJ	340159	N	Y
West Cape May (Borough)	NJ	340160	N	Y
Asharoken (Village)	NY	365333	Y	N
Babylon (Town)	NY	360790	Y	Y
Belle Terre (Village)	NY	361532	Y	N
Brookhaven (Town)	NY	365334	Y	Y
Brownville (Town)	NY	361063	Y	N
Cape Vincent (Town)	NY	361062	Y	N
East Hampton (Town)	NY	360794	Y	Y
East Hampton (Village)	NY	360795	Y	N
Ellisburg (Town)	NY	360334	Y	N
Evans (Town)	NY	360240	Y	N
Freeport (Village)	NY	360464	Y	N
Glen Cove (City)	NY	360465	N	Y
Head of the Harbor (Village)	NY	361513	Y	N
Hempstead (Town)	NY	360467	Y	Y
Henderson (Town)	NY	360338	Y	N
Hounsfield (Town)	NY	360340	Y	Y
Huntington (Town)	NY	360796	Y	Y
Huntington Bay (Village)	NY	361543	Y	N
Islip (Town)	NY	365337	Y	Y
Lattintown (Village)	NY	360474	Y	Y
Lloyd Harbor (Village)	NY	360799	Y	Y
Lyme (Town)	NY	360343	Y	N
New Haven (Town)	NY	360655	Y	N
New York (City)	NY	360497	N	Y
Nissequogue (Village)	NY	361510	Y	N
North Haven (Village)	NY	360800	Y	Y
North Hempstead (Town)	NY	360482	Y	Y
Ocean Beach (Village)	NY	365339	N	Y
Old Field (Village)	NY	361545	Y	N
Oswego (City)	NY	360656	Y	N

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
- 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)¹

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 Non-Elevated 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 Non-Elevated 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 Elevated Buildings ² where the elevation difference used for rating is at or above the BFE	Post-FIRM Elevated Buildings ² 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 Non-Elevated Buildings where the elevation difference used for rating is at or above the BFE	Post-FIRM Non-Elevated Buildings where the elevation difference used for rating is 1 foot or more below the BFE
	Post-FIRM Elevated Buildings where the elevation difference used for rating is at or above the BFE	Post-FIRM Elevated Buildings where the elevation difference used for rating is 1 foot or more below the BFE
	Post-FIRM Elevated Buildings ² <ul style="list-style-type: none"> • 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> • With unfinished enclosure used only for parking, access, or storage with breakaway walls regardless of size, with no machinery or equipment below the BFE 	Post-FIRM Elevated Buildings ² <ul style="list-style-type: none"> • With no enclosure where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i> • With enclosure with non-breakaway walls where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i> • With machinery or equipment below the BFE; <i>OR</i> • With finished enclosure below the BFE

1 Emergency Program policies, Preferred Risk Policies (PRPs), Mortgage Portfolio Protection Program (MPPP) policies, and Group Flood Insurance Policies 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

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Alabama							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	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	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	10/1/12	8	10	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/07	7	15	5	C
010189	Pell City, City of	10/1/92	05/1/12	8	10	5	C
010002	Prattville, City of	10/1/91	05/1/08	8	10	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
Alaska							
020005	Anchorage, Municipality of	10/1/95	10/1/09	6	20	10	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020003	Ketchikan Gateway Borough	10/1/05	10/1/05	9	5	5	C
020069	Nome, City of	10/1/05	10/1/07	8	10	5	C
020113	Seward, City of	10/1/05	10/1/10	7	15	5	C
020094	Valdez, City of	10/1/92	10/1/09	8	10	5	C
Arizona							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	05/1/11	7	15	5	C
040080	Casa Grande, City of	10/1/91	10/1/12	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/11	10	0	0	R
040095	Clarkdale, Town of	10/1/91	05/1/11	7	15	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040061	Dewey-Humboldt, Town of	10/1/07	05/1/11	7	15	5	C
040020	Flagstaff, City of	10/1/91	10/1/07	7	15	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	05/1/10	7	15	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	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	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	05/1/10	7	15	5	C
040066	Navajo County	10/1/92	05/1/08	8	10	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	05/1/07	5	25	10	C
040098	Prescott, City of	10/1/91	05/1/11	7	15	5	C
040090	Santa Cruz County	10/1/03	05/1/08	7	15	5	C
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

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 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Arizona (continued)							
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	10/1/07	7	15	5	C
Arkansas							
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	10/1/12	9	5	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/06	8	10	5	C
050180	Jacksonville, City of	10/1/94	10/1/04	8	10	5	C
050048	Jonesboro, City of	10/1/92	10/1/92	9	5	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
050053	Van Buren, City of	05/1/09	05/1/09	9	5	5	C
050055	West Memphis, City of	10/1/92	05/1/12	7	15	5	C
California							
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/07	8	10	5	C
065019	Burlingame, City of	05/1/12	05/1/12	9	5	5	C
060714	Clearlake, City of	05/1/03	10/1/08	10	0	0	R
065022	Concord, City of	10/1/08	10/1/12	7	15	5	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/09	7	15	5	C
060339	Cupertino, City of	10/1/05	10/1/05	8	10	5	C
060708	East Palo Alto, City of	10/1/11	10/1/12	7	15	5	C
060370	Fairfield, City of	10/1/92	05/1/09	7	15	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/07	8	10	5	C
065029	Fresno County	10/1/91	10/1/11	6	20	10	C
060340	Gilroy, City of	05/1/07	05/1/07	8	10	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	10/1/12	9	5	5	C
060075	Kern County	10/1/91	05/1/08	8	10	5	C
060090	Lake County	10/1/95	10/1/10	7	15	5	C
060636	Lake Elsinore, City of	10/1/09	10/1/09	9	5	5	C
060738	Lathrop, City of	10/1/08	10/1/08	8	10	5	C
060395	Live Oak, City of	10/1/11	10/1/11	9	5	5	C
060136	Long Beach, City of	10/1/93	10/1/12	8	10	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C
065043	Los Angeles County	10/1/91	05/1/11	7	15	5	C

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 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
California (continued)							
060706	Manteca, City of	05/1/09	05/1/09	9	5	5	C
060344	Milpitas, City of	10/1/91	05/1/07	6	20	10	C
060735	Mission Viejo, City of	10/1/05	05/1/10	8	10	5	C
060195	Monterey County	10/1/91	05/1/07	5	25	10	C
065074	Moreno Valley, City of	10/1/91	10/01/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	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	04/1/01	10/1/10	6	20	10	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/10	6	20	10	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	05/1/08	9	5	5	C
060212	Orange County	10/1/91	10/1/12	6	20	10	C
060257	Palm Springs, City of	10/1/92	05/1/11	6	20	10	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	05/1/09	5	25	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/08	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060702	Poway, City of	05/1/08	05/1/08	8	10	5	C
060360	Redding, City of	10/1/96	05/1/08	6	20	10	C
060279	Redlands, City of	10/1/07	10/1/07	9	5	5	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060245	Riverside County	10/1/10	10/1/10	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060266	Sacramento, City of	10/1/91	10/1/08	5	25	10	C
060262	Sacramento County	10/1/92	05/1/10	4	30	10	C
060202	Salinas, City of	10/1/91	10/1/12	8	10	5	C
060284	San Diego County	10/1/94	10/1/12	6	20	10	C
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	05/1/12	9	5	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/11	7	15	5	C
060311	San Mateo County	10/1/10	10/1/10	9	5	5	C
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	10/1/09	8	10	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	10/1/10	6	20	10	C
060400	Tehema, City of	10/1/03	10/1/08	6	20	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

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
California (continued)							
060413	Ventura County	10/1/11	10/1/11	6	20	10	C
060409	Visalia, City of	10/1/11	10/1/12	8	10	5	C
065070	Walnut Creek, City of	10/1/91	05/1/11	8	10	5	C
060357	Watsonville, City of	10/1/92	10/1/12	8	10	5	C
060728	West Sacramento, City of	10/1/11	10/1/11	8	10	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060423	Yolo County	10/1/10	10/1/10	8	10	5	C
060396	Yuba City, City of	10/1/07	10/1/11	6	20	10	C
060427	Yuba County	10/1/03	05/1/09	7	15	5	C
060739	Yucaipa, City of	10/1/11	10/1/11	9	5	5	C
Colorado							
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080009	Alamosa County	10/1/96	10/1/11	10	0	0	R
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/10	5	25	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/12	6	20	10	C
080023	Boulder County	10/1/91	10/1/06	7	15	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	05/1/08	9	5	5	C
080315	Centennial, City of	05/1/10	05/1/10	8	10	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	10/1/10	7	15	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	10/1/10	8	10	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080051	Eagle County	10/1/08	10/1/08	8	10	5	C
080059	El Paso County	10/1/92	10/1/10	7	15	5	C
085074	Englewood, City of	10/1/95	10/1/11	7	15	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	10/1/10	7	15	5	C
080067	Fremont County	10/1/93	05/1/08	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
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	10/1/95	9	5	5	C
080078	Gunnison County	10/1/94	10/1/09	8	10	5	C
080087	Jefferson County	10/1/05	10/1/10	6	20	10	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/05	8	10	5	C
080103	Loveland, City of	10/1/10	10/1/10	7	15	5	C
080063	Manitou Springs, City of	10/1/92	10/1/10	7	15	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	10/1/10	7	15	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Colorado (continued)							
080065	Palmer Lake, Town of	10/1/03	10/1/10	7	15	5	C
080310	Parker, Town of	10/1/92	05/1/07	6	20	10	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	05/1/10	8	10	5	C
080168	Telluride, Town of	10/1/94	10/1/05	8	10	5	C
080007	Thornton, City of	10/1/94	10/1/06	7	15	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	10/1/11	8	10	5	C
085079	Wheat Ridge, City of	10/1/91	10/1/11	6	20	10	C
Connecticut							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/10	10	0	0	R
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090082	Milford, City of	05/1/12	05/1/12	9	5	5	C
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/04	9	5	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/07	8	10	5	C
090070	Westbrook, Town of	05/1/05	05/1/11	10	0	0	R
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
Delaware							
105083	Bethany Beach, Town of	05/1/09	05/1/09	8	10	5	C
100022	Delaware City, City of	10/1/12	10/1/12	8	10	5	C
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
100051	South Bethany, Town of	10/1/07	10/1/07	8	10	5	C
Florida							
120001	Alachua County	10/1/95	05/1/12	6	20	10	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	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	05/1/08	8	10	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/12	7	15	5	C
120004	Bay County	10/1/93	10/1/08	5	25	10	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Florida (continued)							
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	05/1/08	8	10	5	C
125094	Cape Canaveral, City of	10/1/93	05/1/08	8	10	5	C
125095	Cape Coral, City of	10/1/91	05/1/10	5	25	10	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/11	6	20	10	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/10	7	15	5	C
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	05/1/10	6	20	10	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	05/1/09	7	15	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120218	Cutler Bay, Town of	05/1/11	05/1/11	6	20	10	C
120034	Dania Beach, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125099	Daytona Beach, City of	10/1/94	10/1/08	6	20	10	C
125100	Daytona Beach Shores, City of	10/1/92	10/1/12	6	20	10	C
125101	Deerfield Beach, City of	10/1/92	05/1/11	7	15	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/10	6	20	10	C
120041	Doral, City of	05/1/09	05/1/09	8	10	5	C
125103	Dunedin, City of	10/1/92	10/1/11	6	20	10	C
120308	Edgewater, City of	10/1/92	10/1/12	7	15	5	C
120080	Escambia County	10/1/91	05/1/11	6	20	10	C
120146	Fanning Springs, Town of	10/1/93	10/1/08	8	10	5	C
120120	Fellsmere, City of	10/1/99	10/1/04	9	5	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/02	7	15	5	C
120087	Flagler Beach, City of	10/1/95	05/1/12	6	20	10	C
125105	Fort Lauderdale, City of	10/1/92	05/1/08	7	15	5	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	05/1/08	8	10	5	C
120098	Gulf County	10/1/93	05/1/07	8	10	5	C
125109	Gulf Stream, Town of	10/1/99	05/1/09	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Florida (continued)							
125108	Gulfport, City of	10/1/93	10/1/03	7	15	5	C
125110	Hallandale Beach, City of	10/1/94	10/1/08	6	20	10	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/10	6	20	10	C
120643	Hialeah, City of	10/1/93	05/1/08	7	15	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/09	8	10	5	C
120112	Hillsborough County	10/1/92	10/1/07	5	25	10	C
125112	Holly Hill, City of	10/1/94	10/1/09	8	10	5	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	10/1/09	7	15	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/11	7	15	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120125	Jackson County	10/1/02	05/1/07	8	10	5	C
120077	Jacksonville, City of	10/1/91	05/1/10	6	20	10	C
120078	Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
120331	Jefferson County	10/1/96	10/1/11	8	10	5	C
120208	Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
125119	Jupiter, Town of	10/1/94	10/1/11	6	20	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, Village of	04/1/98	10/1/07	7	15	5	C
125121	Key Colony Beach, City of	10/1/92	05/1/08	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	05/1/10	7	15	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/09	8	10	5	C
120421	Lake County	10/1/94	05/1/09	7	15	5	C
120416	Lake Mary, City of	10/1/09	10/1/09	8	10	5	C
120212	Lake Park, Town of	10/1/92	05/1/10	8	10	5	C
120213	Lake Worth, City of	10/1/96	10/1/10	8	10	5	C
120267	Lakeland, City of	10/1/04	10/1/09	7	15	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/08	6	20	10	C
125123	Lauderdale by the Sea, Town of	04/1/00	10/1/10	7	15	5	C
120044	Lauderhill, City of	10/1/92	05/1/08	9	5	5	C
120169	Layton, City of	10/1/01	05/1/08	8	10	5	C
125124	Lee County	10/1/91	10/1/07	5	25	10	C
120145	Levy County	10/1/94	10/1/09	7	15	5	C
125125	Lighthouse Point, City of	10/1/93	05/1/09	7	15	5	C
125126	Longboat Key, Town of	10/1/91	10/1/05	6	20	10	C
120292	Longwood, City of	10/1/96	10/1/10	10	0	0	R
120009	Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	05/1/11	6	20	10	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	05/1/08	9	5	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Florida (continued)							
120153	Manatee County	10/1/91	10/1/10	5	25	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/10	8	10	5	C
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C
120047	Margate, City of	10/1/92	05/1/11	7	15	5	C
120160	Marion County	10/1/94	10/1/09	7	15	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120337	Mary Esther, City of	10/1/07	05/1/12	7	15	5	C
120025	Melbourne, City of	10/1/93	05/1/08	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
120276	Milton, City of	10/1/07	05/1/12	6	20	10	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/02	6	20	10	C
120079	Neptune Beach, City of	10/1/94	10/1/04	8	10	5	C
120232	New Port Richey, City of	10/1/93	05/1/12	6	20	10	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	10/1/09	7	15	5	C
120049	North Lauderdale, City of	10/1/93	05/1/12	10	0	0	R
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120656	North Miami Beach, City of	10/1/93	05/1/11	7	15	5	C
120217	North Palm Beach, Village of	10/1/94	05/1/09	7	15	5	C
120279	North Port, City of	10/1/92	05/1/12	6	20	10	C
125133	North Redington Beach, Town of	10/1/92	10/1/12	7	15	5	C
120050	Oakland Park, City of	10/1/94	10/1/09	7	15	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
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
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	10/1/03	7	15	5	C
120293	Oviedo, City of	10/1/08	10/1/08	8	10	5	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	05/1/12	8	10	5	C
125137	Palm Beach Shores, Town of	10/1/94	10/1/12	8	10	5	C
120684	Palm Coast, City of	05/1/04	05/1/09	6	20	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	10/1/02	7	15	5	C
120011	Parker, City of	10/1/94	05/1/08	8	10	5	C
120230	Pasco County	10/1/92	10/1/12	6	20	10	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Florida (continued)							
120082	Pensacola, City of	10/1/02	10/1/12	7	15	5	C
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	10/1/11	7	15	5	C
125139	Pinellas County	10/1/93	10/1/10	7	15	5	C
120251	Pinellas Park, City of	10/1/91	05/1/09	6	20	10	C
120054	Plantation, City of	10/1/92	05/1/12	6	20	10	C
120261	Polk County	10/1/92	10/1/11	6	20	10	C
120055	Pompano Beach, City of	10/1/93	05/1/12	7	15	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/09	6	20	10	C
120313	Port Orange, City of	10/1/92	05/1/03	7	15	5	C
120234	Port Richey, City of	10/1/92	10/1/07	7	15	5	C
120099	Port St. Joe, City of	10/1/94	10/1/09	10	0	0	R
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	05/1/08	8	10	5	C
125141	Redington Shores, Town of	10/1/92	05/1/11	7	15	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	10/1/11	5	25	10	C
125150	Sarasota, City of	10/1/91	10/1/10	6	20	10	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	05/1/12	8	10	5	C
120123	Sebastian, City of	10/1/92	10/1/10	7	15	5	C
120289	Seminole County	10/1/91	05/1/11	6	20	10	C
120164	Sewall's Point, Town of	10/1/96	05/1/10	7	15	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	10/1/95	8	10	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/08	8	10	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	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	05/1/08	8	10	5	C
125147	St. Johns County	10/1/95	05/1/07	6	20	10	C
120285	St. Lucie County	10/1/94	05/1/09	6	20	10	C
120316	St. Marks, Town of	10/1/93	10/1/08	8	10	5	C
125149	St. Pete Beach, City of	10/1/91	05/1/12	7	15	5	C
125148	St. Petersburg, City of	10/1/92	10/1/09	6	20	10	C
120296	Sumter County	10/1/95	05/1/10	7	15	5	C
120688	Sunny Isles Beach, City of	10/1/07	10/1/12	7	15	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	10/1/93	10/1/08	10	0	0	R
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
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

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Florida (continued)							
120115	Temple Terrace, City of	10/1/93	10/1/03	8	10	5	C
120228	Tequesta, Village of	10/1/92	05/1/09	8	10	5	C
125152	Titusville, City of	10/1/92	05/1/11	7	15	5	C
125153	Treasure Island, City of	10/1/92	05/1/12	6	20	10	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C
120124	Vero Beach, City of	10/1/93	05/1/09	7	15	5	C
125155	Volusia County	10/1/93	10/1/08	6	20	10	C
120315	Wakulla County	10/1/93	10/1/08	7	15	5	C
125157	Wellington, Village of	10/1/03	10/1/08	7	15	5	C
120229	West Palm Beach, City of	10/1/92	10/1/06	6	20	10	C
120678	Weston, City of	05/1/09	05/1/09	8	10	5	C
120295	Winter Springs, City of	10/1/93	05/1/08	7	15	5	C
120147	Yankeetown, Town of	10/1/94	10/1/08	6	20	10	C
Georgia							
130075	Albany, City of	10/1/94	05/1/10	8	10	5	C
130054	Austell, City of	10/1/12	10/1/12	8	10	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130209	Cartersville, City of	05/1/05	05/1/05	9	5	5	C
130030	Chatham County	10/1/91	10/1/09	6	20	10	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	04/1/99	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	05/1/10	6	20	10	C
130065	Dekalb County	10/1/92	10/1/08	7	15	5	C
130074	Dougherty County	10/1/93	05/1/10	6	20	10	C
130216	Douglas, City of	05/1/11	05/1/11	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130098	Duluth, City of	10/1/97	10/1/08	8	10	5	C
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	04/1/00	10/1/10	8	10	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130165	Griffin, City of	10/1/08	05/1/11	5	25	10	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
130468	Henry County	05/1/12	05/1/12	8	10	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130044	Lake City, City of	05/1/12	05/1/12	9	5	5	C
130045	Morrow, City of	05/1/12	05/1/12	9	5	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/10	7	15	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/10	6	20	10	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Georgia (continued)							
135164	Tybee Island, City of	10/1/93	10/1/07	7	15	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
Hawaii							
155166	Hawaii County	05/1/11	05/1/11	8	10	5	C
150003	Maui County	10/1/95	10/1/00	8	10	5	C
Idaho							
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160206	Bonner County	10/1/05	05/1/11	8	10	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	04/1/00	04/1/00	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	10/1/08	9	5	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	10/1/12	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/09	7	15	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/11	9	5	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/12	7	15	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	05/1/09	8	10	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
Illinois							
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	05/1/12	6	20	10	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/08	10	0	0	R
170322	Carpentersville, Village of	10/1/06	10/1/11	6	20	10	C
170026	Champaign, City of	05/1/11	05/1/11	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170476	Crystal Lake, City of	05/1/12	05/1/12	6	20	10	C
170361	Deerfield, Village of	10/1/95	05/1/08	6	20	10	C
170182	DeKalb, City of	05/1/05	05/1/05	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C
170204	Downers Grove, Village of	10/1/91	05/1/11	7	15	5	C
170091	Flossmoor, Village of	10/1/93	05/1/08	8	10	5	C
170207	Glen Ellyn, Village of	10/1/11	10/1/11	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/09	6	20	10	C
170096	Glenview, Village of	10/1/11	10/1/11	6	20	10	C
170365	Gurnee, Village of	10/1/11	10/1/11	8	10	5	C
170327	Hampshire, Village of	05/1/11	05/1/11	7	15	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

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Illinois (continued)							
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
170481	Lake in the Hills, Village of	05/1/08	10/1/11	6	20	10	C
170400	LaSalle County	05/1/05	10/1/09	8	10	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	10/1/08	6	20	10	C
170732	McHenry County	10/1/11	10/1/11	8	10	5	C
170591	Moline, City of	10/1/10	10/1/10	8	10	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
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
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
170405	Ottawa, City of	10/1/10	10/1/10	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	05/1/09	5	25	10	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170151	River Forest, Village of	05/1/12	05/1/12	7	15	5	C
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170448	Roxana, Village of	10/1/11	10/1/11	8	10	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170332	South Elgin, Village of	10/1/12	10/1/12	5	25	10	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/11	5	25	10	C
170333	Sugar Grove, Village of	10/1/06	10/1/11	6	20	10	C
170191	Sycamore, City of	05/1/12	05/1/12	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/11	6	20	10	C
170170	Westchester, Village of	10/1/12	10/1/12	8	10	5	C
170173	Wheeling, Village of	10/1/91	05/1/07	7	15	5	C
170687	Whiteside County	10/1/07	10/1/07	8	10	5	C
170222	Willowbrook, Village of	10/1/91	05/1/12	6	20	10	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
170488	Woodstock, City of	05/1/11	05/1/11	7	15	5	C
Indiana							
180302	Allen County	10/1/02	10/1/09	8	10	5	C
180150	Anderson, City of	05/1/07	10/1/12	9	5	5	C
180006	Bartholomew County	10/1/93	10/109	8	10	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
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C
180003	Fort Wayne, City of	10/1/91	05/1/07	8	10	5	C
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/06	8	10	5	C
180415	Hendricks County	05/1/12	05/1/12	8	10	5	C
180159	Indianapolis, City of	10/1/07	10/1/07	8	10	5	C
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
180382	Milford Junction, City of	10/1/97	05/1/08	8	10	5	C

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Indiana (continued)							
180082	Noblesville, City of	10/1/91	10/1/09	8	10	5	C
180465	North Webster, City of	10/1/97	05/1/08	8	10	5	C
180122	Syracuse, City of	10/1/97	05/1/08	8	10	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R
Iowa							
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190187	Cedar Rapids, City of	05/1/11	05/1/11	8	10	5	C
190242	Davenport, City of	10/1/95	05/1/08	8	10	5	C
190227	Des Moines, City of	10/1/91	05/1/08	7	15	5	C
190171	Iowa City, City of	10/1/11	10/1/11	8	10	5	C
Kansas							
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200095	Ellis, City of	10/1/07	10/1/07	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
200189	Lansing, City of	05/1/11	05/1/11	8	10	5	C
200090	Lawrence, City of	10/1/04	10/1/12	7	15	5	C
200168	Lenexa, City of	10/1/11	10/1/11	8	10	5	C
200215	Lindsborg, City of	10/1/92	05/1/09	8	10	5	C
200201	Lyon County	10/1/07	10/1/07	9	5	5	C
200295	Lyons, City of	05/1/12	05/1/12	9	5	5	C
200173	Olathe, City of	10/1/93	05/1/09	8	10	5	C
200174	Overland Park, City of	10/1/09	10/1/09	8	10	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	10/1/01	8	10	5	C
200331	Shawnee County	05/1/11	05/1/11	9	5	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
200276	Wamego, City of	10/1/12	10/1/12	9	5	5	C
Kentucky							
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/06	7	15	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	05/1/10	8	10	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210067	Lexington-Fayette Urban County	10/1/91	10/1/07	7	15	5	C
210120	Louisville-Jefferson County Metro Government	10/1/91	05/1/12	4	30	10	C
210342	Madison County	05/1/12	05/1/12	9	5	5	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210015	Paris, City of	10/1/12	10/1/12	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/09	10	0	0	R

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Kentucky (continued)							
210366	Radcliff, City of	10/1/95	10/1/11	8	10	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/11	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
Louisiana							
220013	Ascension Parish	10/1/92	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	10/1/11	8	10	5	C
220033	Bossier City, City of	10/1/92	05/1/08	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/07	8	10	5	C
220037	Calcasieu Parish	10/1/91	10/1/07	8	10	5	C
220103	Carencro, City of	05/1/09	05/1/10	8	10	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	05/1/12	8	10	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/11	6	20	10	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/12	8	10	5	C
225198	Gretna, City of	10/1/00	05/1/11	8	10	5	C
225200	Harahan, City of	10/1/08	10/1/08	8	10	5	C
220220	Houma, City of	10/1/92	10/1/09	7	15	5	C
225199	Jefferson Parish	10/1/92	05/1/10	6	20	10	C
225201	Kenner, City of	10/1/92	05/1/09	7	15	5	C
220105	Lafayette, City of	10/1/11	10/1/11	8	10	5	C
220101	Lafayette Parish	10/1/11	10/1/11	8	10	5	C
225202	Lafourche Parish	01/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	05/1/12	8	10	5	C
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/08	7	15	5	C
220136	Monroe, City of	10/1/03	10/1/12	10	0	0	R
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	05/1/08	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
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	10/1/08	8	10	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	05/1/08	9	5	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

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Maine							
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230116	Dover-Foxcroft, Town of	10/1/07	10/1/07	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/08	10	0	0	R
230069	Hallowell, City of	10/1/96	10/1/09	10	0	0	R
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/07	10	0	0	R
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/09	8	10	5	C
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/08	10	0	0	R
230051	Portland, City of	10/1/93	05/1/09	9	5	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/03	8	10	5	C
230157	South Berwick, Town of	10/1/94	05/1/05	8	10	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/11	10	0	0	R
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
Maryland							
240042	Bel Air, Town of	10/1/93	10/1/12	7	15	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240015	Carroll County	10/1/07	10/1/07	8	10	5	C
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	10/1/07	8	10	5	C
240012	North Beach, City of	01/1/92	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
Massachusetts							
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	05/1/08	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	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250269	Hull, Town of	05/1/08	05/1/08	8	10	5	C
250273	Marshfield, Town of	10/1/91	05/1/07	8	10	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, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255218	Provincetown, Town of	10/1/11	10/1/11	9	5	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Massachusetts (continued)							
255219	Quincy, City of	10/1/93	10/1/12	8	10	5	C
250282	Scituate, Town of	10/1/91	05/1/09	8	10	5	C
250218	Tewksbury, Town of	10/1/93	10/1/09	10	0	0	R
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
Michigan							
260142	Bedford, Township of	05/1/02	05/1/08	8	10	5	C
260467	Brooks Township	10/1/11	10/1/11	8	10	5	C
260473	Commerce, Township of	05/1/03	05/1/09	8	10	5	C
260221	Dearborn Heights, City of	10/1/92	05/1/08	7	15	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/08	8	10	5	C
260140	Midland, City of	10/1/92	10/1/08	5	25	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260109	Plainfield Township	05/1/10	05/1/10	9	5	5	C
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C
260402	Richfield Township	05/1/11	05/1/11	8	10	5	C
260190	Saginaw, Charter Township of	10/1/06	05/1/11	8	10	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260126	Shelby, Charter Township of	10/1/11	10/1/11	7	15	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	10/1/09	8	10	5	C
260503	Taymouth, Township of	05/1/03	10/1/09	8	10	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
Minnesota							
275228	Austin, City of	10/1/91	05/1/08	5	25	10	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
275240	Lake St. Croix Beach, City of	10/1/95	10/1/11	6	20	10	C
275243	Montevideo, City of	05/1/10	05/1/10	5	25	10	C
275244	Moorhead, City of	05/1/10	05/1/10	7	15	5	C
270307	Mower County	10/1/95	04/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
Mississippi							
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	05/1/09	6	20	10	C
280109	Canton, City of	10/1/12	10/1/12	9	5	5	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280336	D'Iberville, City of	10/1/07	10/1/10	5	25	10	C
280332	Gautier, City of	10/1/94	10/1/10	7	15	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/11	6	20	10	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

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Mississippi (continued)							
280053	Hattiesburg, City of	10/1/94	05/1/10	6	20	10	C
280292	Hernando, City of	10/1/11	10/1/11	9	5	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285256	Jackson County	10/1/11	10/1/11	9	5	5	C
280304	Lamar County	10/1/08	05/1/12	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/08	7	15	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	05/1/08	7	15	5	C
280094	Oxford, City of	05/1/12	05/1/12	8	10	5	C
280125	Panola County	05/1/12	05/1/12	8	10	5	C
285260	Pascagoula, City of	10/1/07	10/1/11	5	25	10	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280129	Pearl River County	10/1/12	10/1/12	8	10	5	C
280130	Picayune, City of	05/1/08	05/1/08	8	10	5	C
280110	Ridgeland, City of	10/1/94	05/1/11	6	20	10	C
280124	Starkville, City of	05/1/12	05/1/12	9	5	5	C
280300	Stone County	10/1/10	10/1/10	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	05/1/12	6	20	10	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
Missouri							
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290223	Hannibal, City of	05/1/11	05/1/11	8	10	5	C
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290173	Kansas City, City of	10/1/09	10/1/09	9	5	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290475	Platte County	05/1/09	05/1/10	5	25	10	C
290315	St. Charles County	10/1/01	05/1/08	7	15	5	C
Montana							
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/09	8	10	5	C
300008	Cascade County	10/1/91	10/1/12	9	5	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/07	8	10	5	C
300010	Great Falls, City of	10/1/91	10/1/06	8	10	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
Nebraska							
310187	DeWitt, Village of	05/1/11	05/1/11	9	5	5	C
315274	Omaha, City of	05/1/12	05/1/12	9	5	5	C
315275	Papillion, City of	10/1/10	10/1/10	8	10	5	C

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Nebraska (continued)							
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	10/1/09	6	20	10	C
310078	Valley, City of	10/1/08	10/1/08	8	10	5	C
Nevada							
320001	Carson City, City of	10/1/94	10/1/09	6	20	10	C
320003	Clark County	10/1/92	05/1/08	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	05/1/08	6	20	10	C
320013	Lander County	10/1/12	10/1/12	8	10	5	C
325276	Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320035	Mesquite, City of	10/1/02	05/1/07	7	15	5	C
320007	North Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
320019	Washoe County	05/1/09	05/1/09	7	15	5	C
New Hampshire							
330023	Keene, City of	05/1/02	05/1/08	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	10/1/10	10	0	0	R
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
New Jersey							
340312	Aberdeen, Township of	05/1/10	05/1/10	9	5	5	C
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/07	6	20	10	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/11	6	20	10	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/08	7	15	5	C
340459	Berkeley Heights, Township of	10/1/94	04/1/99	10	0	0	R
340428	Bernards, Township of	10/1/10	10/1/10	8	10	5	C
340178	Bloomfield, Township of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/09	6	20	10	C
345287	Burlington, City of	04/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
345292	Denville, Township of	10/1/11	10/1/11	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
340434	Franklin, Township of	05/1/10	05/1/10	7	15	5	C
340037	Garfield, City of	05/1/12	05/1/12	9	5	5	C
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	05/1/11	05/1/11	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R

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New Jersey (continued)							
340237	Lambertville, City of	05/1/12	05/1/12	8	10	5	C
340379	Lavallette, Borough of	05/1/04	05/1/05	8	10	5	C
345300	Lincoln Park, Borough of	10/1/91	10/1/06	10	0	0	R
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340401	Little Falls, Township of	05/1/10	05/1/10	9	5	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/08	6	20	10	C
345302	Longport, Borough of	10/1/95	05/1/12	6	20	10	C
345303	Manasquan, Borough of	10/1/92	10/1/09	7	15	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/08	6	20	10	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340313	Middleton Township	05/1/12	05/1/12	8	10	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	05/1/08	10	0	0	R
340209	National Park, Borough of	10/1/12	10/1/12	9	5	5	C
340570	New Jersey Meadowlands Commission	10/1/92	05/1/09	7	15	5	C
345307	North Plainfield, Borough of	10/1/92	10/1/09	8	10	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
340518	Ocean, Township of	10/1/95	05/1/12	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340320	Oceanport, Borough of	05/1/10	05/1/10	8	10	5	C
340110	Palmyra, Borough of	10/1/09	10/1/09	8	10	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	05/1/09	10	0	0	R
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequanock, Township of	10/1/91	10/1/11	7	15	5	C
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	05/1/09	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/11	6	20	10	C
345314	Rahway, City of	10/1/92	05/1/09	7	15	5	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340070	Rochelle Park, Township of	10/1/06	10/1/06	8	10	5	C
340472	Roselle, Borough of	10/1/92	01/1/98	8	10	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R
345318	Sea Isle City, City of	10/1/92	10/1/12	6	20	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
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C
340393	Stafford, Township of	10/1/91	05/1/08	6	20	10	C
345323	Stone Harbor, Borough of	10/1/94	05/1/09	7	15	5	C
345324	Surf City, Borough of	10/1/92	10/1/08	7	15	5	C
345293	Toms River, Township of	10/1/92	10/1/92	9	5	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
New Jersey (continued)							
340159	Upper Township	10/1/11	10/1/11	7	15	5	C
345326	Ventnor, City of	10/1/92	05/1/10	7	15	5	C
340446	Warren, Township of	05/1/10	05/1/10	9	5	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/93	10/1/03	8	10	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
New Mexico							
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/08	9	5	5	C
350001	Bernalillo County	10/1/93	05/1/08	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350012	Dona Ana County	10/1/03	10/1/08	8	10	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	05/1/08	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/08	6	20	10	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
350064	San Juan County	05/1/08	10/1/12	8	10	5	C
New York							
360226	Amherst, Town of	10/1/95	10/1/12	7	15	5	C
360147	Ashland, Town of	10/1/91	05/1/08	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	05/1/08	9	5	5	C
360772	Corning, City of	10/1/91	05/1/08	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	05/1/08	8	10	5	C
361194	Esperance, Town of	10/1/10	10/1/10	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360466	Great Neck Estates, Village of	10/1/10	05/1/12	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/10	8	10	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	05/1/03	9	5	5	C
360476	Lawrence, Village of	10/1/92	05/1/07	7	15	5	C
365338	Long Beach, City of	10/1/09	10/1/09	8	10	5	C
360118	Moravia, Village of	05/1/09	05/1/09	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
New York (continued)							
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	10/1/05	8	10	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	05/1/10	8	10	5	C
360056	Union, Town of	10/1/91	10/1/08	8	10	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
North Carolina							
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
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	10/1/94	8	10	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	04/1/00	04/1/00	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	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/07	8	10	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370263	Clinton, City of	10/1/94	05/1/09	8	10	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/10	8	10	5	C
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370632	Duck, Town of	10/1/11	10/1/11	7	15	5	C
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	05/1/08	9	5	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

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

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North Carolina (continued)							
370178	Jacksonville, City of	10/1/91	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/11	6	20	10	C
370145	Kinston, City of	10/1/94	05/1/06	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	05/1/08	7	15	5	C
375355	Manteo, Town of	10/1/91	05/1/08	8	10	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, City of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	05/1/08	8	10	5	C
370049	Newport, Town of	10/1/92	10/1/07	8	10	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
370523	Oak Island, Town of	10/1/91	05/1/08	8	10	5	C
375357	Ocean Isle Beach, Town of	10/1/92	05/1/08	8	10	5	C
370342	Orange County	10/1/11	10/1/11	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/12	8	10	5	C
370181	Pamlico County	10/1/92	10/1/12	8	10	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/02	7	15	5	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	10/1/06	7	15	5	C
370432	River Bend, Town of	05/1/10	05/1/10	8	10	5	C
370092	Rocky Mount, City of	10/1/92	05/1/08	7	15	5	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/11	7	15	5	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370094	Tarboro, Town of	10/1/06	10/1/11	7	15	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/12	8	10	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370017	Washington, City of	10/1/92	05/1/12	7	15	5	C
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/07	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/12	6	20	10	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	05/1/11	6	20	10	C
375360	Winston-Salem, City of	10/1/93	05/1/08	8	10	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	05/1/08	8	10	5	C

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North Dakota							
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
Ohio							
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	05/1/09	7	15	5	C
390378	Medina County	05/1/07	05/1/12	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	05/1/12	8	10	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/09	8	10	5	C
Oklahoma							
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/08	5	25	10	C
400234	Chickasha, City of	10/1/92	10/1/08	8	10	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/08	7	15	5	C
400062	Enid, City of	10/1/93	05/1/09	8	10	5	C
400049	Lawton, City of	10/1/91	05/1/09	6	20	10	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400046	Norman, City of	10/1/11	10/1/11	5	25	10	C
400080	Ponca City, City of	05/1/10	05/1/10	6	20	10	C
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	05/1/12	6	20	10	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
Oregon							
410137	Albany, City of	10/1/91	05/1/12	6	20	10	C
410090	Ashland, City of	10/1/91	10/1/07	7	15	5	C
410043	Bandon, City of	05/1/05	05/1/10	10	0	0	R
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/07	6	20	10	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/12	6	20	10	C
415588	Clackamas County	10/1/04	10/1/12	6	20	10	C
410009	Corvallis, City of	10/1/91	05/1/12	6	20	10	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/12	9	5	5	C

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Oregon (continued)							
410175	Heppner, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
415591	Lane County	05/1/09	05/1/09	7	15	5	C
410154	Marion County	04/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	05/1/09	8	10	5	C
410064	Myrtle Creek, City of	05/1/03	05/1/08	10	0	0	R
410200	Nehalem, City of	10/1/03	05/1/08	7	15	5	C
410021	Oregon City, City of	10/1/03	05/1/08	7	15	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/07	5	25	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/09	7	15	5	C
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410167	Salem, City of	05/1/08	10/1/12	6	20	10	C
410039	Scappoose, City of	10/1/93	05/1/08	7	15	5	C
410144	Scio, City of	05/1/04	05/1/10	8	10	5	C
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/03	8	10	5	C
410100	Talent, City of	10/1/00	05/1/06	9	5	5	C
410202	Tillamook, City of	10/1/06	05/1/11	7	15	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
410184	Troutdale, City of	05/1/08	05/1/08	8	10	5	C
Pennsylvania							
420159	Altoona, City of	10/1/12	10/1/12	8	10	5	C
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
422034	Chapman, Township of	10/1/07	10/1/07	9	5	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420608	Hanover Township	10/1/10	10/1/10	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/12	7	15	5	C
420735	Herndon, Borough of	10/1/07	10/1/07	8	10	5	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	05/1/10	8	10	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	05/1/08	8	10	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	10/1/07	8	10	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

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Pennsylvania (continued)							
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
420745	Upper Augusta, Township of	10/1/07	10/1/07	8	10	5	C
421119	Upper St. Clair, Township of	10/1/98	10/1/09	7	15	5	C
420631	Wilkes-Barre, City of	10/1/92	05/1/08	7	15	5	C
Rhode Island							
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/07	8	10	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/02	10/1/07	10	0	0	R
South Carolina							
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
450026	Beaufort, City of	10/1/92	05/1/08	8	10	5	C
450025	Beaufort County	10/1/91	05/1/12	6	20	10	C
450029	Berkeley County	05/1/08	05/1/08	9	5	5	C
450131	Cayce, City of	05/1/10	05/1/10	9	5	5	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C
455413	Charleston County	10/1/95	05/1/10	4	30	10	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	05/1/12	7	15	5	C
450078	Florence, City of	10/1/91	10/1/10	7	15	5	C
450076	Florence County	05/1/10	05/1/10	9	5	5	C
455415	Folly Beach, Township of	10/1/96	10/1/12	7	15	5	C
450087	Georgetown, City of	10/1/93	10/1/03	8	10	5	C
450085	Georgetown County	05/1/10	05/1/10	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	05/1/10	5	25	10	C
450037	Hollywood, Town of	10/1/10	10/1/10	6	20	10	C
450104	Horry County	10/1/10	10/1/10	9	5	5	C
455416	Isle of Palms, City of	10/1/94	10/1/04	7	15	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/07	8	10	5	C
450039	McClellanville, Town of	10/1/00	10/1/10	6	20	10	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/10	6	20	10	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	10/1/07	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/12	6	20	10	C
450255	Pawley's Island, Town of	10/1/05	10/1/09	6	20	10	C
450166	Pickens County	04/1/99	05/1/04	8	10	5	C
450028	Port Royal, Town of	05/1/11	05/1/11	9	5	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/10	8	10	5	C
450249	Rockville, Town of	10/1/98	10/1/05	6	20	10	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivans Island, Town of	05/1/04	10/1/10	6	20	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
South Carolina (continued)							
450184	Sumter, City of	10/1/92	05/1/12	8	10	5	C
450182	Sumter County	10/1/92	05/1/12	8	10	5	C
450111	Surfside Beach, Town of	10/1/10	10/1/10	9	5	5	C
450193	York County	10/1/09	10/1/09	9	5	5	C
South Dakota							
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C
Tennessee							
470211	Athens, City of	10/1/93	10/1/09	8	10	5	C
470182	Bristol, City of	05/1/06	10/1/07	8	10	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/09	8	10	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
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
470204	Williamson County	10/1/08	10/1/08	9	5	5	C
Texas							
485454	Arlington, City of	10/1/91	10/1/10	7	15	5	C
480624	Austin, City of	10/1/91	05/1/10	6	20	10	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
485457	Beaumont, City of	10/1/08	10/1/08	8	10	5	C
480289	Bellaire, City of	10/1/93	10/1/08	8	10	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
480167	Carrollton, City of	10/1/91	10/1/12	6	20	10	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	5	C
480083	College Station, City of	05/1/10	05/1/10	7	15	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/08	7	15	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	05/1/11	5	25	10	C
480291	Deer Park, City of	10/1/00	10/1/12	8	10	5	C
480194	Denton, City of	10/1/91	05/1/07	6	20	10	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
481569	Dickinson, City of	10/1/12	10/1/12	8	10	5	C
480173	Duncanville, City of	10/1/91	05/1/12	7	15	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/03	5	25	10	C
480596	Fort Worth, City of	10/1/12	10/1/12	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Texas (continued)							
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	05/1/04	8	10	5	C
480296	Houston, City of	05/1/02	10/1/09	5	25	10	C
480601	Hurst, City of	10/1/92	10/1/02	8	10	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	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	10/1/93	8	10	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
480607	North Richland Hills, City of	10/1/91	05/1/09	6	20	10	C
480206	Odessa, City of	10/1/92	10/1/08	7	15	5	C
480307	Pasadena, City of	10/1/91	05/1/10	7	15	5	C
480077	Pearland, City of	05/1/05	10/1/10	7	15	5	C
481028	Pflugerville, City of	05/1/11	05/1/11	7	15	5	C
480140	Plano, City of	10/1/92	10/1/08	5	25	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/11	7	15	5	C
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
480234	Sugar Land, City of	05/1/10	05/1/10	7	15	5	C
481127	Sunset Valley, City of	05/1/10	05/1/10	8	10	5	C
480502	Sweetwater, City of	10/1/91	05/1/08	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	10/1/12	10	0	0	R
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480654	Wharton, City of	10/1/11	10/1/11	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	5	C
Utah							
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	10/1/08	7	15	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	04/1/01	10/1/11	9	5	5	C
490214	North Ogden, City of	10/1/93	10/1/08	9	5	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	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
Vermont							
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C

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Virginia							
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/09	7	15	5	C
515520	Arlington County	10/1/92	10/1/08	8	10	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510106	Cape Charles, Town of	05/1/10	05/1/10	9	5	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	05/1/09	7	25	10	C
510054	Falls Church, City of	05/1/07	05/1/12	7	15	5	C
510071	Gloucester County	10/1/95	05/1/11	7	15	5	C
515527	Hampton, City of	05/1/11	05/1/11	8	10	5	C
510201	James City County	10/1/92	05/1/10	8	10	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	10/1/97	9	5	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510130	Roanoke, City of	10/1/96	10/1/08	7	15	5	C
510190	Roanoke County	10/1/91	10/1/06	8	10	5	C
510154	Stafford County	05/1/11	05/1/11	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/11	8	10	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/10	8	10	5	C
Washington							
530073	Auburn, City of	10/1/92	05/1/08	5	25	10	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	10/1/09	5	25	10	C
530103	Centralia, City of	10/1/94	10/1/09	5	25	10	C
530104	Chehalis, City of	10/1/94	05/1/10	5	25	10	C
530024	Clark County	10/1/04	10/1/09	5	25	10	C
530051	Ephrata, City of	10/1/00	05/1/10	7	15	5	C
530200	Everson, City of	10/1/94	10/1/09	7	15	5	C
530140	Fife, City of	05/1/06	10/1/09	5	25	10	C
530166	Index, Town of	04/1/98	05/1/08	6	20	10	C
530079	Issaquah, City of	10/1/92	05/1/08	5	25	10	C
530080	Kent, City of	05/1/10	05/1/10	6	20	10	C
530071	King County	10/1/91	10/1/07	2	40	10	C
530156	La Conner, Town of	10/1/96	05/1/12	7	15	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha/Klallam Tribe	10/1/00	10/1/10	8	10	5	C
530331	Lummi Nation	05/1/10	05/1/10	8	10	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	10/1/09	6	20	10	C
530138	Pierce County	10/1/95	05/1/12	2	40	10	C
530088	Renton, City of	10/1/94	10/1/09	6	20	10	C
530151	Skagit County	04/1/98	10/1/08	4	30	10	C
535534	Snohomish County	05/1/06	10/1/10	4	30	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C

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Washington							
530173	Sultan, City of	10/1/03	05/1/08	7	15	5	C
530204	Sumas, City of	10/1/93	05/1/08	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530193	Wahkiakum County	10/1/07	10/1/07	8	10	5	C
530067	Westport, City of	10/1/09	10/1/09	6	20	5	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
530217	Yakima County	10/1/07	10/1/07	8	10	5	C
West Virginia							
540282	Berkeley County	10/1/11	10/1/11	7	15	5	C
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540073	Charleston, City of	10/1/11	10/1/11	9	5	5	C
540065	Jefferson County	10/1/06	05/1/12	8	10	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
Wisconsin							
550001	Adams County	10/1/91	05/1/12	7	15	5	C
550612	Allouez, Village of	10/1/92	05/1/12	6	20	10	C
550128	Eau Claire, City of	10/1/91	10/1/08	7	15	5	C
550578	Elm Grove, Village of	04/1/01	05/1/12	5	25	10	C
550366	Evansville, City of	05/1/10	05/1/10	7	15	5	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
555562	La Crosse, City of	10/1/91	10/1/02	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
550660	Suamico, Village of	05/1/08	05/1/08	8	10	5	C
550107	Watertown, City of	10/1/91	10/1/07	7	15	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
Wyoming							
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/10	8	10	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C
Puerto Rico							
720101	Ponce, Municipality of	10/1/09	10/1/09	9	5	5	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES

I. GENERAL DESCRIPTION

The primary objective of the Severe Repetitive Loss (SRL) properties strategy is to eliminate or reduce the damage to residential property and the disruption to life caused by repeated flooding. Approximately 9,000 insured properties have been identified with a high frequency of losses or a high value of claims. As these policies come up for renewal, they will be transferred to the National Flood Insurance Program (NFIP) Servicing Agent's Special Direct Facility (SDF).

The close supervision the SDF provides the group of policies, and the attention the group of properties receives when mitigation decisions are made, contribute to attaining the strategy's primary objective. The SRL group consists of any NFIP-insured residential property that has met at least 1 of the following paid flood loss criteria since 1978, regardless of ownership:

- 4 or more separate claim payments of more than \$5,000 each (including building and contents payments); or
- 2 or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, 2 of the claim payments must have occurred within 10 years of each other. Multiple losses at the same location within 10 days of each other are counted as 1 loss, with the payment amounts added together.

The loss history includes all ownership of the property since 1978 or since the building's construction if built after 1978.

SRL properties with renewal dates of January 1, 2007, or later will be afforded coverage (new business or renewal) only through the SDF.

The agent/producer of record will remain in that capacity while the policy is in the SDF. The NFIP Servicing Agent will pay the agent/producer of record the standard 15% commission that is paid on all NFIP Direct business.

II. NOTIFICATION REQUIREMENTS

Policies that renew on or after January 1, 2007, and meet the SRL criteria will be transferred to the SDF for policy issuance. Any policy that meets the SRL criteria during the current term will be transferred to the SDF with the subsequent renewal. As requests for review (discussed in "III. Dispute Resolution" below) are successful, and the Federal Emergency Management

Agency (FEMA) or its designee approves properties for mitigation, policies will be transferred out of the SDF.

When policies are to be transferred to the SDF, the NFIP Bureau and Statistical Agent (NFIP Bureau) will notify Write Your Own (WYO) Companies and the NFIP Servicing Agent at least 150 days prior to the expiration date. The companies will notify the affected policyholders, their agents/producers, and their lenders 90 days before expiration of the policy. This notice will explain that the policies are ineligible for coverage outside of the SDF. (See agent, lender, and policyholder SDF Notification Letters on pages SRL 3–8.) Offers to renew will be issued by the SDF approximately 45 days prior to the expiration date.

III. RE-UNDERWRITING REQUIREMENTS

All SRL policies that have been transferred to the NFIP SDF and will renew on or after October 1, 2012, must be re-underwritten before they can be renewed.

The NFIP SDF will require a new Application, photographs of the front and rear of the building, Elevation Certificate if applicable, and any additional documents to ensure that policy information and rates are current and correct. This documentation will be needed at least 120 days prior to the expiration date. Policies will be processed and issued based upon current rates, zone, and map information, except for those properties meeting the NFIP grandfathering eligibility rules.

IV. DISPUTE RESOLUTION

The designation of a property as an SRL property is based on the data on file with the NFIP. If the policyholder believes that the claims history is inaccurate, or if the property has already been mitigated to reduce future flooding, the designation may be challenged.

When a policyholder has documentation that the NFIP-insured property has not sustained the losses reported, a request for review may be presented, *in writing*, to the NFIP Bureau. All documentation to substantiate the review must be included with the request letter. The policy will remain in the SDF during the review.

The policyholder and agent/producer will be notified of the results of the review. If the policyholder's request for review is successful, and the policyholder requests that the policy be returned to the previous carrier, the SDF policy will be canceled and the full premium will be returned to the former carrier. Otherwise, the policy will be set up for release from the SDF at its next renewal. The carrier will write the policy using the SDF's effective dates. If, however, a loss occurs

both in the current term and before the policy can be returned to the former carrier, the SDF will continue to service the claim and will return the policy at the next renewal cycle, unless the new claim qualifies the property for the SDF.

If FEMA has approved the property for mitigation efforts other than buyout or demolition, the property will be removed from the SDF at the next renewal.

If the property is bought out or demolished under an approved FEMA mitigation project, and the mitigation efforts for the specific property are FEMA approved, the policy will be canceled and the pro-rata premium (less Federal Policy Fee and, if applicable, Probation Surcharge) will be refunded. When a property is bought out or demolished, any commission chargeback to the agent/producer will be forgiven.

■ V. SEVERE REPETITIVE LOSS GRANT PROGRAM

Through the Flood Insurance Reform Act of 2004 (FIRA 2004), Congress directed FEMA to develop a program to reduce future flood losses. The SRL Grant Program makes funding available for a variety of flood mitigation activities. Under this program, FEMA provides funds to state and local governments to make offers of assistance to NFIP-insured SRL residential property owners for mitigation projects that reduce future flood losses through:

- Acquisition or relocation of at-risk structures and conversion of the property to open space;
- Elevation of existing structures; *or*
- Dry floodproofing of historic properties.

SRL mitigation grants are provided to eligible applicant states/tribes/territories that, in turn, provide subgrants to local governments or communities. The applicant must have a FEMA-approved mitigation program in place that includes SRL properties.

State and local officials will prioritize SRL properties within their jurisdictions for SRL grants. They may contact the policyholder directly to determine the

appropriate mitigation activity that will most effectively reduce future flood losses and to advise them of their inclusion in the SRL grant application. If a grant is awarded, a written offer will be made to the policyholder.

Participation in the SRL program is voluntary. However, SRL policyholders who refuse an offer of mitigation will be subject to an increase in their flood insurance premium rate equal to 150% of the chargeable rate for the property at the time the offer was made, as adjusted by any other premium adjustments otherwise applicable to the property. This increase will more accurately reflect the flood risk to the SRL property. Upon notification from FEMA of an SRL policyholder's declining an offer of mitigation under this program, the SDF will send a Premium Increase Notification Letter (pages SRL 9–10) to notify all holders of recorded interest for the property.

An SRL policyholder who has declined a mitigation offer may appeal the insurance premium rate increase within 90 days of the notification. The appeal must be based on 1 of the 6 provisions for appeal specified in the FIRA 2004. The SDF will postpone all rate increases for which a valid appeal was filed and will monitor the appeal's progress. If the policy renewal falls within the appeal period, the SDF will send the Renewal Billing Letter shown on page SRL 11. However, if the policy renewal falls after the appeal period, the SDF will send the Renewal Billing Letter shown on page SRL 12.

The law also provides for increased insurance premium rates if an SRL property whose owner declined an offer of mitigation incurs any subsequent flood loss with resulting NFIP payments in excess of \$1,500 in aggregate. In this case, the premium rate will be increased an additional 50%, and the SDF will send the Renewal Billing Letter shown on page SRL 13. In no case will rate increases exceed the current actuarial rating for the structure.

More detailed information regarding SRL grant availability, eligibility requirements, tools, and application instructions is available on the FEMA website at <http://www.fema.gov/government/grant/srl/index.shtm>.

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 2-year 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.

■ **Principal/Primary 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.

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).”

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 (SRL) Properties. NFIP-insured buildings that, on the basis of paid flood losses since 1978, meet either of the loss criteria described in the SRL section. SRL properties with policy effective dates of January 1, 2007, and later will be afforded coverage (new business or renewal) only through the NFIP Servicing Agent's Special Direct Facility (SDF) so that they can be considered for possible mitigation activities.

Shear Walls. Walls used for structural support but not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel, or nearly parallel, to the flow of the water and can be used in any flood zone.

Sheet Flow Hazard. A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is represented by the zone designation AO on the FIRM.

Single Adjuster Program. A procedure implemented among the NFIP, various wind pools, and Write Your Own (WYO) Companies to allow 1 adjuster to represent both carriers in adjusting a combined wind-water loss where the NFIP has the flood coverage and another carrier has the wind coverage.

Single Building. A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

Single-Family Residence. This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if limited to less than 50% of the building's total floor area. Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

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.

Standard Flood Insurance Policy (SFIP) – 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.

Standard Flood Insurance Policy (SFIP) – 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;

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