



**FEMA**

December 2012

Dear *NFIP Flood Insurance Manual* Subscriber:

Revisions have been made to the *NFIP Flood Insurance Manual* that will become effective January 1, 2013. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the January 1, 2013, effective date.

Please review all pages within the revision package to gain a full awareness of the changes. Significant revisions include the following:

- Reformatting of the Effective Date subsection and addition of new Effective Date Change/Correction rule for properties that have been affected by flooding from Federal land that was caused by Post-Wildfire Conditions (GR Section).
- Clarification for the practice of Rebating of Agents'/Producers' Commissions (NFIP Direct and WYO Companies) (GR Section).
- Introduction of Non-Principal/Non-Primary Residence Rates for policies written or renewed on Pre-FIRM buildings in Special Flood Hazard Areas and Zone D on or after January 1, 2013 (GR, APP, and RATE Sections).
- Clarification of acceptable Base Flood Elevation sources for Unnumbered A Zones (APP Section).
- Revision to examples under Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988 (LFG Section).
- Inclusion of the 2012 edition of the Elevation Certificate and the Non-Residential Floodproofing Certificate (CERT Section).
- Removal of the 2-year limitation on the Preferred Risk Policy Eligibility Extension (PRP Section).
- PRP premium changes for policies written or renewed on or after January 1, 2013 (PRP Section).
- Clarification of Cancellation Reason 3 and updates to other Cancellation/Nullification rules (CN Section).
- Updates to the Table of Contents and the Index.

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink, appearing to read "Edward L. Connor". The signature is fluid and cursive.

Edward L. Connor  
Deputy Associate Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration



# Change Record Page

## Effective Date: January 1, 2013

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

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

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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.

## E. Non-Principal/Non-Primary Residence Determination

For rating purposes only, FEMA defines a non-principal/non-primary residence as a building that will not be lived in by the insured or the insured's spouse for at least 80% of the 365 days following the policy effective date.

## 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.

## **C. Condominiums**

Refer to the Condominiums section of this manual.

## **VI. INELIGIBLE PROPERTY**

### **A. Buildings**

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

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

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

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

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

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

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

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

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

Certain specific property in basements and under elevated floors of buildings is excluded from coverage. See the SFIP for specific information.

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

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

### **A. Building Coverage**

1. Boat Repair Dock
2. Boat Storage Over Water
3. Boathouses (exceptions listed on page GR 4)
4. Camper
5. Cooperative Unit within Cooperative Building
6. Decks (except for steps and landing; maximum landing area of 16 sq. ft.)
7. Drive-In Bank Teller Unit (located outside walls of building)
8. Fuel Pump
9. Gazebo (unless it qualifies as a building)
10. Greenhouse (unless it has at least 2 rigid walls and a roof)
11. Hot Tub or Spa (unless it is installed as a bathroom fixture)
12. Open Stadium
13. Pavilion (unless it qualifies as a building)
14. Pole Barn (unless it qualifies as a building)
15. Pumping Station (unless it qualifies as a building)
16. Storage Tank – Gasoline, water, chemicals, sugar, etc.
17. Swimming Pool Bubble
18. Swimming Pool (indoor or outdoor)
19. Tennis Bubble
20. Tent
21. Timeshare Unit within Multi-Unit Building
22. Travel Trailer (unless converted to a permanent on-site building meeting the community's floodplain management permit requirements)
23. Water Treatment Plant (unless at least 51% of its ACV is above ground)

### **B. Contents Coverage**

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

### C. Non-Residential Condominium Unit

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

### VIII. POLICY EFFECTIVE DATE

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

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

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

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

1. If the Application or endorsement form and the premium payment are received by the insurer within 10 days from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the effective date will be calculated from the application or endorsement date. Use the application date or endorsement date plus 9 days to determine whether the Application or endorsement and premium payment were received within 10 days. When sent by certified mail, use the application date or endorsement date plus 3 days to determine whether the Application or endorsement and premium payment were mailed within 4 days.
2. If the Application or endorsement form and the premium payment are received by the insurer after 10 days from the date of application or endorsement request, or are not mailed by certified mail within 4 days from the date of application or endorsement request, then the effective date will be calculated from the date the insurer receives the Application or endorsement and premium payment.

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

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

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

Presentment of premium is defined as:

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

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

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

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

### C. Effective Date – New Policy

1. Standard 30-Day Waiting Period

The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The rules provided in subsection A. Receipt Date must be used.

2. No Waiting Period (Loan Transaction)

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

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

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

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

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

3. 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 PRP Eligibility Extension. (See the PRP section.)

The insurer may rely on an agent's/producer's representation on the Application that the lender requirement effective date exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain 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. 1-Day Waiting Period (Map Revision)

Flood insurance initially purchased during the 13-month period beginning on the effective date

of a map revision shall be effective 12:01 a.m., local time, the day after the date of application and the presentment of premium. The rules provided in subsection A. Receipt Date must be used.

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

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

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

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

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

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

6. Submit-for-Rate Submission

With 3 exceptions, the effective date of a new policy will be 12:01 a.m., local time, on

the 30th calendar day after the presentment of premium.

The 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.

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

- b. 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.

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

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

#### 7. 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.

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

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

### D. Effective Date – Endorsement

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

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

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

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

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

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

The first increase in coverage requested during the 13-month period beginning on the effective date

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

#### **E. Effective Date – Renewal**

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

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

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

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

##### **2. Higher PRP Limits**

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

##### **3. Deductible Reduction**

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

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

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

The 30-day waiting period does not apply if a property has been affected by flooding from Federal land that was caused by post-wildfire conditions. If the specific property suffers a loss and a claim is submitted, the insurer should evaluate whether the conditions warrant the exception of the 30-day waiting period. The following requirements must be met: the community where the property is located

has been determined to be at an elevated risk of flood and a wildfire containment date has been issued; the adjuster determines that the flood causing the loss was affected by flooding from Federal land and caused by intense post-wildfire conditions; and the policy was purchased no later than 60 days after the fire containment date.

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

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

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

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

## **IX. COVERAGE**

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

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

### **B. Deductibles**

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

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

The ICC limit of liability is \$30,000. The SFIP pays for complying with a state or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for payment are: elevation, floodproofing,

relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

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

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

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

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

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

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

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

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

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

- Dwelling Form, section VII, paragraph G.
- General Property Form, section VII, paragraph G.

- Residential Condominium Building Association Policy (RCBAP), section VIII, paragraph G.

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

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

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

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

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

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

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

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

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

exceed the coverage limits originally issued under the incorrect policy.

## E. Loss Assessments

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

### 1. No RCBAP

- a. If the unit owner purchases building coverage under the Dwelling Form and there is no RCBAP, the Dwelling Form responds to a loss assessment against the unit owner for damages to common areas, up to the building coverage limit under the Dwelling Form.
- b. If there is damage to building elements of the unit as well, the building coverage limit under the Dwelling Form may not be exceeded by the combined settlement of unit building damages, which would apply first, and the loss assessment.

### 2. RCBAP Insured to at Least 80% of the Building Replacement Cost

- a. If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to at least 80% of the building replacement cost at the time of loss, the loss assessment coverage under the Dwelling Form will pay that part of a loss that exceeds 80% of the association's building replacement cost.
- b. The loss assessment coverage under the Dwelling Form will not cover the association's policy deductible purchased by the condominium association.
- c. If there is damage to building elements of the unit as well, the Dwelling Form pays to repair unit building elements after the RCBAP limits that apply to the unit have been exhausted. The coverage combination cannot exceed the maximum coverage limits available for a single-family dwelling.

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

- a. If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to less than 80% of the building replacement cost at the time of loss,

the loss assessment coverage cannot be used to reimburse the association for its co-insurance penalty.

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

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

## F. Tenant's Coverage

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 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.

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

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

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

• **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 applicant's principal/primary residence; otherwise, check NO.

For rating purposes only, FEMA defines a non-principal/non-primary residence as a building that will not be lived in by the insured or the insured's spouse for at least 80% of the 365 days following the policy effective date.

**NOTE:** If the building is a non-principal/non-primary residence located in an SFHA or Zone D, and Pre-FIRM rates are used, use Table 2B in the Rating section of this manual.

• **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** CONTENTS LOCATED IN:  
 BASEMENT/ENCLOSURE  LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER  
 BASEMENT/ENCLOSURE AND ABOVE  ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR  
 LOWEST FLOOR ONLY ABOVE GROUND LEVEL (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  
 DATE OF CONSTRUCTION OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES  
 SUBSTANTIAL IMPROVEMENT DATE  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? <input type="checkbox"/> YES <input type="checkbox"/> 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? <input type="checkbox"/> YES <input type="checkbox"/> NO		
IS BUILDING FLOODPROOFED? <input type="checkbox"/> YES <input type="checkbox"/> 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 (BFE) from the EC.

In A Zones where BFEs are not available, the BFE may be provided by Federal, state, or local government agencies, such as the United States

Geological Survey, United States Army Corps of Engineers, Department of Transportation, or Division of Water Resources. When sources other than these are used, the local community official must agree in writing with the established BFE.

Base Flood Elevations for V Zones on FIRMs dated before January 1, 1981, may require a wave height adjustment. See the FIRMs With Wave Heights subsection in the Rating section for details.

• **Elevation Difference**

Enter the Elevation Difference.

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

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

Check YES if the Base Flood Elevation includes the effects of wave action; otherwise, select NO. See the FIRMs With Wave Heights subsection in the Rating section of this manual for details.

• **Is Building Floodproofed?**

Check YES if the building is floodproofed; otherwise, check NO. To receive credit for floodproofing, the completed Floodproofing Certificate must be submitted.

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

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

**M. Coverage and Rating**

DEDUCTIBLE:	BUILDING \$		CONTENTS \$		DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO		DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL
	AMOUNT OF INSURANCE	RATE	AMOUNT OF INSURANCE	RATE	AMOUNT OF INSURANCE	RATE			
BUILDING			.00				.00		.00
CONTENTS			.00				.00		.00
ANNUAL SUBTOTAL									\$
ICC PREMIUM									
SUBTOTAL									
CRS PREMIUM DISCOUNT _____ %									
SUBTOTAL									
PROBATION SURCHARGE ++									
FEDERAL POLICY FEE ++									
TOTAL PREPAID AMOUNT									\$

• **Deductible and Deductible Buyback**

Enter the deductible amount for building and/or contents. (See information on deductibles in the Rating and Condominiums sections in this manual.)

Check YES to indicate if the applicant is “buying back” a deductible; otherwise, check NO. (Refer to the Rating section in this manual for information on the deductible buyback.)

• **Coverage**

Enter the desired coverage limits. For information on coverage limits available, see the “Amount of Insurance Available” table in the Rating section.

• **Rating**

Enter the rates. Add additional charges/credits, i.e., deductible reduction/increase, ICC Premium, CRS Premium Discount, Probation Surcharge (if any), and Federal Policy Fee. Calculate the Total Prepaid Amount. For the CRS discounts, see the Community Rating System Eligible Communities list in the Community Rating System section. For rating examples, see the end of the Rating section.

• **Rate Type**

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 FACTOR RATING FORM
<input type="checkbox"/> PROVISIONAL RATING	<input type="checkbox"/> LEASED FEDERAL PROPERTY
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM	

Check the applicable rate type:

- Manual – Used to rate a policy using the rate tables provided in the *NFIP Flood Insurance Manual*.
- Alternative – Used when a building is Pre-FIRM, the FIRM zone is unknown, and the community in which the building is located has no V Zones.
- Provisional Rating – Used for placing flood coverage prior to the receipt of an EC. It is expected that an EC will be secured and standard rating completed within 60 days of the Policy Effective Date.
- Mortgage Portfolio Protection Program (MPPP) – Used by lending institutions to maintain compliance with the Flood Disaster Protection Act of 1973, as amended. Policies written under the MPPP can be placed only through a WYO Company.
- Submit for Rating – Used to rate a building for which no risk rate is published in the *NFIP Flood Insurance Manual*.
- V-Zone Risk Factor Rating Form – Used when a rating credit is granted based on the design, placement, and/or construction information provided on the V-Zone Risk Factor Rating Form.
- Leased Federal Property – Used when applying for coverage for buildings leased from the Federal Government that the Administrator determines are located on the river-facing side of any dike,

levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure. (For more information, refer to the Leased Federal Property section.)

• **Payment Option**

PAYMENT OPTION:  
 CREDIT CARD  
 OTHER:  
\_\_\_\_\_

Check CREDIT CARD if paying by VISA, MasterCard, Discover, or American Express. Otherwise, check OTHER and describe the payment method. Payment must be for the Total Prepaid Amount, payable to the insurer, and accompany the Application.

For credit card payments, a disclaimer form, signed by the insured, must be submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the agent/producer, he or she may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

**N. Signature**

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. SEE REVERSE SIDE OF COPIES 2, 3, & 4.

SIGNATURE OF INSURANCE AGENT/BROKER \_\_\_\_\_ DATE (MM/DD/YYYY) \_\_\_\_\_

The agent/producer must sign and date the 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.

**III. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM**

After completing Part 1 of the Flood Insurance Application, the agent/producer must complete all relevant items in Part 2 for all buildings.

**A. Section I – All Building Types**

1. Diagram number selected from Building Diagrams 1-9:

1. Enter the Building Diagram number that best describes the building, as provided on the EC. If an EC is not provided, select and enter the appropriate Building Diagram number from the EC instructions located in the Special Certifications section.

- 2. The lowest floor is (round to nearest foot):  
 feet  above  below (check one) the lowest ground (grade) immediately next to the building.
- 3. The garage floor (if applicable) or elevated floor (if applicable) is (round to nearest foot):  
 feet  above  below (check one) the lowest ground (grade) immediately next to the building.
- 4. Machinery or equipment located at a level lower than the lowest floor is (round to nearest foot):  
 feet below the lowest floor.

2.-4. Enter the requested information, if applicable. All measurements are rounded to the nearest foot using the ground (grade) immediately next to the building.

- 5. Site location
  - a) Approximate distance of site location to nearest shoreline:  
 Less than 200 feet       500 to 1,000 feet  
 200 to 500 feet       More than 1,000 feet
  - b) Source of flooding:  
 Ocean       River/stream  
 Lake       Other: \_\_\_\_\_

5. Check the applicable boxes for items 5a and 5b. If OTHER is checked in item 5b, provide a brief description of the source.

- 6. Basement/Subgrade Crawlspace
  - a) Is the basement/subgrade crawlspace floor below grade on all sides?  YES  NO
  - b) Does the basement/subgrade crawlspace contain machinery or equipment?  YES  NOIf yes, check the appropriate items:  
 Furnace       Heat pump       Air conditioner  
 Hot water heater       Fuel tank       Cistern  
 Elevator equipment       Washer & dryer       Food freezer  
 Other equipment or machinery servicing the building

6. If the answer to 6a is YES, select the applicable answer to 6b; otherwise, disregard 6b. If the answer to 6b is YES, check the applicable items.

## 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
<b>CONTENTS COVERAGE</b>				
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 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup>**

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

**FIRM ZONES A, AE, A1-A30, AO, AH, D<sup>2</sup>**

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 <sup>3</sup>	.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 <sup>4</sup>	.76 / .77	.96 / 1.38					.83 / 1.54	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				.96 / 1.16		.96 / 1.16		1.62 / 2.58
	Enclosure & Above <sup>6</sup>				.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 <sup>4</sup>								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 <sup>3</sup>	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 <sup>4</sup>	.99 / 6.11	1.23 / 3.31					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				1.23 / 2.81		1.23 / 2.81		2.14 / 6.52
	Enclosure & Above <sup>6</sup>				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 <sup>4</sup>								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 <sup>3</sup>	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 <sup>4</sup>	.96 / .46	1.46 / .45					1.15 / .48	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				1.86 / .69		1.86 / .69		1.91 / .75
	Enclosure & Above <sup>6</sup>				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 <sup>4</sup>								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. If the building is a non-principal/non-primary residence located in an SFHA or Zone D, use Table 2B.

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

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

5 Includes subgrade crawlspace.

6 Includes crawlspace.

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

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

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

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>4</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	.95/ .83	1.20/ 1.48	.95/ .83		.95/ .83	
	With Basement	1.02/ 1.22	1.20/ 1.24	1.02/ 1.22		1.02/ 1.22	
	With Enclosure <sup>5</sup>	1.02/ 1.47	1.20/ 1.48	1.02/ 1.47		1.02/ 1.47	
	Elevated on Crawlspace	.95/ .83	1.20/ 1.48	.95/ .83		.95/ .83	
	Non-Elevated with Subgrade Crawlspace	.95/ .83	1.20/ 1.24	.95/ .83		.95/ .83	
	Manufactured (Mobile) Home <sup>6</sup>	.95/ .83	1.20/ 1.48				
<b>CONTENTS LOCATION</b>	Basement & Above <sup>7</sup>				1.20/ 1.24		1.20/ 1.24
	Enclosure & Above <sup>8</sup>				1.20/ 1.48		1.20/ 1.48
	Lowest Floor Only – Above Ground Level				1.20/ 1.48		1.20/ 1.48
	Lowest Floor Above Ground Level and Higher Floors				1.20/ 1.03		1.20/ 1.03
	Above Ground Level – More Than 1 Full Floor				.44/ .20		.44/ .20
	Manufactured (Mobile) Home <sup>6</sup>						

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

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>4</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	1.24/ 2.13	1.54/ 3.64	1.24/ 2.13		1.24/ 2.13	
	With Basement	1.33/ 3.17	1.54/ 3.08	1.33/ 3.17		1.33/ 3.17	
	With Enclosure <sup>5</sup>	1.33/ 3.74	1.54/ 3.63	1.33/ 3.74		1.33/ 3.74	
	Elevated on Crawlspace	1.24/ 2.13	1.54/ 3.64	1.24/ 2.13		1.24/ 2.13	
	Non-Elevated with Subgrade Crawlspace	1.24/ 2.13	1.54/ 3.08	1.24/ 2.13		1.24/ 2.13	
	Manufactured (Mobile) Home <sup>6</sup>	1.24/ 7.64	1.54/ 3.63				
<b>CONTENTS LOCATION</b>	Basement & Above <sup>7</sup>				1.54/ 3.08		1.54/ 3.08
	Enclosure & Above <sup>8</sup>				1.54/ 3.63		1.54/ 3.63
	Lowest Floor Only – Above Ground Level				1.54/ 3.63		1.54/ 3.63
	Lowest Floor Above Ground Level and Higher Floors				1.54/ 3.19		1.54/ 3.19
	Above Ground Level – More Than 1 Full Floor				.59/ .48		.59/ .48
	Manufactured (Mobile) Home <sup>6</sup>						

- 1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later.
- 2 For rating purposes only, FEMA defines a non-principal/non-primary residence as a building that will not be lived in by the insured or the insured's spouse for at least 80% of the 365 days following the policy effective date.
- 3 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.
- 4 Individually owned unit in the condominium form of ownership located within a multi-unit building.
- 5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 7 Includes subgrade crawlspace.
- 8 Includes crawlspace.

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**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 <sup>1</sup>	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 <sup>2</sup>	.96 / .46	1.46 / .45					1.15 / .48	
CONTENTS LOCATION	Basement & Above <sup>3</sup>				1.86 / .69		1.86 / .69		1.91 / .75
	Enclosure & Above <sup>4</sup>				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 <sup>2</sup>								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 <sup>2</sup>	1.96 / .60	1.24 / .60					2.20 / .72	
CONTENTS LOCATION	Basement & Above <sup>3</sup>				***		***		***
	Enclosure & Above <sup>4</sup>				***		***		***
	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 <sup>2</sup>								1.42 / .45

**FIRM ZONES A0, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)<sup>5</sup>**

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance or Elevation Certificate <sup>6</sup>	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate <sup>7, 8</sup>	1.23 / .21	1.11 / .25	.95 / .17	1.57 / .21

- For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
- The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- Includes subgrade crawlspace.
- Includes crawlspace.
- Zones A0, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.
- “With Certification of Compliance or Elevation Certificate” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement, or when there is a Letter of Compliance from the community.
- “Without Certification of Compliance or Elevation Certificate” rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement.
- For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company’s file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 7 apply.

**\*\*\*SUBMIT FOR RATING**

**TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION 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 <sup>1,2</sup>	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MANUFACTURED (MOBILE) HOME <sup>5</sup>	
	1-4 Family	Other Residential & Non-Residential	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 <sup>1,2</sup>	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace <sup>3</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>3</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>3</sup>		MANUFACTURED (MOBILE) HOME <sup>5</sup>	
	Residential	Non-Residential	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 <sup>1</sup>	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**

not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

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

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

### **C. Special Rates**

Certain risks may be eligible for Federal Emergency Management Agency (FEMA) Special Rates consideration. These risks include Post-FIRM high-rise residential condominium buildings, eligible under the RCBAP, where the Lowest Floor Elevation is below the BFE, unfinished, and used for building access, parking, or storage only. The other eligible risks are Post-FIRM buildings with hanging floors elevated on posts, piers, pilings, or columns and with the lowest elevated floor that is below the BFE unfinished and used for building access only. (For examples of hanging floors, refer to the Lowest Floor Guide section in this manual.)

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

1. For High-Rise Residential Condominium Buildings
  - a. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction
  - b. Elevated Building Determination Form signed by the insured
  - c. Structural plans
  - d. Replacement cost documents
  - e. Value and use of the floor(s) below the BFE
  - f. Clear pictures of interior of the floor(s) below the BFE

- g. List and value of machinery and equipment below the BFE

2. For Hanging Floors

- a. Pictures of the interior and exterior of the unfinished lowest elevated floor
  - b. Value of the unfinished lowest elevated floor
  - c. List and value of machinery and equipment and appliances.

### **D. NFIP "Grandfather" Rules – Effect of Map Revisions on Flood Insurance Rates**

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

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

1. Grandfather Rules – Eligibility

To recognize policyholders who have built in compliance with the FIRM and/or maintained continuous coverage, FEMA has "grandfather rules." These rules allow such policyholders to benefit in the rating for that building.

- a. Built in Compliance

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

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

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

The insured would have the option of using the current rating criteria for that property or having the premium rate determined by

using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed.

#### b. Continuous Coverage

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

When policies for buildings insured under the 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.

To document continuous coverage when policies are moved from 1 insurer to another, the receiving company must obtain the immediately prior year's policy declarations page from the previous insurer.

To document continuous coverage when there is a transfer of property ownership, the new property owner or the agent/producer must obtain the immediately prior year's policy declaration page and submit a copy with the application.

### 2. General Rule of Rating

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

### 3. Existing Business – Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM construction may be renewed and rated based on the FIRM and/or BFE in effect when the policy was initially rated as long as the coverage is continuous and the building has not been altered to make the lowest finished floor level lower than the BFE on that FIRM. For elevated buildings, the lowest finished floor must be at or above the BFE.

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

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

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

#### a. Examples – Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The lowest floor was 11'. The elevation difference was +1, and the policy was rated using a +1 elevation difference.

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

The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation difference was -1. Since the building was built in compliance and was not altered in any way, the policy can be rated using a +1 elevation difference.

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

#### b. Example – Pre-FIRM Construction

At the time flood insurance coverage was applied for, the building was located in Zone A99. A new map designated the zone as AE. The policy may continue to be rated using Zone A99 rates on the old map as long as there is no interruption in coverage.

### 4. New Business – Applications for Coverage

#### a. Post-FIRM Construction

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

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

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

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

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 [https://www.ngs.noaa.gov/cgi-bin/VERTCON/vert\\_con.prl](https://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.prl). Enter the north latitude and west longitude of the structure. Enter “ft” in the orthometric height field. The conversion factor will then be provided for calculations.

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

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

As an example, enter a building elevation of 54.2 ft. Select Vertical Datum NGVD 29 and click on Submit. The result produced by VERTCON for this latitude and longitude will display a conversion factor of 2.726 feet and a building elevation of 56.926 feet NAVD 88. Shown in tenths of a foot, the building elevation is 56.9 feet NAVD 88.

To convert a property from NAVD 88 to NGVD 29, enter data as above. Be sure to select Vertical Datum NAVD 88, then click on Submit. The result produced by VERTCON shows a conversion factor of 2.726 feet. Use the building elevation of 54.2 ft. The building elevation in NGVD 29 is 51.474 feet. Shown in tenths of a foot, the building elevation is 51.4 feet NGVD 29.

## PUTTING IT INTO PERSPECTIVE....

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.

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### 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.

## SPECIAL CERTIFICATIONS

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

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

### I. NFIP ELEVATION CERTIFICATE

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

The NFIP EC form and instructions were revised effective July 31, 2012. 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.

Beginning August 1, 2012, the 2012 EC form and instructions (shown on pages CERT 11–25) are being phased in on a voluntary basis through July 31, 2013. Elevations certified on or after August 1, 2013, must be submitted on the 2012 form. An exception is made when the community official completes the 2009 EC with elevation data received by the community before August 1, 2013. It must be noted in the Comments area of Section G of the 2009 EC that the community had the data on file before August 1, 2013.

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

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

The EC is required on Post-FIRM 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.")
- 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.

**FLOODPROOFING CERTIFICATE  
 FOR NON-RESIDENTIAL STRUCTURES**

OMB No. 1660-0008  
 Expiration Date: July 31, 2015

The floodproofing of non-residential buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation; however, a floodproofing design certification is required. This form is to be used for that certification. Floodproofing of a residential building does not alter a community's floodplain management elevation requirements or affect the insurance rating unless the community has been issued an exception by FEMA to allow floodproofed residential basements. The permitting of a floodproofed residential basement requires a separate certification specifying that the design complies with the local floodplain management ordinance.

BUILDING OWNER'S NAME	<b>FOR INSURANCE COMPANY USE</b>
STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER	POLICY NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.)	COMPANY NAIC NUMBER
CITY	STATE      ZIP CODE

**SECTION I – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION**

Provide the following from the proper FIRM:

COMMUNITY NUMBER	PANEL NUMBER	SUFFIX	DATE OF FIRM INDEX	FIRM ZONE	BASE FLOOD ELEVATION (In AO Zones, Use Depth)

Indicate elevation datum used for Base Flood Elevation shown above:  NGVD 1929    NAVD 1988    Other/Source: \_\_\_\_\_

**SECTION II – FLOODPROOFING INFORMATION (By a Registered Professional Engineer or Architect)**

Elevations are based on:  Construction Drawings    Building Under Construction    Finished Construction

**Floodproofing Design Elevation Information:**

Building is floodproofed to an elevation of \_\_\_\_\_ feet (In Puerto Rico only: \_\_\_\_\_ meters).  NGVD 1929    NAVD 1988    Other/Source: \_\_\_\_\_  
 (Elevation datum used must be the same as that used for the Base Flood Elevation.)

Height of floodproofing on the building above the lowest adjacent grade is \_\_\_\_\_ feet (In Puerto Rico only: \_\_\_\_\_ meters).

**For Unnumbered A Zones Only:**

Highest adjacent (finished) grade next to the building (HAG) \_\_\_\_\_ feet (In Puerto Rico only: \_\_\_\_\_ meters)

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

(NOTE: For insurance rating purposes, the building's floodproofed design elevation must be at least 1 foot above the Base Flood Elevation to receive rating credit. If the building is floodproofed only to the Base Flood Elevation, then the building's insurance rating will result in a higher premium.)

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

**Non-Residential Floodproofed Construction Certification:**

*I certify that, based upon development and/or review of structural design, specifications, and plans for construction, the design and methods of construction are in accordance with accepted standards of practice for meeting the following provisions:*

The structure, together with attendant utilities and sanitary facilities, is watertight to the floodproofed design elevation indicated above, with walls that are substantially impermeable to the passage of water.

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

*I certify that the information on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

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

Copies should be made of this Certificate for: 1) community official, 2) Insurance agent/company, and 3) building owner.

National Flood Insurance Program

**FLOODPROOFING CERTIFICATE  
FOR NON-RESIDENTIAL STRUCTURES**

**Paperwork Reduction Act Notice**

**General:** This information is provided pursuant to Public Law 96-511 (the 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.

**Paperwork Burden Disclosure Notice:** Public reporting burden for this data collection is estimated to average 3.25 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.**

**Privacy Act Statement**

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

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

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

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



**FEMA**

NATIONAL FLOOD INSURANCE PROGRAM

**ELEVATION CERTIFICATE**

AND

INSTRUCTIONS

**2012 EDITION**

**Voluntary-Use Date: August 1, 2012**

**Mandatory-Use Date: August 1, 2013**

# National Flood Insurance Program ELEVATION CERTIFICATE

## Paperwork Reduction Act Notice

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

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

## Purpose of the Elevation Certificate

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

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

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

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

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

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

# ELEVATION CERTIFICATE

IMPORTANT: Follow the instructions on pages 1-9.

OMB No. 1660-0008  
 Expiration Date: July 31, 2015

## SECTION A - PROPERTY INFORMATION

FOR INSURANCE COMPANY USE

A1. Building Owner's Name	Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.	Company NAIC Number:	
City	State	ZIP Code
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)		
A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983		
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number _____		
A8. For a building with a crawlspace or enclosure(s):	A9. For a building with an attached garage:	
a) Square footage of crawlspace or enclosure(s) _____ sq ft	a) Square footage of attached garage _____ sq ft	
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____	b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____	
c) Total net area of flood openings in A8.b _____ sq in	c) Total net area of flood openings in A9.b _____ sq in	
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No	d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No	

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

B1. NFIP Community Name & Community Number		B2. County Name		B3. State	
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone A0, use base flood depth)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: ____ / ____ / ____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

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

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

C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/A0. Complete items C2.a-h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.  
 Benchmark Utilized: \_\_\_\_\_ Vertical Datum: \_\_\_\_\_  
 Indicate elevation datum used for the elevations in items a) through h) below.  NGVD 1929  NAVD 1988  Other/Source: \_\_\_\_\_  
 Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

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

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

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

Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a licensed land surveyor?  Yes  No  
 Check here if attachments.

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

PLACE  
 SEAL  
 HERE

**ELEVATION CERTIFICATE, page 2**

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

**SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)**

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

Comments

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Signature \_\_\_\_\_ Date \_\_\_\_\_

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

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

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).

- a) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.
- b) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the LAG.

E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8–9 of instructions),

the next higher floor (elevation C2.b in the diagrams) of the building is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.

E3. Attached garage (top of slab) is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.

E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance?  Yes  No  Unknown. The local official must certify this information in Section G.

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

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

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

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ Telephone \_\_\_\_\_

Comments \_\_\_\_\_

\_\_\_\_\_  Check here if attachments.

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

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8–G10. In Puerto Rico only, enter meters.

- G1.  The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2.  A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3.  The following information (Items G4–G10) is provided for community floodplain management purposes.

G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate Of Compliance/Occupancy Issued
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G7. This permit has been issued for:  New Construction  Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building: \_\_\_\_\_ . \_\_\_\_\_  feet  meters Datum \_\_\_\_\_

G9. BFE or (in Zone AO) depth of flooding at the building site: \_\_\_\_\_ . \_\_\_\_\_  feet  meters Datum \_\_\_\_\_

G10. Community's design flood elevation: \_\_\_\_\_ . \_\_\_\_\_  feet  meters Datum \_\_\_\_\_

Local Official's Name \_\_\_\_\_ Title \_\_\_\_\_

Community Name \_\_\_\_\_ Telephone \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Comments \_\_\_\_\_

\_\_\_\_\_  Check here if attachments.





## Instructions for Completing the Elevation Certificate

OMB No. 1660-0008  
Expiration Date: July 31, 2015

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

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

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

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### SECTION A – PROPERTY INFORMATION

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

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

**Item A5.** Provide latitude and longitude coordinates for the center of the front of the building. Use either decimal degrees (e.g., 39.5043°, -110.7585°) or degrees, minutes, seconds (e.g., 39° 30' 15.5", -110° 45' 30.7") format. If decimal degrees are used, provide coordinates to at least 4 decimal places or better. When using degrees, minutes, seconds, provide seconds to at least 1 decimal place or better. The latitude and longitude coordinates must be accurate within 66 feet. When the latitude and longitude are provided by a surveyor, check the "Yes" box in Section D and indicate the method used to determine the latitude and longitude in the Comments area of Section D. If the Elevation Certificate is being certified by other than a licensed surveyor, engineer, or architect, this information is not required. Provide the type of datum used to obtain the latitude and longitude. FEMA prefers the use of NAD 1983.

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

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

**Item A8.a** Provide the square footage of the crawlspace or enclosure(s) below the lowest elevated floor of an elevated building with or without permanent flood openings. Take the measurement from the outside of the crawlspace or enclosure(s). Examples of elevated buildings constructed with crawlspace and enclosure(s) are shown in Diagrams 6–9 on pages 8–9. Diagram 2, 4, or 9 should be used for a building constructed with a crawlspace floor that is below the exterior grade on all sides.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- Use a yardstick or tape measure to measure the height from the floor of the crawlspace to the "next higher floor," and then subtract the crawlspace height from the elevation of the "next higher floor." If there is no access to the crawlspace, use the exterior grade next to the structure to measure the height of the crawlspace to the "next higher floor."
- Contact the local floodplain administrator of the community in which the building is located. The community may have documentation of the elevation of the crawlspace floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawlspace floor to the next higher floor, try to verify this by looking inside the crawlspace through any openings or vents.

In all 3 cases, provide the elevation in the Comments area of Section D on the back of the form and a brief description of how the elevation was obtained.

**Item C1.** Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first 2 choices, a post-construction Elevation Certificate will be required

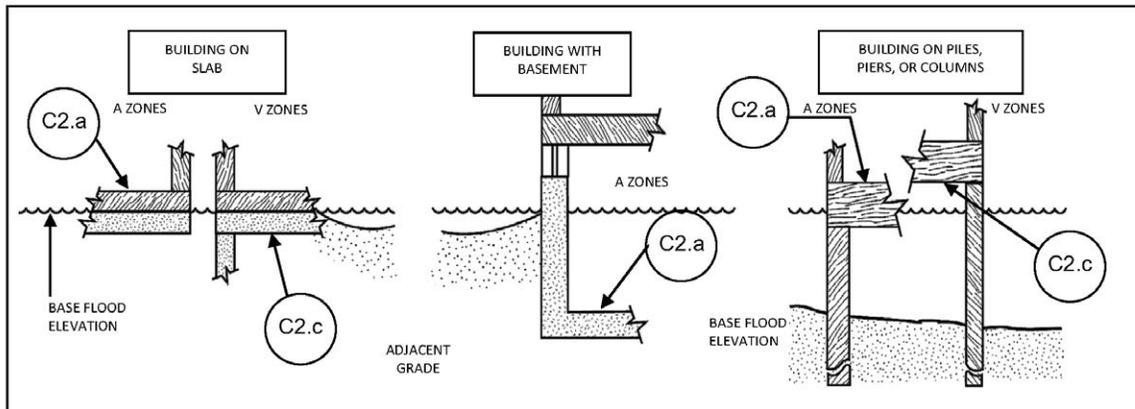
when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C2.a–h. Use the Comments area of Section D to provide elevations obtained from the construction plans or drawings. Select “Finished Construction” only when all machinery and/or equipment such as furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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## SECTION G – COMMUNITY INFORMATION (OPTIONAL)

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

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

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

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

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

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

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

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

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

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

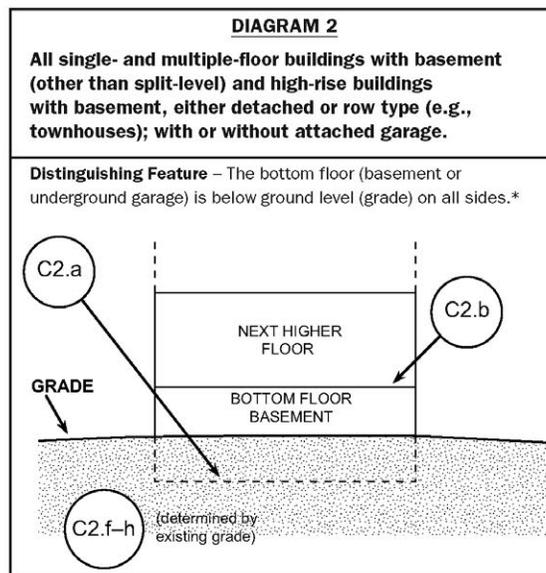
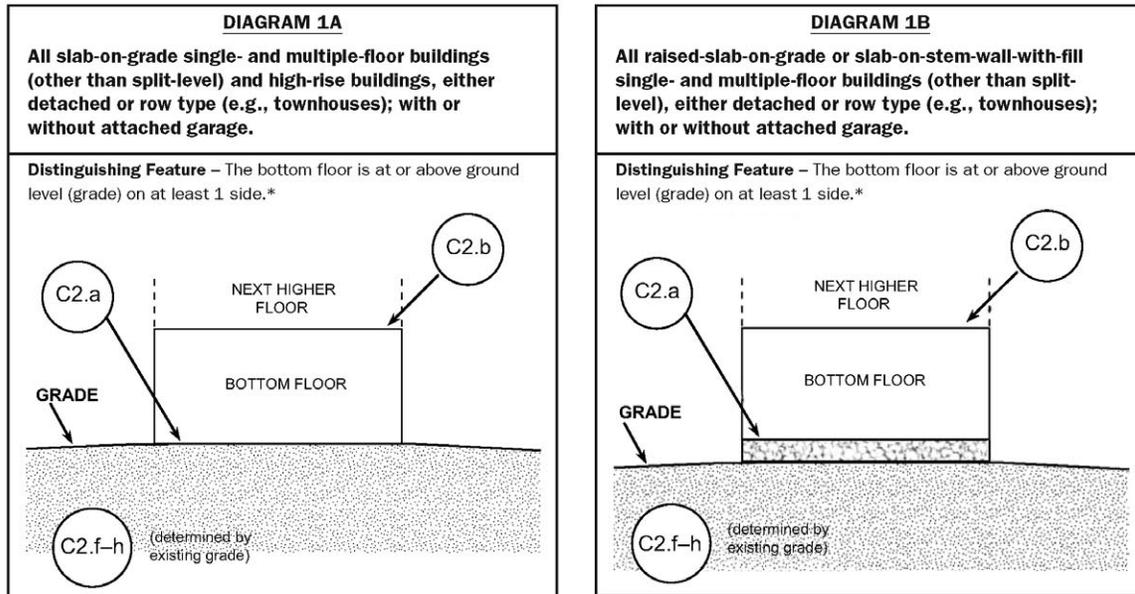
**Item G10.** Community's design flood elevation. Enter the elevation (including freeboard above the BFE) to which the community requires the lowest floor to be elevated. Indicate the elevation datum used.

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

## Building Diagrams

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

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

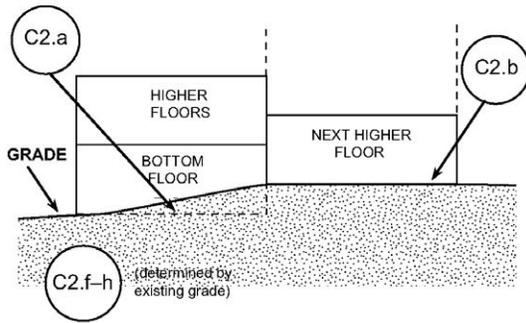


\* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

**DIAGRAM 3**

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

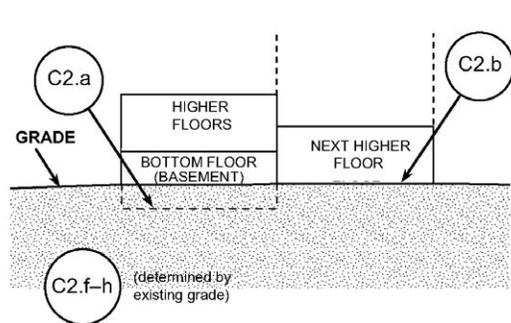
**Distinguishing Feature** – The bottom floor (excluding garage) is at or above ground level (grade) on at least 1 side.\*



**DIAGRAM 4**

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

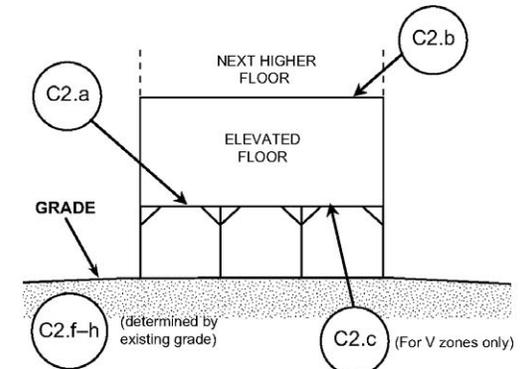
**Distinguishing Feature** – The bottom floor (basement or underground garage) is below ground level (grade) on all sides.\*



**DIAGRAM 5**

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

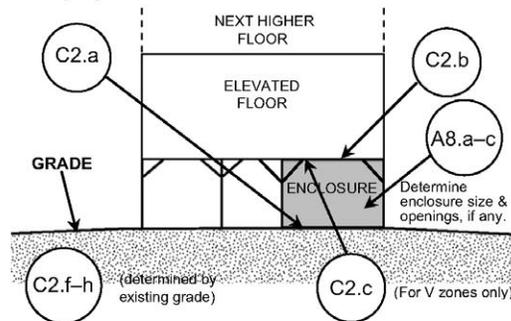
**Distinguishing Feature** – For all zones, the area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and/or insect screening is permissible).



**DIAGRAM 6**

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

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



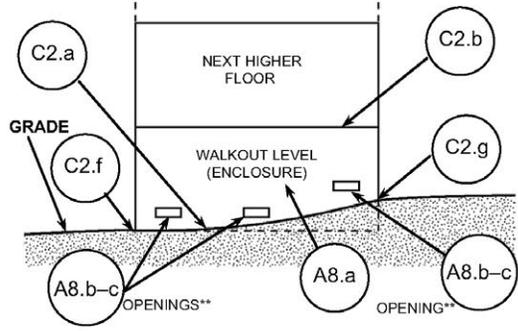
\* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

\*\* An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of 2 openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least 2 sides of the enclosed area. If a building has more than 1 enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.

**DIAGRAM 7**

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least 1 side is at or above grade. The principal use of this building is located in the elevated floors of the building.

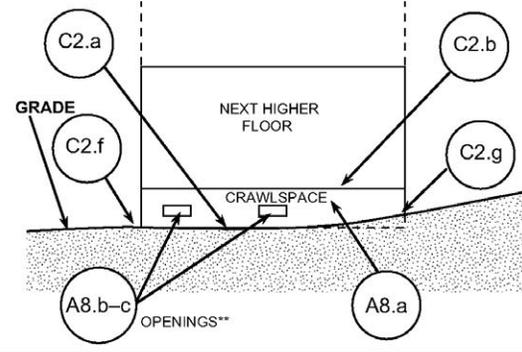
**Distinguishing Feature** – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings\*\* present in the walls of the enclosure. Indicate information about enclosure size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



**DIAGRAM 8**

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

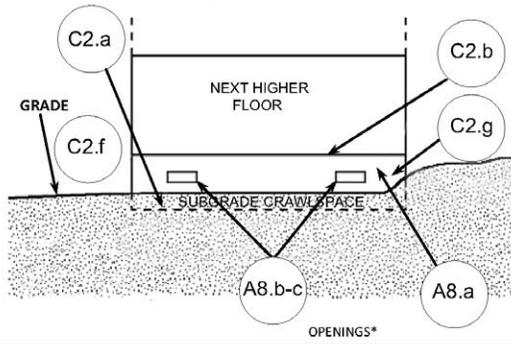
**Distinguishing Feature** – For all zones, the area below the first floor is enclosed by solid or partial perimeter walls. In all A zones, the crawlspace is with or without openings\*\* present in the walls of the crawlspace. Indicate information about crawlspace size and openings in Section A – Property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



**DIAGRAM 9**

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

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



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

\*\* An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of 2 openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least 2 sides of the enclosed area. If a building has more than 1 enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.

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**FEMA**

*NATIONAL FLOOD INSURANCE PROGRAM*

**ELEVATION CERTIFICATE**

**AND**

**INSTRUCTIONS**

**2009 EDITION**

# NATIONAL FLOOD INSURANCE PROGRAM ELEVATION CERTIFICATE

## PAPERWORK REDUCTION ACT NOTICE

Public reporting burden for this data collection is estimated to average 3.75 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street SW, Washington DC 20472, Paperwork Reduction Project (1660-0008).

**NOTE: Do not send your completed form to this address.**

## PURPOSE OF THE ELEVATION CERTIFICATE

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

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

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

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

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

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

# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expires March 31, 2012

Important: Read the instructions on pages 1-9.

SECTION A - PROPERTY INFORMATION			For Insurance Company Use:
A1. Building Owner's Name			Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			Company NAIC Number
City	State	ZIP Code	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)			
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)			
A5. Latitude/Longitude: Lat. _____ Long. _____		Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.			
A7. Building Diagram Number _____			
A8. For a building with a crawlspace or enclosure(s):		A9. For a building with an attached garage:	
a) Square footage of crawlspace or enclosure(s) _____ sq ft		a) Square footage of attached garage _____ sq ft	
b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____		b) No. of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____	
c) Total net area of flood openings in A8.b _____ sq in		c) Total net area of flood openings in A9.b _____ sq in	
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No		d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No	

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number		B2. County Name		B3. State	
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use base flood depth)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9. <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe) _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe) _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date _____ / _____ / _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)	
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.	
C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE. Benchmark Utilized _____ Vertical Datum _____ Conversion/Comments _____	
Check the measurement used.	
a) Top of bottom floor (including basement, crawlspace, or enclosure floor) _____	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
b) Top of the next higher floor _____	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
c) Bottom of the lowest horizontal structural member (V Zones only) _____	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
d) Attached garage (top of slab) _____	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) _____	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade next to building (LAG) _____	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade next to building (HAG) _____	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support _____	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION			
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.			
<input type="checkbox"/> Check here if comments are provided on back of form.		Were latitude and longitude in Section A provided by a licensed land surveyor? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Certifier's Name	License Number		PLACE SEAL HERE
Title	Company Name		
Address	City	State ZIP Code	
Signature	Date	Telephone	

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

**SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)**

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

Comments \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_  Check here if attachments

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

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

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

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

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

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

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ Telephone \_\_\_\_\_

Comments \_\_\_\_\_

Check here if attachments

**SECTION G - COMMUNITY INFORMATION (OPTIONAL)**

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8 and G9.

- G1.  The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2.  A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3.  The following information (Items G4-G9) is provided for community floodplain management purposes.

G4. Permit Number _____	G5. Date Permit Issued _____	G6. Date Certificate Of Compliance/Occupancy Issued _____
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- G7. This permit has been issued for:  New Construction  Substantial Improvement
- G8. Elevation of as-built lowest floor (including basement) of the building \_\_\_\_\_ feet  meters (PR) Datum \_\_\_\_\_
- G9. BFE or (in Zone AO) depth of flooding at the building site \_\_\_\_\_ feet  meters (PR) Datum \_\_\_\_\_
- G10. Community's design flood elevation \_\_\_\_\_ feet  meters (PR) Datum \_\_\_\_\_

Local Official's Name \_\_\_\_\_ Title \_\_\_\_\_

Community Name \_\_\_\_\_ Telephone \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Comments \_\_\_\_\_

Check here if attachments

## Building Photographs

See Instructions for Item A6.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			For Insurance Company Use:
			Policy Number
City	State	ZIP Code	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least two building photographs below according to the instructions for Item A6. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." If submitting more photographs than will fit on this page, use the Continuation Page on the reverse.

# Building Photographs

Continuation Page

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			For Insurance Company Use:
			Policy Number
City	State	ZIP Code	Company NAIC Number

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View."

## INSTRUCTIONS FOR COMPLETING THE ELEVATION CERTIFICATE

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

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

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

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### SECTION A – PROPERTY INFORMATION

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

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

**Item A5.** Provide latitude and longitude coordinates for the center of the front of the building. Use either decimal degrees (e.g., 39.5043°, -110.7585°) or degrees, minutes, seconds (e.g., 39° 30' 15.5", -110° 45' 30.7") format. If decimal degrees are used, provide coordinates to at least 4 decimal places or better. When using degrees, minutes, seconds, provide seconds to at least 1 decimal place or better. The latitude and longitude coordinates must be accurate within 66 feet. When the latitude and longitude are provided by a surveyor, check the "Yes" box in Section D and indicate the method used to determine the latitude and longitude in the Comments area of Section D. If the Elevation Certificate is being certified by other than a licensed surveyor, engineer, or architect, this information is not required. Provide the type of datum used to obtain the latitude and longitude. FEMA prefers the use of NAD 1983.

**Item A6.** If the Elevation Certificate is being used to obtain flood insurance through the NFIP, the certifier must provide at least two photographs showing the front and rear of the building taken within 90 days from the date of certification. The photographs must be taken with views confirming the building description and diagram number provided in Section A. To the extent possible, these photographs should show the entire building including foundation. If the building has split-level or multi-level areas, provide at least two additional photographs showing side views of the building. In addition, when applicable, provide a photograph of the foundation showing a representative example of the flood openings or vents. All photographs must be in color and measure at least 3"x3". Digital photographs are acceptable.

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

**Item A8.a** Provide the square footage of the crawlspace or enclosure(s) below the lowest elevated floor of an elevated building with or without permanent flood openings. Take the measurement from the outside of the crawlspace or enclosure(s). Examples of elevated buildings constructed with crawlspace and enclosure(s) are shown in Diagrams 6-9 on pages 8-9. Diagram 2, 4, or 9 should be used for a building constructed with a crawlspace floor that is below the exterior grade on all sides.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- Use a yardstick or tape measure to measure the height from the floor of the crawlspace to the "next higher floor," and then subtract the crawlspace height from the elevation of the "next higher floor." If there is no access to the crawlspace, use the exterior grade next to the structure to measure the height of the crawlspace to the "next higher floor."
- Contact the local floodplain administrator of the community in which the building is located. The community may have documentation of the elevation of the crawlspace floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawlspace floor to the next higher floor, try to verify this by looking inside the crawlspace through any openings or vents.

In all three cases, provide the elevation in the Comments area of Section D on the back of the form and a brief description of how the elevation was obtained.

**Item C1.** Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first two choices, a post-construction Elevation Certificate will be

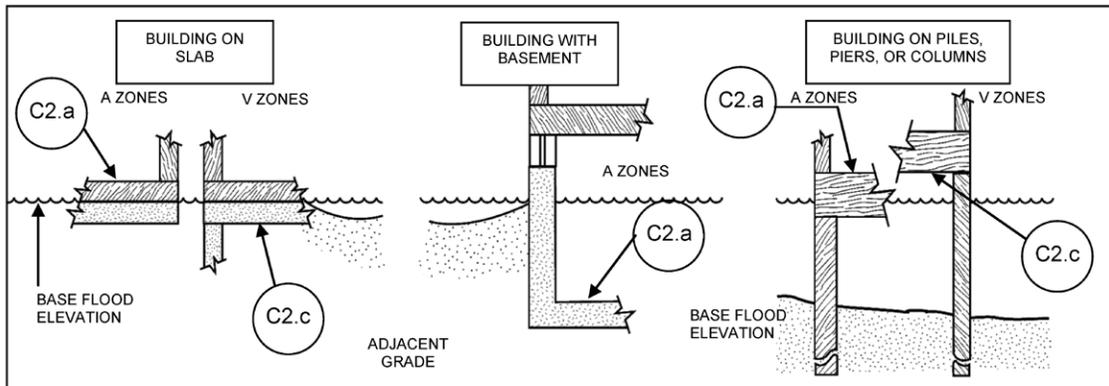
required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C2.a-h. Use the Comments area of Section D to provide elevations obtained from the construction plans or drawings. Select "Finished Construction" only when all machinery and/or equipment such as furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Complete as indicated. The community official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Section C may be

filled in by the local official as provided in the instructions below for Item G1. If the authorized community official completes Sections C, E, or G, complete the appropriate item(s) and sign this section.

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

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

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

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

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

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

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

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

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

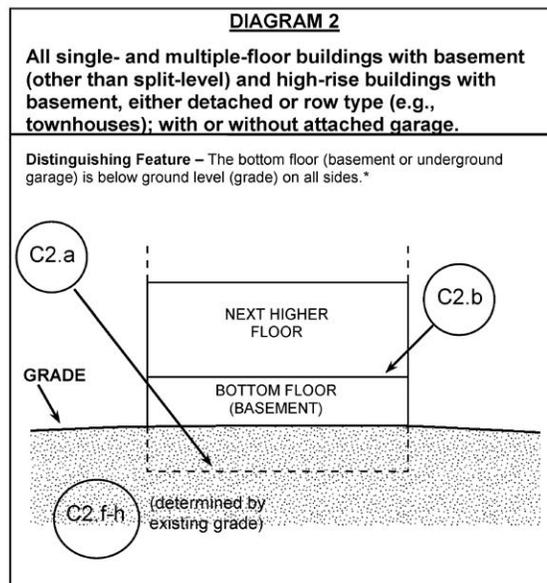
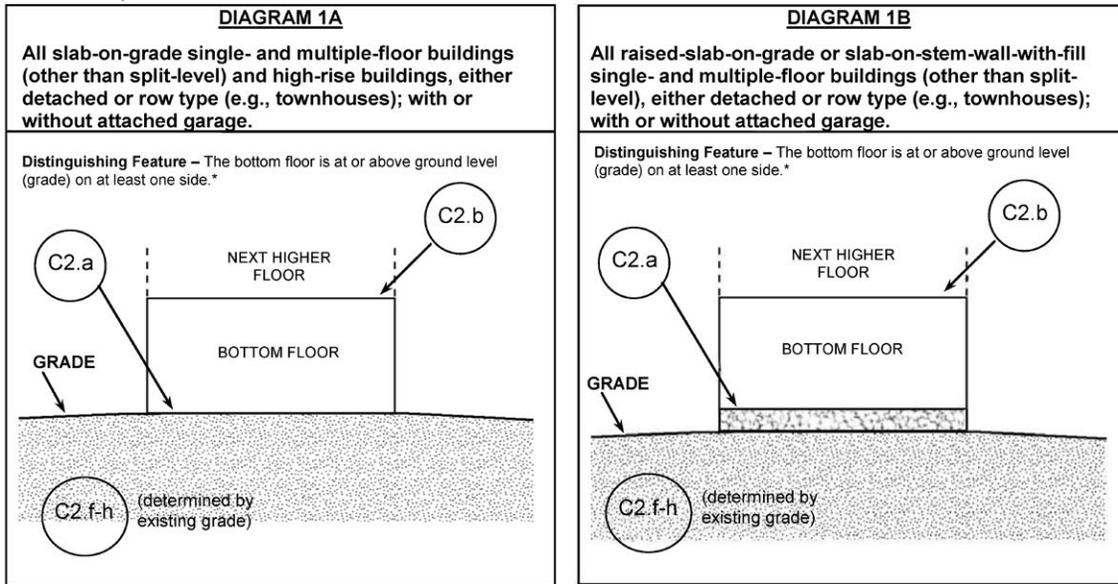
**Item G10.** Community's design flood elevation. Enter the elevation (including freeboard above the BFE) to which the community requires the lowest floor to be elevated. Indicate the elevation datum used.

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

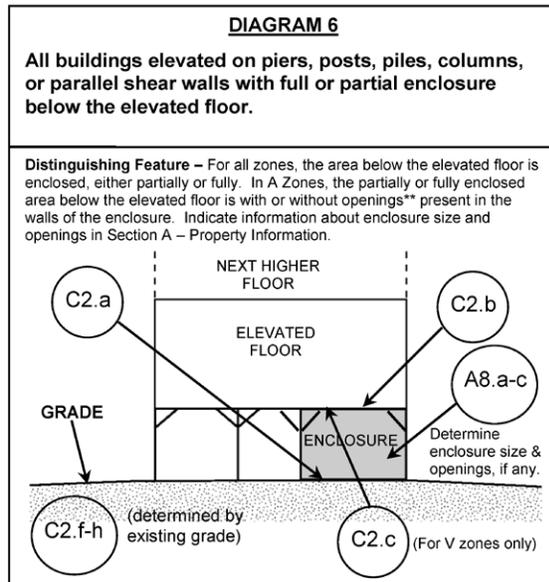
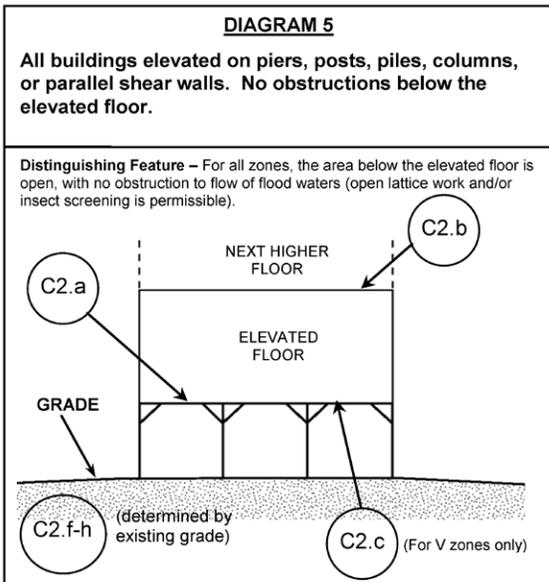
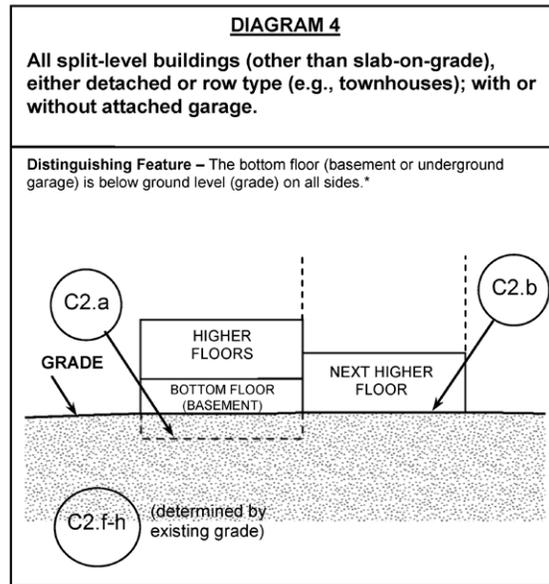
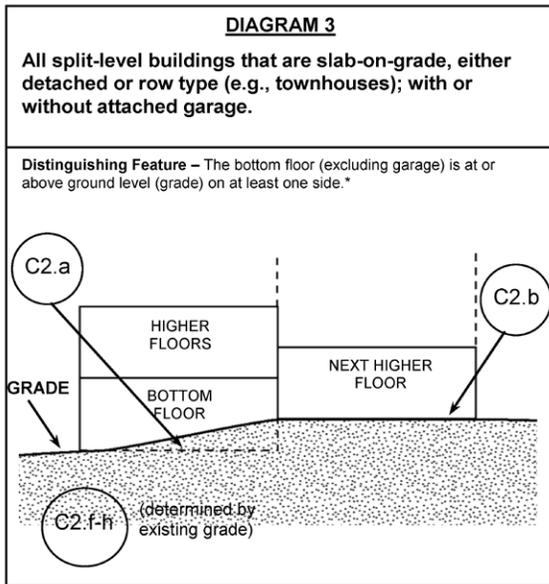
## BUILDING DIAGRAMS

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

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

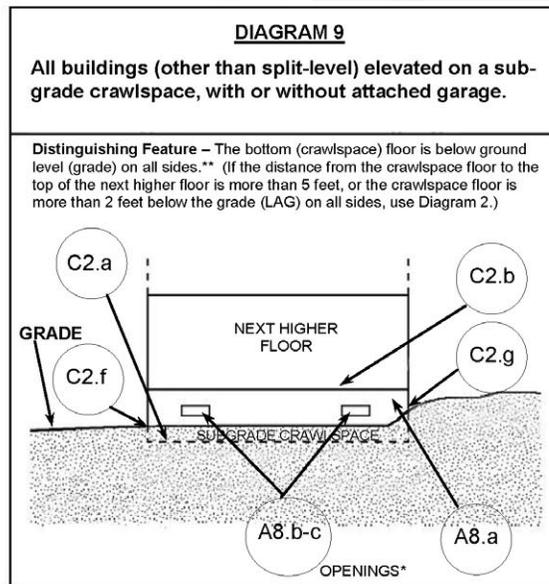
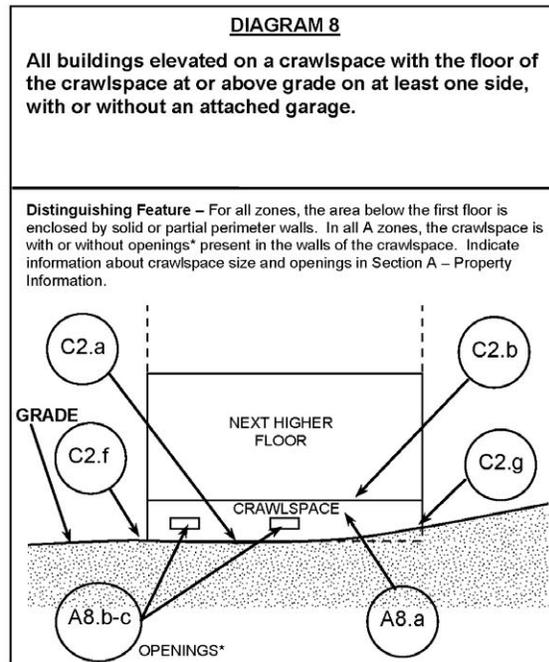
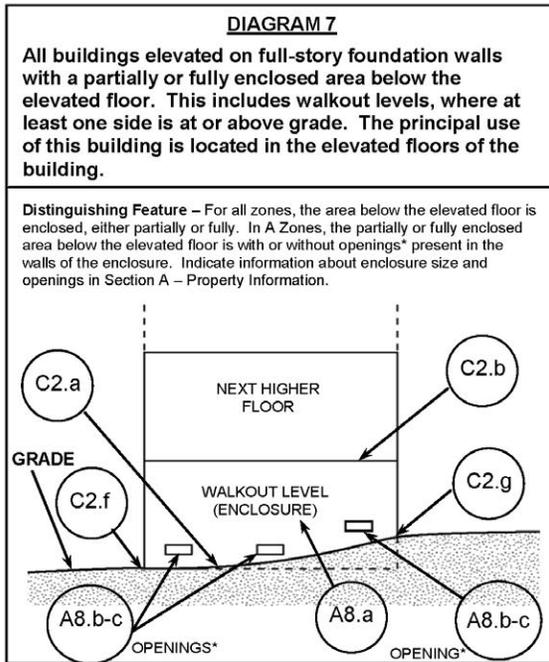


\* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc



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

\*\* An “opening” is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than one 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 one 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 I.



\* 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 one 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 one 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.

\*\* 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.



# 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 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, except for those buildings that were newly mapped within a Special Flood Hazard Area (SFHA) due to a map revision effective on or after October 1, 2008. These policies remain eligible for a PRP through the PRP Eligibility Extension if they meet the PRP loss history requirements. This does not apply to communities newly entering the Regular Program.

The PRP Eligibility Extension also includes buildings previously in D Zones that have been newly mapped into an SFHA due to a map revision.

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 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*
- 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.

## 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

### 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 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 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 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 misrated with other than B, C, or X Zone rates at the time of application 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 building and/or contents coverage on the new PRP must be equal either to the building limit and/or contents limit issued under the standard-rated policy, or to the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated policy building and/or contents limit.

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

## 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 requirements on the policy effective date. (See the Eligibility Requirements subsection in this section.)

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

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

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

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## 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 <sup>1</sup>	CONDO UNIT INDICATOR <sup>1</sup>	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 <sup>1</sup>	CONDO UNIT INDICATOR <sup>1</sup>	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 <sup>1</sup>	CONDO UNIT INDICATOR <sup>1</sup>	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 <sup>1</sup>	CONDO UNIT INDICATOR <sup>1</sup>	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 JANUARY 1, 2013**

**1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

WITH BASEMENT OR ENCLOSURE <sup>4</sup>			WITHOUT BASEMENT OR ENCLOSURE <sup>5</sup>		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$174	\$ 20,000	\$ 8,000	\$129
\$ 30,000	\$ 12,000	\$209	\$ 30,000	\$ 12,000	\$181
\$ 50,000	\$ 20,000	\$267	\$ 50,000	\$ 20,000	\$238
\$ 75,000	\$ 30,000	\$313	\$ 75,000	\$ 30,000	\$279
\$100,000	\$ 40,000	\$344	\$100,000	\$ 40,000	\$310
\$125,000	\$ 50,000	\$366	\$125,000	\$ 50,000	\$332
\$150,000	\$ 60,000	\$388	\$150,000	\$ 60,000	\$354
\$200,000	\$ 80,000	\$427	\$200,000	\$ 80,000	\$388
\$250,000	\$100,000	\$458	\$250,000	\$100,000	\$412

**RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2, 6</sup>**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$55	\$ 8,000	\$77
\$ 12,000	\$73	\$ 12,000	\$104
\$ 20,000	\$108	\$ 20,000	\$145
\$ 30,000	\$124	\$ 30,000	\$166
\$ 40,000	\$138	\$ 40,000	\$185
\$ 50,000	\$151	\$ 50,000	\$205
\$ 60,000	\$165	\$ 60,000	\$224
\$ 80,000	\$192	\$ 80,000	\$246
\$100,000	\$219	\$100,000	\$269

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

With Basement or Enclosure<sup>4</sup>

CONTENTS COVERAGE	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
<b>BUILDING COVERAGE</b>	\$ 20,000	\$190	\$206	\$220	\$235	\$249	\$261	\$273	\$285	\$296
	\$ 30,000	\$206	\$221	\$236	\$251	\$264	\$277	\$289	\$301	\$312
	\$ 50,000	\$244	\$260	\$275	\$289	\$303	\$315	\$328	\$339	\$350
	\$ 75,000	\$262	\$278	\$293	\$307	\$321	\$333	\$346	\$357	\$368
	\$100,000	\$287	\$303	\$318	\$332	\$346	\$358	\$371	\$382	\$393
	\$125,000	\$295	\$311	\$325	\$340	\$354	\$366	\$379	\$390	\$401
	\$150,000	\$301	\$316	\$331	\$346	\$359	\$372	\$384	\$396	\$407
	\$200,000	\$336	\$351	\$366	\$381	\$394	\$407	\$419	\$431	\$442
	\$250,000	\$355	\$371	\$385	\$400	\$414	\$426	\$438	\$450	\$461

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

Without Basement or Enclosure<sup>5</sup>

CONTENTS COVERAGE	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
<b>BUILDING COVERAGE</b>	\$ 20,000	\$158	\$172	\$184	\$197	\$208	\$219	\$229	\$240	\$249
	\$ 30,000	\$179	\$191	\$203	\$216	\$227	\$238	\$249	\$259	\$268
	\$ 50,000	\$218	\$231	\$243	\$255	\$267	\$278	\$288	\$298	\$307
	\$ 75,000	\$241	\$253	\$266	\$277	\$288	\$299	\$310	\$320	\$329
	\$100,000	\$261	\$273	\$286	\$297	\$308	\$320	\$330	\$340	\$349
	\$125,000	\$271	\$284	\$296	\$307	\$319	\$329	\$339	\$349	\$358
	\$150,000	\$279	\$292	\$304	\$315	\$327	\$337	\$347	\$357	\$366
	\$200,000	\$311	\$323	\$336	\$347	\$358	\$368	\$379	\$388	\$397
	\$250,000	\$328	\$340	\$353	\$364	\$375	\$385	\$396	\$405	\$414

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 JANUARY 1, 2013 (continued)**

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

With Basement or Enclosure<sup>4</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
<b>BUILDING COVERAGE</b>	\$ 50,000	\$1,014	\$1,306	\$1,587	\$1,853	\$2,107	\$2,349	\$2,579	\$2,794	\$2,998	\$3,189
	\$100,000	\$1,436	\$1,729	\$2,008	\$2,275	\$2,529	\$2,771	\$3,000	\$3,216	\$3,419	\$3,610
	\$150,000	\$1,747	\$2,040	\$2,319	\$2,585	\$2,840	\$3,082	\$3,311	\$3,527	\$3,730	\$3,921
	\$200,000	\$1,915	\$2,208	\$2,487	\$2,754	\$3,008	\$3,250	\$3,479	\$3,695	\$3,899	\$4,089
	\$250,000	\$2,034	\$2,327	\$2,606	\$2,872	\$3,127	\$3,369	\$3,598	\$3,814	\$4,017	\$4,208
	\$300,000	\$2,165	\$2,458	\$2,737	\$3,004	\$3,258	\$3,500	\$3,729	\$3,945	\$4,148	\$4,339
	\$350,000	\$2,310	\$2,602	\$2,882	\$3,148	\$3,402	\$3,644	\$3,873	\$4,088	\$4,292	\$4,483
	\$400,000	\$2,405	\$2,697	\$2,976	\$3,243	\$3,497	\$3,739	\$3,967	\$4,183	\$4,387	\$4,578
	\$450,000	\$2,513	\$2,806	\$3,085	\$3,352	\$3,606	\$3,848	\$4,076	\$4,292	\$4,495	\$4,686
	\$500,000	\$2,632	\$2,924	\$3,204	\$3,470	\$3,724	\$3,966	\$4,195	\$4,410	\$4,614	\$4,805

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

Without Basement or Enclosure<sup>5</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
<b>BUILDING COVERAGE</b>	\$ 50,000	\$641	\$797	\$946	\$1,088	\$1,224	\$1,353	\$1,475	\$1,590	\$1,698	\$1,800
	\$100,000	\$858	\$1,014	\$1,163	\$1,305	\$1,441	\$1,570	\$1,692	\$1,807	\$1,915	\$2,017
	\$150,000	\$1,019	\$1,175	\$1,324	\$1,467	\$1,602	\$1,731	\$1,853	\$1,968	\$2,077	\$2,179
	\$200,000	\$1,188	\$1,344	\$1,493	\$1,635	\$1,771	\$1,900	\$2,022	\$2,137	\$2,245	\$2,347
	\$250,000	\$1,301	\$1,457	\$1,606	\$1,748	\$1,884	\$2,013	\$2,135	\$2,250	\$2,358	\$2,460
	\$300,000	\$1,420	\$1,576	\$1,726	\$1,868	\$2,003	\$2,132	\$2,254	\$2,370	\$2,478	\$2,580
	\$350,000	\$1,485	\$1,641	\$1,790	\$1,932	\$2,068	\$2,197	\$2,319	\$2,434	\$2,543	\$2,644
	\$400,000	\$1,556	\$1,712	\$1,861	\$2,003	\$2,139	\$2,268	\$2,390	\$2,505	\$2,614	\$2,715
	\$450,000	\$1,634	\$1,790	\$1,939	\$2,081	\$2,217	\$2,346	\$2,468	\$2,583	\$2,692	\$2,793
	\$500,000	\$1,719	\$1,875	\$2,024	\$2,166	\$2,302	\$2,431	\$2,553	\$2,668	\$2,776	\$2,878

**NON-RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2</sup>**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$183	\$ 50,000	\$392
\$100,000	\$268	\$100,000	\$584
\$150,000	\$353	\$150,000	\$776
\$200,000	\$437	\$200,000	\$968
\$250,000	\$522	\$250,000	\$1,161
\$300,000	\$607	\$300,000	\$1,353
\$350,000	\$692	\$350,000	\$1,545
\$400,000	\$776	\$400,000	\$1,737
\$450,000	\$861	\$450,000	\$1,929
\$500,000	\$946	\$500,000	\$2,121

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

2 Premium includes Federal Policy Fee of \$20.

3 Premium includes ICC Premium of \$5.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.

5 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

<input type="checkbox"/> NEW <input type="checkbox"/> RENEWAL	CURRENT POLICY NUMBER
	_____
	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 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 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**

<p>CONTENTS LOCATED IN:</p> <input type="checkbox"/> ENCLOSURE ONLY <small>(BASEMENT ONLY NOT ELIGIBLE)</small> <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**

<p>ESTIMATED REPLACEMENT COST          AMOUNT \$ _____</p>
--

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**

<p>BUILDING USE:</p> <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**

<p>BASEMENT, ENCLOSURE, CRAWLSPACE:</p> <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 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.

# 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 and can be used only when all of the following conditions are met: (1) The new policy must be rewritten within the same company for the same or higher amounts of coverage. However, if it is rewritten for higher amounts of coverage, the waiting period rule will apply. (2) The other insurance coverage for which the common expiration date is being established must be for building coverage on the same building that is insured by the flood policy being canceled and rewritten. (3) The agent/producer must submit a new Application and premium.

Upon receipt of the new policy declarations page, the agent/producer must 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 and a copy of the other insurance policy declarations page showing the building address and policy effective dates

## 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. The insurer must verify the loss history of the property with the NFIP Bureau.

- 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 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 standard-rated dwelling policy, with building coverage only, covering a condominium unit because coverage is being provided under an RCBAP. This reason is used when the unit owner policy and the RCBAP building limits are more than the cost of the unit, up to the maximum limits of the Program.

- 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 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. The other insurance coverage must be for building coverage on the same building that is insured by the flood policy being canceled.

- 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 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:
  - 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.
  - 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.
  - 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 to cancel and rewrite a policy due to misrating in the following situations: (1) to correct a policy effective date; (2) when ineligible PRPs or MPPP policies are canceled and rewritten within the same company; (3) to cancel a standard-rated policy that is eligible for a PRP due to misrating. This includes a standard-rated policy incorrectly rated in an SFHA, or the failure to apply the PRP Eligibility Extension to an eligible property; and (4) when system constraints prevent a legitimate correction.

Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Rollover Indicator "Z" to report the new policy. In order to process a cancel/rewrite due to misrating, the policy to be canceled must have no paid or pending claim during the policy year(s) to be canceled.

- 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. A premium refund going back a maximum of 6 years from the current policy year will be allowed if a misrating occurred at the time of application of a standard-rated policy in an SFHA.

**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)	✓		✓					✓

**Date of Construction.** The date that the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

**Declarations Page.** A computer-generated summary of information provided by the prospective policyholder in the application for flood insurance. The declarations page also describes the term of the policy and the limits of coverage and displays the premium and the insurer's name. The declarations page is a part of the flood insurance policy.

**Deductible Buyback.** The option whereby, for an additional premium, policyholders who wish to reduce their deductibles from the standard deductibles of \$2,000 per building loss and per contents loss for Pre-FIRM risks may purchase separate \$1,000 deductibles for building and contents coverages.

**Described Location.** The location where the insured building or personal property is found. The described location is shown on the declarations page.

**Diagram Number.** Any of the numbers used in the instructions to the NFIP Elevation Certificate to identify the diagrams of the main types of buildings.

**Direct Physical Loss By or From Flood.** Loss or damage to insured property, directly caused by a flood. There must be evidence of physical changes to the property.

**Doublewide Manufactured (Mobile) Home.** A manufactured (mobile) home that, when assembled as a nonmovable, permanent building, is at least 16 feet wide and has an area within its perimeter walls of at least 600 square feet.

**Dwelling.** A building designed for use as a residence for no more than 4 families or a single-family unit in a building under the condominium form of ownership.

**Dwelling Form.** See "Standard Flood Insurance Policy (SFIP) – Dwelling Form."

**Elevated Building.** A building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Solid perimeter foundation walls are not an acceptable means of elevating buildings in V and VE Zones.

**Emergency Program.** The initial phase of a community's participation in the NFIP. During this phase, only limited amounts of insurance are available under the Act.

**Enclosure.** That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

**Erosion.** The collapse, undermining, or subsidence of land along the shore of a lake or other body of water. Erosion is a covered peril if it is caused by waves or currents of water exceeding their cyclical levels which result in flooding.

**Federal Emergency Management Agency (FEMA).** The Federal agency under which the NFIP is administered. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

**Federal Policy Fee.** A flat charge that the policyholder must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the NFIP.

**Financial Assistance/Subsidy Arrangement.** The arrangement between an insurance company and FEMA to initiate the company's participation in the Write Your Own (WYO) Program. It establishes the duties of the company and the government.

**Finished (Habitable) Area.** An enclosed area having more than 20 linear feet of finished interior walls (paneling, etc.) or used for any purpose other than solely for parking of vehicles, building access, or storage.

#### **Flood.**

- A general and temporary condition of partial or complete inundation of 2 or more acres of normally dry land area or of 2 or more properties (at least 1 of which is the policyholder's property) from:
  - Overflow of inland or tidal waters;
  - Unusual and rapid accumulation or runoff of surface waters from any source; or
  - Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

**Flood Hazard Boundary Map (FHBM).** Official map of a community issued by FEMA, where the boundaries of the flood, mudflow, and related erosion areas having special hazards have been designated.

**Flood Insurance Claims Office (FICO).** An NFIP claims processing office set up in a catastrophe area when a sufficient number of flood claims result from a single event.

**Flood Insurance Rate Map (FIRM).** Official map of a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), the Base Flood Elevations (BFEs), and the risk premium zones applicable to the community.

**Flood Response Office (FRO).** The FRO provides a local presence in an affected area and supports the Write Your Own (WYO) Companies, the NFIP Servicing Agent, and various Federal, state, and local officials in providing answers to claims coverage questions, forms for claims handling, and survey and statistical input. One of the key requirements of personnel at the FRO is to coordinate and conduct re-inspections of WYO and NFIP Direct losses. The FRO also tracks adjuster performance and provides such information to interested WYO Companies and the NFIP Servicing Agent.

**Floodplain.** Any land area susceptible to being inundated by floodwaters from any source.

**Floodplain Management.** The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to emergency preparedness plans, flood-control works, and floodplain management regulations.

**Floodproofing.** Any combination of structural and nonstructural additions, changes, or adjustments to structures, which reduce or eliminate risk of flood damage to real estate or improved real property, water and sanitation facilities, or structures with their contents.

**Foundation Walls.** Masonry walls, poured concrete walls, or precast concrete walls, regardless of height, that extend above grade and support the weight of a building.

**Freeboard.** An additional amount of height above the Base Flood Elevation (BFE) used as a factor of safety (e.g., 2 feet above the Base Flood) in determining the level at which a building's lowest floor must be elevated or floodproofed to be in accordance with state or community floodplain management regulations.

**General Property Form.** See "Standard Flood Insurance Policy (SFIP) – General Property Form."

**Grade Elevation.** The lowest or highest finished ground level that is immediately adjacent to the walls of the building. Use natural (pre-construction), ground level, if available, for Zone AO and Zone A (without BFE).

**Grandfathering.** An exemption based on circumstances previously existing.

- Under NFIP statutory grandfathering, buildings located in Emergency Program communities and Pre-FIRM buildings in the Regular Program are eligible for subsidized flood insurance rates.
- Under NFIP administrative grandfathering, Post-FIRM buildings in the Regular Program built in compliance with the floodplain management regulations in effect at the start of construction will continue to have favorable rate treatment even though higher

Base Flood Elevations (BFEs) or more restrictive, greater risk zone designations result from Flood Insurance Rate Map (FIRM) revisions. Policyholders who have remained loyal customers of the NFIP by maintaining continuous coverage (since coverage was first obtained on the building) are also eligible for administrative grandfathering.

**Group Flood Insurance.** Issued by the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. An applicant may cancel the group policy at any time and secure a regular Standard Flood Insurance Policy (SFIP) through the NFIP.

**High-Rise Building.** High-rise condominium buildings have 5 or more units and at least 3 floors excluding enclosure even if it is the lowest floor for rating purposes. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise. Under the NFIP, townhouses/rowhouses are not considered high-rise buildings, regardless of the number of floors.

**Historic Building.** Any building that is:

- Listed individually in the National Register of Historic Places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; or
- Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary of the Interior to qualify as a registered historic district; or
- Individually listed in a state inventory of historic places in states with preservation programs that have been approved by the Secretary of the Interior; or
- Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
  - By an approved state program as determined by the Secretary of the Interior; or
  - Directly by the Secretary of the Interior in states without approved programs.

**Improvements and Betterments.** Fixtures, alterations, installations, or additions made or acquired solely at a tenant's expense and comprising part of an insured building.

**Increased Cost of Compliance (ICC).** Coverage for expenses that a property owner must incur, above and beyond the cost to repair the physical damage the building actually sustained from a flooding event, to

**Ponding Hazard.** A flood hazard that occurs in flat areas when there are depressions in the ground that collect “ponds” of water. The ponding hazard is represented by the zone designation AH on the Flood Insurance Rate Map (FIRM).

**Post-FIRM Building.** A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

**Pre-FIRM Building.** A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).

**Preferred Risk Policy (PRP).** A lower-cost Standard Flood Insurance Policy (SFIP), written under the Dwelling Form or General Property Form. It offers fixed combinations of building/contents coverage limits or contents-only coverage. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property’s flood loss history. It is also available for buildings that are eligible under the PRP Eligibility Extension.

**Prepaid Amount (Total).** The total amount that must be submitted with an Application or renewal in order to be acceptable for coverage. It is determined by adding the Federal Policy Fee to the Total Prepaid Premium.

**Prepaid Premium (Total).** The amount on the Application (excluding the Preferred Risk Policy [PRP] Application) that includes the Annual Subtotal, the Increased Cost of Compliance (ICC) Premium, the Community Rating System (CRS) Premium Discount (if applicable), and the Probation Surcharge (if applicable).

**Presentment of Payment (Premium).** The date of the check or credit card payment by the applicant or applicant’s representative if the premium payment is not part of a loan closing, or the date of closing, if the premium payment is part of a loan closing.

**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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