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

I. LOWEST FLOOR DETERMINATION

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

A. Non-Elevated Buildings

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

Attached Garage

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

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

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

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

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

B. Elevated Buildings in A Zones

An elevated building is a building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Foundation walls are masonry walls, poured concrete walls, or precast concrete walls, regardless of height, that extend above grade and support the weight of a building. Buildings with knee foundation walls below the elevated floor (e.g., foundation walls not constructed the full height of the area between the lowest elevated floor and the grade, with wood-frame or studs attached above the foundation wall), are considered elevated buildings for rating purposes. However, if the foundation walls are supported on a slab foundation, the building is non-elevated.

Enclosure

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

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

Elevated No Enclosure

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

Elevated with Enclosure

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

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

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

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

1. **Proper Opening Requirements**

   An elevated building with an enclosure or crawlspace below the elevated floor with proper flood openings (flood vents) in the enclosure or crawlspace can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper flood openings in an unfinished enclosure or crawlspace, the Application should indicate “None” for enclosure.) This rule applies to buildings in zones A, A1–A30, AE, AO, AH, AR, and AR Dual. For buildings in any A Zone all enclosures (including an elevator shaft, a garage, or a crawlspace) below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. One of the following criteria must be met to satisfy this proper openings requirement for rating purposes:

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

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

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

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

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

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

3. Elevated Building with Garage

a. Elevated on Crawlspace with Attached Garage

If a building elevated on a crawlspace is located
in an A Zone and has an attached garage, and
the main building and garage are separated by
foundation walls, the garage and the crawlspace
are considered separate enclosures. Each
must have its own flood openings meeting the
NFIP proper openings requirement in order to
exclude either garage or crawlspace floor as
the lowest floor for rating. If the garage and the
crawlspace share two exterior walls and are
not separated by a foundation wall, the garage
and crawlspace form a single enclosure. Use
the following guidelines to determine the lowest
floor for rating:

• Use the top of the crawlspace (under-floor
space) floor or the garage floor, whichever is
lower, if neither the crawlspace nor the garage
has proper openings; or

• Use the top of the crawlspace floor, if the
only area that has proper openings is the
garage; or

• Use the top of the garage floor, if the only area
that has proper openings is the crawlspace; or

• Use the top of the finished floor (habitable
floor), if both the crawlspace and the garage
have proper openings.

b. Elevated with Enclosure — Garage Under the
Elevated Floor

If a building is elevated with an enclosure,
and the garage is located in an enclosure
beneath the elevated floor, the garage area is
considered to be a part of the enclosure area. It
is not necessary for the garage area to have its
own flood openings, as long as the openings in
the enclosure as a whole meet the NFIP proper
openings requirements. When a garage shares
exterior walls with other enclosed areas, and
there is no foundation wall between them, then
the garage area is considered to be a part of the
enclosed area. When the garage is separated
from other enclosed areas by a foundation wall,
the garage must meet the proper openings
requirement separately in order to be excluded
from rating.

C. Elevated Buildings in V Zones

In zones V, VE, and V1–V30, the floor of an enclosed
area below the lowest elevated floor is the building’s
lowest floor if any of the following conditions exists:

• The enclosed space is finished (having more than 20
linear feet of interior finished wall [paneling, etc.]); or

• The unfinished enclosed space is used for other than
building access (stairwells, elevators, etc.), parking,
or storage; or

• The enclosed space is of any size, and there is
machinery or equipment below the BFE located
inside or outside the enclosed space. (Machinery or
equipment is defined as building items permanently
affixed to the building and that provide utility services
for the building — i.e., furnaces, water heaters, heat
pumps, air conditioners. Washers, dryers, and food
freezers are contents items and are not considered
machinery or equipment.); or

• There is elevator equipment below the BFE; or

• The enclosed space is constructed with non-
breakaway walls. (A non-breakaway wall is defined
as a wall that is attached to the structural support
of the building and is not designed or constructed
to collapse under specific lateral loading forces.
This type of construction endangers the foundation
system of the building.); or

• The enclosed space is 300 square feet or more and
has breakaway walls; or

• The enclosed space has load-bearing (supporting)
walls.

NOTE: If the enclosed space (enclosure) is at or above
the BFE, use the “Free of Obstruction” rate table in
the Rating or Condominiums section as appropriate.
Also use these rates if an enclosure has solid
load-bearing walls that provide less than 25% of
the building’s structural support. The elevation of
the bottom enclosure floor is the lowest floor for
rating (LFE).

1981 Post-FIRM V Zone With Obstruction

For Post-FIRM 1981 buildings elevated in V zones
with an enclosure, the bottom of the lowest horizontal
structural member is the building’s lowest floor if ALL
of the following conditions exist:

• The enclosure is unfinished; and

• The enclosure is used solely for building access,
parking, or storage; and

• The enclosure is constructed with breakaway
walls; and

• The enclosure is less than 300 square feet; and

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• There is no machinery and equipment below the BFE; and
• There is no elevator below the BFE.

The Post-FIRM Elevated Buildings with Obstruction rate table must be used.

**NOTE:** Pre-1981 construction (both Pre-FIRM and Post-FIRM ’75–’81) meeting the above building conditions may use the Post-1981 V zone rate tables if the FIRM used for rating is effective on or after October 1, 1981.

### 1981 Post-FIRM V Zone No Obstruction

For Post-FIRM 1981 buildings elevated in V zones with no enclosure, the bottom of the lowest horizontal structural member is the building’s lowest floor using the 1981 Post-FIRM Elevated Building without Obstruction rate table.

**NOTE:** Pre-1981 construction (both Pre-FIRM and Post-FIRM ’75–’81) meeting the above building conditions may use the Post-1981 V zone rate tables if the FIRM used for rating is effective on or after October 1, 1981.

### D. Hanging Floors (A Zones and V Zones)

A hanging floor is a walled-in floor area beneath an elevated building which does not extend to the ground. A hanging floor includes foyers or mid-level entries that are walled-in and beneath an elevated building, and has a floor which does not extend to the ground. In A Zones, the top of the hanging floor is considered the lowest floor for rating. In V Zones, the bottom of the hanging floor’s lowest horizontal structure member is considered the lowest floor for rating. A building that includes a hanging floor must be described as an elevated building. Buildings with hanging floors can be submitted for Special Rates consideration.

### II. USE OF ELEVATION CERTIFICATE

The Elevation Certificate (EC) is used to establish the rates for buildings located in Special Flood Hazard Areas (SFHA) with full-risk rates. Use the criteria below in determining whether use of the EC is mandatory or optional. (See the Special Certifications section for more information on using the EC.)

**A. Mandatory Use of Elevation Certificate**

An EC is required to determine the full-risk premium rate for all Post-FIRM buildings rated in zones Unnumbered A, AE, A1–A30, VE, and V1–V30. An EC is also required for Post-FIRM buildings located in Unnumbered A Zones (With or Without BFE) and Zones AH and AO. In Zone AO, a Letter of Compliance is acceptable in lieu of an EC.

In unnumbered A zones, when there is no BFE, the property owner or the property owner’s representative may complete the EC without providing data in Section C or D. If the building is located in an unnumbered A Zone, and the community has established a BFE, an EC completed by a licensed land surveyor, architect, or engineer that certifies the lowest floor elevation in Section C and D must be submitted.

Pre-FIRM buildings insured with continuous coverage with an original new business date prior to July 6, 2012, may use Optional full-risk rates determined with an EC. Pre-FIRM buildings newly insured or newly purchased on or after July 6, 2012, in zones Unnumbered A, AE, A1–A30, AH, AO, VE, and V1–V30 must be rated with full-risk premium rates determined with an EC. Additionally, coverage reinstated effective on or after October 4, 2012, following a lapse in coverage for a policy previously receiving Pre-FIRM subsidized premium rates must be rated with full-risk premium rates determined with an EC.

**B. Optional Rating Using the Elevation Certificate**

Buildings located in AR and AR Dual Zones, or constructed prior to publication of the initial Flood Insurance Rate Map (Pre-FIRM), can, at the option of the insured, be elevation-rated with an EC. The insured may select the more advantageous rate.

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

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

If the surveyor has not applied the conversion factor, the National Geodetic Survey (NGS) has developed a tool that will help you convert the LFE and BFE measurements to like form. This tool is available through the NGS website at [http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.prl](http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.prl). Enter the north latitude and west longitude of the structure. Enter “ft” in the orthometric height field. The conversion factor will then be provided for calculations.
For example, to convert a property with a latitude of 35° 15' and longitude of 121° 22' 30” from NGVD 29 to NAVD 88, enter the latitude and longitude in the degrees, minutes, seconds format (just replace the °, ′, “ symbols with a space).

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

As an example, enter a building elevation of 54.2 ft. Select Vertical Datum NGVD 29 and click on Submit.

The result produced by VERTCON for this latitude and longitude will display a conversion factor of 2.726 feet and a building elevation of 56.926 feet NAVD 88. Shown in tenths of a foot, the building elevation is 56.9 feet NAVD 88.

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

Section A and C of the 2012 Elevation Certificate provide fields for entering numerous measurements that the surveyor must record in completing an elevation survey. This data will be used to not only help insurance agents accurately rate a flood insurance policy, but also assist FEMA and the local communities with their floodplain management compliance issues. This 2012 Elevation Certificate does not specifically identify for the insurance agent the Lower Floor Elevation that must be used for rating purposes. Based upon your knowledge of the rules and regulations of the National Flood Insurance Program, you must make the final determination regarding which elevation should be used to accurately rate the policy and calculate the premium. This guide must be used in conjunction with information provided on the Flood Insurance Application form.

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

WHERE TO START.....

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

STEP 1:

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

STEP 2:

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

STEP 3:

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

• For Building Diagrams 1A, 1B, and 3, if Item C2.a is higher than C2.f, the building is slab on grade, or a walkout first level. Rate as no basement and use Item C2.a as the lowest floor elevation for rating.

• If Item C2.c is given, and the property is in a V Zone, Item C2.c will be the correct lowest floor elevation for rating if there are no enclosures (Building Diagram 5).

• If Item C2.c is higher than Item C2.a, then you have an elevated building with enclosure(s) below the elevated level. Use Item C2.c as the lowest floor elevation for rating V Zones if the enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the bottom of Item C2.a if the enclosure is 300 sq. ft. or greater, or the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building Diagram 6).

IMPORTANT HINT:

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

WHERE TO GET HELP

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

BUILDING DIAGRAM #1A
Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.∗
Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented
Elevation Needed for Rating from FEMA Elevation Certificate: Item C.2.a or Item C.2.d (if structure has attached garage)

BUILDING DIAGRAM #1B
Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.∗
Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented
Elevation Needed for Rating from FEMA Elevation Certificate: Item C.2.a or Item C.2.d (if structure has attached garage)

BUILDING DIAGRAM #2
Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.∗
Lowest Floor for Rating: Top of basement floor
Elevation Needed for Rating from FEMA Elevation Certificate: Item C.2.a

BUILDING DIAGRAM #3
Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.∗
Lowest Floor for Rating: Top of slab
Elevation Needed for Rating from FEMA Elevation Certificate: Item C.2.a

BUILDING DIAGRAM #4
Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.∗
Lowest Floor for Rating: Top of slab (basement floor)
Elevation Needed for Rating from FEMA Elevation Certificate: Item C.2.a

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

∗Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.
**BUILDING DIAGRAM #5**

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

**Lowest Floor for Rating:** Lowest elevated floor

**Elevation Needed for Rating from FEMA Elevation Certificate:**
- Item C2a

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**BUILDING DIAGRAM #6**

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

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

**Elevation Needed for Rating from FEMA Elevation Certificate:**
- Item C2a or Item C2b

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**BUILDING DIAGRAM #7**

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

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

**Elevation Needed for Rating from FEMA Elevation Certificate:**
- Item C2a or Item C2b

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**BUILDING DIAGRAM #8**

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

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

**Elevation Needed for Rating from FEMA Elevation Certificate:**
- Item C2a or Item C2b

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**BUILDING DIAGRAM #9**

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

**Lowest Floor for Rating:** Top of subgrade crawlspace

**Elevation Needed for Rating from FEMA Elevation Certificate:**
- Item C2a or Item C2b

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**Note:** 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 crawlspace. 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 (ICCS) 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 shall be on at least two sides of the enclosure. If a building has more than one enclosed area, each area shall have openings to allow floodwater to readily enter. The bottom of the openings must be no higher than 1 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings see NFIP Technical Bulletin 1.
Lowest Floor Guide for Zones V, VE, V1-V30

BUILDING DIAGRAM #1

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

**Lowest Floor for Rating:** Bottom of slab

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

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

BUILDING DIAGRAM #1B

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

**Lowest Floor for Rating:** Bottom of slab

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

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

BUILDING DIAGRAM #2

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

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

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

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

BUILDING DIAGRAM #3

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

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

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

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

BUILDING DIAGRAM #4

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

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

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

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

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

***Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.
LOWEST FLOOR GUIDE FOR ZONES V, VE, V1-V30

BUILDING DIAGRAM #5
Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is 3/8 inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
Lowest Floor for Rating: Bottom of lowest horizontal structural member
Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.c.

BUILDING DIAGRAM #6
Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.
Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met
Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a or Item C2.c.

BUILDING DIAGRAM #7
Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.
Lowest Floor for Rating: Bottom of slab (lowest floor)
Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a

BUILDING DIAGRAM #8
Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls
Lowest Floor for Rating: Bottom floor
Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a

BUILDING DIAGRAM #9
Distinguishing Feature: The bottom (crawl space) floor is below ground level (grade) on all sides.* (If the distance from the crawl space to the top of the next higher floor is more than 5 feet, or the crawl space floor is more than 2 feet below the grade (LAV) on all sides, use Diagram 2.)
Lowest Floor for Rating: Bottom of subgrade crawlspace
Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a. and Item C2.b.

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

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

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<td>Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones B, C, X, A99, and D</td>
<td>LFG 12 – LFG 15</td>
</tr>
<tr>
<td>Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones B, C, X, A99, and D</td>
<td>LFG 16 – LFG 19</td>
</tr>
<tr>
<td>Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones A, AO, and AH</td>
<td>LFG 20 – LFG 26</td>
</tr>
<tr>
<td>Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones A, AO, and AH</td>
<td>LFG 27 – LFG 31</td>
</tr>
<tr>
<td>Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones AE and A1–A30</td>
<td>LFG 32 – LFG 39</td>
</tr>
<tr>
<td>Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones AE and A1–A30</td>
<td>LFG 40 – LFG 54</td>
</tr>
<tr>
<td>Non-Elevated Buildings for Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1–V30</td>
<td>LFG 55 – LFG 60</td>
</tr>
<tr>
<td>Elevated Buildings for Post-FIRM Risks in Flood Zones VE and V1–V30, Construction Date October 1, 1981, and After</td>
<td>LFG 74 – LFG 85</td>
</tr>
<tr>
<td>Non-Elevated Buildings for Post-FIRM Risks in Flood Zones VE and V1–V30, Construction Date October 1, 1981, and After</td>
<td>LFG 86</td>
</tr>
</tbody>
</table>
**Building Description**
1 floor with unfinished enclosed area

**Elevating Foundation of Building**
Piers, posts, piles, or columns

**Type of Enclosure**
Unfinished enclosure
With proper openings

**Machinery or Equipment Servicing Building**
With or without machinery or equipment below the lowest elevated floor

**Lowest Floor for Rating**
No Elevation Certificate required

**Application Should Show**
Building type — 1 floor
Is building elevated? — Yes
Is area below the elevated floor enclosed? — No

**Pre-FIRM Rating**
Use Pre-FIRM rate table No Basement/Enclosure category.

**Post-FIRM Rating**
Use Post-FIRM rate table No Basement/Enclosure category.

---

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.
8 D zone rates are considered subsidized.

NOTE: Above references may not apply to this page.
### Building Description
2 floors with unfinished enclosed area

### Elevating Foundation of Building
Piers, posts, piles, or columns

### Type of Enclosure
Unfinished enclosure
With proper openings

### Machinery or Equipment Servicing Building
With or without machinery or equipment below the lowest elevated floor

### Lowest Floor for Rating
No Elevation Certificate required

### Application Should Show
Building type — 2 floors
Is building elevated? — Yes
Is area below the elevated floor enclosed? — No

### Pre-FIRM Rating
Use Pre-FIRM rate table No Basement/Enclosure category.

### Post-FIRM Rating
Use Post-FIRM rate table No Basement/Enclosure category.

---

**NOTE:** Above references may not apply to this page.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.
8. D zone rates are considered subsidized.
# ELEVATED BUILDINGS
## PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors with unfinished enclosed area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid foundation walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished enclosure (garage) and crawlspace</td>
</tr>
<tr>
<td></td>
<td>No proper openings³</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>No Elevation Certificate required</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building type — 3 or more floors</td>
</tr>
<tr>
<td></td>
<td>Is building elevated? — Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed? — Yes</td>
</tr>
</tbody>
</table>

### Pre-FIRM Rating⁷, ⁸
Use Pre-FIRM rate table **With Enclosure** category.

### Post-FIRM Rating
Use Post-FIRM rate table **With Enclosure** category.

---

1 LF — Lowest Floor  
2 BFE — Base Flood Elevation  
3 See page LFG 1 for explanation of proper openings  
4 HAG — Highest Adjacent Grade  
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6 Non- elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.  
8 D zone rates are considered subsidized.

NOTE: Above references may not apply to this page.
## Building Description

1 floor with finished or unfinished enclosed area

### Elevating Foundation of Building

Piers, posts, piles, or columns

### Type of Enclosure

Non-load-bearing walls
No proper openings

### Machinery or Equipment Servicing Building

With or without machinery or equipment below the lowest elevated floor

### Lowest Floor for Rating

No Elevation Certificate required

### Application Should Show

Building type — 2 floors
Is building elevated? — Yes
Is area below the elevated floor enclosed? — Yes

### Pre-FIRM Rating

Use Pre-FIRM rate table **With Enclosure** category.

### Post-FIRM Rating

Use Post-FIRM rate table **With Enclosure** category.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.
8. D zone rates are considered subsidized.

---

NOTE: Above references may not apply to this page.
**Building Description** | 1 floor on slab
---|---
**Machinery or Equipment Servicing Building** | N/A
**Lowest Floor for Rating** | No Elevation Certificate required
**Application Should Show** | Building type — 1 floor  
 Basement — None  
 Is building elevated? — No
**Pre-FIRM Rating** | Use Pre-FIRM rate table *No Basement/Enclosure* category.
**Post-FIRM Rating** | Use Post-FIRM rate table *No Basement/Enclosure* category.

**NOTE:** Above references may not apply to this page.
### NON-ELEVATED BUILDINGS
**PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**

**Building Description**
- 3 or more floors on slab

**Machinery or Equipment Servicing Building**
- N/A

**Lowest Floor for Rating**
- No Elevation Certificate required

**Application Should Show**
- Building type — 3 or more floors
- Basement — None
- Is building elevated? — No

**Pre-FIRM Rating**
- Use Pre-FIRM rate table **No Basement/Enclosure** category.

**Post-FIRM Rating**
- Use Post-FIRM rate table **No Basement/Enclosure** category.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.
8. D zone rates are considered subsidized.

---

**NOTE:** Above references may not apply to this page.
### NON-ELEVATED BUILDINGS

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>N/A</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>No Elevation Certificate required</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 2 floors  
Basement — None  
Is building elevated? — No |
| Pre-FIRM Rating | Use Pre-FIRM rate table **No Basement/Enclosure** category. |
| Post-FIRM Rating | Use Post-FIRM rate table **No Basement/Enclosure** category. |

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.  
8. D zone rates are considered subsidized.

**NOTE:** Above references may not apply to this page.
### NON-ELEVATED BUILDINGS

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor with finished or unfinished basement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment</td>
<td>With or without machinery or equipment in basement</td>
</tr>
<tr>
<td>Servicing Building</td>
<td>With or without machinery or equipment in basement</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>No Elevation Certificate required</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 2 floors  
Basement — Finished or unfinished  
Is building elevated? — No |
| Pre-FIRM Rating | Use Pre-FIRM rate table **With Basement** category. |
| Post-FIRM Rating | Use Post-FIRM rate table **With Basement** category. |

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.  
8. D zone rates are considered subsidized.

**NOTE:** Above references may not apply to this page.
### ELEVATED BUILDINGS

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

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor without enclosed area (see Elevation Certificate, Diagram 5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>No enclosure</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>None</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of lowest elevated floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 1 floor  
Is building elevated? — Yes  
Is area below the elevated floor enclosed? — No |

#### Pre-FIRM Subsidized Rating

6. 1

**AO Zone:** Use Pre-FIRM rate table **No Basement/Enclosure** category.

**AH Zone:** Use Pre-FIRM rate table **No Basement/Enclosure** category.

**A Zone with BFE:** Use Pre-FIRM rate table **No Basement/Enclosure** category.

**A Zone without BFE:** Use Pre-FIRM rate table **No Basement/Enclosure** category.

#### Pre-FIRM Full-Risk Rating

7 (Use Post-FIRM Rate Tables)

**AO Zone:** If difference between LF and HAG is equal to or greater than Base Flood Depth, use **With Certification of Compliance or Elevation Certificate** rate. If not, use **Without Certification of Compliance or Elevation Certificate** rate.

**AH Zone:** If LF elevation is greater than or equal to the BFE, use **With Certification of Compliance or Elevation Certificate** rate. If not, use **Without Certification of Compliance or Elevation Certificate** rate.

**A Zone with BFE:** Use Post-FIRM rate table **With Base Flood Elevation** category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

**A Zone without BFE:** If difference between the LF and HAG is 1 foot or more, use Post-FIRM rate table **No Base Flood Elevation** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

#### Post-FIRM Rating

**AO Zone:** If difference between LF and HAG is equal to or greater than Base Flood Depth, use **With Certification of Compliance or Elevation Certificate** rate. If not, use **Without Certification of Compliance or Elevation Certificate** rate.

**AH Zone:** If LF elevation is greater than or equal to the BFE, use **With Certification of Compliance or Elevation Certificate** rate. If not, use **Without Certification of Compliance or Elevation Certificate** rate.

**A Zone with BFE:** Use Post-FIRM rate table **With Base Flood Elevation** category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

**A Zone without BFE:** If difference between the LF and HAG is 1 foot or more, use Post-FIRM rate table **No Base Flood Elevation** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

---

1 LF — Lowest Floor  
2 BFE — Base Flood Elevation  
3 See page LFG 1 for explanation of proper openings  
4 HAG — Highest Adjacent Grade  
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

**NOTE:** Above references may not apply to this page.

---

LFG 20 OCTOBER 1, 2013
### Building Description
- 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)

### Elevating Foundation of Building
- Piers, posts, piles, or columns

### Type of Enclosure
- No enclosure

### Machinery or Equipment Servicing Building
- With or without machinery or equipment below the lowest elevated floor

### Lowest Floor for Rating
- Top of lowest elevated floor

### Application Should Show
- Building type — 2 floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — No

### Pre-FIRM Subsidized Rating\(^6\)\(^7\)
- **AO Zone**: Use Pre-FIRM rate table No Basement/Enclosure category.
- **AH Zone**: Use Pre-FIRM rate table No Basement/Enclosure category.
- **A Zone with BFE\(^2\)**: Use Pre-FIRM rate table No Basement/Enclosure category.
- **A Zone without BFE\(^2\)**: Use Pre-FIRM rate table No Basement/Enclosure category.

### Pre-FIRM Full-Risk Rating \(^2\) (Use Post-FIRM Rate Tables)
- **AO Zone**: If difference between LF\(^1\) and HAG\(^4\) is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **AH Zone**: If LF\(^1\) elevation is greater than or equal to the BFE\(^2\), use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **A Zone with BFE\(^2\)**: Use Post-FIRM rate table With Base Flood Elevation category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.
- **A Zone without BFE\(^2\)**: If difference between the LF\(^1\) and HAG\(^4\) is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

### Post-FIRM Rating
- **AO Zone**: If difference between LF\(^1\) and HAG\(^4\) is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **AH Zone**: If LF\(^1\) elevation is greater than or equal to the BFE\(^2\), use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **A Zone with BFE\(^2\)**: Use Post-FIRM rate table With Base Flood Elevation category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.
- **A Zone without BFE\(^2\)**: If difference between the LF\(^1\) and HAG\(^4\) is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.
**Building Description**

1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)

<table>
<thead>
<tr>
<th>Elevating Foundation of Building</th>
<th>Piers, posts, piles, or columns</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished enclosure</td>
</tr>
<tr>
<td></td>
<td>With proper openings³</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of next-higher floor (elevated floor)</td>
</tr>
</tbody>
</table>

**Application Should Show**

<table>
<thead>
<tr>
<th>Building type — 1 floor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is building elevated? — Yes</td>
</tr>
<tr>
<td>Is area below the elevated floor enclosed? — No</td>
</tr>
</tbody>
</table>

**Pre-FIRM Subsidized Rating**

- **AO Zone:** Use Pre-FIRM rate table No Basement/Enclosure category.
- **AH Zone:** Use Pre-FIRM rate table No Basement/Enclosure category.
- **A Zone with BFE²:** Use Pre-FIRM rate table No Basement/Enclosure category.
- **A Zone without BFE²:** Use Pre-FIRM rate table No Basement/Enclosure category.

**Pre-FIRM Full-Risk Rating**

- **AO Zone:** If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **AH Zone:** If LF¹ elevation is greater than or equal to the BFE², use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **A Zone with BFE²:** Use Post-FIRM rate table With Base Flood Elevation category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate.
- **A Zone without BFE²:** If difference between the LF¹ and HAG⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

**Post-FIRM Rating**

- **AO Zone:** If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **AH Zone:** If LF¹ elevation is greater than or equal to the BFE², use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **A Zone with BFE²:** Use Post-FIRM rate table With Base Flood Elevation category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate.
- **A Zone without BFE²:** If difference between the LF¹ and HAG⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If the difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

**NOTE:** Above references may not apply to this page.
Building Description
2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)

Elevating Foundation of Building
Piers, posts, piles, or columns

Type of Enclosure
Unfinished enclosure
With proper openings

Machinery or Equipment Servicing Building
With or without machinery or equipment below the lowest elevated floor

Lowest Floor for Rating
Lowest elevated floor

Application Should Show
Building type — 2 floors
Is building elevated? — Yes
Is area below the elevated floor enclosed? — No

Pre-FIRM Subsidized Rating
AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category.
AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category.
A Zone with BFE: Use Pre-FIRM rate table No Basement/Enclosure category.
A Zone without BFE: Use Pre-FIRM rate table No Basement/Enclosure category.

Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)
AO Zone: If difference between LF and HAG is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
AH Zone: If LF elevation is greater than or equal to the BFE, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
A Zone with BFE: Use Post-FIRM rate table With Base Flood Elevation category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.
A Zone without BFE: If difference between the LF and HAG is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

Post-FIRM Rating
AO Zone: If difference between LF and HAG is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
AH Zone: If LF elevation is greater than or equal to the BFE, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
A Zone with BFE: Use Post-FIRM rate table With Base Flood Elevation category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.
A Zone without BFE: If difference between the LF and HAG is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If the difference is 0 feet or less, submit the Application to the insurer for a rate.

NOTE: Above references may not apply to this page.
## ELEVATED BUILDINGS
### PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid foundation walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished enclosure (garage) and crawlspace</td>
</tr>
<tr>
<td></td>
<td>No openings</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor (lower of crawlspace or garage)</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building type — 3 or more floors</td>
</tr>
<tr>
<td></td>
<td>Is building elevated? — Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed? — Yes</td>
</tr>
<tr>
<td>Pre-FIRM Subsidized Rating(^5) (^7)</td>
<td>AO Zone: Use Pre-FIRM rate table <em>With Enclosure</em> category.</td>
</tr>
<tr>
<td></td>
<td>AH Zone: Use Pre-FIRM rate table <em>With Enclosure</em> category.</td>
</tr>
<tr>
<td></td>
<td>A Zone: Use Pre-FIRM rate table <em>With Enclosure</em> category.</td>
</tr>
<tr>
<td>Pre-FIRM Full-Risk Rating(^7) (Use Post-FIRM Rate Tables)</td>
<td>Submit the Application to the insurer for a rate.</td>
</tr>
<tr>
<td>Post-FIRM Rating</td>
<td>Submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

---

### Notes:
- 1. LF — Lowest Floor
- 2. BFE — Base Flood Elevation
- 3. See page LFG 1 for explanation of proper openings
- 4. HAG — Highest Adjacent Grade
- 5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
- 6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
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---

**NOTE:** Above references may not apply to this page.
# Elevated Buildings

Pre- and Post-FIRM Risks in Flood Zones A, AO, and AH

## Building Description

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
</table>

## Elevating Foundation of Building

<table>
<thead>
<tr>
<th>Elevating Foundation of Building</th>
<th>Piers, posts, piles, or columns</th>
</tr>
</thead>
</table>

## Type of Enclosure

<table>
<thead>
<tr>
<th>Type of Enclosure</th>
<th>Unfinished enclosure</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Non-load-bearing walls</td>
</tr>
<tr>
<td></td>
<td>No openings</td>
</tr>
</tbody>
</table>

## Machinery or Equipment Servicing Building

<table>
<thead>
<tr>
<th>Machinery or Equipment Servicing Building</th>
<th>With or without machinery or equipment below the lowest elevated floor</th>
</tr>
</thead>
</table>

## Lowest Floor for Rating

<table>
<thead>
<tr>
<th>Lowest Floor for Rating</th>
<th>Top of bottom floor (including basement or enclosure)</th>
</tr>
</thead>
</table>

## Application Should Show

<table>
<thead>
<tr>
<th>Application Should Show</th>
<th>Building type — 2 floors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Is building elevated? — Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed? — Yes</td>
</tr>
</tbody>
</table>

## Pre-FIRM Subsidized Rating

<table>
<thead>
<tr>
<th>Zone</th>
<th>Pre-FIRM Subsidized Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>AO Zone</td>
<td>Use Pre-FIRM rate table With Enclosure category.</td>
</tr>
<tr>
<td>AH Zone</td>
<td>Use Pre-FIRM rate table With Enclosure category.</td>
</tr>
<tr>
<td>A Zone</td>
<td>Use Pre-FIRM rate table With Enclosure category.</td>
</tr>
</tbody>
</table>

## Pre-FIRM Full-Risk Rating

<table>
<thead>
<tr>
<th>Pre-FIRM Full-Risk Rating</th>
<th>(Use Post-FIRM Rate Tables)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

## Post-FIRM Rating

<table>
<thead>
<tr>
<th>Post-FIRM Rating</th>
<th>Submit the Application to the insurer for a rate.</th>
</tr>
</thead>
</table>

---

1 LF — Lowest Floor  
2 BFE — Base Flood Elevation  
3 See page LFG 1 for explanation of proper openings  
4 HAG — Highest Adjacent Grade  
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  

**NOTE:** Above references may not apply to this page.
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Mobile home without enclosed area (see Elevation Certificate, Diagram 5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Vinyl or aluminum skirting</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of lowest elevated floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — Mobile home  
Is building elevated? — Yes  
Is area below the elevated floor enclosed? — No |

### Pre-FIRM Subsidized Rating

<table>
<thead>
<tr>
<th>Zone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AO</td>
<td>Use Pre-FIRM rate table Manufactured (Mobile) Home category.</td>
</tr>
<tr>
<td>AH</td>
<td>Use Pre-FIRM rate table Manufactured (Mobile) Home category.</td>
</tr>
<tr>
<td>A Zone with BFE2</td>
<td>Use Pre-FIRM rate table No Basement/Enclosure category.</td>
</tr>
<tr>
<td>A Zone without BFE2</td>
<td>Use Pre-FIRM rate table No Basement/Enclosure category.</td>
</tr>
</tbody>
</table>

### Pre-FIRM Full-Risk Rating

<table>
<thead>
<tr>
<th>Zone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AO</td>
<td>If difference between LF1 and HAG4 is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.</td>
</tr>
<tr>
<td>AH</td>
<td>If LF1 elevation is greater than or equal to the BFE2, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.</td>
</tr>
<tr>
<td>A Zone with BFE2</td>
<td>Use Post-FIRM rate table With Base Flood Elevation category. If LF1 elevation is 2 or more feet below the BFE2, submit the Application to the insurer for a rate.</td>
</tr>
<tr>
<td>A Zone without BFE2</td>
<td>If difference between the LF1 and HAG4 is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

### Post-FIRM Rating

<table>
<thead>
<tr>
<th>Zone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AO</td>
<td>If difference between LF1 and HAG4 is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.</td>
</tr>
<tr>
<td>AH</td>
<td>If LF1 elevation is greater than or equal to the BFE2, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.</td>
</tr>
<tr>
<td>A Zone with BFE2</td>
<td>Use Post-FIRM rate table With Base Flood Elevation category. If LF1 elevation is 2 or more feet below the BFE2, submit the Application to the insurer for a rate.</td>
</tr>
<tr>
<td>A Zone without BFE2</td>
<td>If difference between the LF1 and HAG4 is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

1 LF — Lowest Floor  
2 BFE — Base Flood Elevation  
3 See page LFG 1 for explanation of proper openings  
4 HAG — Highest Adjacent Grade  
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
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**NON-ELEVATED BUILDINGS**

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor with finished or unfinished basement (see Elevation Certificate, Diagram 2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment in the basement</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor (including basement)</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 2 floors  
Basement — Finished or unfinished  
Is building elevated? — No |
| Pre-FIRM Subsidized Rating\(^5,7\) | AO Zone: Use Pre-FIRM rate table **With Basement** category.  
AH Zone: Use Pre-FIRM rate table **With Basement** category.  
A Zone: Use Pre-FIRM rate table **With Basement** category. |
| Pre-FIRM Full-Risk Rating\(^7\) (Use Post-FIRM Rate Tables) | Submit the Application to the insurer for a rate. |
| Post-FIRM Rating | Submit the Application to the insurer for a rate. |

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
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**PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor on slab (see Elevation Certificate, Diagram 1A)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>N/A</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building type — 1 floor</td>
</tr>
<tr>
<td></td>
<td>Basement — None</td>
</tr>
<tr>
<td></td>
<td>Is building elevated? — No</td>
</tr>
</tbody>
</table>

**Pre-FIRM Subsidized Rating**

- **AO Zone:** Use Pre-FIRM rate table No Basement/Enclosure category.
- **AH Zone:** Use Pre-FIRM rate table No Basement/Enclosure category.
- **A Zone with BFE²:** Use Pre-FIRM rate table No Basement/Enclosure category.
- **A Zone without BFE²:** Use Pre-FIRM rate table No Basement/Enclosure category.

**Pre-FIRM Full-Risk Rating** (Use Post-FIRM Rate Tables)

- **AO Zone:** If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **AH Zone:** If LF¹ elevation is greater than or equal to the BFE², use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **A Zone with BFE²:** Use Post-FIRM rate table With Base Flood Elevation category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate.
- **A Zone without BFE²:** If difference between the LF¹ and HAG⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

**Post-FIRM Rating**

- **AO Zone:** If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **AH Zone:** If LF¹ elevation is greater than or equal to the BFE², use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **A Zone with BFE²:** Use Post-FIRM rate table With Base Flood Elevation category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate.
- **A Zone without BFE²:** If difference between the LF¹ and HAG⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1. LF — Lowest Floor
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**NOTE:** Above references may not apply to this page.
### Building Description
3 or more floors on slab (see Elevation Certificate, Diagram 1A)

### Machinery or Equipment Servicing Building
N/A

### Lowest Floor for Rating
Top of bottom floor

### Application Should Show
- Building type — 3 or more floors
- Basement — None
- Is building elevated? — No

### Pre-FIRM Subsidized Rating\(^5,7\)
- **AO Zone:** Use Pre-FIRM rate table No Basement/Enclosure category.
- **AH Zone:** Use Pre-FIRM rate table No Basement/Enclosure category.
- **A Zone with BFE\(^2\):** Use Pre-FIRM rate table No Basement/Enclosure category.
- **A Zone without BFE\(^2\):** Use Pre-FIRM rate table No Basement/Enclosure category.

### Pre-FIRM Full-Risk Rating\(^2\) (Use Post-FIRM Rate Tables)
- **AO Zone:** If difference between LF\(^3\) and HAG\(^4\) is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **AH Zone:** If LF\(^3\) elevation is greater than or equal to the BFE\(^2\), use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **A Zone with BFE\(^2\):** Use Post-FIRM rate table No Base Flood Elevation category. If difference is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.
- **A Zone without BFE\(^2\):** If difference between the LF\(^3\) and HAG\(^4\) is 1 foot or more, use Post-FIRM rate table With Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

### Post-FIRM Rating
- **AO Zone:** If difference between LF\(^3\) and HAG\(^4\) is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **AH Zone:** If LF\(^3\) elevation is greater than or equal to the BFE\(^2\), use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.
- **A Zone with BFE\(^2\):** Use Post-FIRM rate table No Base Flood Elevation category. If difference is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.
- **A Zone without BFE\(^2\):** If difference between the LF\(^3\) and HAG\(^4\) is 1 foot or more, use Post-FIRM rate table With Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

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3. See page LFG 1 for explanation of proper openings
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---

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

---

**OCTOBER 1, 2013**
## NON-ELEVATED BUILDINGS
### PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

![Diagram of a building](image)

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>N/A</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 2 floors  
 Basement — None  
 Is building elevated? — No |

### Pre-FIRM Subsidized Rating

<table>
<thead>
<tr>
<th>Zone</th>
<th>Rating and Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>AO Zone</td>
<td>Use Pre-FIRM rate table <strong>No Basement/Enclosure</strong> category.</td>
</tr>
<tr>
<td>AH Zone</td>
<td>Use Pre-FIRM rate table <strong>No Basement/Enclosure</strong> category.</td>
</tr>
<tr>
<td>A Zone with BFE²</td>
<td>Use Pre-FIRM rate table <strong>No Basement/Enclosure</strong> category.</td>
</tr>
<tr>
<td>A Zone without BFE²</td>
<td>Use Pre-FIRM rate table <strong>No Basement/Enclosure</strong> category.</td>
</tr>
</tbody>
</table>

### Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)

<table>
<thead>
<tr>
<th>Zone</th>
<th>Rating and Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>AO Zone</td>
<td>If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use <strong>With Certification of Compliance or Elevation Certificate</strong> rate. If not, use <strong>Without Certification of Compliance or Elevation Certificate</strong> rate.</td>
</tr>
<tr>
<td>AH Zone</td>
<td>If LF¹ elevation is greater than or equal to the BFE², use <strong>With Certification of Compliance or Elevation Certificate</strong> rate. If not, use <strong>Without Certification of Compliance or Elevation Certificate</strong> rate.</td>
</tr>
<tr>
<td>A Zone with BFE²</td>
<td>Use Post-FIRM rate table <strong>No Base Flood Elevation</strong> category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate.</td>
</tr>
<tr>
<td>A Zone without BFE²</td>
<td>If difference between the LF¹ and HAG⁴ is 1 foot or more, use Post-FIRM rate table <strong>With Base Flood Elevation</strong> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

### Post-FIRM Rating

<table>
<thead>
<tr>
<th>Zone</th>
<th>Rating and Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>AO Zone</td>
<td>If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use <strong>With Certification of Compliance or Elevation Certificate</strong> rate. If not, use <strong>Without Certification of Compliance or Elevation Certificate</strong> rate.</td>
</tr>
<tr>
<td>AH Zone</td>
<td>If LF¹ elevation is greater than or equal to the BFE², use <strong>With Certification of Compliance or Elevation Certificate</strong> rate. If not, use <strong>Without Certification of Compliance or Elevation Certificate</strong> rate.</td>
</tr>
<tr>
<td>A Zone with BFE²</td>
<td>Use Post-FIRM rate table <strong>No Base Flood Elevation</strong> category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate.</td>
</tr>
<tr>
<td>A Zone without BFE²</td>
<td>If difference between the LF¹ and HAG⁴ is 1 foot or more, use Post-FIRM rate table <strong>With Base Flood Elevation</strong> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

1. LF — Lowest Floor  
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### Building Description

2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)

**Machinery or Equipment Servicing Building**

Machinery or equipment in garage

**Lowest Floor for Rating**

If attached garage has no proper openings, and has machinery or equipment below the BFE, use the garage floor for rating. Otherwise, use the top of the finished floor for rating.

**Application Should Show**

Building type — 2 floors  
Basement — None  
Is building elevated? — No

**Pre-FIRM Subsidized Rating**

<table>
<thead>
<tr>
<th>Zone</th>
<th>Rate Table</th>
</tr>
</thead>
<tbody>
<tr>
<td>AO Zone</td>
<td>Use Pre-FIRM rate table No Basement/Enclosure category.</td>
</tr>
<tr>
<td>AH Zone</td>
<td>Use Pre-FIRM rate table No Basement/Enclosure category.</td>
</tr>
<tr>
<td>A Zone with BFE</td>
<td>Use Pre-FIRM rate table No Basement/Enclosure category.</td>
</tr>
<tr>
<td>A Zone without BFE</td>
<td>Use Pre-FIRM rate table No Basement/Enclosure category.</td>
</tr>
</tbody>
</table>

**Pre-FIRM Full-Risk Rating**

<table>
<thead>
<tr>
<th>Zone</th>
<th>Rate Table</th>
</tr>
</thead>
<tbody>
<tr>
<td>AO Zone</td>
<td>If difference between LF and HAG is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.</td>
</tr>
<tr>
<td>AH Zone</td>
<td>If LF elevation is greater than or equal to the BFE, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.</td>
</tr>
<tr>
<td>A Zone with BFE</td>
<td>Use Post-FIRM rate table With Base Flood Elevation category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.</td>
</tr>
<tr>
<td>A Zone without BFE</td>
<td>If difference between the LF and HAG is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

**Post-FIRM Rating**

<table>
<thead>
<tr>
<th>Zone</th>
<th>Rate Table</th>
</tr>
</thead>
<tbody>
<tr>
<td>AO Zone</td>
<td>If difference between LF and HAG is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.</td>
</tr>
<tr>
<td>AH Zone</td>
<td>If LF elevation is greater than or equal to the BFE, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate.</td>
</tr>
<tr>
<td>A Zone with BFE</td>
<td>Use Post-FIRM rate table With Base Flood Elevation category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.</td>
</tr>
<tr>
<td>A Zone without BFE</td>
<td>If difference between the LF and HAG is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: Above references may not apply to this page.
### NON-ELEVATED BUILDINGS
#### PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

**Building Description**
1 floor on slab (see Elevation Certificate, Diagram 1A)

**Machinery or Equipment Servicing Building**
N/A

**Lowest Floor for Rating**
Top of bottom floor

**Application Should Show**
- Building type — 1 floor
- Basement — None
- Is building elevated? — No

**Pre-FIRM Subsidized Rating**
Use Pre-FIRM rate table No Basement/Enclosure category.

**Pre-FIRM Full-Risk Rating**
Use Post-FIRM rate table **1 Floor No Basement/Enclosure/Crawlspace** category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

**Post-FIRM Rating**
Use Post-FIRM rate table **1 Floor No Basement/Enclosure/Crawlspace** category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

---

NOTE: Above references may not apply to this page.
### NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

<table>
<thead>
<tr>
<th>Building Description</th>
<th>3 or more floors on slab (see Elevation Certificate, Diagram 1A)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>N/A</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 3 or more floors  
Basement — None  
Is building elevated? — No |
| Pre-FIRM Subsidized Rating\(^6,7\) | Use Pre-FIRM rate table **No Basement/Enclosure** category. |
| Pre-FIRM Full-Risk Rating\(^6\) (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate. |
| Post-FIRM Rating | Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF\(^2\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate. |

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: Above references may not apply to this page.
## NON-ELEVATED BUILDINGS
### PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>N/A</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 2 floors  
Basement — None  
Is building elevated? — No |
| Pre-FIRM Subsidized Rating | Use Pre-FIRM rate table **No Basement/Enclosure** category. |
| Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF^1 elevation is 2 or more feet below the BFE^2, submit the Application to the insurer for a rate. |
| Post-FIRM Rating | Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF^1 elevation is 2 or more feet below the BFE^2, submit the Application to the insurer for a rate. |

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  

**NOTE:** Above references may not apply to this page.
## NON-ELEVATED BUILDINGS
### PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

![Building Image](image_url)

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>Machinery or equipment in garage</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>If attached garage has no proper openings(^3), and has machinery or equipment below the BFE(^2), use the garage floor for rating. Otherwise, use the top of the finished floor for rating.</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 2 floors  
Basement — None  
Is building elevated? — No |
| Pre-FIRM Subsidized Rating\(^5,7\) | Use Pre-FIRM rate table No Basement/Enclosure category. |
| Pre-FIRM Full-Risk Rating\(^1\) (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate. |
| Post-FIRM Rating | Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate. |

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
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NOTE: Above references may not apply to this page.

---

LFG 35  
OCTOBER 1, 2013
### Building Description

- 2 floors with subgrade crawlspace with or without openings (see Elevation Certificate, Diagram 9)
- Subgrade crawlspace floor is no more than 2 feet below grade, and the distance between the subgrade crawlspace floor and the top of the next-higher floor is no more than 5 feet.

### Machinery or Equipment Servicing Building

- With or without machinery or equipment

### Lowest Floor for Rating

- Top of bottom floor (including subgrade crawlspace)

### Application Should Show

- Building type — 3 or more floors
- Is building elevated? — No
- Subgrade crawlspace

### Pre-FIRM Subsidized Rating

- Use Pre-FIRM rate table **Non-Elevated With Subgrade Crawlspace** category.

### Pre-FIRM Full-Risk Rating

- Use Post-FIRM rate table **More Than 1 Floor With Basement/Enclosure/Crawlspace** category.
- If LF₁ elevation is 1 or more feet below the BFE², submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section.

### Post-FIRM Rating

- Use Post-FIRM rate table **More Than 1 Floor With Basement/Enclosure/Crawlspace** category.
- If LF₁ elevation is 1 or more feet below the BFE², submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

NOTE: Above references may not apply to this page.
### Building Description
2 floors with unfinished basement (see Elevation Certificate, Diagram 2)
Basement floor is subgrade more than 2 feet, or subgrade no more than 2 feet and the distance between the basement floor and the top of the next-higher floor is more than 5 feet.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors with unfinished basement (see Elevation Certificate, Diagram 2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Basement floor is subgrade more than 2 feet, or subgrade no more than 2 feet and the distance between the basement floor and the top of the next-higher floor is more than 5 feet.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Machinery or Equipment Servicing Building</th>
<th>With or without machinery or equipment</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Lowest Floor for Rating</th>
<th>Top of bottom floor (including basement)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Application Should Show</th>
<th>Building type — 3 or more floors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Is building elevated? — No</td>
</tr>
<tr>
<td></td>
<td>Basement — Finished or unfinished</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pre-FIRM Subsidized Rating^6</th>
<th>Use Pre-FIRM rate table With Basement category.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Pre-FIRM Full-Risk Rating^7 (Use Post-FIRM Rate Tables)</th>
<th>Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF^1 elevation is 2 or more feet below the BFE^2, submit the Application to the insurer for a rate.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Post-FIRM Rating</th>
<th>Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF^1 elevation is 2 or more feet below the BFE^2, submit the Application to the insurer for a rate.</th>
</tr>
</thead>
</table>

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: Above references may not apply to this page.
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

| Building Description | 1 floor with attached garage
Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1A) |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>Machinery or equipment in garage</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>If attached garage has no proper openings(^3), and has machinery or equipment below the BFE(^2), use the garage floor for rating. Otherwise, use the top of the finished floor for rating.</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 1 floor
Basement — None
Is building elevated? — No |
| Pre-FIRM Subsidized Rating\(^6, 7\) | Use Pre-FIRM rate table **No Basement/Enclosure** category. |
| Pre-FIRM Full-Risk Rating\(^5\) (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table **1 Floor No Basement/Enclosure/Crawlspace** category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate. |
| Post-FIRM Rating | Use Post-FIRM rate table **1 Floor No Basement/Enclosure/Crawlspace** category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate. |

---

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: Above references may not apply to this page.
### Building Description
Split level with unfinished or finished basement (see Elevation Certificate, Diagram 4)

### Machinery or Equipment Servicing Building
With or without machinery or equipment in basement

### Lowest Floor for Rating
Top of bottom floor (including basement)

### Application Should Show
- Building type — Split level
- Basement — Finished or unfinished
- Is building elevated? — No

### Pre-FIRM Subsidized Rating\(^5,\,7\)
Use Pre-FIRM rate table *With Basement* category.

### Pre-FIRM Full-Risk Rating\(^6\) (Use Post-FIRM Rate Tables)
Use Post-FIRM rate table *More Than 1 Floor With Basement/Enclosure/Crawlspace* category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.

### Post-FIRM Rating
Use Post-FIRM rate table *More Than 1 Floor With Basement/Enclosure/Crawlspace* category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
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**NOTE:** Above references may not apply to this page.
## ELEVATED BUILDINGS
### PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

| Building Description | 2 floors with walkout at ground level  
|----------------------|----------------------------------------  
|                      | Lower floor is not below grade on all sides  
|                      | Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)  
| Elevating Foundation of Building | Solid foundation walls  
| Type of Enclosure | Finished or unfinished lower level  
|                    | No openings  
| Machinery or Equipment Servicing Building | With or without machinery or equipment at ground level  
| Lowest Floor for Rating | Top of bottom floor (enclosure)  
| Application Should Show | Building type — 2 floors  
|                      | Is building elevated? — Yes  
|                      | Is area below the elevated floor enclosed? — Yes  
| Pre-FIRM Subsidized Rating\(^6\), \(^7\) | Use Pre-FIRM rate table **With Enclosure** category.  
| Pre-FIRM Full-Risk Rating\(^2\) (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.  
| Post-FIRM Rating | Use Post-FIRM rate table **More Than 1 Floor With Basement/Enclosure/Crawlspace** category. If LF\(^1\) elevation is 1 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.  

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  

**NOTE:** Above references may not apply to this page.
**Building Description**
1 floor without enclosed area (see Elevation Certificate, Diagram 5)

**Elevating Foundation of Building**
Piers, posts, piles, or columns

**Type of Enclosure**
No enclosure

**Machinery or Equipment Servicing Building**
With or without machinery or equipment below the lowest elevated floor

**Lowest Floor for Rating**
Top of lowest elevated floor

**Application Should Show**
Building type — 1 floor
Is building elevated? — Yes
Is area below the elevated floor enclosed? — No

**Pre-FIRM Subsidized Rating**
Use Pre-FIRM rate table *No Basement/Enclosure* category.

**Pre-FIRM Full-Risk Rating** (Use Post-FIRM Rate Tables)
Use Post-FIRM rate table *1 Floor No Basement/Enclosure/Crawlspace* category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

**Post-FIRM Rating**
Use Post-FIRM rate table *1 Floor No Basement/Enclosure/Crawlspace* category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

**NOTE:** Above references may not apply to this page.
### ELEVATED BUILDINGS

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Elevated on piers, posts, piles, or columns with hanging floor 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>No enclosure</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of lowest elevated floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 2 floors  
Is building elevated? — Yes  
Is area below the elevated floor enclosed? — No |
| Pre-FIRM Subsidized Rating⑤⑦ | Use Pre-FIRM rate table **No Basement/Enclosure** category.                                                                  |
| Pre-FIRM Full-Risk Rating② (Use Post-FIRM Rate Tables) | Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE² is unfinished and used for storage or building access only, use **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF³ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate. |
| Post-FIRM Rating | Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE² is unfinished and used for storage or building access only, use **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF³ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate. |

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

**NOTE:** Above references may not apply to this page.
**Building Description**

1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)

**Elevating Foundation of Building**

Piers, posts, piles, or columns

**Type of Enclosure**

Unfinished enclosure
With proper openings

**Machinery or Equipment Servicing Building**

With or without machinery or equipment below the lowest elevated floor

**Lowest Floor for Rating**

Top of next-higher floor (elevated floor)

**Application Should Show**

Building type — 1 floor
Is building elevated? — Yes
Is area below the elevated floor enclosed? — No

**Pre-FIRM Subsidized Rating**

Use Pre-FIRM rate table *No Basement/Enclosure* category.

**Pre-FIRM Full-Risk Rating** (Use Post-FIRM Rate Tables)

Use Post-FIRM rate table *1 Floor No Basement/Enclosure/Crawlspace* category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

**Post-FIRM Rating**

Use Post-FIRM rate table *1 Floor No Basement/Enclosure/Crawlspace* category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

---

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
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## ELEVATED BUILDINGS
### PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished enclosure</td>
</tr>
<tr>
<td></td>
<td>With proper openings³</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of next-higher floor (elevated floor)</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building type — 2 floors</td>
</tr>
<tr>
<td></td>
<td>Is building elevated? — Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed? — No</td>
</tr>
</tbody>
</table>

| Pre-FIRM Subsidized Rating⁵,⁷ | Use Pre-FIRM rate table **No Basement/Enclosure** category. |
| Pre-FIRM Full-Risk Rating² (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate. |
| Post-FIRM Rating | Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate. |

1 LF — Lowest Floor  
2 BFE — Base Flood Elevation  
3 See page LFG 1 for explanation of proper openings  
4 HAG — Highest Adjacent Grade  
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
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NOTE: Above references may not apply to this page.
### Building Description
- 2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)

### Elevating Foundation of Building
- Solid foundation walls

### Type of Enclosure
- Unfinished enclosure (garage) and crawlspace
- No proper openings³

### Machinery or Equipment Servicing Building
- With or without machinery or equipment below the lowest elevated floor

### Lowest Floor for Rating
- Top of bottom floor (garage)

### Application Should Show
- Building type — 3 or more floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — Yes

### Pre-FIRM Subsidized Rating⁵, ⁷
- Use Pre-FIRM rate table *With Enclosure* category.

### Pre-FIRM Full-Risk Rating⁶ (Use Post-FIRM Rate Tables)
- Use Post-FIRM rate table *More Than 1 Floor No Basement/Enclosure/Crawlspace* category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate.

### Post-FIRM Rating
- Use Post-FIRM rate table *More Than 1 Floor With Basement/Enclosure/Crawlspace* category. If LF¹ elevation is 1 or more feet below the BFE², submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

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NOTE: Above references may not apply to this page.
### Elevated Buildings
#### Pre- and Post-FIRM Risks in Flood Zones AE and A1–A30

**Building Description**
1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)

**Elevating Foundation of Building**
Piers, posts, piles, or columns

**Type of Enclosure**
Non-load-bearing walls
No openings

**Machinery or Equipment Servicing Building**
With or without machinery or equipment below the lowest elevated floor

**Lowest Floor for Rating**
Top of bottom floor (including basement or enclosure)

**Application Should Show**
- Building type — 2 floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — Yes

**Pre-FIRM Subsidized Rating**
Use Pre-FIRM rate table *With Enclosure* category.

**Pre-FIRM Full-Risk Rating** (Use Post-FIRM Rate Tables)
Use Post-FIRM rate table *More Than 1 Floor No Basement/Enclosure/Crawlspace* category. If LF1 elevation is 2 or more feet below the BFE2, submit the Application to the insurer for a rate.

**Post-FIRM Rating**
Use Post-FIRM rate table *More Than 1 Floor With Basement/Enclosure/Crawlspace* category. If LF1 elevation is 1 or more feet below the BFE2, submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

**NOTE:** Above references may not apply to this page.
### ELEVATED BUILDINGS

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid foundation walls</td>
</tr>
</tbody>
</table>
| Type of Enclosure | Enclosure garage and storage area  
Proper openings in garage and enclosure |
| Machinery or Equipment Servicing Building | With or without machinery or equipment below the lowest elevated floor |
| Lowest Floor for Rating | Top of next-higher floor (elevated floor)  
Mid-Level Entry elevation |
| Application Should Show | Building type — 2 floors  
Is building elevated? — Yes  
Is area below the elevated floor enclosed? — No |
| Pre-FIRM Subsidized Rating | Use Pre-FIRM rate table **No Enclosure** category. |
| Pre-FIRM Full-Risk Rating | Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate. |
| Post-FIRM Rating | Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate. |

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are **Submit-for-Rate**  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

**NOTE:** Above references may not apply to this page.
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid foundation walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosure garage and storage area No proper openings³</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Floor of garage and storage area</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes</td>
</tr>
<tr>
<td>Pre-FIRM Subsidized Rating⁵,⁷</td>
<td>Use Pre-FIRM rate table With Enclosure category.</td>
</tr>
<tr>
<td>Pre-FIRM Full-Risk Rating² (Use Post-FIRM Rate Tables)</td>
<td>Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate.</td>
</tr>
<tr>
<td>Post-FIRM Rating</td>
<td>Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF¹ elevation is 1 or more feet below the BFE², submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

1  LF — Lowest Floor  
2  BFE — Base Flood Elevation  
3  See page LFG 1 for explanation of proper openings  
4  HAG — Highest Adjacent Grade  
5  Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6  Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7  Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: Above references may not apply to this page.
### Building Description
1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 7)

### Elevating Foundation of Building
Solid foundation walls

### Type of Enclosure
Unfinished enclosure
No proper openings

### Machinery or Equipment Servicing Building
With or without machinery or equipment below the lowest elevated floor

### Lowest Floor for Rating
Top of bottom floor (including basement or enclosure)

### Application Should Show
- Building type — 2 floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — Yes

### Pre-FIRM Subsidized Rating\(^5\),\(^7\)
Use Pre-FIRM rate table With Enclosure category.

### Pre-FIRM Full-Risk Rating\(^7\) (Use Post-FIRM Rate Tables)
Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF\(^2\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.

### Post-FIRM Rating
Use Post-FIRM rate table **More Than 1 Floor With Basement/Enclosure/Crawlspace** category. If LF\(^2\) elevation is 1 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: Above references may not apply to this page.
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid foundation walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosed garage at same level as crawlspace Unfinished enclosure/crawlspace No proper openings(^3) in crawlspace or garage Floor of crawlspace/garage is at or above lowest adjacent grade</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Floor of crawlspace and garage</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes</td>
</tr>
<tr>
<td>Pre-FIRM Subsidized Rating(^5)</td>
<td>Use Pre-FIRM rate table With Enclosure category.</td>
</tr>
<tr>
<td>Pre-FIRM Full-Risk Rating(^6) (Use Post-FIRM Rate Tables)</td>
<td>Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF(^1) elevation is 2 or more feet below the BFE(^2), submit the Application to the insurer for a rate.</td>
</tr>
<tr>
<td>Post-FIRM Rating</td>
<td>Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF(^1) elevation is 1 or more feet below the BFE(^2), submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: Above references may not apply to this page.
## Elevating Building Risk in Flood Zones AE and A1–A30

**Building Description**
- 2 floors with crawlspace (see Elevation Certificate, Diagram 8)

**Elevating Foundation of Building**
- Solid foundation walls

**Type of Enclosure**
- Unfinished crawlspace
- Proper openings\(^3\) in crawlspace and garage
- Floor of crawlspace/garage is at or above lowest adjacent grade

**Machinery or Equipment Servicing Building**
- Without machinery or equipment in crawlspace or garage

**Lowest Floor for Rating**
- Top of next-higher floor (elevated floor)

**Application Should Show**
- Building type — 2 floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — No

**Pre-FIRM Subsidized Rating\(^6,7\)**
- Use Pre-FIRM rate table **No Basement/Enclosure** category.

**Pre-FIRM Full-Risk Rating\(^7\) (Use Post-FIRM Rate Tables)**
- Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace**
  category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.

**Post-FIRM Rating**
- Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace**
  category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

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**NOTE:** Above references may not apply to this page.
## ELEVATED BUILDINGS
### PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

### Building Description
- 2 floors with crawlspace (see Elevation Certificate, Diagram 8)

### Elevating Foundation of Building
- Solid foundation walls

### Type of Enclosure
- Unfinished crawlspace
- With proper openings
- Floor of crawlspace is at or above lowest adjacent grade

### Machinery or Equipment Servicing Building
- With or without machinery or equipment in crawlspace

### Lowest Floor for Rating
- Top of next-higher floor (elevated floor)

### Application Should Show
- Building type — 2 floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — No

#### Pre-FIRM Subsidized Rating
- Use Pre-FIRM rate table **No Basement/Enclosure** category.

#### Pre-FIRM Full-Risk Rating
(Use Post-FIRM Rate Tables)
- Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

#### Post-FIRM Rating
- Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

---

NOTE: Above references may not apply to this page.
# ELEVATED BUILDINGS
## PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

![Diagram of a house with elevation layers](image)

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors with crawlspace (see Elevation Certificate, Diagram 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid foundation walls</td>
</tr>
</tbody>
</table>
| Type of Enclosure | Unfinished crawlspace  
                      No proper openings³  
                      Floor of crawlspace is at or above lowest adjacent grade |
| Machinery or Equipment Servicing Building | With or without machinery or equipment in crawlspace |
| Lowest Floor for Rating | Top of bottom floor (crawlspace) |
| Application Should Show | Building type — 3 or more floors  
                          Is building elevated? — Yes  
                          Is area below the elevated floor enclosed? — Yes |
| Pre-FIRM Subsidized Rating⁶,⁷ | Use Pre-FIRM rate table **Elevated on Crawlspace** category. |
| Pre-FIRM Full-Risk Rating⁷ (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table **More Than 1 Floor No Basement/Enclosure/Crawlspace** category. If LF² elevation is 1 or more feet below the BFE², submit the Application to the insurer for a rate. |
| Post-FIRM Rating | Use Post-FIRM rate table **More Than 1 Floor With Basement/Enclosure/Crawlspace** category. If LF² elevation is 1 or more feet below the BFE², submit the Application to the insurer for a rate. |

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.  

**NOTE:** Above references may not apply to this page.
### Building Description
Mobile home without enclosed area (see Elevation Certificate, Diagram 5)

### Elevating Foundation of Building
Piers, posts, piles, or columns

### Type of Enclosure
Vinyl or aluminum skirting

### Machinery or Equipment Servicing Building
With or without machinery or equipment below the lowest elevated floor

### Lowest Floor for Rating
Top of lowest elevated floor

### Application Should Show
- Building type — Mobile home
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — No

### Pre-FIRM Subsidized Rating
Use Pre-FIRM rate table *Manufactured (Mobile) Home* category.

### Pre-FIRM Full-Risk Rating
Use Post-FIRM *Manufactured (Mobile) Home* rates. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.

### Post-FIRM Rating
Use Post-FIRM *Manufactured (Mobile) Home* rates. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.

---

1. **LF** — Lowest Floor
2. **BFE** — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. **HAG** — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

**NOTE:** Above references may not apply to this page.
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30

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

| Building Description | 1 floor  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No basement (see Elevation Certificate, Diagram 1A)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lowest Floor for Rating</th>
<th>Bottom of slab</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.</td>
</tr>
</tbody>
</table>

| Application Should Show | Building type — 1 floor  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Basement — None</td>
</tr>
<tr>
<td></td>
<td>Is building elevated? — No</td>
</tr>
</tbody>
</table>

| Pre-FIRM Subsidized Rating6, 7 | Use Pre-FIRM rate table No Basement/Enclosure category. |

| Pre-FIRM Full-Risk Rating6 (Use Post-FIRM Rate Tables) | Use Post-FIRM ’75–’81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate. |

| Post-FIRM Rating 1975 to September 30, 1981, Construction Date | Use Post-FIRM ’75–’81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate. |

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  

NOTE: Above references may not apply to this page.

6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30

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

| Building Description          | 3 or more floors  
|                              | No basement (see Elevation Certificate, Diagram 1A)  
| Lowest Floor for Rating      | Bottom of slab  
|                              | In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.  
| Application Should Show      | Building type — 3 or more floors  
|                              | Basement — None  
|                              | Is building elevated? — No  
| Pre-FIRM Subsidized Rating   | Use Pre-FIRM rate table No Basement/Enclosure category.  
| Pre-FIRM Full-Risk Rating    | Use Post-FIRM ‘75–‘81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF1 elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.  
| Post-FIRM Rating 1975 to September 30, 1981, Construction Date | Use Post-FIRM ‘75–‘81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF1 elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.  

1 LF — Lowest Floor  
2 BFE — Base Flood Elevation  
3 See page LFG 1 for explanation of proper openings  
4 HAG — Highest Adjacent Grade  
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.  

NOTE: Above references may not apply to this page.
**Non-Elevated Buildings**

**Pre- and Post-Firm Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1–V30**

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of lowest horizontal structural member (C2.c)</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 2 floors  
Basement — None  
Is building elevated? — No |
| Pre-Firm Subsidized Rating^5,7 | Use Pre-FIRM rate table *No Basement/Enclosure* category. |
| Pre-Firm Full-Risk Rating^5 (Use Post-FIRM Rate Tables) | Use Post-FIRM ’75–’81 VE, V1–V30 Zone *More Than 1 Floor No Basement/Enclosure/Crawlspace* rates. If LF^5 elevation is 2 or more feet below the BFE^2, submit the Application to the insurer for a rate. |
| Post-Firm Rating 1975 to September 30, 1981, Construction Date | Use Post-FIRM ’75–’81 VE, V1–V30 Zone *More Than 1 Floor No Basement/Enclosure/Crawlspace* rates. If LF^2 elevation is 2 or more feet below the BFE^2, submit the Application to the insurer for a rate. |

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

**NOTE:** Above references may not apply to this page.
### Building Description
1 floor with attached garage
Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1)

### Lowest Floor for Rating
In V Zones, the lowest floor for rating should reflect the bottom of the slab. If the surveyor used item C2. a or d (attached garage/top of slab) in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2. a or d, whichever is lower. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2. a or d, whichever is lower.

### Application Should Show
- Building type — 1 floor
- Basement — None
- Is building elevated? — No

### Pre-FIRM Subsidized Rating
Use Pre-FIRM rate table **No Basement/Enclosure** category.

### Pre-FIRM Full-Risk Rating
(Use Post-FIRM Rate Tables)
Use Post-FIRM ‘75–’81 VE, V1–V30 Zone **1 Floor No Basement/Enclosure** rates. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

### Post-FIRM Rating 1975 to September 30, 1981, Construction Date
Use Post-FIRM ‘75–’81 VE, V1–V30 Zone **1 Floor No Basement/Enclosure** rates. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

**NOTE:** Above references may not apply to this page.
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30

| Building Description | 3 floors  
| Finished basement (see Elevation Certificate, Diagram 2) |
| Lowest Floor for Rating | Bottom of slab (basement)  
| In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a. |
| Application Should Show | Building type — 3 or more floors  
| Basement — Finished  
| Is building elevated? — No |
| Pre-FIRM Subsidized Rating | Use Pre-FIRM rate table With Basement category. |
| Pre-FIRM Full-Risk Rating | Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate. |
| Post-FIRM Rating 1975 to September 30, 1981, Construction Date | Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate. |

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: Above references may not apply to this page.
### Building Description
- **Split level**
- Unfinished basement (see Elevation Certificate, Diagram 4)

### Lowest Floor for Rating
- Bottom of slab (basement)
- In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.

### Application Should Show
- Building type — Split level
- Basement — Unfinished
- Is building elevated? — No

### Pre-FIRM Subsidized Rating
- Use Pre-FIRM rate table With Basement category.

### Pre-FIRM Full-Risk Rating
- Use Post-FIRM ’75–’81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF² elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate.

### Post-FIRM Rating 1975 to September 30, 1981, Construction Date
- Use Post-FIRM ’75–’81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF² elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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---

6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.
## ELEVATED BUILDINGS
### PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30

![Diagram of an elevated building with a walkout at ground level.](image)

| Building Description | 2 floors with walkout at ground level  
|                      | Lower floor is not below grade on all sides  
|                      | Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)  |
| Elevating Foundation of Building | Solid foundation walls  |
| Type of Enclosure | Finished or unfinished lower level  |
| Machinery or Equipment Servicing Building | With or without machinery or equipment below the lowest elevated floor  |
| Lowest Floor for Rating | Bottom of slab  
|                          | In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.  |
| Application Should Show | Building type — 2 floors  
|                         | Is building elevated? — Yes  
|                         | Is area below the elevated floor enclosed? — Yes  |
| Pre-FIRM Subsidized Rating | Use Pre-FIRM rate table With Enclosure category.  |
| Pre-FIRM Full-Risk Rating | Use Post-FIRM ’75–’81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.  |
| Post-FIRM Rating 1975 to September 30, 1981, Construction Date | Use Post-FIRM ’75–’81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.  |

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Pre-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: Above references may not apply to this page.
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor without enclosed area (see Elevation Certificate, Diagram 5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
</tbody>
</table>
| Type of Enclosure | The space below the lowest elevated floor either has no enclosure or has:
(1) Insect screening, provided that no additional supports are required for the screening; or
(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
(3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; or
(4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters.
Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. |
| Machinery or Equipment Servicing Building | Any machinery or equipment below elevated floor is at or above the BFE² |
| Lowest Floor for Rating | Bottom of lowest horizontal structural member |
| Application Should Show | Building type — 1 floor
Is building elevated? — Yes
Is area below the elevated floor enclosed? — No |
| Pre-FIRM Subsidized Rating* | Use Pre-FIRM rate table No Basement/Enclosure category. |
| Pre-FIRM Full-Risk Rating* (Use Post-FIRM Rate Tables) | Use Post-FIRM ’75–’81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF² elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate. |
| Post-FIRM Rating 1975 to September 30, 1981, Construction Date | Use Post-FIRM ’75–’81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF² elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate. |

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

NOTE: Above references may not apply to this page.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

NOTE: Above references may not apply to this page.
## ELEVATED BUILDINGS

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors, including hanging floor (see Elevation Certificate, Diagram 5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>No enclosure</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of lowest horizontal structural member</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 2 floors
Is building elevated? — Yes
Is area below the elevated floor enclosed? — No |
| Pre-FIRM Subsidized Rating| Use Pre-FIRM rate table No Basement/Enclosure category. |
| Pre-FIRM Full-Risk Rating | Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/ Crawlspace rates. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate. |
| Post-FIRM Rating 1975 to September 30, 1981, Construction Date | Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/ Crawlspace rates. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate. |

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

NOTE: Above references may not apply to this page.

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6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.
# ELEVATED BUILDINGS

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Mobile home without enclosed area (see Elevation Certificate, Diagram 5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Vinyl or aluminum skirting</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of lowest horizontal structural member</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — Mobile home  
| Is building elevated? — Yes  
| Is area below the elevated floor enclosed? — No |
| Pre-FIRM Subsidized Rating\(^5\) \(^7\) | Use Pre-FIRM rate table **No Basement/Enclosure** category. |
| Pre-FIRM Full-Risk Rating\(^2\) (Use Post-FIRM Rate Tables) | Use Post-FIRM ’75–’81 VE, V1–V30 Zone **Manufactured (Mobile) Home** rates. If LF\(^1\) elevation is 1 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate. |
| Post-FIRM Rating 1975 to September 30, 1981, Construction Date | Use Post-FIRM ’75–’81 VE, V1–V30 Zone **Manufactured (Mobile) Home** rates. If LF\(^1\) elevation is 1 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate. |

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
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### ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30

![Image of elevated building](image)

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosure (total area less than 300 sq. ft.) with breakaway walls</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>No machinery or equipment below elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of lowest horizontal structural member</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Application Should Show</th>
<th>Pre-FIRM</th>
<th>Post-FIRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building type</td>
<td>2 floors</td>
<td>2 floors</td>
</tr>
<tr>
<td>Is building elevated?</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Is area below the elevated floor enclosed?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pre-FIRM Subsidized Rating⁶,⁷</th>
<th>Use Pre-FIRM rate table With Enclosure category and describe the building as an elevated building with enclosure.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-FIRM Full-Risk Rating⁸ (Use Post-FIRM Rate Tables)</td>
<td>Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

| Post-FIRM Rating 1975 to September 30, 1981, Construction Date | Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF¹ elevation is 2 or more feet below the BFE², submit the Application to the insurer for a rate. |

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: Above references may not apply to this page.
**ELEVATED BUILDINGS**

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosure (total area less than 300 sq. ft.) with breakaway walls</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>No machinery or equipment below elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of lowest horizontal structural member</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Application Should Show</th>
<th>Pre-FIRM</th>
<th>Post-FIRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building type</td>
<td>2 floors</td>
<td>1 floor</td>
</tr>
<tr>
<td>Is building elevated?</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Is area below the elevated floor enclosed?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

**Pre-FIRM Subsidized Rating**

Use Pre-FIRM rate table With Enclosure category and describe the building as an elevated building with enclosure.

**Pre-FIRM Full-Risk Rating** *(Use Post-FIRM Rate Tables)*

Use Post-FIRM ’75–‘81 VE, V1–V30 Zone More Than 1 Floor No Basement rate category. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.

**Post-FIRM Rating 1975 to September 30, 1981, Construction Date**

Use Post-FIRM ’75–‘81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  

**NOTE:** Above references may not apply to this page.
## ELEVATED BUILDINGS
**PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**

![Image of elevated building](image)

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>of Building</td>
<td></td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosure (total area less than 300 sq. ft.) with breakaway walls</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With machinery or equipment below elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of slab</td>
</tr>
<tr>
<td></td>
<td>In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.</td>
</tr>
</tbody>
</table>

### Application Should Show
- Building Type — 2 floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — Yes

### Pre-FIRM Subsidized Rating
- Use Pre-FIRM rate table **With Enclosure** category.

### Pre-FIRM Full-Risk Rating
- Use Post-FIRM '75–'81 VE, V1–V30 Zone **More Than 1 Floor No Basement/Enclosure/Crawlspace** rate category. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.

### Post-FIRM Rating 1975 to September 30, 1981, Construction Date
- Use Post-FIRM '75–'81 VE, V1–V30 Zone **More Than 1 Floor With Basement/Enclosure/Crawlspace** rate category. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

---

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# ELEVATED BUILDINGS

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor with finished enclosed area (see Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of slab</td>
</tr>
</tbody>
</table>

## Application Should Show

- Building type — 2 floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — Yes

## Pre-FIRM Subsidized Rating

Use Pre-FIRM rate table With Enclosure category.

## Pre-FIRM Full-Risk Rating

Use Post-FIRM ‘75–’81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

## Post-FIRM Rating 1975 to September 30, 1981, Construction Date

Use Post-FIRM ‘75–’81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

**NOTE:** Above references may not apply to this page.
**ELEVATED BUILDINGS**

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosure (total area less than 300 sq. ft.) with non-breakaway walls</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
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<td>Lowest Floor for Rating</td>
<td>Bottom of slab</td>
</tr>
</tbody>
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In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.

| Application Should Show | |
|-------------------------| |
| Building Type — 3 floors | |
| Is building elevated? — Yes | |
| Is area below the elevated floor enclosed? — Yes | |

**Pre-FIRM Subsidized Rating**

Use Pre-FIRM rate table **With Enclosure** category.

**Pre-FIRM Full-Risk Rating** (Use Post-FIRM Rate Tables)

Use Post-FIRM ‘75–’81 VE, V1–V30 Zone **More Than 1 Floor No Basement/Enclosure/Crawlspace** rate category. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.

**Post-FIRM Rating 1975 to September 30, 1981, Construction Date**

Use Post-FIRM ‘75–’81 VE, V1–V30 Zone **More Than 1 Floor With Basement/Enclosure/Crawlspace** rate category. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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**ELEVATED BUILDINGS**

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

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<tr>
<th>Building Description</th>
<th>3 or more floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)</th>
</tr>
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<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
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<td>Lowest Floor for Rating</td>
<td>Bottom of slab</td>
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<td></td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building type — 3 or more floors</td>
</tr>
<tr>
<td>Is building elevated? — Yes</td>
<td></td>
</tr>
<tr>
<td>Is area below the elevated floor enclosed? — Yes</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pre-FIRM Subsidized Rating</th>
<th>Use Pre-FIRM rate table With Enclosure category.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)</td>
<td>Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.</td>
</tr>
<tr>
<td>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</td>
<td>Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.</td>
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</tbody>
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1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: Above references may not apply to this page.
### Building Description
1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)

### Elevating Foundation of Building
Shear walls parallel to the expected flow of floodwaters

### Type of Enclosure
Both ends enclosed with non-breakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)

### Machinery or Equipment Servicing Building
With or without machinery or equipment below the lowest elevated floor

### Lowest Floor for Rating
Bottom of slab
In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.

### Application Should Show
Building type — 2 floors
Is building elevated? — Yes
Is area below the elevated floor enclosed? — Yes

### Pre-FIRM Subsidized Rating
Use Pre-FIRM rate table With Enclosure category.

### Pre-FIRM Full-Risk Rating
(Use Post-FIRM Rate Tables)
Use Post-FIRM ’75–’81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate.

### Post-FIRM Rating 1975 to September 30, 1981, Construction Date
Use Post-FIRM ’75–’81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate.

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

**NOTE:** Above references may not apply to this page.
# ELEVATED BUILDINGS

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid foundation walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Finished or unfinished enclosure</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of slab</td>
</tr>
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In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.

| Application Should Show | Building type — 2 floors  
| Is building elevated? — Yes  
| Is area below the elevated floor enclosed? — Yes |

| Pre-FIRM Subsidized Rating | Use Pre-FIRM rate table With Enclosure category. |
| Pre-FIRM Full-Risk Rating | Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF elevation is 2 or more feet below the BFE, submit the Application to the insurer for a rate. |
| Post-FIRM Rating 1975 to September 30, 1981, Construction Date | Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF elevation is 1 or more feet below the BFE, submit the Application to the insurer for a rate. |

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate  
7. Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

---

NOTE: Above references may not apply to this page.
**Building Description**
- 2 floors with crawlspace (see Elevation Certificate, Diagram B)

**Elevating Foundation of Building**
- Solid foundation walls

**Type of Enclosure**
- Unfinished crawlspace

**Machinery or Equipment Servicing Building**
- With or without machinery or equipment below the lowest elevated floor

**Lowest Floor for Rating**
- Bottom of foundation wall

**Application Should Show**
- Building type — 3 or more floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — Yes

**Pre-FIRM Subsidized Rating**
- Use Pre-FIRM rate table *Elevated On Crawlspace* category.

**Pre-FIRM Full-Risk Rating**
- Use Post-FIRM ’75–’81 VE, V1-V30 Zone *More Than 1 Floor No Basement/Enclosure/Crawlspace* rate category. If LF^2 elevation is 2 or more feet below the BFE^2, submit the Application to the insurer for a rate.

**Post-FIRM Rating 1975 to September 30, 1981, Construction Date**
- Use Post-FIRM ’75–’81 VE, V1-V30 Zone *More Than 1 Floor With Basement/Enclosure/Crawlspace* rate category. If LF^2 elevation is 1 or more feet below the BFE^2, submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

**NOTE:** Above references may not apply to this page.
## Building Description
1 floor without enclosed area (see Elevation Certificate, Diagram 5)

## Elevating Foundation of Building
Piers, posts, piles, or columns

## Type of Enclosure
The space below the lowest elevated floor either has no enclosure or has:

1. Insect screening, provided that no additional supports are required for the screening; or
2. Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
3. Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; or
4. The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters.

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

## Machinery or Equipment Servicing Building
No machinery or equipment below elevated floor

## Lowest Floor for Rating
Bottom of lowest horizontal structural member

## Application Should Show
- Building type — 1 floor
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — No

## V-Zone Rating; Construction Date October 1, 1981, and After
Use 1981 Post-FIRM V1–V30, VE Zone *Free of Obstruction* rates. If LF<sup>2</sup> elevation is 4 or more feet below the BFE<sup>2</sup>, submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.
ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 —
CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade

NOTE: Above references may not apply to this page.
### Building Description
- 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)

### Elevating Foundation of Building
- Piers, posts, piles, or columns

### Type of Enclosure
- No enclosure

### Machinery or Equipment Servicing Building
- Without machinery or equipment below the lowest elevated floor

### Lowest Floor for Rating
- Bottom of lowest horizontal structural member

### Application Should Show
- Building type — 2 floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — No

**V-Zone Rating; Construction Date October 1, 1981, and After**
- Use 1981 Post-FIRM V1–V30, VE Zone *Free of Obstruction* rates. If LF elevation is 4 or more feet below the BFE, submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
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4. HAG — Highest Adjacent Grade
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

**NOTE:** Above references may not apply to this page.
### Building Description
1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)

### Elevating Foundation of Building
Piers, posts, piles, or columns

### Type of Enclosure
Enclosure (total area less than 300 sq. ft.) with breakaway walls

### Machinery or Equipment Servicing Building
Without machinery or equipment below elevated floor

### Lowest Floor for Rating
Bottom of lowest horizontal structural member

### Application Should Show
- Building type — 2 floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — Yes

### V-Zone Rating; Construction Date October 1, 1981, and After
Use 1981 Post-FIRM V1–V30, VE Zone **With Obstruction** rates. If LF\(^3\) elevation is 4 or more feet below the BFE\(^2\), submit the Application to the insurer for a rate.

---

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2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade

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<td>Type of Enclosure</td>
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</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
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<tr>
<td>Lowest Floor for Rating</td>
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<td>Building type — 2 floors</td>
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<tr>
<td></td>
<td>Is building elevated? — Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed? — Yes</td>
</tr>
<tr>
<td>V-Zone Rating; Construction Date</td>
<td>Submit the Application to the insurer for a rate.</td>
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<td>October 1, 1981, and After</td>
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2. BFE — Base Flood Elevation  
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5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
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**ELEVATED BUILDINGS**
**POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**

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<td>Application Should Show</td>
<td>Building type — 3 floors</td>
</tr>
<tr>
<td></td>
<td>Is building elevated? — Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed? — Yes</td>
</tr>
<tr>
<td>V-Zone Rating; Construction Date October 1, 1981, and After</td>
<td>Submit the Application to the insurer for a rate.</td>
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1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade

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**ELEVATED BUILDINGS**
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<tr>
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<td>Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
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<td>Lowest Floor for Rating</td>
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<table>
<thead>
<tr>
<th>Application Should Show</th>
<th>Building type — 2 floors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Is building elevated? — Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed? — Yes</td>
</tr>
</tbody>
</table>

| V-Zone Rating; Construction Date October 1, 1981, and After | Submit the Application to the insurer for a rate. |

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade

NOTE: Above references may not apply to this page.
**ELEVATED BUILDINGS**
**POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**

<table>
<thead>
<tr>
<th>Building Description</th>
<th>3 or more floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>of Building</td>
<td></td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls</td>
</tr>
<tr>
<td>Machinery or Equipment</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Servicing Building</td>
<td></td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of slab</td>
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<td></td>
<td>In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal</td>
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<tr>
<td></td>
<td>structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate,</td>
</tr>
<tr>
<td></td>
<td>and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4</td>
</tr>
<tr>
<td></td>
<td>family residences) 12 inches from the elevation figure found in item C2.a. For buildings other</td>
</tr>
<tr>
<td></td>
<td>than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.</td>
</tr>
<tr>
<td>Application Should</td>
<td>Building type — 3 or more floors</td>
</tr>
<tr>
<td>Show</td>
<td>Is building elevated? — Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed? — Yes</td>
</tr>
<tr>
<td>V-Zone Rating;</td>
<td>Submit the Application to the insurer for a rate.</td>
</tr>
<tr>
<td>Construction Date</td>
<td></td>
</tr>
<tr>
<td>October 1, 1981, and</td>
<td></td>
</tr>
<tr>
<td>After</td>
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1. LF — Lowest Floor  
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3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade

**NOTE:** Above references may not apply to this page.
ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Shear walls parallel to the expected flow of floodwaters</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of slab</td>
</tr>
<tr>
<td></td>
<td>In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building type — 2 floors</td>
</tr>
<tr>
<td></td>
<td>Is building elevated? — Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed? — Yes</td>
</tr>
<tr>
<td>V-Zone Rating; Construction Date October 1, 1981, and After</td>
<td>Submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade

NOTE: Above references may not apply to this page.
# ELEVATED BUILDINGS

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid foundation walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Finished or unfinished enclosure</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of slab</td>
</tr>
<tr>
<td>In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a</td>
<td></td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building type — 2 floors</td>
</tr>
<tr>
<td>Is building elevated? — Yes</td>
<td></td>
</tr>
<tr>
<td>Is area below the elevated floor enclosed? — Yes</td>
<td></td>
</tr>
</tbody>
</table>

**V-Zone Rating; Construction Date October 1, 1981, and After**

Submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors with crawlspace (see Elevation Certificate, Diagram 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid foundation walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished crawlspace</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of foundation wall</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building type — 3 or more floors</td>
</tr>
<tr>
<td></td>
<td>Is building elevated? — Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed? — Yes</td>
</tr>
<tr>
<td>V-Zone Rating; Construction Date October 1, 1981, and After</td>
<td>Submit the Application to the insurer for a rate.</td>
</tr>
</tbody>
</table>

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.
## Building Description

- 1 floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 6)

## Elevating Foundation of Building

- Piers, posts, piles, or columns

## Type of Enclosure

- Enclosure garage
- Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls

## Machinery or Equipment Servicing Building

- With or without machinery or equipment below the lowest elevated floor

## Lowest Floor for Rating

- Bottom of slab
- In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a

## Application Should Show

- Building type — 2 floors
- Is building elevated? — Yes
- Is area below the elevated floor enclosed? — Yes

## V-Zone Rating; Construction Date October 1, 1981, and After

- Submit the Application to the insurer for a rate.

---

1. LF — Lowest Floor
2. BFE — Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG — Highest Adjacent Grade

NOTE: Above references may not apply to this page.
# NON-ELEVATED BUILDINGS

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

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest Floor for Rating</td>
<td>Lowest adjacent grade (C2.f)</td>
</tr>
</tbody>
</table>
| Application Should Show | Building type — 2 floors  
Basement — None  
Is building elevated? — No |
| V-Zone Rating; Construction Date October 1, 1981, and After | Submit the Application to the insurer for a rate. |

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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