



**FEMA**

April 2013

Dear *NFIP Flood Insurance Manual* Subscriber:

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

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

- Updated list of the NFIP Bureau and Statistical Agent Regional Offices (REF section).
- Revisions to the Severe Repetitive Loss Mitigation Grant Programs as a result of the Biggert-Waters Flood Insurance Reform Act of 2012, along with revised sample notification letters for policyholders, agents, and lenders (SRL section).
- Community Rating System Eligible Communities list updates (CRS section).
- Updates to the Table of Contents and the Index.

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in cursive script, appearing to read "Ed Connor", with the initials "for EL" written to the right.

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

Enclosure



## **Change Record Page**

### **Effective Date: May 1, 2013**

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

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

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

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

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

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

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

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

The latest contact information for both NFIP Bureau and FEMA regional offices is available at <http://www.fema.gov/about/contact/regions.shtm>.

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
<b>iService Headquarters</b> 8400 Corporate Dr., Suite 350 Landover, MD 20785 Phone: 301-386-6332	Walter McGuckin Regional Support Lead Cell: 301-467-8103 <a href="mailto:wmcguckin@ostglobal.com">wmcguckin@ostglobal.com</a>	Entire Country
<b>Region I</b> P.O. Box 16321 Hooksett, NH 03106 Phone: 603-625-5125 Fax: 603-625-5125	Thomas Young Regional Manager Cell: 713-252-6779 <a href="mailto:TYoung@ostglobal.com">TYoung@ostglobal.com</a>	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
<b>Region II</b> P.O. Box 7342 Penn del, PA 19047 Phone: 267-560-5057 Fax: 267-560-5057	Walter McGuckin Regional Support Lead Cell: 301-467-8103 <a href="mailto:wmcguckin@ostglobal.com">wmcguckin@ostglobal.com</a>	New Jersey, New York, Puerto Rico, Virgin Islands
<b>Region III</b> HC 87 Box 36 Pocono Lake, PA 18347 Phone: 570-643-6582 Fax: 570-643-6582	Tom Kustelski Regional Manager Cell: 816-509-1949 <a href="mailto:tkustelski@ostglobal.com">tkustelski@ostglobal.com</a>	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia
<b>Region IV</b> P.O. Box 1046 Zephyrhills, FL 33539-1046 Phone: 813-788-2624 Fax: 813-788-2710	Lynne Magel Regional Manager Cell: 813-404-8782 <a href="mailto:lmagel@ostglobal.com">lmagel@ostglobal.com</a>	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
P.O. Box 10 Buford, GA 30515 Phone: 770-614-0865	David Clukie Regional Liaison Cell: 813-767-5355 <a href="mailto:dclukie@ostglobal.com">dclukie@ostglobal.com</a>	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
<b>Region V</b> P.O. Box 407 Petersburg, IL 62675 Phone: 217-632-7210 Fax: 217-632-7210	Annette Burris Regional Manager Office: 217-632-7210 <a href="mailto:aburris@ostglobal.com">aburris@ostglobal.com</a>	Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin



NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
<b>Region VI</b> P.O. Box 1536 Frisco, TX 75034 Phone: 214-618-1092 Fax: 214-618-1092	Mark Lujan Regional Manager Cell: 425-417-3159 <a href="mailto:mlujan@ostglobal.com">mlujan@ostglobal.com</a>	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
P.O. Box 13 Wewoka, OK 74884 Phone: 405-257-9000 Fax: 405-257-9000	Carlton Watts Regional Liaison <a href="mailto:cwatts@ostglobal.com">cwatts@ostglobal.com</a>	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
<b>Region VII</b> P.O. Box 252 Louisburg, KS 66053 Phone: 913-837-5220 Fax: 913-837-5220	Ally Bishop Regional Manager Cell: 202-486-2738 <a href="mailto:abishop@ostglobal.com">abishop@ostglobal.com</a>	Iowa, Kansas, Missouri, Nebraska
<b>Region VIII</b> 7125 W. Jefferson Ave., Suite 400 Lakewood, CO 80235 Phone: 303-299-7873 Fax: 303-293-8585	Erin May Regional Manager Cell: 303-550-3658 <a href="mailto:emay@ostglobal.com">emay@ostglobal.com</a>	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
<b>Region IX</b> P.O. Box 492 West Sacramento, CA 95691 Phone: 301-467-7291 Fax: 916-375-0927	Adam Lizarraga Regional Manager Cell: 301-467-7291 <a href="mailto:alizarraga@ostglobal.com">alizarraga@ostglobal.com</a>	American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau
<b>Region X</b> 9300 50th Ave. NE Marysville, WA 98270 Phone: 360-658-8188 Fax: 360-658-8188	Kristin Minich Regional Manager Cell: 830-265-7796 <a href="mailto:kminich@ostglobal.com">kminich@ostglobal.com</a>	Alaska, Idaho, Oregon, Washington

## PAPERWORK BURDEN DISCLOSURE NOTICE

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

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

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

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

FEMA FORM NUMBER	TITLE	BURDEN HOURS
086-0-1	Application for Flood Insurance (New)	12.00 Minutes
086-0-1	Application for Flood Insurance (Renewal)	7.50 Minutes
086-0-2	Cancellation/Nullification Request	7.50 Minutes
086-0-3	General Change Endorsement (w/ and w/o Premium)	9.00 Minutes
086-0-4	V-Zone Risk Factor Rating	6.50 Hours
086-0-5	Preferred Risk Policy Application	8.00 Minutes

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Alabama</b>							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	5	C
015000	Baldwin County	10/1/95	05/1/12	6	20	10	C
010116	Birmingham, City of	10/1/94	05/1/12	6	20	10	C
010418	Dauphin Island, Town of	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	10/1/12	8	10	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/07	7	15	5	C
010189	Pell City, City of	10/1/92	05/1/12	8	10	5	C
010002	Prattville, City of	10/1/91	05/1/08	8	10	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
<b>Alaska</b>							
020005	Anchorage, Municipality of	10/1/95	10/1/09	6	20	10	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020003	Ketchikan Gateway Borough	10/1/05	10/1/05	9	5	5	C
020069	Nome, City of	10/1/05	10/1/07	8	10	5	C
020113	Seward, City of	10/1/05	10/1/10	7	15	5	C
020094	Valdez, City of	10/1/92	10/1/09	8	10	5	C
<b>Arizona</b>							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	05/1/11	7	15	5	C
040080	Casa Grande, City of	10/1/91	10/1/12	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/11	10	0	0	R
040095	Clarkdale, Town of	10/1/91	05/1/11	7	15	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040061	Dewey-Humboldt, Town of	10/1/07	05/1/11	7	15	5	C
040020	Flagstaff, City of	10/1/91	10/1/07	7	15	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	05/1/10	7	15	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040118	Marana, Town of	10/1/12	10/1/12	8	10	5	C
040037	Maricopa County	10/1/91	05/1/12	4	30	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	05/1/13	6	20	10	C
040066	Navajo County	10/1/92	05/1/08	8	10	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	05/1/07	5	25	10	C
040098	Prescott, City of	10/1/91	05/1/11	7	15	5	C
040090	Santa Cruz County	10/1/03	05/1/08	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/07	6	20	10	C
040130	Sedona, City of	10/1/91	05/1/11	8	10	5	C
040069	Show Low, City of	10/1/91	05/1/10	8	10	5	C
040054	Tempe, City of	10/1/91	05/1/12	7	15	5	C

<sup>1</sup> For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

<sup>2</sup> Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Arizona (continued)</b>							
040076	Tucson, City of	10/1/91	10/1/07	6	20	10	C
040056	Wickenburg, Town of	10/1/92	10/1/07	10	0	0	R
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	05/1/13	6	20	10	C
<b>Arkansas</b>							
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	10/1/12	9	5	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/06	8	10	5	C
050180	Jacksonville, City of	10/1/94	10/1/04	8	10	5	C
050048	Jonesboro, City of	10/1/92	05/1/13	8	10	5	C
050181	Little Rock, City of	10/1/91	10/1/11	7	15	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050137	Texarkana, City of	05/1/13	05/1/13	9	5	5	C
050053	Van Buren, City of	05/1/09	05/1/09	9	5	5	C
050055	West Memphis, City of	10/1/92	05/1/12	7	15	5	C
<b>California</b>							
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/07	8	10	5	C
065019	Burlingame, City of	05/1/12	05/1/12	9	5	5	C
060714	Clearlake, City of	05/1/03	10/1/08	10	0	0	R
065022	Concord, City of	10/1/08	10/1/12	7	15	5	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/09	7	15	5	C
060339	Cupertino, City of	10/1/05	10/1/05	8	10	5	C
060708	East Palo Alto, City of	10/1/11	10/1/12	7	15	5	C
060370	Fairfield, City of	10/1/92	05/1/09	7	15	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/07	8	10	5	C
065029	Fresno County	10/1/91	10/1/11	6	20	10	C
060340	Gilroy, City of	05/1/07	05/1/07	8	10	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	10/1/12	9	5	5	C
060075	Kern County	10/1/91	05/1/13	7	15	5	C
060090	Lake County	10/1/95	10/1/10	7	15	5	C
060636	Lake Elsinore, City of	10/1/09	10/1/09	9	5	5	C
060738	Lathrop, City of	10/1/08	10/1/08	8	10	5	C
060395	Live Oak, City of	10/1/11	10/1/11	9	5	5	C
060136	Long Beach, City of	10/1/93	10/1/12	8	10	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C
065043	Los Angeles County	10/1/91	05/1/11	7	15	5	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>California (continued)</b>						
060706	Manteca, City of	05/1/09	05/1/09	9	5	5	C
060344	Milpitas, City of	10/1/91	05/1/13	7	15	5	C
060735	Mission Viejo, City of	10/1/05	05/1/10	8	10	5	C
060195	Monterey County	10/1/91	05/1/07	5	25	10	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060347	Mountain View, City of	05/1/02	05/1/08	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	10/1/10	6	20	10	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/10	6	20	10	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060212	Orange County	10/1/91	10/1/12	6	20	10	C
060417	Oxnard, City of	05/1/13	05/1/13	9	5	5	C
060323	Pacifica, City of	05/1/13	05/1/13	7	15	5	C
060257	Palm Springs, City of	10/1/92	05/1/11	6	20	10	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	05/1/09	5	25	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/08	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060702	Poway, City of	05/1/08	05/1/08	8	10	5	C
060360	Redding, City of	10/1/96	05/1/08	6	20	10	C
060279	Redlands, City of	10/1/07	10/1/07	9	5	5	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060245	Riverside County	10/1/10	10/1/10	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060266	Sacramento, City of	10/1/91	10/1/08	5	25	10	C
060262	Sacramento County	10/1/92	05/1/13	3	35	10	C
060202	Salinas, City of	10/1/91	10/1/12	8	10	5	C
060327	San Carlos, City of	05/1/13	05/1/13	9	5	5	C
060284	San Diego County	10/1/94	10/1/12	6	20	10	C
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	05/1/12	9	5	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/11	7	15	5	C
060311	San Mateo County	10/1/10	10/1/10	9	5	5	C
060710	San Ramon, City of	10/1/91	05/1/11	6	20	10	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/08	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/09	10	0	0	R
060729	Santa Clarita, City of	10/1/01	10/1/09	8	10	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060353	Santa Cruz County	10/1/12	10/1/12	8	10	5	C
060421	Simi Valley, City of	10/1/93	10/1/09	7	15	5	C
060631	Solano County	10/1/91	10/1/07	7	15	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/09	7	15	5	C
060394	Sutter County	10/1/08	10/1/10	6	20	10	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>California (continued)</b>							
060400	Tehama, City of	10/1/03	05/1/13	5	25	10	C
060401	Trinity County	05/1/11	05/1/11	9	5	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
060413	Ventura County	10/1/11	10/1/11	6	20	10	C
060409	Visalia, City of	10/1/11	10/1/12	8	10	5	C
065070	Walnut Creek, City of	10/1/91	05/1/11	8	10	5	C
060357	Watsonville, City of	10/1/92	10/1/12	8	10	5	C
060728	West Sacramento, City of	10/1/11	10/1/11	8	10	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060423	Yolo County	10/1/10	10/1/10	8	10	5	C
060396	Yuba City, City of	10/1/07	10/1/11	6	20	10	C
060427	Yuba County	10/1/03	05/1/13	6	20	10	C
060739	Yucaipa, City of	10/1/11	10/1/11	9	5	5	C
<b>Colorado</b>							
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080009	Alamosa County	10/1/96	10/1/11	10	0	0	R
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/10	5	25	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/12	6	20	10	C
080023	Boulder County	10/1/91	10/1/06	7	15	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	05/1/08	9	5	5	C
080315	Centennial, City of	05/1/10	05/1/10	8	10	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	10/1/10	7	15	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	10/1/10	8	10	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080051	Eagle County	10/1/08	10/1/08	8	10	5	C
080059	El Paso County	10/1/92	10/1/10	7	15	5	C
085074	Englewood, City of	10/1/95	10/1/11	7	15	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	10/1/10	7	15	5	C
080067	Fremont County	10/1/93	05/1/08	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	05/1/11	7	15	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/10	7	15	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
080078	Gunnison County	10/1/94	10/1/09	8	10	5	C
080087	Jefferson County	10/1/05	10/1/10	6	20	10	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/05	8	10	5	C
080103	Loveland, City of	10/1/10	10/1/10	7	15	5	C
080063	Manitou Springs, City of	10/1/92	10/1/10	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Colorado (continued)</b>						
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	10/1/10	7	15	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	10/1/10	7	15	5	C
080310	Parker, Town of	10/1/92	05/1/07	6	20	10	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	05/1/10	8	10	5	C
080168	Telluride, Town of	10/1/94	10/1/05	8	10	5	C
080007	Thornton, City of	10/1/94	10/1/06	7	15	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	05/1/13	6	20	10	C
085079	Wheat Ridge, City of	10/1/91	10/1/11	6	20	10	C
	<b>Connecticut</b>						
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/10	10	0	0	R
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090082	Milford, City of	05/1/12	05/1/12	9	5	5	C
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/04	9	5	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/07	8	10	5	C
090070	Westbrook, Town of	05/1/05	05/1/11	10	0	0	R
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
	<b>Delaware</b>						
105083	Bethany Beach, Town of	05/1/09	05/1/09	8	10	5	C
100022	Delaware City, City of	10/1/12	10/1/12	8	10	5	C
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
105085	New Castle County	05/1/13	05/1/13	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
100051	South Bethany, Town of	10/1/07	10/1/07	8	10	5	C
	<b>Florida</b>						
120001	Alachua County	10/1/95	05/1/12	6	20	10	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	10/1/07	5	25	10	C
120180	Apopka, City of	10/1/93	10/1/07	7	15	5	C
120075	Atlantic Beach, City of	10/1/05	05/1/10	7	15	5	C
120193	Atlantis, City of	10/1/92	05/1/13	7	15	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Florida (continued)</b>						
120636	Bal Harbour, Village of	10/1/96	10/1/12	7	15	5	C
120004	Bay County	10/1/93	10/1/08	5	25	10	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C
120195	Boca Raton, City of	10/1/92	05/1/08	8	10	5	C
120680	Bonita Springs, City of	05/1/06	10/1/11	6	20	10	C
120196	Boynton Beach, City of	10/1/91	10/1/10	7	15	5	C
120155	Bradenton, City of	10/1/91	05/1/11	6	20	10	C
125091	Bradenton Beach, City of	10/1/91	05/1/08	6	20	10	C
125092	Brevard County	10/1/91	10/1/06	7	15	5	C
125093	Broward County	10/1/92	05/1/12	7	15	5	C
120005	Callaway, City of	10/1/93	05/1/13	7	15	5	C
125094	Cape Canaveral, City of	10/1/93	05/1/13	7	15	5	C
125095	Cape Coral, City of	10/1/91	05/1/10	5	25	10	C
120090	Carrabelle, City of	10/1/93	05/1/13	10	0	0	R
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/11	6	20	10	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/10	7	15	5	C
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	05/1/10	6	20	10	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	05/1/09	7	15	5	C
120639	Coral Gables, City of	10/1/93	05/1/13	7	15	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120218	Cutler Bay, Town of	05/1/11	05/1/11	6	20	10	C
120034	Dania Beach, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125099	Daytona Beach, City of	10/1/94	10/1/08	6	20	10	C
125100	Daytona Beach Shores, City of	10/1/92	10/1/12	6	20	10	C
125101	Deerfield Beach, City of	10/1/92	05/1/11	7	15	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/10	6	20	10	C
120041	Doral, City of	05/1/09	05/1/09	8	10	5	C
125103	Dunedin, City of	10/1/92	10/1/11	6	20	10	C
120308	Edgewater, City of	10/1/92	10/1/12	7	15	5	C
120080	Escambia County	10/1/91	05/1/11	6	20	10	C
120146	Fanning Springs, Town of	10/1/93	10/1/08	8	10	5	C
120120	Fellsmere, City of	10/1/99	10/1/04	9	5	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/02	7	15	5	C
120087	Flagler Beach, City of	10/1/95	05/1/12	6	20	10	C
125105	Fort Lauderdale, City of	10/1/92	05/1/13	6	20	10	C
125106	Fort Myers, City of	10/1/93	10/1/12	7	15	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	05/1/12	6	20	10	C
120174	Fort Walton Beach, City of	10/1/92	05/1/12	6	20	10	C
120088	Franklin County	10/1/93	10/1/12	7	15	5	C
125107	Gainesville, City of	10/1/92	10/1/06	7	15	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/06	10	0	0	R

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Florida (continued)</b>						
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	05/1/08	8	10	5	C
120098	Gulf County	10/1/93	05/1/07	8	10	5	C
125109	Gulf Stream, Town of	10/1/99	05/1/09	7	15	5	C
125108	Gulfport, City of	10/1/93	05/1/13	6	20	10	C
125110	Hallandale Beach, City of	10/1/94	10/1/08	6	20	10	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/10	6	20	10	C
120643	Hialeah, City of	10/1/93	05/1/08	7	15	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/09	8	10	5	C
120112	Hillsborough County	10/1/92	10/1/07	5	25	10	C
125112	Holly Hill, City of	10/1/94	10/1/09	8	10	5	C
125113	Hollywood, City of	10/1/92	05/1/12	6	20	10	C
125114	Holmes Beach, City of	10/1/91	05/1/11	6	20	10	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	10/1/07	6	20	10	C
120121	Indian River Shores, Town of	10/1/94	10/1/09	7	15	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/11	7	15	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120125	Jackson County	10/1/02	05/1/07	8	10	5	C
120077	Jacksonville, City of	10/1/91	05/1/10	6	20	10	C
120078	Jacksonville Beach, City of	10/1/92	05/1/13	6	20	10	C
120331	Jefferson County	10/1/96	10/1/11	8	10	5	C
120208	Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
125119	Jupiter, Town of	10/1/94	10/1/11	6	20	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, Village of	04/1/98	10/1/07	7	15	5	C
125121	Key Colony Beach, City of	10/1/92	05/1/08	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	05/1/10	7	15	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/09	8	10	5	C
120421	Lake County	10/1/94	05/1/09	7	15	5	C
120416	Lake Mary, City of	10/1/09	10/1/09	8	10	5	C
120212	Lake Park, Town of	10/1/92	05/1/10	8	10	5	C
120213	Lake Worth, City of	10/1/96	10/1/10	8	10	5	C
120267	Lakeland, City of	10/1/04	10/1/09	7	15	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/08	6	20	10	C
125123	Lauderdale by the Sea, Town of	04/1/00	10/1/10	7	15	5	C
120044	Lauderhill, City of	10/1/92	05/1/13	7	15	5	C
120169	Layton, City of	10/1/01	05/1/08	8	10	5	C
125124	Lee County	10/1/91	10/1/07	5	25	10	C
120145	Levy County	10/1/94	10/1/09	7	15	5	C
125125	Lighthouse Point, City of	10/1/93	05/1/09	7	15	5	C
125126	Longboat Key, Town of	10/1/91	10/1/05	6	20	10	C
120292	Longwood, City of	10/1/96	10/1/10	10	0	0	R

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Florida (continued)</b>						
120009	Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	05/1/11	6	20	10	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	05/1/13	8	10	5	C
120153	Manatee County	10/1/91	10/1/10	5	25	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/10	8	10	5	C
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C
120047	Margate, City of	10/1/92	05/1/11	7	15	5	C
120160	Marion County	10/1/94	10/1/09	7	15	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120337	Mary Esther, City of	10/1/07	05/1/12	7	15	5	C
120025	Melbourne, City of	10/1/93	05/1/13	7	15	5	C
120650	Miami, City of	10/1/94	05/1/10	7	15	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120651	Miami Beach, City of	10/1/96	05/1/12	6	20	10	C
120345	Miami Gardens, City of	05/1/09	05/1/10	6	20	10	C
120686	Miami Lakes, Town of	10/1/06	10/1/11	5	25	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120276	Milton, City of	10/1/07	05/1/12	6	20	10	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/02	6	20	10	C
120079	Neptune Beach, City of	10/1/94	10/1/04	8	10	5	C
120232	New Port Richey, City of	10/1/93	05/1/12	6	20	10	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	10/1/09	7	15	5	C
120049	North Lauderdale, City of	10/1/93	05/1/12	10	0	0	R
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120656	North Miami Beach, City of	10/1/93	05/1/11	7	15	5	C
120217	North Palm Beach, Village of	10/1/94	05/1/09	7	15	5	C
120279	North Port, City of	10/1/92	05/1/12	6	20	10	C
125133	North Redington Beach, Town of	10/1/92	10/1/12	7	15	5	C
120050	Oakland Park, City of	10/1/94	10/1/09	7	15	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
125134	Ocean Ridge, Town of	10/1/92	05/1/09	7	15	5	C
120173	Okaloosa County	10/1/95	10/1/10	5	25	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120179	Orange County	10/1/91	05/1/08	5	25	10	C
120186	Orlando, City of	10/1/93	05/1/08	6	20	10	C
125136	Ormond Beach, City of	10/1/92	05/1/12	6	20	10	C
120189	Osceola County	10/1/94	05/1/13	6	20	10	C
120293	Oviedo, City of	10/1/08	10/1/08	8	10	5	C
120404	Palm Bay, City of	10/1/93	05/1/12	6	20	10	C
120220	Palm Beach, Town of	10/1/92	05/1/08	7	15	5	C
120192	Palm Beach County	10/1/91	10/1/11	5	25	10	C
120221	Palm Beach Gardens, City of	10/1/03	05/1/12	8	10	5	C
125137	Palm Beach Shores, Town of	10/1/94	10/1/12	8	10	5	C
120684	Palm Coast, City of	05/1/04	05/1/09	6	20	10	C
120223	Palm Springs, Village of	10/1/92	05/1/08	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Florida (continued)</b>						
120012	Panama City, City of	10/1/93	05/1/13	6	20	10	C
120011	Parker, City of	10/1/94	05/1/08	8	10	5	C
120230	Pasco County	10/1/92	10/1/12	6	20	10	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/12	7	15	5	C
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	10/1/11	7	15	5	C
125139	Pinellas County	10/1/93	10/1/10	7	15	5	C
120251	Pinellas Park, City of	10/1/91	05/1/09	6	20	10	C
120054	Plantation, City of	10/1/92	05/1/12	6	20	10	C
120261	Polk County	10/1/92	10/1/11	6	20	10	C
120055	Pompano Beach, City of	10/1/93	05/1/12	7	15	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/09	6	20	10	C
120313	Port Orange, City of	10/1/92	05/1/03	7	15	5	C
120234	Port Richey, City of	10/1/92	10/1/07	7	15	5	C
120099	Port St. Joe, City of	10/1/94	10/1/09	10	0	0	R
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	05/1/13	7	15	5	C
125141	Redington Shores, Town of	10/1/92	05/1/11	7	15	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	10/1/11	5	25	10	C
125150	Sarasota, City of	10/1/91	10/1/10	6	20	10	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	05/1/12	8	10	5	C
120123	Sebastian, City of	10/1/92	10/1/10	7	15	5	C
120289	Seminole County	10/1/91	05/1/11	6	20	10	C
120164	Sewall's Point, Town of	10/1/96	05/1/10	7	15	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	05/1/13	7	15	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/08	8	10	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/11	7	15	5	C
125146	St. Augustine Beach, City of	10/1/93	05/1/08	8	10	5	C
120191	St. Cloud, City of	10/1/93	05/1/08	8	10	5	C
125147	St. Johns County	10/1/95	05/1/07	6	20	10	C
120285	St. Lucie County	10/1/94	05/1/09	6	20	10	C
120316	St. Marks, Town of	10/1/93	10/1/08	8	10	5	C
125149	St. Pete Beach, City of	10/1/91	05/1/12	7	15	5	C
125148	St. Petersburg, City of	10/1/92	10/1/09	6	20	10	C
120296	Sumter County	10/1/95	05/1/10	7	15	5	C
120688	Sunny Isles Beach, City of	10/1/07	10/1/12	7	15	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	10/1/93	10/1/08	10	0	0	R
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/06	6	20	10	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Florida (continued)</b>						
120058	Tamarac, City of	10/1/92	10/1/11	6	20	10	C
120114	Tampa, City of	10/1/91	05/1/09	6	20	10	C
120259	Tarpon Springs, City of	10/1/92	05/1/12	7	15	5	C
120302	Taylor County	10/1/96	10/1/11	7	15	5	C
120115	Temple Terrace, City of	10/1/93	10/1/03	8	10	5	C
120228	Tequesta, Village of	10/1/92	05/1/09	8	10	5	C
125152	Titusville, City of	10/1/92	05/1/11	7	15	5	C
125153	Treasure Island, City of	10/1/92	05/1/12	6	20	10	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C
120124	Vero Beach, City of	10/1/93	05/1/09	7	15	5	C
125155	Volusia County	10/1/93	10/1/08	6	20	10	C
120315	Wakulla County	10/1/93	10/1/08	7	15	5	C
125157	Wellington, Village of	10/1/03	10/1/08	7	15	5	C
120229	West Palm Beach, City of	10/1/92	10/1/06	6	20	10	C
120678	Weston, City of	05/1/09	05/1/09	8	10	5	C
120295	Winter Springs, City of	10/1/93	05/1/13	6	20	10	C
120147	Yankeetown, Town of	10/1/94	10/1/08	6	20	10	C
	<b>Georgia</b>						
130075	Albany, City of	10/1/94	05/1/10	8	10	5	C
130054	Austell, City of	10/1/12	10/1/12	8	10	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130262	Camden County	05/1/13	05/1/13	8	10	5	C
130209	Cartersville, City of	05/1/05	05/1/05	9	5	5	C
130028	Catoosa County	05/1/13	05/1/13	8	10	5	C
130030	Chatham County	10/1/91	10/1/09	6	20	10	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	04/1/99	05/1/10	7	15	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
130298	Coweta County	05/1/12	05/1/12	8	10	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	05/1/10	6	20	10	C
130065	Dekalb County	10/1/92	10/1/08	7	15	5	C
130074	Dougherty County	10/1/93	05/1/10	6	20	10	C
130216	Douglas, City of	05/1/11	05/1/11	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130098	Duluth, City of	10/1/97	10/1/08	8	10	5	C
130076	Effingham County	05/1/13	05/1/13	7	15	5	C
130432	Fayette County	05/1/04	10/1/09	6	20	10	C
130431	Fayetteville, City of	05/1/06	10/1/11	7	15	5	C
130042	Forest Park, City of	05/1/12	05/1/12	9	5	5	C
135160	Fulton County	04/1/00	10/1/10	8	10	5	C
130092	Glynn County	10/1/92	05/1/13	7	15	5	C
130165	Griffin, City of	10/1/08	05/1/11	5	25	10	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
130468	Henry County	05/1/12	05/1/12	8	10	5	C
130125	Hinesville, City of	05/1/13	05/1/13	7	15	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Georgia (continued)</b>						
130044	Lake City, City of	05/1/12	05/1/12	9	5	5	C
130045	Morrow, City of	05/1/12	05/1/12	9	5	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/10	7	15	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/10	6	20	10	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/07	7	15	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
	<b>Hawaii</b>						
155166	Hawaii County	05/1/11	05/1/11	8	10	5	C
150003	Maui County	10/1/95	10/1/00	8	10	5	C
	<b>Idaho</b>						
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160206	Bonner County	10/1/05	05/1/11	8	10	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	10/1/09	9	5	5	C
160004	Garden City, City of	10/1/98	10/1/08	9	5	5	C
160127	Gem County	05/1/08	05/1/08	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/12	7	15	5	C
160131	Kellogg, City of	10/1/92	10/1/12	8	10	5	C
160023	Ketchum, City of	10/1/92	10/1/12	6	20	10	C
160076	Kootenai County	10/1/92	10/1/12	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/09	7	15	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/11	9	5	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/12	7	15	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	05/1/09	8	10	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
	<b>Illinois</b>						
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	05/1/12	6	20	10	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/08	10	0	0	R
170322	Carpentersville, Village of	10/1/06	10/1/11	6	20	10	C
170026	Champaign, City of	05/1/11	05/1/11	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170476	Crystal Lake, City of	05/1/12	05/1/12	6	20	10	C
170361	Deerfield, Village of	10/1/95	05/1/08	6	20	10	C
170182	DeKalb, City of	05/1/05	05/1/05	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Illinois (continued)</b>							
170204	Downers Grove, Village of	10/1/91	05/1/11	7	15	5	C
170091	Flossmoor, Village of	10/1/93	05/1/13	7	15	5	C
170207	Glen Ellyn, Village of	10/1/11	10/1/11	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/09	6	20	10	C
170096	Glenview, Village of	10/1/11	10/1/11	6	20	10	C
170365	Gurnee, Village of	10/1/11	10/1/11	8	10	5	C
170327	Hampshire, Village of	05/1/11	05/1/11	7	15	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170312	Jersey County	05/1/09	10/1/12	5	25	10	C
170357	Lake County	10/1/08	10/1/11	6	20	10	C
170481	Lake in the Hills, Village of	05/1/08	10/1/11	6	20	10	C
170400	LaSalle County	05/1/05	10/1/09	8	10	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	10/1/08	6	20	10	C
170732	McHenry County	10/1/11	10/1/11	8	10	5	C
170591	Moline, City of	10/1/10	10/1/10	8	10	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170822	North Utica, Village of	05/1/05	10/1/09	10	0	0	R
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
170405	Ottawa, City of	10/1/10	10/1/10	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	05/1/09	5	25	10	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170151	River Forest, Village of	05/1/12	05/1/12	7	15	5	C
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170448	Roxana, Village of	10/1/11	10/1/11	8	10	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170332	South Elgin, Village of	10/1/12	10/1/12	5	25	10	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/11	5	25	10	C
170333	Sugar Grove, Village of	10/1/06	10/1/11	6	20	10	C
170191	Sycamore, City of	05/1/12	05/1/12	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/11	6	20	10	C
170170	Westchester, Village of	10/1/12	10/1/12	8	10	5	C
170173	Wheeling, Village of	10/1/91	05/1/07	7	15	5	C
170687	Whiteside County	10/1/07	10/1/07	8	10	5	C
170222	Willowbrook, Village of	10/1/91	05/1/12	6	20	10	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
170488	Woodstock, City of	05/1/11	05/1/11	7	15	5	C
<b>Indiana</b>							
180302	Allen County	10/1/02	10/1/09	8	10	5	C
180150	Anderson, City of	05/1/07	10/1/12	9	5	5	C
180006	Bartholomew County	10/1/93	10/1/09	8	10	5	C
180007	Columbus, City of	10/1/98	10/1/09	8	10	5	C
180001	Decatur, City of	10/1/93	05/1/08	8	10	5	C
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Indiana (continued)</b>						
180003	Fort Wayne, City of	10/1/91	05/1/07	8	10	5	C
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/06	8	10	5	C
180415	Hendricks County	05/1/12	05/1/12	8	10	5	C
180159	Indianapolis, City of	10/1/07	10/1/07	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	10/1/12	8	10	5	C
180382	Milford Junction, City of	10/1/97	05/1/08	8	10	5	C
180082	Noblesville, City of	10/1/91	10/1/09	8	10	5	C
180465	North Webster, City of	10/1/97	05/1/08	8	10	5	C
180122	Syracuse, City of	10/1/97	05/1/08	8	10	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R
	<b>Iowa</b>						
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190187	Cedar Rapids, City of	05/1/11	05/1/11	8	10	5	C
190242	Davenport, City of	10/1/95	05/1/08	8	10	5	C
190227	Des Moines, City of	10/1/91	05/1/08	7	15	5	C
190829	Linn County	05/1/13	05/1/13	8	10	5	C
190171	Iowa City, City of	10/1/11	10/1/11	8	10	5	C
	<b>Kansas</b>						
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200095	Ellis, City of	10/1/07	10/1/07	9	5	5	C
200585	Harvey County	05/1/12	05/1/12	9	5	5	C
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200363	Kansas City, City of	05/1/13	05/1/13	6	20	10	C
200189	Lansing, City of	05/1/11	05/1/11	8	10	5	C
200090	Lawrence, City of	10/1/04	10/1/12	7	15	5	C
200168	Lenexa, City of	10/1/11	10/1/11	8	10	5	C
200215	Lindsborg, City of	10/1/92	05/1/09	8	10	5	C
200201	Lyon County	10/1/07	10/1/07	9	5	5	C
200295	Lyons, City of	05/1/12	05/1/12	9	5	5	C
200300	Manhattan, City of	05/1/13	05/1/13	8	10	5	C
200173	Olathe, City of	10/1/93	05/1/09	8	10	5	C
200174	Overland Park, City of	10/1/09	10/1/09	8	10	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	05/1/13	7	15	5	C
200331	Shawnee County	05/1/11	05/1/11	9	5	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
200327	Valley Center, City of	05/1/13	05/1/13	8	10	5	C
200276	Wamego, City of	10/1/12	10/1/12	9	5	5	C
	<b>Kentucky</b>						
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/06	7	15	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	05/1/10	8	10	5	C
210280	Franklin County	10/1/93	05/1/13	8	10	5	C
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Kentucky (continued)</b>						
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210067	Lexington-Fayette Urban County	10/1/91	10/1/07	7	15	5	C
210120	Louisville-Jefferson County Metro Government	10/1/91	05/1/12	4	30	10	C
210342	Madison County	05/1/12	05/1/12	9	5	5	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210015	Paris, City of	10/1/12	10/1/12	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/09	10	0	0	R
210366	Radcliff, City of	10/1/95	10/1/11	8	10	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/11	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
	<b>Louisiana</b>						
220013	Ascension Parish	10/1/92	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	10/1/11	8	10	5	C
220033	Bossier City, City of	10/1/92	05/1/08	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/07	8	10	5	C
220037	Calcasieu Parish	10/1/91	10/1/07	8	10	5	C
220103	Carencro, City of	05/1/09	05/1/10	8	10	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	05/1/12	8	10	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/11	6	20	10	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/12	8	10	5	C
225198	Gretna, City of	10/1/00	05/1/11	8	10	5	C
225200	Harahan, City of	10/1/08	10/1/08	8	10	5	C
220220	Houma, City of	10/1/92	10/1/09	7	15	5	C
225199	Jefferson Parish	10/1/92	05/1/10	6	20	10	C
225201	Kenner, City of	10/1/92	05/1/09	7	15	5	C
220105	Lafayette, City of	10/1/11	10/1/11	8	10	5	C
220101	Lafayette Parish	10/1/11	10/1/11	8	10	5	C
225202	Lafourche Parish	01/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	05/1/12	8	10	5	C
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/08	7	15	5	C
220136	Monroe, City of	10/1/03	10/1/12	10	0	0	R
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	05/1/08	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220106	Scott, City of	10/1/12	10/1/12	8	10	5	C
220036	Shreveport, City of	10/1/91	05/1/08	7	15	5	C
220204	Slidell, City of	10/1/92	05/1/13	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Louisiana (continued)</b>						
220016	Sorrento, Town of	10/1/92	05/1/08	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/07	8	10	5	C
220261	St. James Parish	10/1/91	05/1/12	7	15	5	C
220164	St. John The Baptist Parish	10/1/94	05/1/10	8	10	5	C
225205	St. Tammany Parish	10/1/92	05/1/11	7	15	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/11	6	20	10	C
220121	Walker, Town of	10/1/92	05/1/08	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220094	Westwego, City of	10/1/07	10/1/07	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/12	7	15	5	C
	<b>Maine</b>						
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230116	Dover-Foxcroft, Town of	10/1/07	10/1/07	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/08	10	0	0	R
230069	Hallowell, City of	10/1/96	10/1/09	10	0	0	R
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/07	10	0	0	R
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/09	8	10	5	C
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/08	10	0	0	R
230051	Portland, City of	10/1/93	05/1/13	8	10	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/03	8	10	5	C
230157	South Berwick, Town of	10/1/94	05/1/05	8	10	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/11	10	0	0	R
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
	<b>Maryland</b>						
240042	Bel Air, Town of	10/1/93	10/1/12	7	15	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240015	Carroll County	10/1/07	10/1/07	8	10	5	C
240030	Frederick, City of	10/1/12	10/1/12	7	15	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240043	Havre de Grace, City of	05/1/09	10/1/11	8	10	5	C
240044	Howard County	10/1/07	05/1/13	7	15	5	C
240012	North Beach, City of	01/1/92	10/1/08	10	0	0	R
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
	<b>Massachusetts</b>						
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

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<b>Massachusetts (continued)</b>							
250233	Braintree, Town of	10/1/92	05/1/13	8	10	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250269	Hull, Town of	05/1/08	05/1/08	8	10	5	C
250273	Marshfield, Town of	10/1/91	05/1/13	10	0	0	R
250167	Northampton, City of	05/1/03	10/1/10	10	0	0	R
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255218	Provincetown, Town of	10/1/11	10/1/11	9	5	5	C
255219	Quincy, City of	10/1/93	10/1/12	8	10	5	C
250282	Scituate, Town of	10/1/91	05/1/09	8	10	5	C
250218	Tewksbury, Town of	10/1/93	10/1/09	10	0	0	R
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
<b>Michigan</b>							
260142	Bedford, Township of	05/1/02	05/1/08	8	10	5	C
260467	Brooks Township	10/1/11	10/1/11	8	10	5	C
260473	Commerce, Township of	05/1/03	05/1/09	8	10	5	C
260221	Dearborn Heights, City of	10/1/92	05/1/08	7	15	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/08	8	10	5	C
260140	Midland, City of	10/1/92	10/1/08	5	25	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260109	Plainfield, Township of	05/1/10	05/1/13	8	10	5	C
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C
260402	Richfield, Township of	05/1/11	05/1/11	8	10	5	C
260190	Saginaw, Charter Township of	10/1/06	05/1/11	8	10	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260126	Shelby, Charter Township of	10/1/11	10/1/11	7	15	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	10/1/09	8	10	5	C
260503	Taymouth, Township of	05/1/03	10/1/09	8	10	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
<b>Minnesota</b>							
275228	Austin, City of	10/1/91	05/1/08	5	25	10	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
270068	Granite Falls, City of	05/1/13	05/1/13	5	25	10	C
275240	Lake St. Croix Beach, City of	10/1/95	10/1/11	6	20	10	C
275243	Montevideo, City of	05/1/10	05/1/10	5	25	10	C
275244	Moorhead, City of	05/1/10	05/1/10	7	15	5	C
270307	Mower County	10/1/95	04/1/00	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

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	<b>Minnesota (continued)</b>						
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
	<b>Mississippi</b>						
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	05/1/13	5	25	10	C
280109	Canton, City of	10/1/12	10/1/12	9	5	5	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280336	D'Iberville, City of	10/1/07	05/1/13	6	20	10	C
280332	Gautier, City of	10/1/94	10/1/10	7	15	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/11	6	20	10	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/10	6	20	10	C
280292	Hernando, City of	10/1/11	10/1/11	9	5	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285256	Jackson County	10/1/11	10/1/11	9	5	5	C
280304	Lamar County	10/1/08	05/1/12	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/08	7	15	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	05/1/08	8	10	5	C
285259	Ocean Springs, City of	10/1/92	05/1/13	6	20	10	C
280094	Oxford, City of	05/1/12	05/1/12	8	10	5	C
280125	Panola County	05/1/12	05/1/12	8	10	5	C
285260	Pascagoula, City of	10/1/07	10/1/11	5	25	10	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280129	Pearl River County	10/1/12	10/1/12	8	10	5	C
280130	Picayune, City of	05/1/08	05/1/08	8	10	5	C
280110	Ridgeland, City of	10/1/94	05/1/11	6	20	10	C
280124	Starkville, City of	05/1/12	05/1/12	9	5	5	C
280300	Stone County	10/1/10	10/1/10	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	05/1/12	6	20	10	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
	<b>Missouri</b>						
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290223	Hannibal, City of	05/1/11	05/1/11	8	10	5	C
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290173	Kansas City, City of	10/1/09	10/1/09	9	5	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290475	Platte County	05/1/09	05/1/10	5	25	10	C
290315	St. Charles County	10/1/01	05/1/08	7	15	5	C
	<b>Montana</b>						
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/09	8	10	5	C
300008	Cascade County	10/1/91	05/1/13	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/07	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Montana (continued)</b>						
300010	Great Falls, City of	10/1/91	10/1/06	8	10	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
	<b>Nebraska</b>						
310187	DeWitt, Village of	05/1/11	05/1/11	9	5	5	C
315274	Omaha, City of	05/1/12	05/1/12	9	5	5	C
315275	Papillion, City of	10/1/10	10/1/10	8	10	5	C
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	10/1/09	6	20	10	C
310078	Valley, City of	10/1/08	10/1/08	8	10	5	C
	<b>Nevada</b>						
320001	Carson City, City of	10/1/94	10/1/09	6	20	10	C
320003	Clark County	10/1/92	05/1/08	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	05/1/08	6	20	10	C
320013	Lander County	10/1/12	10/1/12	8	10	5	C
325276	Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320035	Mesquite, City of	10/1/02	05/1/07	7	15	5	C
320007	North Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
320019	Washoe County	05/1/09	05/1/09	7	15	5	C
	<b>New Hampshire</b>						
330023	Keene, City of	05/1/02	05/1/08	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	10/1/10	10	0	0	R
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
	<b>New Jersey</b>						
340312	Aberdeen, Township of	05/1/10	05/1/10	9	5	5	C
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/07	6	20	10	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/11	6	20	10	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/08	7	15	5	C
340459	Berkeley Heights, Township of	10/1/94	04/1/99	10	0	0	R
340428	Bernards, Township of	10/1/10	10/1/10	8	10	5	C
340178	Bloomfield, Township of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/09	6	20	10	C
345287	Burlington, City of	04/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>New Jersey (continued)</b>						
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
345292	Denville, Township of	10/1/11	10/1/11	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
345295	Fairfield, Township of	05/1/13	05/1/13	6	20	10	C
340434	Franklin, Township of	05/1/10	05/1/10	7	15	5	C
340037	Garfield, City of	05/1/12	05/1/12	9	5	5	C
340204	Greenwich, Township of	05/1/07	05/1/07	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340298	Hazlet Township	05/1/11	05/1/11	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340237	Lambertville, City of	05/1/12	05/1/12	8	10	5	C
340379	Lavallette, Borough of	05/1/04	05/1/05	8	10	5	C
345300	Lincoln Park, Borough of	10/1/91	10/1/06	10	0	0	R
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340401	Little Falls, Township of	05/1/10	05/1/10	9	5	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/08	6	20	10	C
345302	Longport, Borough of	10/1/95	05/1/12	6	20	10	C
345303	Manasquan, Borough of	10/1/92	10/1/09	7	15	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/08	6	20	10	C
345304	Margate City, City of	10/1/92	05/1/13	6	20	10	C
340313	Middleton Township	05/1/12	05/1/12	8	10	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	05/1/08	10	0	0	R
340209	National Park, Borough of	10/1/12	10/1/12	9	5	5	C
340570	New Jersey Meadowlands Commission	10/1/92	05/1/09	7	15	5	C
345307	North Plainfield, Borough of	10/1/92	10/1/09	8	10	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
340518	Ocean, Township of	10/1/95	05/1/12	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340320	Oceanport, Borough of	05/1/10	05/1/10	8	10	5	C
340110	Palmyra, Borough of	10/1/09	10/1/09	8	10	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	05/1/09	10	0	0	R
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequannock, Township of	10/1/91	10/1/11	7	15	5	C
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	05/1/09	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	05/1/13	5	25	10	C
345314	Rahway, City of	10/1/92	05/1/13	6	20	10	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340070	Rochelle Park, Township of	10/1/06	10/1/06	8	10	5	C
340472	Roselle, Borough of	10/1/92	05/1/13	7	15	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>New Jersey (continued)</b>							
345318	Sea Isle City, City of	10/1/92	10/1/12	6	20	10	C
345319	Seaside Park, Borough of	10/1/92	10/1/06	8	10	5	C
345320	Ship Bottom, Borough of	10/1/92	05/1/09	7	15	5	C
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C
340393	Stafford, Township of	10/1/91	05/1/08	6	20	10	C
345323	Stone Harbor, Borough of	10/1/94	05/1/09	7	15	5	C
345324	Surf City, Borough of	10/1/92	10/1/08	7	15	5	C
345293	Toms River, Township of	10/1/92	05/1/13	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C
340159	Upper Township	10/1/11	10/1/11	7	15	5	C
345326	Ventnor, City of	10/1/92	05/1/10	7	15	5	C
340446	Warren, Township of	05/1/10	05/1/10	9	5	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/93	10/1/03	8	10	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
<b>New Mexico</b>							
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	05/1/13	8	10	5	C
350001	Bernalillo County	10/1/93	05/1/13	8	10	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350012	Dona Ana County	10/1/03	10/1/08	8	10	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	05/1/08	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/08	6	20	10	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
350064	San Juan County	05/1/08	10/1/12	8	10	5	C
<b>New York</b>							
360226	Amherst, Town of	10/1/95	10/1/12	7	15	5	C
360147	Ashland, Town of	10/1/91	05/1/08	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	05/1/08	9	5	5	C
360772	Corning, City of	10/1/91	05/1/08	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	05/1/08	8	10	5	C
361194	Esperance, Town of	10/1/10	10/1/10	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360466	Great Neck Estates, Village of	10/1/10	05/1/12	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/10	8	10	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>New York (continued)</b>						
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	05/1/03	9	5	5	C
360476	Lawrence, Village of	10/1/92	05/1/13	10	0	0	R
365338	Long Beach, City of	10/1/09	10/1/09	8	10	5	C
360118	Moravia, Village of	05/1/09	05/1/09	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/08	10	0	0	R
360667	Oneonta, City of	10/1/94	05/1/11	10	0	0	R
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	05/1/13	10	0	0	R
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	05/1/10	8	10	5	C
360056	Union, Town of	10/1/91	10/1/08	8	10	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
	<b>North Carolina</b>						
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, City of	10/1/94	10/1/05	8	10	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/07	8	10	5	C
370036	Cabarrus County	10/1/91	05/1/07	8	10	5	C
370039	Caldwell County	04/1/00	04/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C
375347	Carolina Beach, Town of	10/1/93	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/07	8	10	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370059	Cherokee County	05/1/13	05/1/13	9	5	5	C
370263	Clinton, City of	10/1/94	05/1/09	8	10	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/10	8	10	5	C
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370632	Duck, Town of	10/1/11	10/1/11	7	15	5	C
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	05/1/08	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	05/1/12	6	20	10	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>North Carolina (continued)</b>						
375349	Forsyth County	10/1/93	05/1/08	8	10	5	C
370099	Gaston County	10/1/11	10/1/11	9	5	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
375351	Greensboro, City of	05/1/09	05/1/09	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/07	7	15	5	C
370192	Grifton, Town of	10/1/04	05/1/08	5	25	10	C
370111	Guilford County	10/1/93	10/1/08	8	10	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/11	6	20	10	C
370145	Kinston, City of	10/1/94	05/1/08	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	05/1/08	7	15	5	C
375355	Manteo, Town of	10/1/91	05/1/08	8	10	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, Town of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	05/1/08	8	10	5	C
370049	Newport, Town of	10/1/92	10/1/07	8	10	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
370523	Oak Island, Town of	10/1/91	05/1/08	8	10	5	C
375357	Ocean Isle Beach, Town of	10/1/92	05/1/08	8	10	5	C
370342	Orange County	10/1/11	10/1/11	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/12	8	10	5	C
370181	Pamlico County	10/1/92	10/1/12	8	10	5	C
370267	Pine Knoll Shores, Town of	10/1/92	05/1/13	6	20	10	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	05/1/12	7	15	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/06	7	15	5	C
370432	River Bend, Town of	05/1/10	05/1/10	8	10	5	C
370092	Rocky Mount, City of	10/1/92	05/1/13	6	20	10	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/11	7	15	5	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370094	Tarboro, Town of	10/1/06	10/1/11	7	15	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/12	8	10	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370017	Washington, City of	10/1/92	05/1/12	7	15	5	C
370247	Washington County	10/1/94	10/1/99	8	10	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>North Carolina (continued)</b>						
370268	Washington Park, Town of	10/1/92	10/1/07	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/12	6	20	10	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	05/1/11	6	20	10	C
375360	Winston-Salem, City of	10/1/93	05/1/08	8	10	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	05/1/08	8	10	5	C
	<b>North Dakota</b>						
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
	<b>Ohio</b>						
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	05/1/09	7	15	5	C
390378	Medina County	05/1/07	05/1/12	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	05/1/12	8	10	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/09	8	10	5	C
	<b>Oklahoma</b>						
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/08	5	25	10	C
400234	Chickasha, City of	10/1/92	10/1/08	8	10	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/08	7	15	5	C
400062	Enid, City of	10/1/93	05/1/09	8	10	5	C
400049	Lawton, City of	10/1/91	05/1/09	6	20	10	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400046	Norman, City of	10/1/11	10/1/11	5	25	10	C
400080	Ponca City, City of	05/1/10	05/1/10	6	20	10	C
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	05/1/12	6	20	10	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
	<b>Oregon</b>						
410137	Albany, City of	10/1/91	05/1/12	6	20	10	C
410090	Ashland, City of	10/1/91	10/1/07	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Oregon (continued)</b>							
410043	Bandon, City of	05/1/05	05/1/10	10	0	0	R
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/07	6	20	10	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/12	6	20	10	C
415588	Clackamas County	10/1/04	10/1/12	6	20	10	C
410009	Corvallis, City of	10/1/91	05/1/12	6	20	10	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/12	9	5	5	C
410175	Heppner, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
415591	Lane County	05/1/09	05/1/09	7	15	5	C
410154	Marion County	04/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	05/1/09	8	10	5	C
410064	Myrtle Creek, City of	05/1/03	05/1/08	10	0	0	R
410200	Nehalem, City of	10/1/03	05/1/08	7	15	5	C
410021	Oregon City, City of	10/1/03	05/1/08	7	15	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/07	5	25	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/09	7	15	5	C
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410167	Salem, City of	05/1/08	10/1/12	6	20	10	C
410039	Scappoose, City of	10/1/93	05/1/08	7	15	5	C
410144	Scio, City of	05/1/04	05/1/10	8	10	5	C
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/03	8	10	5	C
410100	Talent, City of	10/1/00	05/1/06	9	5	5	C
410202	Tillamook, City of	10/1/06	05/1/11	7	15	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
410184	Troutdale, City of	05/1/08	05/1/13	7	15	5	C
<b>Pennsylvania</b>							
420159	Altoona, City of	10/1/12	10/1/12	8	10	5	C
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
422034	Chapman, Township of	10/1/07	10/1/07	9	5	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420608	Hanover Township	10/1/10	10/1/10	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/13	6	20	10	C
420735	Herndon, Borough of	10/1/07	10/1/07	8	10	5	C
420642	Jersey Shore, Borough of	10/1/93	05/1/13	8	10	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	05/1/10	8	10	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

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<b>Pennsylvania (continued)</b>							
425384	Milton, Borough of	10/1/92	05/1/13	7	15	5	C
421020	Monroe, Township of	10/1/07	10/1/07	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/09	8	10	5	C
420739	Northumberland, Borough of	10/1/07	10/1/07	8	10	5	C
421024	Penn, Township of	10/1/07	05/1/13	7	15	5	C
421026	Point, Township of	10/1/07	10/1/10	10	0	0	R
425387	Selinsgrove, Borough of	10/1/07	10/1/07	7	15	5	C
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420743	Sunbury, City of	10/1/07	10/1/07	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
420745	Upper Augusta, Township of	10/1/07	10/1/07	8	10	5	C
421119	Upper St. Clair, Township of	10/1/98	10/1/09	7	15	5	C
420631	Wilkes-Barre, City of	10/1/92	05/1/13	6	20	10	C
<b>Rhode Island</b>							
445393	Bristol, Town of	05/1/13	05/1/13	8	10	5	C
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/07	8	10	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/02	10/1/07	10	0	0	R
445410	Westerly, Town of	05/1/13	05/1/13	8	10	5	C
<b>South Carolina</b>							
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
450026	Beaufort, City of	10/1/92	05/1/13	7	15	5	C
450025	Beaufort County	10/1/91	05/1/12	6	20	10	C
450029	Berkeley County	05/1/08	05/1/13	8	10	5	C
450131	Cayce, City of	05/1/10	05/1/10	9	5	5	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C
455413	Charleston County	10/1/95	05/1/10	4	30	10	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	05/1/12	7	15	5	C
450078	Florence, City of	10/1/91	10/1/10	7	15	5	C
450076	Florence County	05/1/10	05/1/10	9	5	5	C
455415	Folly Beach, Township of	10/1/96	10/1/12	7	15	5	C
450087	Georgetown, City of	10/1/93	10/1/03	8	10	5	C
450085	Georgetown County	05/1/10	05/1/10	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	05/1/10	5	25	10	C
450037	Hollywood, Town of	10/1/10	10/1/10	6	20	10	C
450104	Horry County	10/1/10	10/1/10	9	5	5	C
455416	Isle of Palms, City of	10/1/94	10/1/04	7	15	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/07	8	10	5	C
450039	McClellanville, Town of	10/1/00	10/1/10	6	20	10	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/10	6	20	10	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

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	<b>South Carolina (continued)</b>						
450042	North Charleston, City of	05/1/03	10/1/07	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/12	6	20	10	C
450255	Pawley's Island, Town of	10/1/05	10/1/09	6	20	10	C
450166	Pickens County	04/1/99	05/1/04	8	10	5	C
450028	Port Royal, Town of	05/1/11	05/1/11	9	5	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/10	8	10	5	C
450249	Rockville, Town of	10/1/98	10/1/05	6	20	10	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivan's Island, Town of	05/1/04	10/1/10	6	20	10	C
450184	Sumter, City of	10/1/92	05/1/12	8	10	5	C
450182	Sumter County	10/1/92	05/1/12	8	10	5	C
450111	Surfside Beach, Town of	10/1/10	10/1/10	9	5	5	C
450193	York County	10/1/09	10/1/09	9	5	5	C
	<b>South Dakota</b>						
465420	Rapid City, City of	10/1/92	05/1/13	7	15	5	C
	<b>Tennessee</b>						
470211	Athens, City of	10/1/93	10/1/09	8	10	5	C
470182	Bristol, City of	05/1/06	10/1/07	8	10	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/09	8	10	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/06	8	10	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson County	10/1/91	10/1/06	8	10	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
470380	Watertown, City of	05/1/13	05/1/13	9	5	5	C
470204	Williamson County	10/1/08	10/1/08	9	5	5	C
470207	Wilson County	05/1/13	05/1/13	9	5	5	C
	<b>Texas</b>						
485454	Arlington, City of	10/1/91	10/1/10	7	15	5	C
480624	Austin, City of	10/1/91	05/1/10	6	20	10	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
485457	Beaumont, City of	10/1/08	10/1/08	8	10	5	C
480289	Bellaire, City of	10/1/93	10/1/08	8	10	5	C
480586	Benbrook, City of	10/1/91	10/1/06	6	20	10	C
480878	Bevil Oaks, City of	05/1/10	10/1/11	7	15	5	C
480082	Bryan, City of	10/1/95	10/1/11	6	20	10	C
485459	Burleson, City of	10/1/91	05/1/12	7	15	5	C
480167	Carrollton, City of	10/1/91	10/1/12	6	20	10	C
485462	Cleburne, City of	10/1/92	05/1/13	8	10	5	C
480083	College Station, City of	05/1/10	05/1/10	7	15	5	C

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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

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	<b>Texas (continued)</b>						
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/08	7	15	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	05/1/11	5	25	10	C
480291	Deer Park, City of	10/1/00	10/1/12	8	10	5	C
480194	Denton, City of	10/1/91	05/1/07	6	20	10	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
481569	Dickinson, City of	10/1/12	10/1/12	8	10	5	C
480173	Duncanville, City of	10/1/91	05/1/12	7	15	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/03	5	25	10	C
480596	Fort Worth, City of	10/1/12	10/1/12	8	10	5	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/12	5	25	10	C
480266	Guadalupe County	05/1/09	05/1/09	8	10	5	C
480599	Haltom City, City of	10/1/12	10/1/12	7	15	5	C
480287	Harris County	05/1/04	05/1/04	8	10	5	C
480296	Houston, City of	05/1/02	10/1/09	5	25	10	C
480601	Hurst, City of	10/1/92	05/1/13	7	15	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C
485488	League City, City of	10/1/92	10/1/12	6	20	10	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480043	Live Oak, City of	05/1/10	05/1/10	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
480304	Missouri City, City of	05/1/10	05/1/10	7	15	5	C
485491	Nassau Bay, City of	10/1/92	05/1/09	7	15	5	C
480607	North Richland Hills, City of	10/1/91	05/1/09	6	20	10	C
480206	Odessa, City of	10/1/92	10/1/08	7	15	5	C
480307	Pasadena, City of	10/1/91	05/1/10	7	15	5	C
480077	Pearland, City of	05/1/05	10/1/10	7	15	5	C
481028	Pflugerville, City of	05/1/11	05/1/11	7	15	5	C
480140	Plano, City of	10/1/92	10/1/08	5	25	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/11	7	15	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/11	7	15	5	C
480234	Sugar Land, City of	05/1/10	05/1/10	7	15	5	C
481127	Sunset Valley, City of	05/1/10	05/1/10	8	10	5	C
480502	Sweetwater, City of	10/1/91	05/1/08	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	10/1/12	10	0	0	R
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480654	Wharton, City of	10/1/11	10/1/11	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	5	C
	<b>Utah</b>						
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	10/1/08	7	15	5	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Utah (continued)</b>							
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	04/1/01	10/1/11	9	5	5	C
490214	North Ogden, City of	10/1/93	05/1/13	8	10	5	C
490216	Orem, City of	10/1/93	05/1/08	7	15	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
<b>Vermont</b>							
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
<b>Virginia</b>							
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/09	7	15	5	C
515520	Arlington County	10/1/92	10/1/08	8	10	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510106	Cape Charles, Town of	05/1/10	05/1/10	9	5	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	05/1/09	7	25	10	C
510054	Falls Church, City of	05/1/07	05/1/12	7	15	5	C
510071	Gloucester County	10/1/95	05/1/11	7	15	5	C
515527	Hampton, City of	05/1/11	05/1/11	8	10	5	C
510201	James City County	10/1/92	05/1/13	7	15	5	C
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/97	9	5	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510130	Roanoke, City of	10/1/96	10/1/08	7	15	5	C
510190	Roanoke County	10/1/91	10/1/06	8	10	5	C
510154	Stafford County	05/1/11	05/1/11	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/11	8	10	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/10	8	10	5	C
<b>Washington</b>							
530073	Auburn, City of	10/1/92	05/1/08	5	25	10	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	10/1/09	5	25	10	C
530103	Centralia, City of	10/1/94	10/1/09	5	25	10	C
530104	Chehalis, City of	10/1/94	05/1/13	6	20	10	C
530024	Clark County	10/1/04	10/1/09	5	25	10	C
530051	Ephrata, City of	10/1/00	05/1/10	7	15	5	C
530200	Everson, City of	10/1/94	10/1/09	7	15	5	C
530140	Fife, City of	05/1/06	10/1/09	5	25	10	C
530166	Index, Town of	04/1/98	05/1/08	6	20	10	C
530079	Issaquah, City of	10/1/92	05/1/08	5	25	10	C
530080	Kent, City of	05/1/10	05/1/10	6	20	10	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded



**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Washington (continued)</b>						
530071	King County	10/1/91	10/1/07	2	40	10	C
530156	La Conner, Town of	10/1/96	05/1/12	7	15	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha/Klallam Tribe	10/1/00	10/1/10	8	10	5	C
530331	Lummi Nation	05/1/10	05/1/10	8	10	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/12	6	20	10	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530143	Orting, City of	05/1/08	05/1/13	5	25	10	C
530138	Pierce County	10/1/95	05/1/12	2	40	10	C
530088	Renton, City of	10/1/94	10/1/09	6	20	10	C
530151	Skagit County	04/1/98	10/1/08	4	30	10	C
535534	Snohomish County	05/1/06	10/1/10	4	30	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	05/1/08	7	15	5	C
530204	Sumas, City of	10/1/93	05/1/13	6	20	10	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530193	Wahkiakum County	10/1/07	10/1/07	8	10	5	C
530067	Westport, City of	10/1/09	10/1/09	6	20	5	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
530217	Yakima County	10/1/07	10/1/07	8	10	5	C
	<b>West Virginia</b>						
540282	Berkeley County	10/1/11	10/1/11	7	15	5	C
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540073	Charleston, City of	10/1/11	10/1/11	9	5	5	C
540065	Jefferson County	10/1/06	05/1/12	8	10	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
	<b>Wisconsin</b>						
550001	Adams County	10/1/91	05/1/12	7	15	5	C
550612	Allouez, Village of	10/1/92	05/1/12	6	20	10	C
550128	Eau Claire, City of	10/1/91	10/1/08	7	15	5	C
550578	Elm Grove, Village of	04/1/01	05/1/12	5	25	10	C
550366	Evansville, City of	05/1/10	05/1/10	7	15	5	C
550136	Fond du Lac, City of	05/1/13	05/1/13	7	15	5	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
550523	Kenosha County	05/1/13	05/1/13	5	25	10	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	05/1/12	8	10	5	C
550487	New Berlin, City of	10/1/05	05/1/10	7	15	5	C
550310	Ozaukee County	10/1/91	10/1/07	8	10	5	C
550402	Reedsburg, City of	05/1/13	05/1/13	6	20	10	C
550660	Suamico, Village of	05/1/08	05/1/13	7	15	5	C
550107	Watertown, City of	10/1/91	10/1/07	7	15	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
	<b>Wyoming</b>						
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Wyoming (continued)</b>						
560013	Douglas, City of	10/1/93	10/1/10	8	10	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C
	<b>Puerto Rico</b>						
720101	Ponce, Municipality of	10/1/09	10/1/09	9	5	5	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded



# GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES

## I. GENERAL DESCRIPTION

The primary objective of the Severe Repetitive Loss (SRL) properties strategy is to eliminate or reduce the damage to property and the disruption to life caused by repeated flooding. Approximately 11,900 insured properties have been identified with a high frequency of losses or a high value of claims. As these policies come up for renewal, they will be transferred to the National Flood Insurance Program (NFIP) Servicing Agent's Special Direct Facility (SDF).

The close supervision the SDF provides the group of policies, and the attention the group of properties receives when mitigation decisions are made, contribute to attaining the strategy's primary objective. The SRL group consists of any NFIP-insured property that has met at least 1 of the following paid flood loss criteria since 1978, regardless of ownership:

- 4 or more separate claim payments of more than \$5,000 each (including building and contents payments); or
- 2 or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, 2 of the claim payments must have occurred within 10 years of each other. Multiple

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

The loss history includes all ownership of the property since 1978 or since the building's construction if built after 1978.

SRL properties with renewal dates of January 1, 2007, or later will be afforded coverage (new business or renewal) only through the SDF.

The agent/producer of record will remain in that capacity while the policy is in the SDF. The NFIP Servicing Agent will pay the agent/producer of record the standard 15% commission that is paid on all NFIP Direct business.

## II. NOTIFICATION REQUIREMENTS

Policies that renew on or after January 1, 2007, and meet the SRL criteria will be transferred to the SDF for policy issuance. Any policy that meets the SRL criteria during the current term will be transferred to the SDF with the subsequent renewal. As requests for review (discussed in "IV. Dispute Resolution" below) are

successful, and the Federal Emergency Management Agency (FEMA) or its designee approves properties for mitigation, policies will be transferred out of the SDF.

When policies are to be transferred to the SDF, the NFIP Bureau and Statistical Agent (NFIP Bureau) will notify Write Your Own (WYO) Companies and the NFIP Servicing Agent at least 150 days prior to the expiration date. The companies will notify the affected policyholders, their agents/producers, and their lenders 90 days before expiration of the policy. This notice will explain that the policies are ineligible for coverage outside of the SDF. (See agent, lender, and policyholder SDF Notification Letters on pages SRL 3–8.) Offers to renew will be issued by the SDF approximately 45 days prior to the expiration date.

## III. RE-UNDERWRITING REQUIREMENTS

All SRL policies that have been transferred to the NFIP SDF and will renew on or after October 1, 2012, must be re-underwritten before they can be renewed.

The NFIP SDF will require a new Application, photographs of the front and rear of the building, Elevation Certificate if applicable, and any additional documents to ensure that policy information and rates are current and correct. This documentation will be needed at least 120 days prior to the expiration date. Policies will be processed and issued based upon current rates, zone, and map information, except for those properties meeting the NFIP grandfathering eligibility rules.

## IV. DISPUTE RESOLUTION

The designation of a property as an SRL property is based on the data on file with the NFIP. If the policyholder believes that the claims history is inaccurate, or if the property has already been mitigated to reduce future flooding, the designation may be challenged.

When a policyholder has documentation that the NFIP-insured property has not sustained the losses reported, a request for review may be presented, in writing, to the NFIP Bureau. All documentation to substantiate the review must be included with the request letter. The policy will remain in the SDF during the review.

The policyholder and agent/producer will be notified of the results of the review. If the policyholder's request for review is successful, and the policyholder requests that the policy be returned to the previous carrier, the SDF policy will be canceled and the full premium will be returned to the former carrier. Otherwise, the

policy will be set up for release from the SDF at its next renewal. The carrier will write the policy using the SDF's effective dates. If, however, a loss occurs both in the current term and before the policy can be returned to the former carrier, the SDF will continue to service the claim and will return the policy at the next renewal cycle, unless the new claim qualifies the property for the SDF.

If FEMA has approved the property for mitigation efforts other than buyout or demolition, the property will be removed from the SDF at the next renewal.

If the property is bought out or demolished under an approved FEMA mitigation project, and the mitigation efforts for the specific property are FEMA approved, the policy will be canceled and the pro-rata premium (less Federal Policy Fee and, if applicable, Probation Surcharge) will be refunded. When a property is bought out or demolished, any commission chargeback to the agent/producer will be forgiven.

## **V. FLOOD MITIGATION ASSISTANCE AND SEVERE REPETITIVE LOSS GRANT PROGRAMS**

The FMA Program was authorized by the National Flood Insurance Reform Act of 1994 and amended by the Biggert-Waters Flood Insurance Reform Act of 2012. The FMA Program may provide Federal grant funds to pay for up to 100 percent of the cost of eligible mitigation activities, such as elevating SRL structures. Mitigated properties may qualify for reduced flood insurance rates.

The Biggert-Waters Flood Insurance Reform Act of 2012 eliminated the SRL Program authorized by the Flood Insurance Reform Act of 2004 (FIRA 2004), in which Congress directed FEMA to develop a program to reduce future flood losses. The FMA Program, which continues to focus on the mitigation of SRL properties, makes funding available for a variety of flood mitigation activities. Under the FMA Program, FEMA provides funds to state and local governments to make offers of assistance to NFIP-insured property owners for mitigation projects that reduce future flood losses such as:

- Acquisition or relocation of at-risk structures and conversion of the property to open space;
- Elevation of existing structures; or
- Dry floodproofing of historic properties.

FMA mitigation grants are provided to eligible applicants (states, territories, and tribes) that, in turn, provide

subgrants to local governments or communities. The applicant must have a FEMA-approved mitigation plan at the time that the project is awarded.

State and local officials will prioritize NFIP-insured properties within their jurisdictions for FMA grants. They may contact the policyholder directly to determine the appropriate mitigation activity that will most effectively reduce future flood losses and to advise them of their inclusion in the FMA grant application.

For SRL property policyholders, participation in the program is voluntary; however, SRL policyholders who refused an offer of mitigation prior to July 6, 2012, will be subject to an increase in their flood insurance premium rate equal to 150% of the chargeable rate for the property at the time the offer was made, as adjusted by any other premium adjustments otherwise applicable to the property. This increase will more accurately reflect the flood risk to the SRL property. Upon notification from FEMA of an SRL policyholder's declining an offer of mitigation under this program, the SDF will send a Premium Increase Notification Letter (pages SRL 9–10) to notify all holders of recorded interest for the property.

An SRL policyholder who has declined a mitigation offer may appeal the insurance premium rate increase within 90 days of the notification. The appeal must be based on 1 of the 6 provisions for appeal specified in the FIRA 2004. The SDF will postpone all rate increases for which a valid appeal was filed and will monitor the appeal's progress. If the policy renewal falls within the appeal period, the SDF will send the Renewal Billing Letter shown on page SRL 11. However, if the policy renewal falls after the appeal period, the SDF will send the Renewal Billing Letter shown on page SRL 12.

The law also provides for increased insurance premium rates if an SRL property whose owner declined an offer of mitigation incurs any subsequent flood loss with resulting NFIP payments in excess of \$1,500 in aggregate. In this case, the premium rate will be increased an additional 50%, and the SDF will send the Renewal Billing Letter shown on page SRL 13. In no case will rate increases exceed the current actuarial rating for the structure.

To obtain additional information on the FMA Program and other mitigation grant programs for residential and non-residential properties, property owners should contact their local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at <http://www.fema.gov/hazard-mitigation-assistance>.

U.S. Department of Homeland Security  
500 C Street, SW  
Washington, DC 20472



**FEMA**

## IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Agent:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated as Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004, made it a top priority to reduce the number of SRL properties nationwide. As of January 2013, FEMA has identified approximately 11,900 properties that meet the designation for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

- (1) Four or more separate claim payments of more than \$5,000 each (building and/or contents payments); or
- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold: First, the NFIP has centralized the processing of all flood insurance policies for SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA implements the Flood Mitigation Assistance (FMA) grant program annually to mitigate SRL properties. You need to be aware of the following:

- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP Servicing Agent. This center is the Special Direct Facility (SDF).

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Agent  
Date  
Page 2

- As a result, your client's policy will not be processed by the chosen WYO Company or by the traditional NFIP Direct Program. You will, however, continue to be the agent of record throughout the process.
- Approximately 45 days prior to the renewal date of the policy, your client will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that should be paid by your client.**
- For the time being, the SDF will be the only source of NFIP flood insurance coverage for your client's property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.
- You should encourage your client to continue to contact you directly for any service needs on the policy because you will remain the agent of record.
- The NFIP provides a procedure for your client to follow if he or she believes that FEMA has incorrectly included his or her insured property on its list of SRL properties.

The FMA Program was authorized by the National Flood Insurance Reform Act of 1994 and amended by the Biggert-Waters Flood Insurance Reform Act of 2012. The FMA Program may provide Federal grant funds to pay for up to 100 percent of the cost of eligible mitigation activities, such as elevating your client's NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the FMA Program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at [www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance).

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



David L. Miller  
Associate Administrator  
Federal Insurance and Mitigation Administration

U.S. Department of Homeland Security  
500 C Street, SW  
Washington, DC 20472



**FEMA**

## IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Lender:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated as Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004, made it a top priority to reduce the number of SRL properties nationwide. As of January 2013, FEMA has identified approximately 11,900 properties that meet the designation for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

- (1) Four or more separate claim payments of more than \$5,000 each (building and/or contents payments); or
- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold. First, the NFIP has centralized the processing of all flood insurance policies for SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA implements the Flood Mitigation Assistance (FMA) grant program annually to mitigate SRL properties. You need to be aware of the following:

- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP Servicing Agent. This center is the Special Direct Facility (SDF).

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Lender  
Date  
Page 2

- As a result, your client's policy will not be processed by the chosen WYO Company or by the traditional NFIP Direct Program.
- Approximately 45 days prior to the renewal date of the policy, your client will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that should be paid by your client.**
- For the time being, the SDF will be the only source of NFIP flood insurance coverage for your client's property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.
- The NFIP provides a procedure for your client to follow if he or she believes that FEMA has incorrectly included his or her insured property on its list of SRL properties.

The FMA Program was authorized by the National Flood Insurance Reform Act of 1994 and amended by the Biggert-Waters Flood Insurance Reform Act of 2012. The FMA Program may provide Federal grant funds to pay for up to 100 percent of the cost of eligible mitigation activities, such as elevating your client's NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the FMA Program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at [www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance).

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



David L. Miller  
Associate Administrator  
Federal Insurance and Mitigation Administration



National Flood Insurance Program  
U.S. Department of Homeland Security  
P.O. Box 2966  
Shawnee Mission, KS 66201-1366



**FEMA**

## **IMPORTANT FLOOD INSURANCE POLICY INFORMATION**

Insured's Name:

Property Address:

Policy Number:

Dear Policyholder:

As you may be aware, your property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your property meets the criteria for a subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated as Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004, made it a top priority to reduce the number of SRL properties nationwide. As of January 2013, FEMA has identified approximately 11,900 properties that meet the designation for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

- (1) Four or more separate claim payments of more than \$5,000 each (building and/or contents payments); or
- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold. First, the NFIP has centralized the processing of all flood insurance policies for SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA implements the Flood Mitigation Assistance (FMA) grant program annually to mitigate SRL properties. You need to be aware of the following:

- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP Servicing Agent. This center is the Special Direct Facility (SDF).

[www.fema.gov](http://www.fema.gov)



Policyholder

Date

Page 2

- As a result, your policy will not be processed by your chosen WYO Company or by the traditional NFIP Direct Program. Your agent, however, will continue to be the agent of record throughout the process.
- Approximately 45 days prior to the renewal date of your policy, you will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that you should pay.**
- For the time being, the SDF will be the only source of NFIP flood insurance coverage for your property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to you will meet all the requirements of any mortgage company to the same extent as your current policy.
- You may continue to contact your agent directly for any service needs on the policy because he or she will remain the agent of record.
- The NFIP provides a procedure for you to follow if you believe that FEMA has incorrectly included your insured property on its list of SRL properties.

The FMA Program was authorized by the National Flood Insurance Reform Act of 1994 and amended by the Biggert-Waters Flood Insurance Reform Act of 2012. The FMA Program may provide Federal grant funds to pay for up to 100 percent of the cost of eligible mitigation activities, such as elevating your NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the FMA Program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at [www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance).

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



David L. Miller  
Associate Administrator  
Federal Insurance and Mitigation Administration

National Flood Insurance Program  
 U.S. Department of Homeland Security  
 P.O. Box 2966  
 Shawnee Mission, KS 66201-1366



**FEMA**

DATE

<Name>  
 <Address>  
 <City, State ZIP>

Re.: Policy Number RL0xxxxxxx

Dear <Name>:

In June 2004, Congress passed the Flood Insurance Reform Act of 2004 (FIRA 2004), which contains provisions to develop a Grant Program for the mitigation of residential Severe Repetitive Loss (SRL) properties. FIRA 2004 requirements dictate that flood insurance premium rates for a policy increase when a property owner declines a qualified mitigation offer.

Previously, we informed you that your building insured under the above-referenced policy number is an SRL property. A qualified mitigation offer was made to you in a letter from your community, < >, dated < >. We have been notified that you refused to accept that qualified mitigation offer by your response dated < >.

Because a qualified mitigation offer was made to you for your insured building, and because you declined that offer, FIRA 2004 requires the premium rate upon renewal of your flood policy to reflect a 50-percent increase over the premium rate in effect at the time that the qualified mitigation offer was made to you. In addition, this rate may be adjusted by other premium adjustments otherwise applicable to the property. Our records show that the premium rates on your flood policy for the last policy term (when the mitigation offer was made to you, and refused) were \$00.83/00.89 for Building Coverage and \$01.62/00.79 for Contents Coverage. The new premium rates for your flood policy will now be \$[(00.83/00.89) x 1.5] for Building Coverage and \$[(01.62/00.79) x 1.5] for Contents Coverage, before the addition of other applicable flood policy fees. Also, other information may impact the rating of your flood insurance policy.

Below is a summary of your **current** coverages and rates:

COVERAGE AND RATING INFORMATION						
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Adjustment	Premium	
Building	\$ 42,400	\$ 1,000	00.83/00.89	\$ -	\$	352
Contents	\$ 22,100	\$ 1,000	01.62/00.79	\$ -	\$	358
ICC PREMIUM					\$	75
ANNUAL SUBTOTAL					\$	785
FEDERAL POLICY FEE					\$	30
TOTAL PREMIUM					\$	815

**SAMPLE**

[www.fema.gov](http://www.fema.gov)

&lt;Name&gt;

DATE

Page 2

Below is a summary of your **estimated** renewal coverages and rates:

COVERAGE AND RATING INFORMATION					
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Adjustment	Premium
Building	\$ 42,400	\$ 1,000	01.25/01.34	\$ -	\$ 530
Contents	\$ 22,100	\$ 1,000	02.43/01.19	\$ -	\$ 537
				ICC PREMIUM	\$ 75
				ANNUAL SUBTOTAL	\$ 1,142
				FEDERAL POLICY FEE	\$ 30
				TOTAL PREMIUM	\$ 1,172

SAMPLE

Please note that this is not a bill; it is only an estimate of premium based on current coverages and underwriting information. You will be billed for the next policy term 45 days prior to the current term expiration.

The offer of mitigation you received *may* still be an active offer while funding remains available. Please contact FEMA Region < > if you would now like to accept that qualified offer of mitigation assistance.

If you do not wish to accept the mitigation offer, your policy will be subject to a rate increase unless you file an appeal to the proposed rate increase. See the enclosed document for more information regarding the appeal process. If you choose to appeal, please continue to keep your policy in force so that you may continue to receive protection under the National Flood Insurance Program.

To obtain additional information on mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at <http://www.fema.gov/hazard-mitigation-assistance>.

Sincerely,

Underwriting Department  
800-638-6620

Enclosure

Renewal Billing Letter Within Appeal Period

National Flood Insurance Program  
U.S. Department of Homeland Security  
P.O. Box 2966  
Shawnee Mission, KS 66201-1366



**FEMA**

DATE

<Name>  
<Address>  
<City, State ZIP>

**YOUR FLOOD INSURANCE RENEWAL BILLING IS ENCLOSED**

Re.: Policy Number RL0xxxxxxx

Dear <Name>:

As previously communicated to you, your property insured by a National Flood Insurance Program flood insurance policy was identified as a residential Severe Repetitive Loss property. You were offered an opportunity to accept mitigation assistance. Because you declined the offer for mitigation assistance, the premium rates on the flood insurance policy renewal will reflect a 50-percent increase over the premium rates in effect at the time that the qualified mitigation offer was made to you, in accordance with the Flood Insurance Reform Act of 2004.

As you were previously informed, you have the right to appeal the increase in premium. Your appeal must be received by the FEMA regional office by < >. We have enclosed a brochure that details the appeal procedure.

We have enclosed two renewal bills for your policy. The total premium due on the \$< > bill reflects the described rate increase. However, if you choose to appeal the rate increase within the allotted timeframe, please pay the \$< > amount.

PLEASE NOTE: If you do choose to appeal, in addition to paying the \$< >, you must also submit an appeal with the FEMA regional office in accordance with the procedure detailed in the attached brochure. If you pay the smaller premium of \$< > AND do not submit an appeal within the allotted time frame, the amount of coverage on your policy will be reduced to the amount that can be purchased with the premium that we receive. To obtain additional information on mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at <http://www.fema.gov/hazard-mitigation-assistance>.

In addition to your appeal option, the original mitigation offer *may* still be active. Please contact FEMA Region < > if you would now like to accept that qualified offer of mitigation assistance. Also note that this policy may be subject to additional premium increases in the future if the property has an additional paid NFIP flood loss in excess of \$1,500.

Because you have an insurable interest in a property that has had multiple flood losses, you are certainly aware of the benefit of keeping your flood insurance policy in force. Please pay your renewal premium promptly, regardless of any appeal status, to keep the flood insurance coverage on your property in force.

Sincerely,

Underwriting Department  
800-638-6620

[www.fema.gov](http://www.fema.gov)

National Flood Insurance Program  
U.S. Department of Homeland Security  
P.O. Box 2966  
Shawnee Mission, KS 66201-1366



**FEMA**

DATE

<Name>  
<Address>  
<City, State ZIP>

**YOUR FLOOD INSURANCE RENEWAL BILLING IS ENCLOSED**

Re.: Policy Number RL0xxxxxxx

Dear <Name>:

As previously communicated to you, your property insured by a National Flood Insurance Program flood insurance policy was identified as a residential Severe Repetitive Loss property. You were offered an opportunity to accept mitigation assistance. Because you declined the offer for mitigation assistance, the premium rates on the flood insurance policy renewal are subject to a 50-percent increase over the premium rates in effect at the time that the qualified mitigation offer was made to you, in accordance with the Flood Insurance Reform Act of 2004.

The enclosed renewal bill reflects this increased premium.

Please note that this policy may be subject to additional premium increases in the future if the property has an additional paid NFIP flood loss in excess of \$1,500.

If the funding remains available, the original mitigation offer *may* still be active. You can contact FEMA Region < > if you now wish to accept that qualified offer of mitigation assistance.

Because you have an insurable interest in a property that has had multiple flood losses, you are certainly aware of the benefit of keeping your flood insurance policy in force. Please pay the enclosed bill promptly to continue the flood insurance coverage on your property.

Sincerely,

Underwriting Department  
800-638-6620

Enclosure

[www.fema.gov](http://www.fema.gov)

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