LOWEST FLOOR GUIDE

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

I. LOWEST FLOOR DETERMINATION

The following guidance, along with the comments accompanying each building drawing provided in this section (pages LFG 8-59), will help insurance agents determine the lowest floor so that the appropriate rate can be applied.

A. Non-Elevated Buildings

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

If a building located in an A zone (any flood zone beginning with the letter A) has an attached garage, and the floor level of the garage is below the level of the building, and there is machinery/equipment on the floor of the garage that is below the Base Flood Elevation (BFE), the lowest floor is the garage floor unless the garage has proper openings (flood vents). See "Proper Openings" in the Definitions section.

B. Elevated Buildings in A Zones

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

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

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

1. Enclosures with Openings

An elevated building with an enclosure or crawlspace below the elevated floor with proper flood openings (flood vents) in the enclosure or crawlspace can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper flood openings in the enclosure or crawlspace, the application should indicate "No" for enclosure.) This rule applies to buildings in Zones A, A1-A30, AE, AO, AH, AR, and AR Dual.

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

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

2. Alternative to the Openings Requirement Above

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

If engineered openings are used as an alternative, the Write Your Own (WYO) Company or NFIP Servicing Agent must

obtain a copy of the following documentation for their underwriting files:

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

3. Crawlspaces

If a building elevated on a crawlspace is located in an A zone and has an attached garage, use the following guidelines to determine the lowest floor for rating:

- Use the top of the crawlspace (under-floor space) floor or the garage floor, whichever is lower, if neither the crawlspace nor the garage has proper openings; *or*
- Use the top of the crawlspace floor, if the only area that has proper openings is the garage; *or*
- Use the top of the garage floor, if the only area that has proper openings is the crawlspace; *or*
- Use the top of the finished floor (habitable floor), if both the crawlspace and the garage have proper openings.

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

C. Elevated Buildings in V Zones

In Zones V, VE, and V1-V30, the floor of an enclosed area below the lowest elevated floor is the building's lowest floor if one or more of the following conditions are met:

- The enclosed space is finished (having more than 20 linear feet of finished wall [paneling, etc.]); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- The enclosed space is of any size, and there is machinery or equipment below the BFE located inside or outside the enclosed space. (Machinery or equipment is defined as building items permanently affixed to the building and that provide utility services for the building—i.e., furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment. Washers, dryers, and food freezers are contents items and are not considered machinery or equipment.); *or*
- The enclosed space is constructed with non-breakaway walls (A non-breakaway wall is defined as a wall that is attached to the structural support of the building and is not designed or constructed to collapse under specific lateral loading forces. This type of construction endangers the foundation system of the building.); *or*
- The enclosed space is 300 square feet or more and has breakaway walls; *or*

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

If the enclosed space (enclosure) is at or above the BFE, use the "Free of Obstruction" rate table on page RATE 7 or page CONDO 19, as appropriate. Also use these rates if an enclosure has solid load-bearing walls that provide less than 25 percent of the building's structural support. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

Also see "D. Post-'81 V Zone Optional Rating" on page RATE 23.

II. USE OF ELEVATION CERTIFICATE

The Elevation Certificate (EC) is used to properly rate buildings located in Special Flood Hazard Areas (SFHAs). Use the criteria below in determining whether use of the EC is mandatory or optional. (See the Special Certifications section, pages CERT 1-2, for more information on using the EC.)

A. Mandatory Use of Elevation Certificate

An EC is required for a Post-FIRM building located in Zones AE, A1-A30, VE, V1-V30, or a Pre-FIRM building opting for Post-FIRM rates (see "B." below). An EC is also required for a Post-FIRM building located in unnumbered A Zones (With or Without Estimated BFE), Zone AH, and Zone AO, if the building has a basement or enclosure without proper openings.

If the building is Post-FIRM construction located in unnumbered A Zones, check with the community official to determine if there is an estimated Base Flood Elevation. If available, an EC that certifies the lowest floor elevation must be submitted.

NAVD 1988 is replacing NGVD 1929 as the national standard reference datum for elevations. To determine the conversion from NGVD to NAVD, contact the community official. The surveyor may have applied the conversion factor to the elevations entered on the EC.

B. Optional Rating Using the Elevation Certificate

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

In addition, the EC is optional in unnumbered A Zones (With or Without Estimated BFE), Zone AH, and Zone AO if the building has no basement or enclosure.

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PUTTING IT INTO PERSPECTIVE....

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

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

WHERE TO START.....

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

STEP 1:

Review the Elevation Certificate. Find the referenced Building Diagram Number in Section A, Item A7. This diagram number refers to one of the eight building diagrams located on Instructions Pages 7 and 8 of the Elevation Certificate.

STEP 2:

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

STEP 3:

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

- For Building Diagrams 1 and 3, if Item C2.a is higher than C2.f, the building is slab on grade, or a walkout first level. Rate as no basement and use Item C2.a as the lowest floor elevation for rating.
- If Item C2.c is given, and the property is in a V Zone, Item C2.c will be the correct lowest floor elevation for rating if there are no enclosures (Building Diagram 5).
- If Item C2.c is higher than Item C2.a, then you have an elevated building with enclosure(s) below the elevated level. Use Item C2.c as the lowest floor elevation for rating V Zones if the enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the *bottom* of Item C2.a if the enclosure is 300 sq. ft. or greater, or the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building Diagram 6).

IMPORTANT HINT:

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

WHERE TO GET HELP

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

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

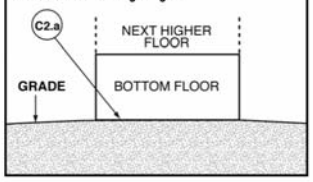
BUILDING DIAGRAM #1

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

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery & equipment below BFE unless the garage is properly vented.

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)

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



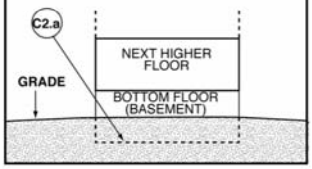
BUILDING DIAGRAM #2

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

Lowest Floor for Rating: Top of basement floor or crawl space

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

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



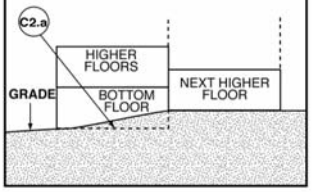
BUILDING DIAGRAM #3

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

Lowest Floor for Rating: Top of slab

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

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



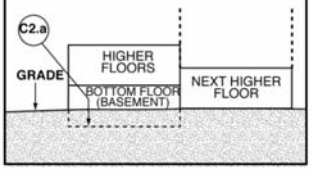
BUILDING DIAGRAM #4

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

Lowest Floor for Rating: Top of slab (basement floor or crawl space)

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

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



Lowest Floor Guide for Zones AO and A (without estimated BFE)

BUILDING DIAGRAMS #1-8

Distinguishing Feature: All Buildings

Lowest Floor for Rating: Difference between the top of the bottom floor and highest adjacent grade

Elevation Needed for Rating from FEMA Elevation Certificate: Use the measurement provided in Item E2. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-8 with proper openings, use the measurement provided in Item E3.

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

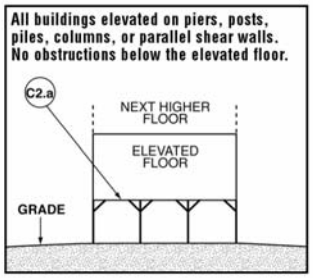
Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

BUILDING DIAGRAM #5

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

Lowest Floor for Rating: Lowest elevated floor

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

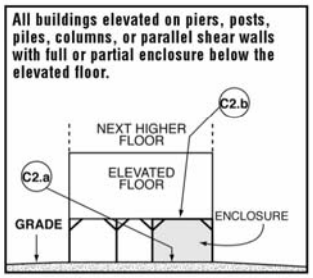


BUILDING DIAGRAM #6

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

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

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

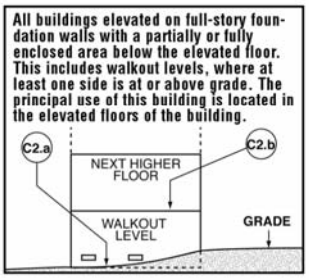


BUILDING DIAGRAM #7

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

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

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

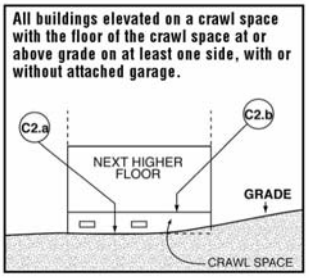


BUILDING DIAGRAM #8

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

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

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



* An "opening" (flood vent) is defined as a permanent opening in a wall that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawl spaces with a total net area of not less than one square inch for every square foot of area enclosed. Each opening must be on different sides of the enclosed area. If a building has more than one enclosed area, each area must have openings on exterior walls to allow floodwater to directly enter. The bottom of the openings must be no higher than one foot above the grade underneath the flood vents. Alternatively, you may submit a certification by a registered professional engineer or architect that the design will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening.

Lowest Floor Guide for Zones V, VE, V1-V30

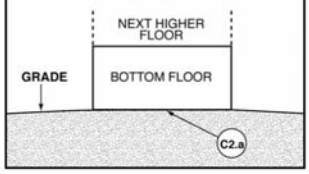
BUILDING DIAGRAM #1

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

Lowest Floor for Rating: Bottom of slab

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

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



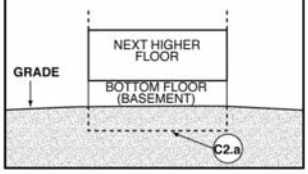
BUILDING DIAGRAM #2

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

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

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

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



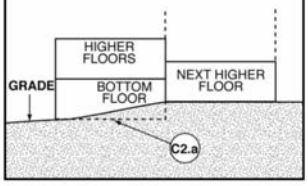
BUILDING DIAGRAM #3

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

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

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

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



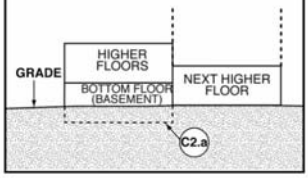
BUILDING DIAGRAM #4

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

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

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

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



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

** Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for 1-4 family residences. For buildings other than 1-4 family residences subtract 18 inches from Item C2.a.

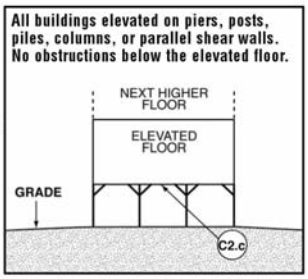
Lowest Floor Guide for Zones V, VE, V1-V30

BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is 1/2 inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

Lowest Floor for Rating: Bottom of lowest horizontal structural member

Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.c

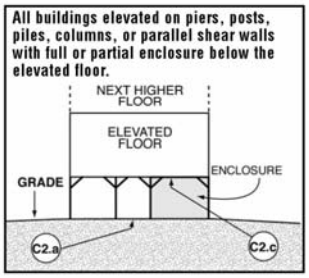


BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met.

Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a or Item C2.c *

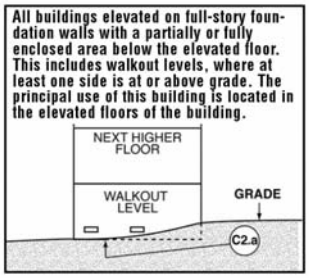


BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

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

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

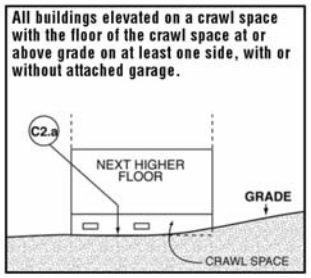


BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls.

Lowest Floor for Rating: Bottom floor

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



* Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for 1-4 family residences. For buildings other than 1-4 family residences subtract 18 inches from Item C2.a.

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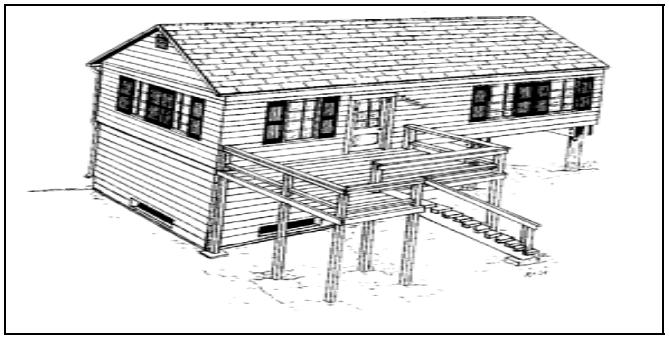


ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Designed with proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating	Use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***no basement/enclosure*** category.

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

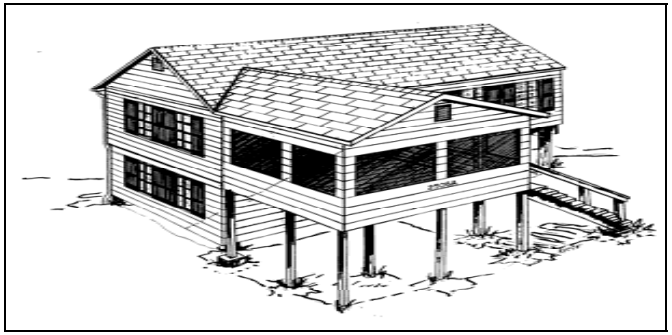
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors and unfinished enclosed area
Elevating Foundation of Building	Solid perimeter load-bearing walls. No openings
Type of Enclosure	Unfinished crawl space and garage
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	Use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category.



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

[1] LF— Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

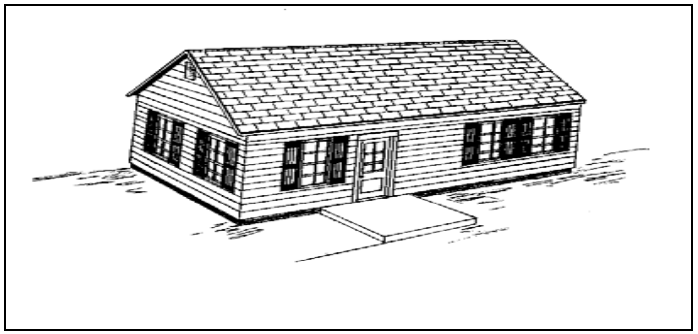
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and finished or unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	Use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category.



NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

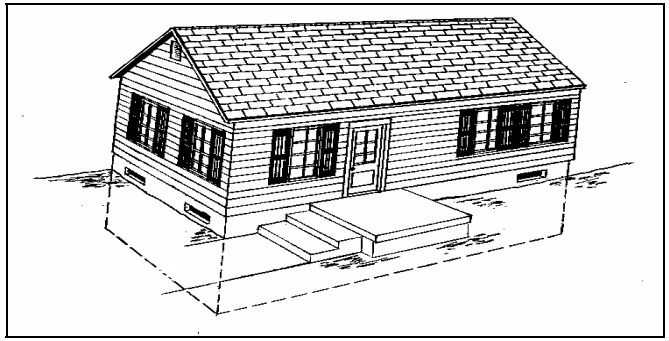
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor on slab
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type— One floor Basement— None Is Building Elevated? — No
Pre-FIRM Rating	Use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***no basement/enclosure*** category.



NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

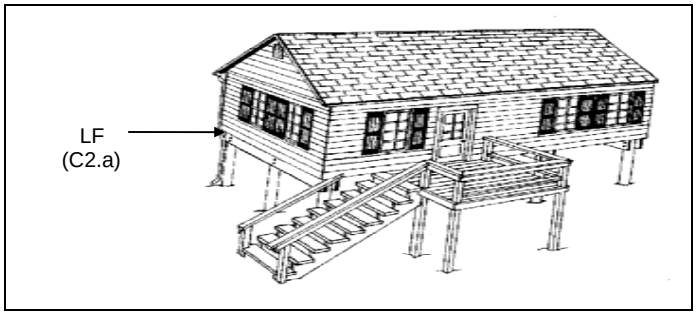
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor with finished or unfinished basement
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type—Two floors Basement—Finished or unfinished Is Building Elevated?—No
Pre-FIRM Rating	Use Pre-FIRM rate table ***with basement*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

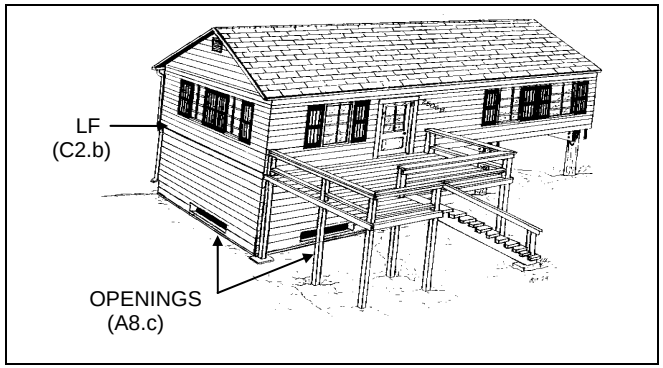
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	None
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type– One floor Is Building Elevated?– Yes Is area below the elevated floor enclosed?– No
Pre-FIRM Rating[5]	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***with certification*** rate. If not, use Pre-FIRM rate table ***no basement/enclosure*** category. **AH Zone:** If LF[1] elevation is equal to or greater than BFE[2], use ***with certification*** rate. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table . **A Zone with estimated BFE[2]:** If LF[1] elevation is equal to or greater than the estimated BFE[2], use Post-FIRM rate table ***with the estimated base flood elevation*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category. **A Zone without estimated BFE[2]:** If difference between the LF[1] and HAG[4] is 2 ft. or more, use Post-FIRM ***no estimated base flood elevation*** rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***with certification*** rate. If not, use ***without certification*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to BFE[2], use ***with certification*** rate. If not, use ***without certification*** rate. **A Zone with estimated BFE[2]:** Use Post-FIRM rate table ***with the estimated base flood elevation*** category. If LF[1] elevation is 2 or more feet below the estimated BFE[2], submit the application to the NFIP for a rate. **A Zone without estimated BFE[2]:** If difference between the LF[1] and HAG[4] is 1 ft. or more, use Post-FIRM rate table ***no estimated base flood elevation*** category. If difference is 0 or less, submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Designed with proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of next higher floor
Application Should Show	Building Type– One floor Is Building Elevated?– Yes Is area below the elevated floor enclosed?– No
Pre-FIRM Rating[5]	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***with certification*** rate. If not, use Pre-FIRM rate table ***no basement/enclosure*** category. **AH Zone:** If LF[1] elevation is equal to or greater than BFE[2], use ***with certification*** rate. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table **A Zone with estimated BFE[2]:** If LF[1] elevation is equal to or greater than the estimated BFE[2], use Post-FIRM rate table ***with the estimated base flood elevation*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category. **A Zone without estimated BFE[2]:** If difference between the LF[1] and HAG[4] is 2 ft. or more, use Post-FIRM ***no estimated base flood elevation*** rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***with certification*** rate. If not, use ***without certification*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to BFE[2], use ***with certification*** rate. If not, use ***without certification*** rate. **A Zone with estimated BFE[2]:** Use Post-FIRM rate table ***with the estimated base flood elevation*** category. If LF[1] elevation is 2 or more feet below the estimated BFE[2], submit the application to the NFIP for a rate. **A Zone without estimated BFE[2]:** If difference between the LF[1] and HAG[4] is 1 ft. or more, use Post-FIRM rate table ***no estimated base flood elevation*** category. If the difference is 0 or less, submit the application to the NFIP for a rate.

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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

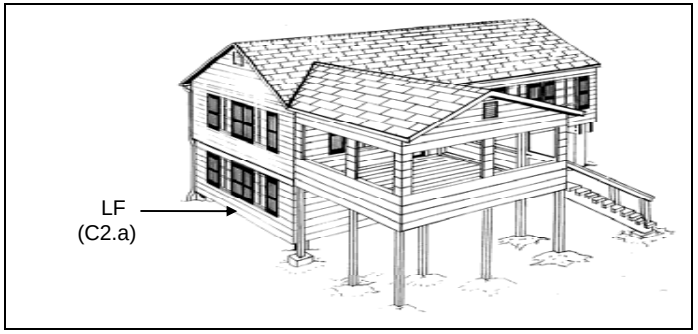
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors and unfinished enclosed area
Elevating Foundation of Building	Solid load-bearing walls. No openings
Type of Enclosure	Unfinished crawl space and garage
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (lower of crawl space or garage)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	**AO Zone:** Use Pre-FIRM rate table ***with enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***with enclosure*** category. **A Zone:** Use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type– Two floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
Pre-FIRM Rating	**AO Zone:** Use Pre-FIRM rate table ***with enclosure*** category. **AH Zone:** Use Pre FIRM rate table ***with enclosure*** category. **A Zone:** Use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.

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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

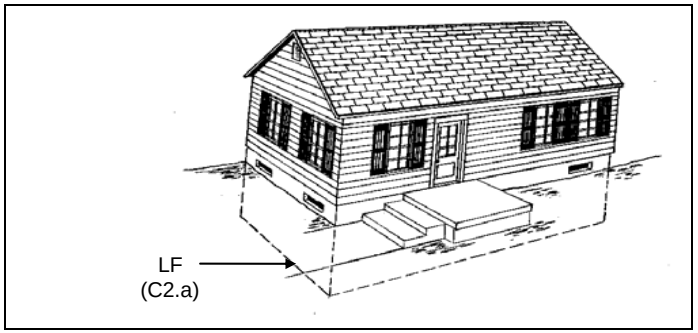
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Mobile home without enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type— Mobile home Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating[5]	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***with certification*** rate. If not, use Pre-FIRM rate table ***no basement/enclosure*** category. **AH Zone:** If LF[1] elevation is equal to or greater than BFE[2], use ***with certification*** rate. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table . **A Zone with estimated BFE[2]:** If LF[1] elevation is equal to or greater than the estimated BFE[2], use Post-FIRM rate table ***with the estimated base flood elevation*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category. **A Zone without estimated BFE[2]:** If difference between the LF[1] and HAG[4] is 2 ft. or more, use Post-FIRM ***no estimated base flood elevation*** rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***with certification*** rate. If not, use ***without certification*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to BFE[2], use ***with certification*** rate. If not, use ***without certification*** rate. **A Zone with estimated BFE[2]:** Use Post-FIRM rate table ***with the estimated base flood elevation*** category. If LF[1] elevation is 2 or more feet below the estimated BFE[2], submit the application to the NFIP for a rate. **A Zone without estimated BFE[2]:** If difference between the LF[1] and HAG[4] is 1 ft. or more, use Post-FIRM rate table ***no estimated base flood elevation*** category. If difference is 0 or less, submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

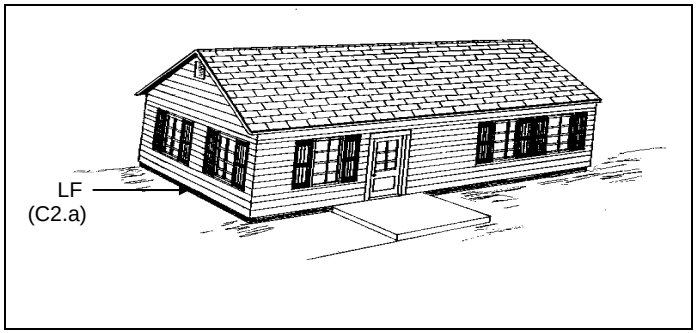
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and finished or unfinished basement (See Elevation Certificate, Diagram 2)
Machinery or Equipment Servicing Building	With or without machinery or equipment in the basement
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type– Two floors Basement– Finished or unfinished Is Building Elevated?– No
Pre-FIRM Rating	**AO Zone:** Use Pre-FIRM rate table ***with basement*** category. **AH Zone:** Use Pre-FIRM rate table ***with basement*** category. **A Zone:** Use Pre-FIRM rate table ***with basement*** category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor on slab (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building Type– One floor Basement– None Is Building Elevated?– No
Pre-FIRM Rating[5]	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***with certification*** rate. If not, use Pre-FIRM rate table; ***no basement/enclosure*** category. **AH Zone:** If LF[1] elevation is equal to or greater than BFE[2], use ***with certification*** rate. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table. **A Zone with estimated BFE[2]**: If LF[1] elevation is equal to or greater than the estimated BFE[2], use Post-FIRM rate table ***with the estimated base flood elevation*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category. **A Zone without estimated BFE[2]**: If difference between the LF[1] and HAG[4] is 2 ft. or more, use Post-FIRM ***no estimated base flood elevation*** rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	**AO Zone**: If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***with certification*** rate. If not, use ***without certification*** rate. **AH Zone**: If LF[1] elevation is greater than or equal to BFE[2], use ***with certification*** rate. If not, use ***without certification*** rate. **A Zone with estimated BFE[2]**: Use Post-FIRM rate table ***with the estimated base flood elevation*** category. If LF[1] elevation is 2 or more feet below the estimated BFE[2], submit the application to the NFIP for a rate. **A Zone without estimated BFE[2]**: If difference between the LF[1] and HAG[4] is 1 ft. or more, use Post-FIRM rate table ***no estimated base flood elevation*** category. If difference is 0 or less, submit the application to the NFIP for a rate.

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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

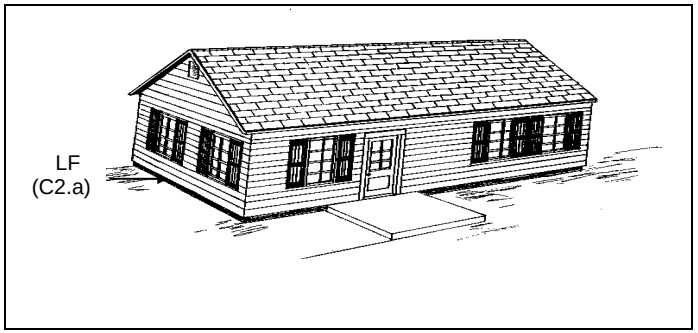
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors with garage on slab (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	Machinery or equipment in garage.
Lowest Floor for Rating	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the machinery/equipment is below the BFE and the garage is properly vented.
Application Should Show	Building Type–Two floors Basement–None Is Building Elevated?–No
Pre-FIRM Rating[5]	**AO Zone**: If difference between LF[1] AND HAG[4] is equal to or greater than Base Flood Depth, use ***with certification*** rate. If not, use Pre-FIRM rate table; ***no basement/enclosure*** category. **AH Zone:** If LF[1] elevation is equal to or greater than BFE[2], use ***with certification*** rate. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table. **A Zone with estimated BFE[2]**: If LF[1] elevation is equal to or greater than the estimated BFE[2], use Post-FIRM rate table ***with the estimated base flood elevation*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category. **A Zone without estimated BFE[2]**: If difference between the LF[1] and HAG[4] is 2 ft. or more, use Post-FIRM ***no estimated base flood elevation*** rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	**AO Zone**: If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***with certification*** rate. If not, use ***without certification*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to BFE[2], use ***with certification*** rate. If not, use ***without certification*** rate. **A Zone with estimated BFE[2]**: Use Post-FIRM rate table ***with the estimated base flood elevation*** category. If LF[1] elevation is 2 or more feet below the estimated BFE[2], submit the application to the NFIP for a rate. **A Zone without estimated BFE[2]**: If difference between the LF[1] and HAG[4] is 1 ft. or more, use Post-FIRM rate table ***no estimated base flood elevation*** category. If difference is 0 or less, submit the application to the NFIP for a rate.



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

NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF— Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor on slab (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building Type–One floor Basement–None Is Building Elevated?–No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.

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

NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

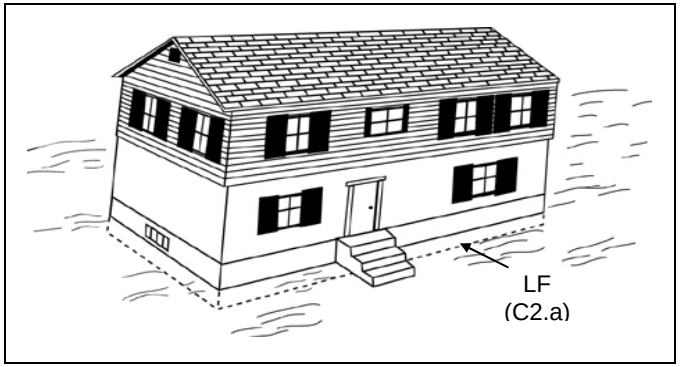
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors on slab with attached garage (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented.
Application Should Show	Building Type– Two floors Basement– None Is Building Elevated?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

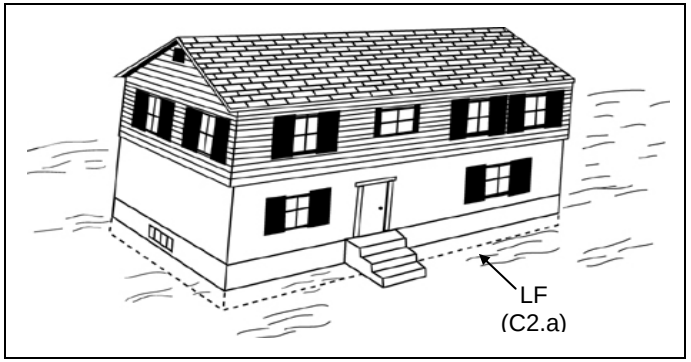
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is no more than 2 feet below grade, and the distance between the basement/subgrade crawl space floor and the top of the next higher floor is no more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Basement/subgrade crawl space
Application Should Show	Building Type— Three or more floors Is Building Elevated?— No Basement— Unfinished
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with basement*** category. Pre-FIRM buildings with subgrade crawl space(s) may use optional Post-FIRM elevation rating provided that the lowest floor is below the Base Flood Elevation (BFE). The building must be reported statistically as a Submit-for-Rate using Risk Rating Method "2." Follow the procedures from the Specific Rating Guidelines for policy processing.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate. See "G. Crawl Space" on page RATE 24.



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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

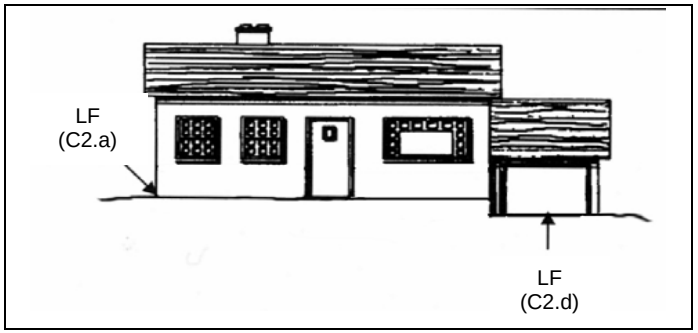
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is subgrade more than 2 feet, or subgrade no more than 2 feet, but the distance between the basement/subgrade crawl space floor and the top of the next higher floor is more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Basement/subgrade crawl space
Application Should Show	Building Type— Three or more floors Is Building Elevated?— No Basement— Unfinished
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with basement*** category. Pre-FIRM buildings with subgrade crawl space(s) may use optional Post-FIRM elevation rating provided that the lowest floor is below the Base Flood Elevation (BFE). The building must be reported statistically as a Submit-for-Rate using Risk Rating Method "2." Follow the procedures from the Specific Rating Guidelines for policy processing.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

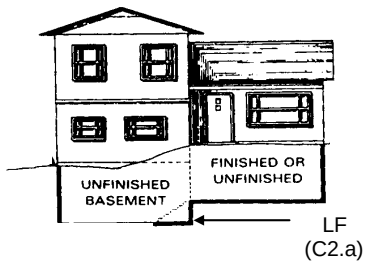
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	Top of slab of principal building area only if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented.
Application Should Show	Building Type– One floor Basement– None Is Building Elevated?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

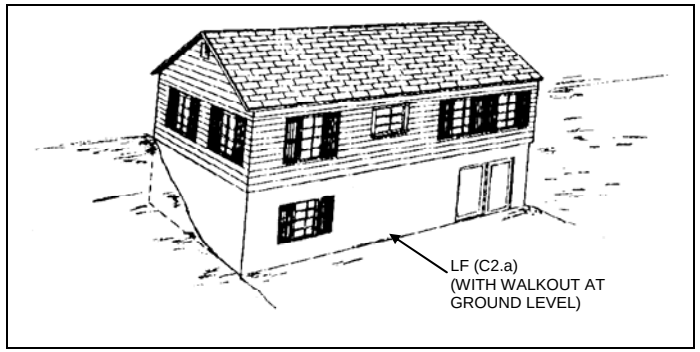
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Split level with unfinished or finished basement (See Elevation Certificate, Diagram 4)
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building Type– Split level Basement– Finished or unfinished Is Building Elevated?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE, use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with basement*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

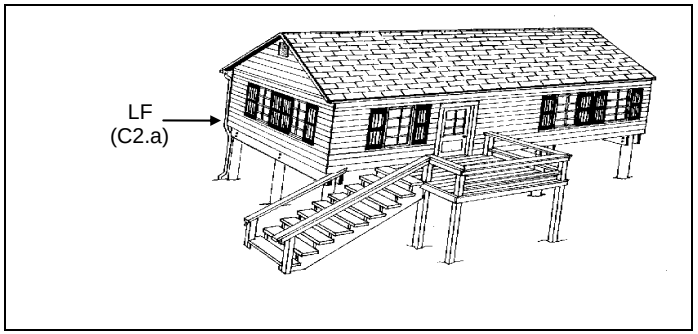
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter walls
Type of Enclosure	Load-bearing walls No openings Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment at ground level
Lowest Floor for Rating	Top of bottom floor (enclosure)
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF— Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

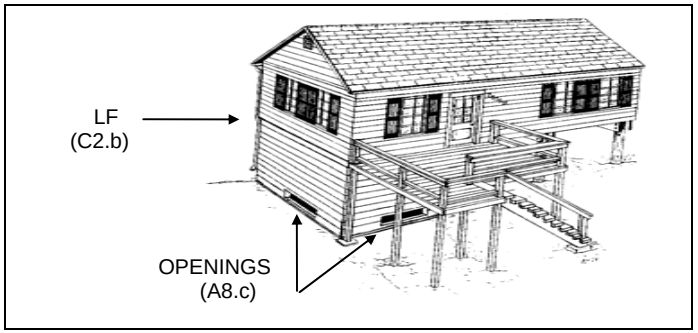
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type– One floor Is Building Elevated?– Yes Is area below the elevated floor enclosed?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Designed with proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of the next higher floor (elevated floor)
Application Should Show	Building Type– One floor Is Building Elevated?– Yes Is area below the elevated floor enclosed?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.

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

ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

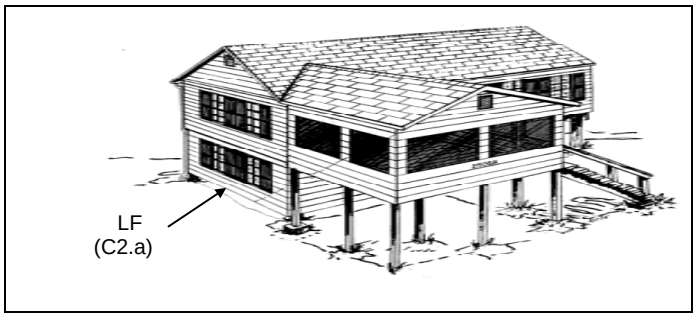
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors and unfinished enclosed area
Elevating Foundation of Building	Solid load-bearing walls. No openings
Type of Enclosure	Unfinished crawl space. Attached garage at lower level than crawl space; garage above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (garage)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is less than the BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF— Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

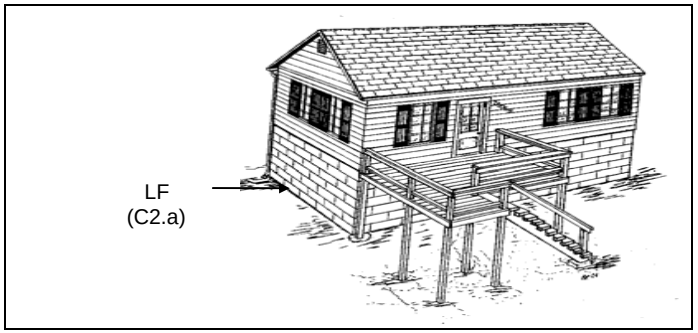
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type– Two floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?–Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

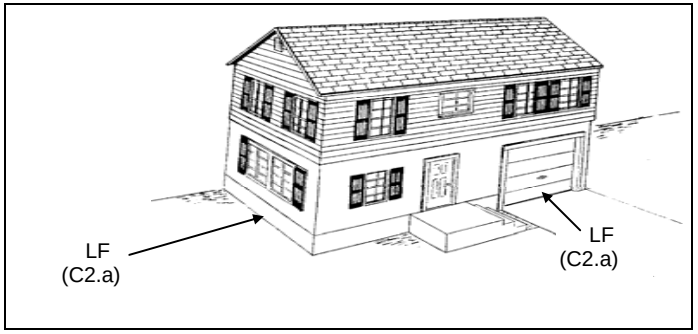
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished enclosure No proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type– Two floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

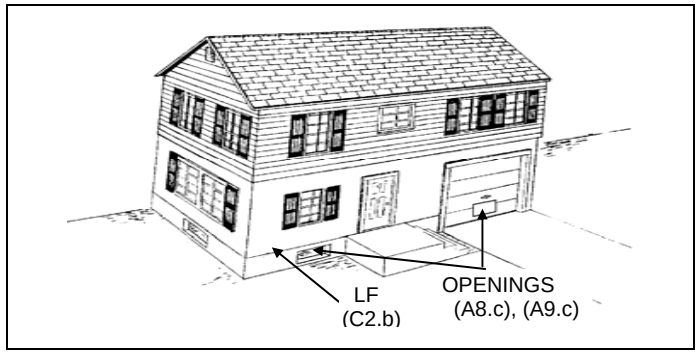
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Enclosed garage at same level as crawl space Unfinished crawl space without proper openings[3] Floor of crawl space is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Floor of crawl space and garage
Application Should Show	Building Type– Three or more floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

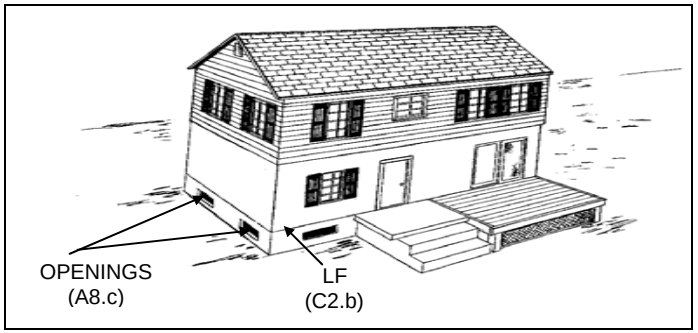
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Unfinished crawl space and garage designed with proper openings[3] Floor of crawl space is at or above lowest adjacent grade Garage at same level as crawl space
Machinery or Equipment Servicing Building	Without machinery or equipment in crawl space
Lowest Floor for Rating	Top of next higher floor
Application Should Show	Building Type– Two floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

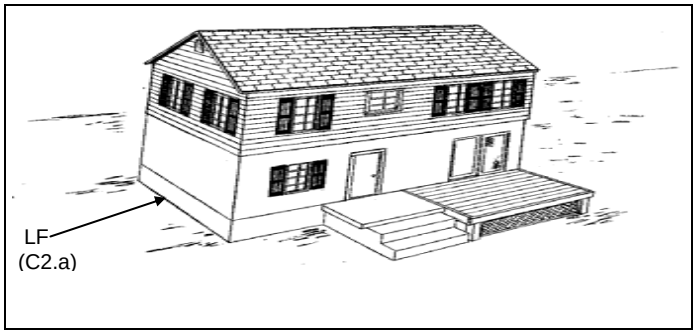
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Unfinished crawl space designed with proper openings[3] Floor of crawl space is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment in crawl space
Lowest Floor for Rating	Top of next higher floor
Application Should Show	Building Type– Two floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***no basement/enclosure*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Unfinished crawl space without proper openings[3] Floor of crawl space is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (crawl space)
Application Should Show	Building Type– Three or more floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.

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

ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

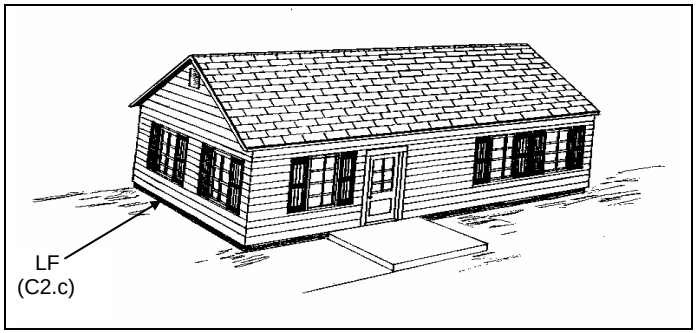
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Mobile home without enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type— Mobile home Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Manufactured (Mobile) Home rates must be used. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM Manufactured (Mobile) Home rates. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30[6]

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

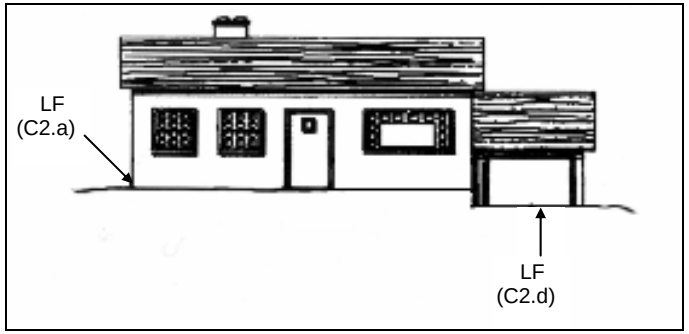
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor No basement (See Elevation Certificate, Diagram 1)
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type– One floor Basement– None Is Building Elevated?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***no basement/enclosure*** rate category. If LF[1] elevation is less than the BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone ***no basement/enclosure*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30[6]

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1)
Lowest Floor for Rating	In V zones, the lowest floor for rating should reflect the bottom of the slab. If the surveyor used item C2. a or d (attached garage/top of slab) in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2. a or d, whichever is lower. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2. a or d, whichever is lower.
Application Should Show	Building Type– One floor Basement– None Is Building Elevated?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***no basement/enclosure*** rate category. If LF[1] elevation is less than the BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-81 VE, V1-V30 Zone ***no basement/enclosure*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.

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

NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30[6]

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

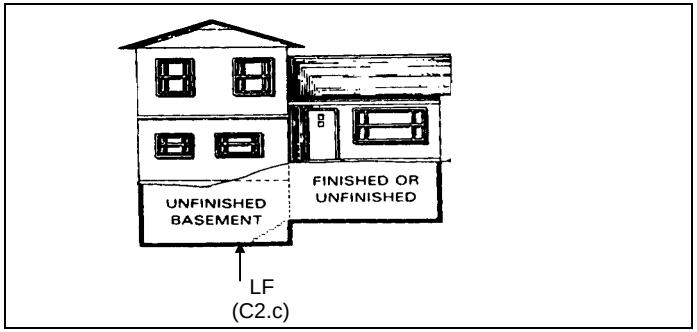
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Three floors Finished basement (See Elevation Certificate, Diagram 2)
Lowest Floor for Rating	Bottom of slab (basement) In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type– Three or more floors Basement– Finished Is Building Elevated?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***with basement/enclosure*** rate category. If LF[1] elevation is less than the BFE[2], use Pre-FIRM rate table ***with basement*** category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone ***with basement/enclosure*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30[6]

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

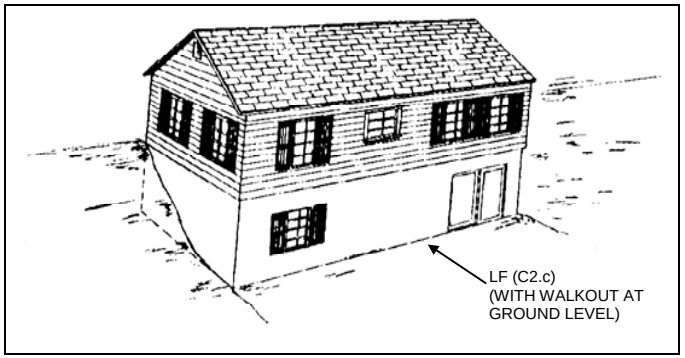
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Split level Unfinished basement (See Elevation Certificate, Diagram 4)
Lowest Floor for Rating	Bottom of slab (basement) In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type– Split level Basement– Unfinished Is Building Elevated?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***with basement/enclosure*** rate category. If LF[1] elevation is less than the BFE[2], use Pre-FIRM rate table ***with basement*** category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone ***with basement/enclosure*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

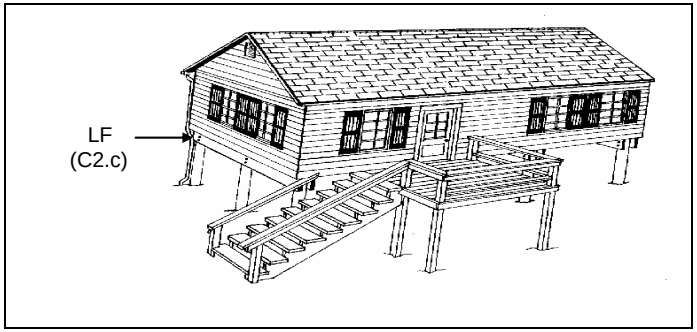
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter walls
Type of Enclosure	Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***with basement/enclosure*** rate category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***with basement/enclosure*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

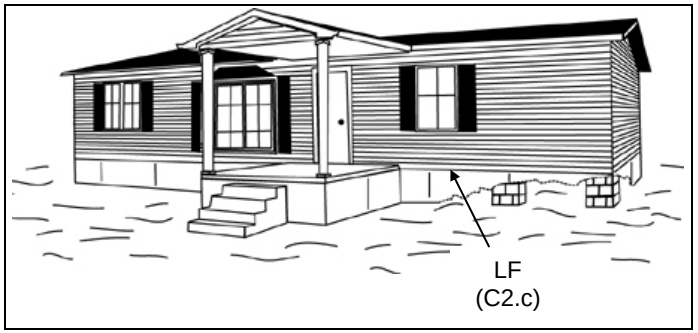
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; or (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type– One floor Is Building Elevated?– Yes Is area below the elevated floor enclosed?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***no basement/enclosure*** rate category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone ***no basement/enclosure*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

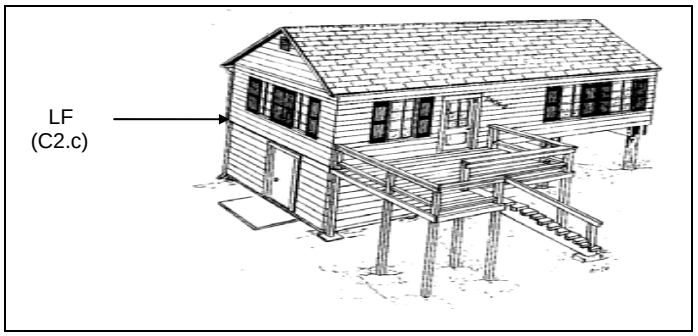
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

NOTE: Above references may not apply to this page.

Building Description	Mobile home without enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— Mobile home Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Manufactured (Mobile) Home rates must be used. If LF[1] elevation is less than the BFE[2], use Pre-FIRM rate table ***no basement/enclosure*** category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 zone Manufactured (Mobile) Home rates. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

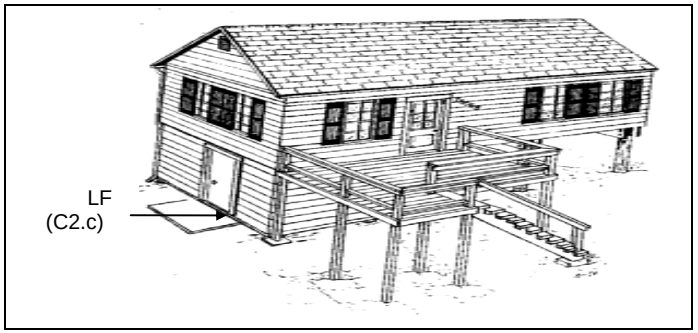
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type– One floor Is Building Elevated?– Yes Is area below the elevated floor enclosed?– No
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***no basement/enclosure*** rate category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category and describe the building as an elevated building with enclosure.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone ***no basement/enclosure*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

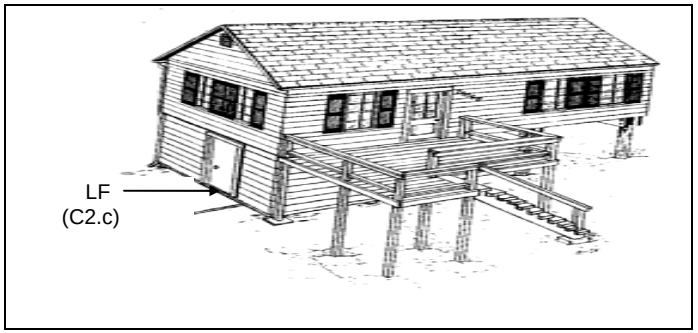
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type– Two floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***with basement/enclosure*** *rate* category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM ‘75-’81 VE, V1-V30 Zone ***with basement/enclosure*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

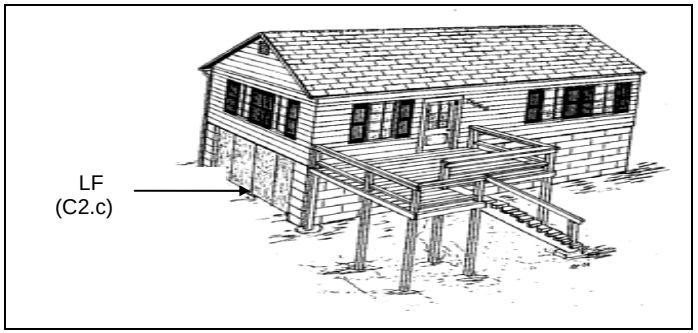
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type– Two floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***with basement/enclosure*** rate category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone ***with basement/enclosure*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

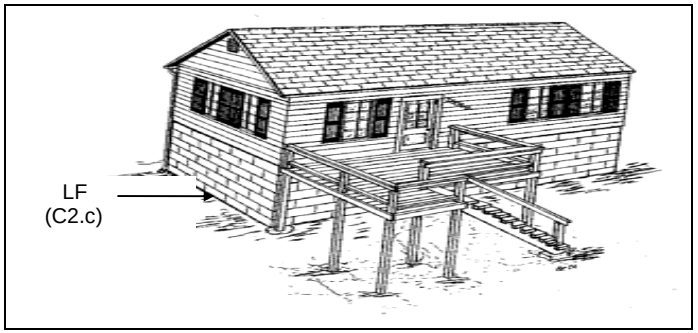
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type– Two floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***with basement/enclosure*** rate category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone ***with basement/enclosure*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

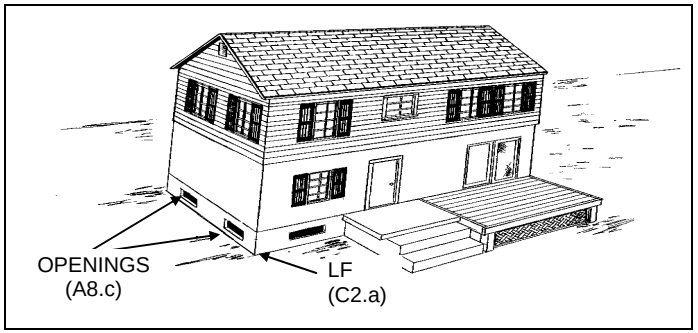
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type– Two floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***with basement/enclosure*** rate category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone ***with basement/enclosure*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

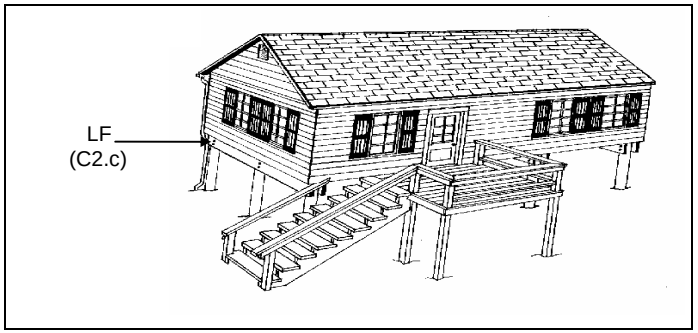
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawl space
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawl space)
Application Should Show	Building Type– Three or more floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
Pre-FIRM Rating[5]	If LF[1] elevation is equal to or greater than the BFE[2], use Post-FIRM rate if favorable. Use ***with basement/enclosure*** rate category. If LF[1] elevation is less than BFE[2], use Pre-FIRM rate table ***with enclosure*** category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone ***with basement/enclosure*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

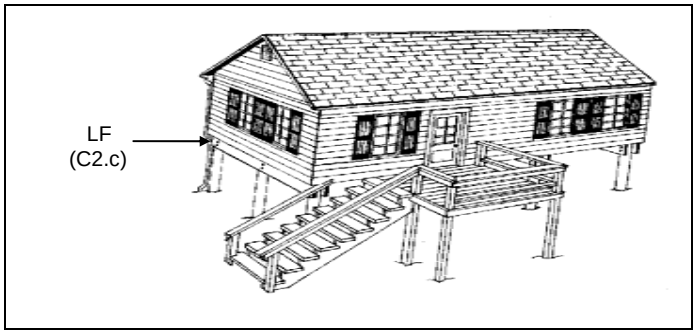
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; or (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type– One floor Is Building Elevated?– Yes Is area below the elevated floor enclosed?– No
V-Zone Rating; Construction Date October 1, 1981 and After	Use 1981 Post-FIRM V1-V30, VE Zone ***Free of Obstruction*** rates. If LF[1] elevation is 4 or more feet below the BFE[2], submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

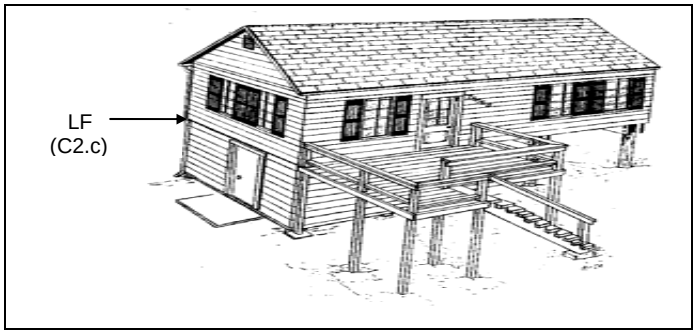
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

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



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

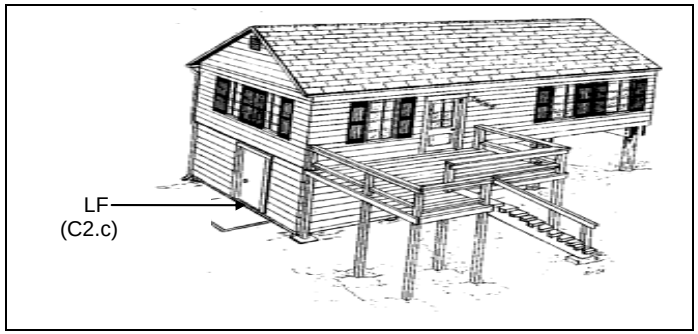
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

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



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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

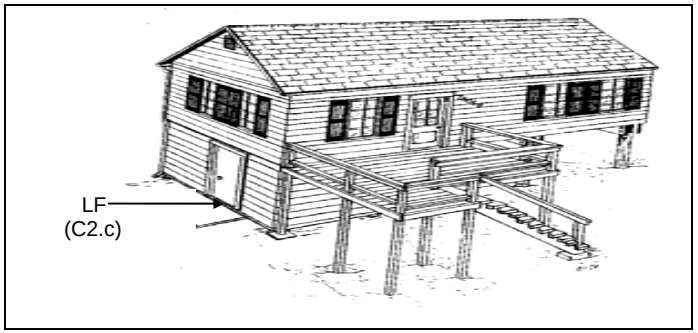
[5] See page LFG 2 for optional elevation rating

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

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

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

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



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

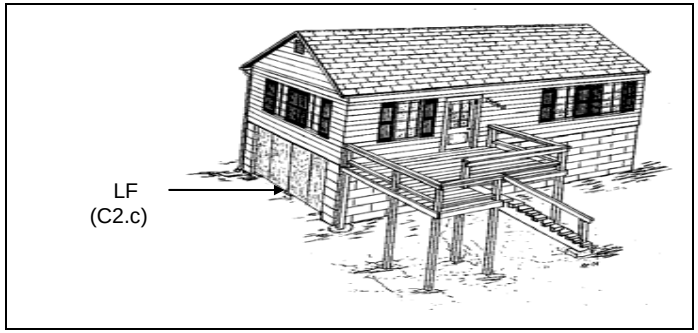
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type– Two floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

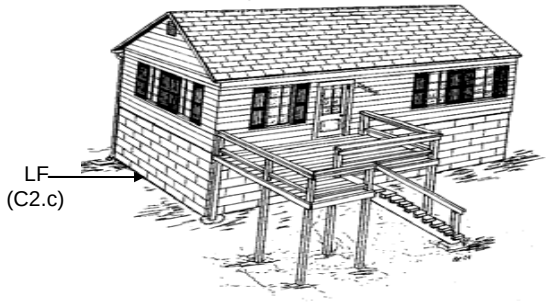
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

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



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

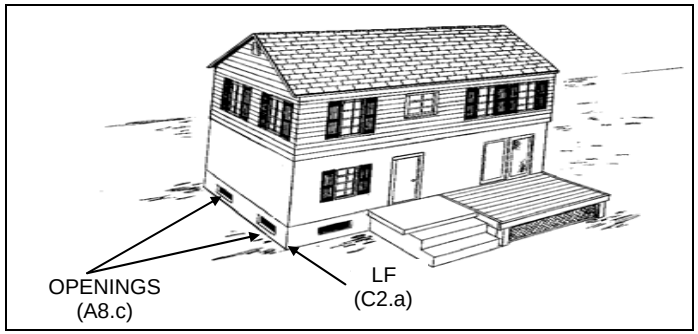
[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type– Two floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.



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

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

[1] LF—Lowest Floor

[2] BFE—Base Flood Elevation

[3] See page LFG 1 for explanation of proper openings

[4] HAG—Highest Adjacent Grade

[5] See page LFG 2 for optional elevation rating

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

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

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawl space
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawl space)
Application Should Show	Building Type– Three or more floors Is Building Elevated?– Yes Is area below the elevated floor enclosed?– Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

PREVIOUS SECTION

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NEXT SECTION