



**FEMA**

February 2010

Dear *Flood Insurance Manual* Subscribers:

Revisions have been made to the NFIP *Flood Insurance Manual* that will become effective May 1, 2010. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the May 1, 2010, effective date. The significant revisions include the following:

- Updates to the list of NFIP Bureau and Statistical Agent Regional Offices (REF Section).
- Clarification of presentment of premium dates (GR Section).
- Modification of requirement to complete relevant items in Part 2 of the Flood Insurance Application to include all buildings (APP Section).
- Increase to the Federal Policy Fee to fund Program administrative costs (RATE, CONDO, and PRP Sections).
- Decrease to selected building rates to comply with the statutory annual limitation on premium increases (RATE and CONDO Sections).
- Modifications to the Condominium Guidelines and Condominium Rating Charts (CONDO Section).
- Updates to all building drawings (LFG Section).
- Updates to the Community Rating System Eligible Communities list (CRS Section).

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in cursive script that reads "Edward L. Connor".

Edward L. Connor  
Acting Federal Insurance Administrator  
National Flood Insurance Program

Enclosure



## **Change Record Page**

### **Effective Date: May 1, 2010**

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

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

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<b>Remove</b>	<b>Insert</b>
i-viii	i-viii
REF 5-6	REF 5-6
GR 1-15	GR 1-15
APP 7-12	APP 7-12
RATE 1-12	RATE 1-12
RATE 21-24, 49-63	RATE 21-24, 49-63
CONDO 1-10, 13-14	CONDO 1-10, 13-14
CONDO 17-20, 23-31	CONDO 17-20, 23-31
LFG 2A-2B, 9-68	LFG 2A-2B, 9-68
PRP 1-8	PRP 1-8
END 1-2, 5-12	END 1-2, 5-12
REN 1-2, 7-8	REN 1-2, 7-8
CN 1-8	CN 1-8
CL 1-2	CL 1-2
CRS 1-28	CRS 1-29
DEF 7-8	DEF 7-8
IND 1-5	IND 1-5



## TABLE OF CONTENTS

<u>SECTION</u>	<u>PAGE</u>
<b>REFERENCE</b> .....	REF 1
I.    INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM .....	REF 1
II.   THE WRITE YOUR OWN PROGRAM .....	REF 1
III.  TECHNICAL ASSISTANCE .....	REF 2
A.    WYO Companies .....	REF 2
B.    NFIP Servicing Agent (NFIP Direct) .....	REF 2
C.    Special Direct Facility .....	REF 2
IV.  CONTACT INFORMATION	
A.    NFIP Servicing Agent Contact Information .....	REF 3
B.    NFIP General Contact Information .....	REF 4
C.    NFIP Regional Offices .....	REF 5
PAPERWORK BURDEN DISCLOSURE NOTICE .....	REF 7
<b>GENERAL RULES</b> .....	GR 1
I.    COMMUNITY ELIGIBILITY .....	GR 1
A.    Participating (Eligible) Communities .....	GR 1
B.    Emergency Program .....	GR 1
C.    Regular Program .....	GR 1
D.    Maps .....	GR 1
E.    Probation .....	GR 1
F.    Suspension .....	GR 1
G.    Non-Participating (Ineligible) Communities .....	GR 1
H.    Coastal Barrier Resources Act .....	GR 1
I.    Federal Land .....	GR 1
II.   POLICIES AND PRODUCTS AVAILABLE .....	GR 1
A.    Standard Flood Insurance Policy .....	GR 1
B.    Insurance Products .....	GR 2
III.  BUILDING PROPERTY ELIGIBILITY .....	GR 3
A.    Eligible Buildings .....	GR 3
B.    Single Building .....	GR 5
C.    Walls .....	GR 5
D.    Determination of Building Occupancy .....	GR 5
IV.  CONTENTS ELIGIBILITY .....	GR 6
A.    Eligible Contents .....	GR 6
B.    Vehicles and Equipment .....	GR 6
C.    Silos, Grain Storage Buildings, and Cisterns .....	GR 6
D.    Commercial Contents Coverage .....	GR 6
V.    EXAMPLES OF ELIGIBLE RISKS .....	GR 6
A.    Building Coverage .....	GR 6
B.    Contents Coverage .....	GR 7
C.    Condominiums .....	GR 7
VI.  INELIGIBLE PROPERTY .....	GR 7

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
A. Buildings.....	GR 7
B. Container-Type Buildings.....	GR 7
C. Buildings Entirely Over Water.....	GR 7
D. Buildings Partially Underground.....	GR 7
E. Basement/Elevated Building Enclosures.....	GR 7
VII. EXAMPLES OF INELIGIBLE RISKS.....	GR 7
A. Building Coverage.....	GR 7
B. Contents Coverage.....	GR 8
C. Non-Residential Condominium Unit.....	GR 8
VIII. POLICY EFFECTIVE DATE.....	GR 8
A. Evidence of Insurance.....	GR 8
B. Start of Waiting Period.....	GR 8
C. Presentment of Premium Date Requirements.....	GR 8
D. Effective Date.....	GR 9
IX. COVERAGE.....	GR 12
A. Limits of Coverage.....	GR 12
B. Deductibles.....	GR 12
C. Coverage D - Increased Cost of Compliance (ICC) Coverage.....	GR 12
D. Reduction of Coverage Limits or Reformation.....	GR 12
E. Loss Assessments.....	GR 13
F. Improvements and Betterments and Tenant's Coverage.....	GR 14
X. SPECIAL RATING SITUATIONS.....	GR 14
A. Tentative Rates.....	GR 14
B. Submit-For-Rate.....	GR 14
C. Provisional Rates.....	GR 14
D. Buildings in More Than One Flood Zone.....	GR 14
E. Different Base Flood Elevations (BFEs) Reported.....	GR 15
F. Flood Zone Discrepancies.....	GR 15
XI. MISCELLANEOUS RULES.....	GR 15
A. Policy Term.....	GR 15
B. Application Submission.....	GR 15
C. Delivery of the Policy.....	GR 15
D. Assignment.....	GR 15
E. Producers' Commissions (Direct Business Only).....	GR 15
F. Contract Agent Rule.....	GR 15
<b>APPLICATION.....</b>	<b>APP 1</b>
I. USE OF THE FORM.....	APP 1
II. BUILDING DESCRIPTION.....	APP 1
III. SCHEDULED BUILDING POLICY.....	APP 1
IV. COMPLETING PART 1 OF THE FLOOD INSURANCE APPLICATION FORM.....	APP 1
A. Policy Status.....	APP 1
B. Policy Term (Billing/Policy Period).....	APP 1
C. Agent Information.....	APP 2
D. Insured Mail Address.....	APP 2
E. Disaster Assistance.....	APP 2
F. Property Location.....	APP 2
G. First Mortgagee.....	APP 2

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
H. Second Mortgagee Or Other .....	APP 2
I. Community Rating Map Information .....	APP 2
J. Current Community Map Information .....	APP 3
K. State-Owned Property and Buildings on Federal Land .....	APP 3
L. Building.....	APP 3
M. Contents .....	APP 6
N. Construction Data .....	APP 5
O. Coverage and Rating .....	APP 6
P. Signature .....	APP 7
V. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM .....	APP 7
Section I - All Building Types.....	APP 8
Section II - Elevated Buildings.....	APP 8
Section III - Manufactured (Mobile) Homes/Travel Trailers.....	APP 8
VI. MAILING INSTRUCTIONS.....	APP 8
VII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS .....	APP 9
<b>RATING</b> .....	<b>RATE 1</b>
I. AMOUNT OF INSURANCE AVAILABLE .....	RATE 1
II. RATE TABLES .....	RATE 1
III. DEDUCTIBLES .....	RATE 12
A. Buy-Back Deductibles .....	RATE 12
B. Changes in Deductible Amount.....	RATE 12
IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE .....	RATE 14
V. RATING STEPS .....	RATE 15
VI. PREMIUM CALCULATION .....	RATE 16
A. Emergency Program .....	RATE 16
B. Regular Program .....	RATE 16
VII. KEY POINTS FOR RATING.....	RATE 17
A. Basic Limits and Additional Limits.....	RATE 17
B. Whole Dollars .....	RATE 17
C. Increased Cost of Compliance (ICC) Premium.....	RATE 17
D. Federal Policy Fee .....	RATE 17
E. Buildings in More Than One Flood Zone .....	RATE 17
F. Different Base Flood Elevations (BFEs) Reported.....	RATE 17
G. Flood Zone Discrepancies .....	RATE 17
H. Mortgagee on Policy--Higher Deductible Requested.....	RATE 17
VIII. REGULAR PROGRAM, POST-FIRM ELEVATION-RATED RISKS .....	RATE 17
A. Elevation Difference .....	RATE 17
B. Examples.....	RATE 18
C. Optional Elevation Rating.....	RATE 19
IX. PRE-FIRM ELEVATED BUILDING RATED AT PRE-FIRM RATES.....	RATE 19
X. AR ZONE AND AR DUAL ZONE RATING.....	RATE 19

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
XI. POST-FIRM AO ZONE RATING .....	RATE 19
XII. POST-FIRM RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D.....	RATE 19
XIII. REGULAR PROGRAM V ZONE POST-FIRM CONSTRUCTION .....	RATE 19
A. Rating All V Zone Buildings.....	RATE 19
B. Zones VE and V1-V30--Enclosure Containing Machinery or Equipment Below BFE .....	RATE 19
C. 1975-81 Post-FIRM V Zone Construction.....	RATE 20
D. 1981 Post-FIRM V Zone Construction .....	RATE 20
E. Elevated Buildings--Post-FIRM V Zone Construction.....	RATE 20
XIV. SPECIAL RATING SITUATIONS .....	RATE 21
A. Tentative Rates .....	RATE 21
B. Alternative Rates .....	RATE 21
C. Map "Grandfather" Rules--Effect of Map Revisions on Flood Insurance Rates ..	RATE 22
D. Post-'81 V Zone Optional Rating.....	RATE 23
E. Policies Requiring Re-Rating .....	RATE 23
F. Submit-for-Rate .....	RATE 24
G. Crawlspace.....	RATE 25
XV. CONTENTS LOCATION .....	RATE 26
A. Single Family Dwellings .....	RATE 26
B. Multi-Family and Non-Residential Buildings .....	RATE 26
XVI. FIRMS WITH WAVE HEIGHTS .....	RATE 30
A. Procedure for Calculating Wave Height Adjustment.....	RATE 30
B. Wave Heights in Numbered Zones V1-V30 and VE 1981 Post-FIRM Construction ...	RATE 30
C. Unnumbered V Zones 1981 Post-FIRM Construction .....	RATE 31
D. Rate Selection Procedure .....	RATE 31
XVII. FLOODPROOFED BUILDINGS .....	RATE 31
A. Elevation Difference .....	RATE 31
B. Rating.....	RATE 31
XVIII.THE V-ZONE RISK FACTOR RATING FORM .....	RATE 32
A. Use .....	RATE 32
B. Submission.....	RATE 32
XIX. RATING EXAMPLES.....	RATE 49
<b>CONDOMINIUMS</b> .....	<b>CONDO 1</b>
I. METHODS OF INSURING CONDOMINIUMS.....	CONDO 1
A. Residential Condominium: Association Coverage on Building and Contents ....	CONDO 1
B. Residential Condominium: Unit Owner's Coverage on Building and Contents. .	CONDO 1
C. Nonresidential (Commercial) Condominium: Building and Contents.....	CONDO 1
D. Nonresidential (Commercial) Condominium: Unit Owner's Coverage (Contents).....	CONDO 2
II. POLICY FORM.....	CONDO 6
III. ELIGIBILITY REQUIREMENTS .....	CONDO 6

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
A. General Building Eligibility.....	CONDO 6
B. Condominium Building in the Course of Construction .....	CONDO 6
IV. COVERAGE .....	CONDO 7
A. Property Covered .....	CONDO 7
B. Coverage Limits .....	CONDO 7
C. Replacement Cost.....	CONDO 7
D. Coinsurance .....	CONDO 7
E. Assessment Coverage .....	CONDO 7
V. DEDUCTIBLES AND FEES .....	CONDO 8
A. Deductibles.....	CONDO 8
B. Federal Policy Fee .....	CONDO 8
VI. TENTATIVE RATES AND SCHEDULED BUILDINGS .....	CONDO 8
VII. COMMISSIONS (DIRECT BUSINESS ONLY).....	CONDO 8
VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES.....	CONDO 8
IX. APPLICATION FORM .....	CONDO 8
A. Type of Building .....	CONDO 8
B. Replacement Cost Value .....	CONDO 9
C. Coverage.....	CONDO 9
D. Rates and Fees.....	CONDO 9
X. CONDOMINIUM RATING EXAMPLES.....	CONDO 23
<b>LOWEST FLOOR GUIDE.....</b>	<b>LFG 1</b>
I. LOWEST FLOOR DETERMINATION .....	LFG 1
A. Non-Elevated Buildings.....	LFG 1
B. Elevated Buildings in A Zones .....	LFG 1
C. Elevated Buildings in V Zones .....	LFG 2
II. USE OF ELEVATION CERTIFICATE .....	LFG 2A
A. Mandatory Use of Elevation Certificate.....	LFG 2A
B. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988 ....	LFG 2A
C. Optional Rating Using the Elevation Certificate .....	LFG 2A
III. SPECIFIC BUILDING DRAWINGS .....	LFG 8
<b>SPECIAL CERTIFICATIONS .....</b>	<b>CERT 1</b>
I. NFIP ELEVATION CERTIFICATE .....	CERT 1
II. PHOTOGRAPH REQUIREMENTS.....	CERT 1
III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS .....	CERT 2
Section A - Property Information .....	CERT 2
Section B - Flood Insurance Rate Map (FIRM) Information.....	CERT 2
Section C - Building Elevation Information (Survey Required) .....	CERT 2
Section D - Surveyor, Engineer, or Architect Certification .....	CERT 3

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
Section E - Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE) .....	CERT 3
Section F - Property Owner (or Owner's Representative) Certification .....	CERT 3
Section G - Community Information (Optional) .....	CERT 3
<b>IV. FLOODPROOFING CERTIFICATE .....</b>	<b>CERT 3</b>
A. Purpose and Eligibility .....	CERT 3
B. Specifications .....	CERT 3
C. Rating .....	CERT 4
D. Certification .....	CERT 4
<b>PREFERRED RISK POLICY .....</b>	<b>PRP 1</b>
I. GENERAL DESCRIPTION .....	PRP 1
II. ELIGIBILITY REQUIREMENTS .....	PRP 1
A. Flood Zone .....	PRP 1
B. Occupancy .....	PRP 1
C. Loss History .....	PRP 1
III. INELIGIBILITY .....	PRP 2
IV. DOCUMENTATION .....	PRP 2
V. RENEWAL .....	PRP 2
VI. COVERAGE LIMITS .....	PRP 2
VII. REPLACEMENT COST COVERAGE .....	PRP 2
VIII. DISCOUNTS/FEES/ICC PREMIUM .....	PRP 2
IX. DEDUCTIBLES .....	PRP 2
X. ENDORSEMENTS .....	PRP 6
XI. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING ....	PRP 6
XII. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MAP REVISION, LOMA, OR LOMR .....	PRP 6
XIII. CONVERSION OF PRP TO STANDARD RATED POLICY .....	PRP 6
XIV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION .....	PRP 6
A. Policy Status .....	PRP 6
B. Policy Term .....	PRP 6
C. Agent Information .....	PRP 7
D. Insured's Mailing Address .....	PRP 7
E. Disaster Assistance .....	PRP 7
F. First Mortgagee .....	PRP 7
G. Second Mortgagee or Other .....	PRP 7
H. Property Location .....	PRP 7
I. Community .....	PRP 7
J. Building and Contents .....	PRP 8
K. Notice .....	PRP 8
L. Premium .....	PRP 8
M. Signature .....	PRP 8

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
<b>MORTGAGE PORTFOLIO PROTECTION PROGRAM</b> .....	MPPP 1
I.    BACKGROUND .....	MPPP 1
II.   REQUIREMENTS FOR PARTICIPATING IN THE MPPP .....	MPPP 2
A.    General.....	MPPP 2
B.    WYO Arrangement Article III--Fees .....	MPPP 2
C.    Use of WYO Company Fees for Lenders/Serviceers or Others .....	MPPP 2
D.    Notification.....	MPPP 2
E.    Eligibility .....	MPPP 3
F.    Source of Offering .....	MPPP 3
G.    Dual Interest.....	MPPP 3
H.    Term of Policy .....	MPPP 3
I.    Coverage Offered.....	MPPP 3
J.    Policy Form .....	MPPP 4
K.    Waiting Period.....	MPPP 4
L.    Premium Payment.....	MPPP 4
M.    Underwriting--Application .....	MPPP 4
N.    Rates .....	MPPP 4
O.    Policy Declaration Page Notification Requirements.....	MPPP 4
P.    Policy Reformation--Policy Correction .....	MPPP 5
Q.    Coverage Basis--Actual Cash Value or Replacement Cost.....	MPPP 5
R.    Deductible .....	MPPP 5
S.    Federal Policy Fee .....	MPPP 5
T.    Renewability .....	MPPP 5
U.    Cancellations.....	MPPP 6
V.    Endorsement.....	MPPP 6
W.    Assignment to a Third Party.....	MPPP 6
X.    Article XIII--Restriction on Other Flood Insurance .....	MPPP 6
<b>GENERAL CHANGE ENDORSEMENT</b> .....	END 1
I.    ENDORSEMENT RULES.....	END 1
A.    Coverage Endorsements .....	END 1
B.    Rating Endorsements.....	END 1
C.    Misrated Policy.....	END 2
D.    Conversion of Standard Rated Policy to PRP Due to Misrating or Map Revision	END 2
E.    Changing Deductibles .....	END 2
F.    Correcting Property Address.....	END 2
II.   ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY) .....	END 2
A.    During Last 90 Days of Policy Term .....	END 2
B.    During Last 75 Days of Policy Term .....	END 3
C.    Refunds Generated from Endorsement Processing .....	END 3
III.  PREPARATION OF FORM .....	END 3
A.    General Instructions .....	END 3
B.    Refund Processing Procedures .....	END 3
IV.  ENDORSEMENT RATING EXAMPLES .....	END 5
<b>POLICY RENEWALS</b> .....	REN 1
I.    GENERAL INFORMATION .....	REN 1
II.   RENEWAL NOTICE .....	REN 1

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
A. Renewing for the Same Coverage--Option A .....	REN 1
B. Inflation Factor--Option B .....	REN 1
C. Nonrenewal and Cancellation .....	REN 1
III. PREMIUM PAYMENT DUE.....	REN 1
IV. FINAL NOTICE .....	REN 2
V. RENEWAL EFFECTIVE DATE DETERMINATION .....	REN 2
VI. INSUFFICIENT RENEWAL INFORMATION.....	REN 2
VII. ENDORSEMENTS DURING RENEWAL CYCLE .....	REN 2
VIII. SEVERE REPETITIVE LOSS PROPERTIES .....	REN 2
<b>CANCELLATION/NULLIFICATION .....</b>	<b>CN 1</b>
I. PROCEDURES AND VALID REASONS .....	CN 1
A. Refund Processing Procedures .....	CN 1
B. Valid Reason Codes for Cancellation/Nullification of NFIP Policies .....	CN 1
II. COMPLETING THE CANCELLATION/NULLIFICATION REQUEST FORM .....	CN 8
A. Current Policy Number .....	CN 8
B. Policy Term .....	CN 8
C. Agent Information .....	CN 8
D. Insured Mail Address .....	CN 8
E. First Mortgagee .....	CN 8
F. Other Parties Notified.....	CN 8
G. Property Location .....	CN 8
H. Cancellation Reason Code .....	CN 8
I. Refund.....	CN 8
J. Signature .....	CN 8
<b>CLAIMS .....</b>	<b>CL 1</b>
I. INSURED'S RESPONSIBILITIES .....	CL 1
A. Filing a Claim.....	CL 1
B. Appealing a Claim .....	CL 1
II. PRODUCER'S RESPONSIBILITIES.....	CL 3
III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION .....	CL 3
A. Schedule and Notification .....	CL 3
B. Training .....	CL 4
C. Producer Responsibilities.....	CL 4
IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS .....	CL 4
<b>POLICY .....</b>	<b>POL 1</b>
DWELLING FORM:	
SUMMARY OF SIGNIFICANT CHANGES, DECEMBER 2000 .....	POL 2
I. AGREEMENT .....	POL 3
II. DEFINITIONS.....	POL 3

**NATIONAL FLOOD INSURANCE PROGRAM  
BUREAU AND STATISTICAL AGENT**

**REGIONAL OFFICES**

The National Flood Insurance Program's Bureau and Statistical Agent operates a network of regional offices within the continental United States.

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

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

**NFIP BUREAU AND  
STATISTICAL AGENT  
REGIONAL OFFICES**

**NFIP BUREAU AND  
STATISTICAL AGENT  
REGIONAL STAFF**

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**NFIP BUREAU AND  
STATISTICAL AGENT  
REGIONAL OFFICES**

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Fax: 940-808-0190

**Region VII**

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Overland Park, KS 66210  
Phone: 913-344-1194  
Fax: 913-344-1011

**Region VIII**

999 18th Street, Suite 900  
Denver, CO 80202  
Phone: 303-299-7873  
Fax: 303-293-8585

**Region IX**

1333 Broadway, Suite 800  
Oakland, CA 94612-1942  
Phone: 510-874-1755  
Fax: 510-874-3268

**Region X**

1501 4th Ave., Suite 1400  
Seattle, WA 98101  
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**SERVICE AREA**

Arkansas, Louisiana, New Mexico,  
Oklahoma, Texas

Iowa, Kansas, Missouri, Nebraska

Colorado, Montana, North Dakota,  
South Dakota, Utah, Wyoming

Arizona, California, Guam, Hawaii,  
Nevada

Alaska, Idaho, Oregon, Washington

## GENERAL RULES

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### I. COMMUNITY ELIGIBILITY

#### A. Participating (Eligible) Communities

Flood insurance may be written only in those communities that have been designated as participating in the National Flood Insurance Program (NFIP) by the Federal Emergency Management Agency (FEMA).

#### B. Emergency Program

The Emergency Program is the initial phase of a community's participation in the NFIP. Limited amounts of coverage are available.

#### C. Regular Program

The Regular Program is the final phase of a community's participation in the NFIP. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available.

#### D. Maps

Maps of participating communities indicate the degree of flood hazard so that actuarial premium rates can be assigned for insurance coverage on properties at risk. Additional information is provided in the Flood Maps section of this manual.

1. Flood Hazard Boundary Map (FHBM) - Usually the initial map of a community. Some communities entering the Regular Program will continue to use FHBMs renamed a Flood Insurance Rate Map (FIRM), if there is a minimum flood hazard.
2. Flood Insurance Rate Map (FIRM) - The official map of the community containing detailed actuarial risk premium zones.
3. Rescission - Participating communities in the Emergency Program remain in the Emergency Program if an FHBM is rescinded.

#### E. Probation

Probation, imposed by the FEMA Regional Director, occurs as a result of noncompliance with NFIP floodplain management criteria. A community is placed on probation for 1 year (may be extended), during which time a \$50 surcharge is applied to all NFIP policies, including the Preferred Risk Policy, issued on or after the Probation Surcharge effective date. Probation is terminated if deficiencies are corrected. However, if a community does not take remedial or corrective measures while on probation, it can be suspended.

#### F. Suspension

Flood insurance may not be sold or renewed in communities that are suspended from the NFIP. When a community is suspended, coverage remains in effect until expiration. These policies cannot be renewed.

#### G. Non-Participating (Ineligible) Communities

When FEMA provides a non-participating community with a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) delineating its flood-prone areas, the community is allowed 1 year in which to join the NFIP. If the community chooses not to participate in the NFIP, flood insurance is not available.

#### H. Coastal Barrier Resources Act

Flood insurance may not be available for buildings and/or contents located in coastal barriers or otherwise protected areas. See the Coastal Barrier Resources System section for additional information.

#### I. Federal Land

Buildings and/or contents located on land owned by the federal government are eligible for flood insurance if the federal agency having control of the land has met floodplain management requirements. All federal land is recorded under the local community number even if that local community does not have jurisdiction.

Certain Leased Federal Property must be actuarially rated. This includes buildings that the Administrator determines is located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. See the Leased Federal Property section for additional information.

### II. POLICIES AND PRODUCTS AVAILABLE

#### A. Standard Flood Insurance Policy

The Standard Flood Insurance Policy (SFIP) consists of the Dwelling Form, the General Property Form, and the Residential Condominium Building Association Policy (RCBAP) Form. The three SFIP forms are reproduced in the Policy section of this manual.

The table on the next page shows how agents can use the three SFIP forms to insure a variety of residential and non-residential building and contents risks.

## Matching Standard Flood Insurance Policy Forms with Specific Risks

SFIP FORM	ELIGIBILITY
<p><b>Dwelling Form</b> Issued to homeowner, residential renter, or owner of residential building containing two to four units.</p>	<p>In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for:</p> <ul style="list-style-type: none"> <li>▪ Detached, single-family, non-condominium residence with incidental occupancy limited to less than 50% of the total floor area;</li> <li>▪ Two- to four-family, non-condominium building with incidental occupancy limited to less than 25% of the total floor area;</li> <li>▪ Dwelling unit in residential condominium building;</li> <li>▪ Residential townhouse/rowhouse;</li> <li>▪ Personal contents in a non-residential building.</li> </ul>
<p><b>General Property Form</b> Issued to owner of residential building with five or more units.</p> <p>Issued to owner or lessee of non-residential building or unit.</p>	<p>In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for these and similar “other residential” risks:</p> <ul style="list-style-type: none"> <li>▪ Hotel or motel with normal guest occupancy of 6 months or more;</li> <li>▪ Tourist home or rooming house with five or more lodgers;</li> <li>▪ Apartment building;</li> <li>▪ Residential cooperative building;</li> <li>▪ Dormitory;</li> <li>▪ Assisted-living facility.</li> </ul> <p>In NFIP Regular Program community or Emergency Program community, provides building coverage and/or contents coverage for these and similar non-residential risks:</p> <ul style="list-style-type: none"> <li>▪ Hotel or motel with normal guest occupancy of less than 6 months;</li> <li>▪ Licensed bed-and-breakfast inn;</li> <li>▪ Retail shop, restaurant, or other business;</li> <li>▪ Mercantile building;</li> <li>▪ Grain bin, silo, or other farm building;</li> <li>▪ Agricultural or industrial processing facility;</li> <li>▪ Factory;</li> <li>▪ Warehouse;</li> <li>▪ Poolhouse, clubhouse, or other recreational building;</li> <li>▪ House of worship;</li> <li>▪ School;</li> <li>▪ Nursing home;</li> <li>▪ Non-residential condominium;</li> <li>▪ Condominium building with less than 75% of its total floor area in residential use;</li> <li>▪ Detached garage;</li> <li>▪ Tool shed;</li> <li>▪ Stock, inventory, or other commercial contents.</li> </ul>
<p><b>Residential Condominium Building Association Policy (RCBAP)</b> Issued to residential condominium association on behalf of association and unit owners.</p>	<p>In NFIP Regular Program community only, provides building coverage and, if desired, coverage of commonly owned contents for residential condominium building with 75% or more of its total floor area in residential use.</p>

### B. Insurance Products

#### 1. Preferred Risk Policy

The Preferred Risk Policy (PRP) is available in moderate-risk flood zones B, C, and X. Formerly, only single-family and two- to four-family dwellings were eligible for coverage. Other residential and non-residential buildings became eligible for coverage effective May 1, 2004. Greatly expanded coverage options for residential and non-residential buildings are effective May 1,

2008. Information about coverage options and eligibility requirements for the Preferred Risk Policy is provided in the PRP section of this manual.

#### 2. Mortgage Portfolio Protection Program (MPPP)

The Mortgage Portfolio Protection Program (MPPP) offers a force-placed policy available only through a Write Your Own Company. Additional information is provided in the MPPP section of this manual.

### 3. Scheduled Building Policy

The Scheduled Building Policy is available to cover 2 to 10 buildings. The policy requires a specific amount of insurance to be designated for each building. To qualify, all buildings must have the same ownership and the same location. The properties on which the buildings are located must be contiguous.

### 4. Group Flood Insurance

Group Flood Insurance is issued under the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. The Group Flood Insurance Policy cannot be cancelled. However, an applicant may purchase a regular Standard Flood Insurance Policy through the NFIP. When this is done, the group flood certificate for the property owner is void, and premium will not be refunded.

## III. BUILDING PROPERTY ELIGIBILITY

### A. Eligible Buildings

Insurance may be written only on a structure with two or more outside rigid walls and a fully secured roof that is affixed to a permanent site. Buildings must resist flotation, collapse, and lateral movement. At least 51 percent of the actual cash value of buildings, including machinery and equipment, which are a part of the buildings, must be above ground level, unless the lowest level is at or above the Base Flood Elevation (BFE) and is below ground by reason of earth having been used as insulation material in conjunction with energy-efficient building techniques.

#### 1. Appurtenant Structures

The only appurtenant structure covered by the SFIP is a detached garage at the described location, which is covered under the Dwelling Form. Coverage is limited to no more than 10 percent of the limit of liability on the dwelling. Use of this insurance is at the policyholder's option but reduces the building limit of liability.

Appurtenant structure coverage does not apply to any detached garage used or held for use for residential (dwelling), business, or farming purposes.

### 2. Manufactured (Mobile) Homes/Travel Trailers

Eligible buildings also include:

- A *manufactured home* (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or
- A *travel trailer* without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

**NOTE: All references in this manual to manufactured (mobile) homes include travel trailers without wheels.**

#### a. Manufactured (Mobile) Homes - New Policies Effective on or After October 1, 1982

To be insurable under the NFIP, a mobile home:

- Must be affixed to a permanent foundation. A permanent foundation for a manufactured (mobile) home may be poured masonry slab or foundation walls, or may be piers or block supports, either of which support the mobile home so that no weight is supported by the wheels and axles of the mobile home.
- Must be anchored if located in a Special Flood Hazard area. For flood insurance coverage, all new policies and subsequent renewals of those policies must be based upon the specific anchoring requirements identified below:

A manufactured (mobile) home located within a Special Flood Hazard Area must be anchored to a permanent foundation to resist flotation, collapse, or lateral movement by providing over-the-top or frame ties to ground anchors; or in accordance with manufacturer's specifications; or in compliance with the community's floodplain management requirements.

b. Manufactured (Mobile) Homes - Continuously Insured Since September 30, 1982

All manufactured (mobile) homes on a foundation continuously insured since September 30, 1982, can be renewed under the previously existing requirements if affixed to a permanent foundation.

Manufactured (mobile) homes in compliance with the foundation and anchoring requirements at the time of placement may continue to be renewed under these requirements even though the requirements are more stringent at a later date.

To be adequately anchored, the manufactured (mobile) home is attached to the foundation support system, which in turn is established (stabilized) into the ground, sufficiently to resist flotation, collapse, and lateral movement caused by flood forces, including wind forces in coastal areas.

- 3. Silos and Grain Storage Buildings
- 4. Cisterns
- 5. Buildings Entirely Over Water - Constructed or Substantially Improved Before October 1, 1982

Follow "submit for rate" instructions in the Rating section for insurance on Post-FIRM buildings located entirely in, on, or over water or seaward of mean high tide for these buildings. Pre-FIRM buildings constructed before October 1, 1982, are eligible for normal Pre-FIRM rates.

If the building was constructed or substantially improved on or after October 1, 1982, the building is ineligible for coverage.

- 6. Buildings Partially Over Water
- 7. Boathouses Located Partially Over Water

The non-boathouse parts of a building into which boats are floated are eligible for coverage if the building is partly over land and also used for residential, commercial, or

municipal purposes and is eligible for flood coverage. The area above the boathouse used for purposes unrelated to the boathouse use (e.g., residential occupancy) is insurable from the floor joists to the roof including walls. A common wall between the boathouse area and the other part of the building is insurable. The following items are not covered:

- a. The ceiling and roof over the boathouse portions of the building into which boats are floated.
- b. Floors, walkways, decking, etc., within the boathouse area, or outside the area, but pertaining to boathouse use.
- c. Exterior walls and doors of the boathouse area not common to the rest of the building.
- d. Interior walls and coverings within the boathouse area.
- e. Contents located within the boathouse area, including furnishings and equipment, relating to the operation and storage of boats and other boathouse uses.

The Flood Insurance Application form with photographs, but without premium, must be submitted to the NFIP for premium determination. No coverage becomes effective until the NFIP approves the insurance application, determines the rate, and receives the premium. However, buildings in existence prior to October 1, 1982, may continue to be rated using the published rate.

- 8. Buildings in the Course of Construction
- The NFIP rules allow the issuance of an SFIP to cover a building in the course of construction before the building is walled and roofed. These rules provide lenders an option to require flood insurance coverage at the time that the development loan is made to comply with the mandatory purchase requirement outlined in the Flood Disaster Protection Act of 1973, as amended. The policy is issued and rated based on the construction designs and intended use of the building.

Buildings in the course of construction that have yet to be walled and roofed are eligible for coverage except when construction has

been halted for more than 90 days and/or if the lowest floor used for rating purposes is below the Base Flood Elevation (BFE). Materials or supplies intended for use in such construction, alteration, or repair are not insurable unless they are contained within an enclosed building on the premises or adjacent to the premises.

To determine the eligibility of a residential condominium building under construction, see page CONDO 6 in this manual.

#### 9. Severe Repetitive Loss Properties

These must be processed by the NFIP Special Direct Facility. See the Severe Repetitive Loss section of this manual for information.

### B. Single Building

To qualify as a single building structure and be subject to the single building limits of coverage, a building must be separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

A building separated into divisions by solid, vertical, load-bearing walls from its lowest level to its highest ceiling may have each division insured as a separate building. A solid load-bearing interior wall cannot have any openings and must not provide access from one building or room into another (partial walls). However, if access is available through a doorway or opening, then the structure must be insured as one building unless the building is self contained; it is a separately titled building contiguous to the ground; it has a separate legal description; and it is regarded as a separate property for other real estate purposes, meaning that it has most of its own utilities and may be deeded, conveyed, and taxed separately.

#### Additions and Extensions

The NFIP insures additions and extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At the insured's option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the building and cannot be separately insured.

### C. Walls

#### 1. Breakaway Walls

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

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

#### 2. Shear Walls

Shear walls are used for structural support, but are not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel (or nearly parallel) to the flow of the water and can be used in any zone.

#### 3. Solid Perimeter Foundation Walls

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

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

### D. Determination of Building Occupancy

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

#### 1. Single Family Dwellings

These are non-condominium residential buildings designed for principal use as a dwelling place for one family, or a single-family dwelling unit in a condominium building. Residential single family dwellings are permitted incidental occupancies, including structures with office, professional, private school, or studio occupancies, including a small service operation, if such

occupancies are limited to less than 50 percent of the building's total floor area.

## 2. 2-4 Family Dwellings

These are non-condominium residential buildings designed for principal use as a dwelling place of two to four families. Residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing no more than 4 dwelling units, are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than 25 percent of the total floor area within the building.

## 3. Other Residential Buildings

These include hotels or motels where the normal occupancy of a guest is 6 months or more, or a tourist home or rooming house which has more than four roomers. This also includes residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing more than four dwelling units. These buildings are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than 25 percent of the total floor area within the building. Examples of other residential buildings include dormitories and assisted living facilities.

## 4. Non-Residential Buildings

This category includes all other eligible occupancies (e.g., garages, poolhouses, recreational buildings, agricultural buildings, licensed bed and breakfasts, nursing homes, etc.).

## IV. CONTENTS ELIGIBILITY

### A. Eligible Contents

Contents must be located in a fully enclosed building. However, under the Dwelling form, in a building that is not fully enclosed, contents must be secured to prevent flotation out of the building.

### B. Vehicles and Equipment

The NFIP covers self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:

1. Used mainly to service the described location; or

2. Designed and used to assist handicapped persons;

while the vehicles or machines are inside a building at the described location.

### C. Silos, Grain Storage Buildings, and Cisterns

Contents located in silos, grain storage buildings, and cisterns are insurable.

### D. Commercial Contents Coverage

Commercial contents in a residential property must be insured on the General Property Form.

## V. EXAMPLES OF ELIGIBLE RISKS

Examples of eligible risks are provided below.

### A. Building Coverage

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

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

2. Time Sharing Building--Entire Building in Name of Corporation (General Property Form)

Timeshare buildings *not* in the condominium form of ownership where at least 75 percent of the area of the building is used for residential purposes are considered as residential occupancies under the NFIP, and can be insured for a maximum building coverage of \$250,000 under the General Property Form.

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

## B. Contents Coverage

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

## C. Condominiums

Refer to pages CONDO 3-5.

## VI. INELIGIBLE PROPERTY

### A. Buildings

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

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

### B. Container-Type Buildings

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

### C. Buildings Entirely Over Water

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

### D. Buildings Partially Underground

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

### E. Basement/Elevated Building Enclosures

Certain specific property in basements and under elevated floors of buildings is excluded from

coverage. See the policy contract for specific information.

## VII. EXAMPLES OF INELIGIBLE RISKS

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

### A. Building Coverage

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

## B. Contents Coverage

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

## C. Non-Residential Condominium Unit

The owner of a non-residential condominium unit cannot purchase a unit owner's policy. The association can purchase a condominium association policy to cover the entire building. Contents-only coverage may be purchased by the unit owner.

## VIII. POLICY EFFECTIVE DATE

### A. Evidence of Insurance

A copy of the Flood Insurance Application and premium payment, or a copy of the declarations page, is sufficient evidence of proof of purchase for new policies. The NFIP does not recognize binders. However, the NFIP recognizes Certificates of Insurance for renewal policies.

### B. Start of Waiting Period

There is a standard 30-day waiting period for new applications and for endorsements to increase coverage.

1. If the application or endorsement form and the premium payment are received at the NFIP *within 10 days* from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *application or endorsement date*. Use the application date or endorsement date plus 9 days to determine if the application or endorsement and premium payment were received within

10 days. When sent by certified mail, use the application date or endorsement date plus 3 days to determine if the application or endorsement and premium payment were mailed within 4 days.

2. If the application or endorsement form and the premium payment are received at the NFIP *after 10 days* from the date of application or endorsement request, or are not mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *date the NFIP receives the application or endorsement*.

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

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

FEMA requires the Write-Your-Own companies and the NFIP Servicing Agent to record the presentment of premium date, the closing date and, the premium payer (insured, lender, title company, settlement attorney, etc.).

The NFIP rules allow the policy to be effective at closing provided that the coverage is applied for and the presentment of premium is made at or before the closing.

Presentment of premium is defined as:

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

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

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

If the premium payment is not part of the closing, the closing date is the effective date only if the application date and check date or credit card payment date are on or before the closing and the payment is received by the company within 10 days from the application date or prior to the closing date.

#### D. Effective Date

##### 1. New Policy – Standard 30-Day Waiting Period

The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The effective date of coverage is subject to the waiting period rule listed under B.1 or B.2 above.

##### 2. New Policy – No Waiting Period (in connection with making, increasing, extending, or renewing a loan, whether conventional or otherwise)

Flood insurance that is initially purchased in connection with the making, increasing, extending, or renewal of a loan shall be effective at the time of loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. (Example: presentment of premium and application date--April 3, refinancing--April 3 at 3:00 p.m., policy effective date--April 3 at 3:00 p.m.).

Use the rules below to determine the effective date.

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

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

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

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

The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in a Special Flood Hazard Area (SFHA) that does not have flood insurance coverage should be protected by flood insurance. The coverage is effective upon the completion of an application and the presentment of payment of premium. Buildings currently located in an SFHA but grandfathered to a non-SFHA for rating are eligible for this exception to the standard 30-day waiting period.

(Example: presentment of premium and application date--April 3, policy effective date--April 3.) The waiting period rule listed under B.1 or B.2 must be used. If a loss occurs during the first 30 days of the policy period, the insurer must obtain a copy of the letter requiring mandatory purchase, to verify the effective date of the policy before adjusting the loss. The letter must be dated on or before the policy effective date.

##### 4. New Policy – 1-Day Waiting Period (when the initial purchase of flood insurance is in connection with the revision or updating of a Flood Hazard Boundary Map or Flood Insurance Rate Map)

During the 13-month period beginning on the effective date of the map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule only applies where the Flood Hazard Boundary Map (FHBM) or

Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA. (Example: FIRM revised--January 1, 2009, policy applied for and presentment of premium--August 3, 2009, policy effective date--August 4, 2009.) The waiting period rule listed under B.1 or B.2 above must be used. This rule applies to all property owners including condominium associations.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as a copy of the previous and current map or other documentation confirming the map revision or update, to verify the effective date of the policy before adjusting the loss.

#### 5. **New Policy – No Waiting Period (in connection with the purchase of an RCBAP)**

When a condominium association is purchasing a Residential Condominium Building Association Policy (RCBAP), the 30-day waiting period does not apply if the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association. The coverage is effective upon completion of an application and presentment of premium. The waiting period rule listed under B.1 or B.2 applies unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

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

#### 6. **New Policy (Submit-for-Rate application)**

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

The *three exceptions* are as follows.

First, there is no waiting period if the initial purchase of flood insurance on a submit-for-rate application is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is

made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 applies unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

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

Second, the 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance coverage should be protected by flood insurance, because the building securing a loan is located in an SFHA. The coverage is effective upon the completion of an application and the presentment of payment of premium. This exemption from the 30-day waiting period applies only to loans in SFHAs, i.e., those loans for which the statute requires flood insurance. The waiting period rule listed under B.1 or B.2 above does not apply.

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

Third, during the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the date the increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 must be applied.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as a copy of the previous and current map or other documentation confirming the map revision or update, to verify the effective date of the policy before adjusting the loss.

## **7. New Policy (rewrite Standard to PRP)**

The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from Standard to a Preferred Risk Policy (PRP), provided that the selected PRP coverage limit amount is no higher than the next highest PRP amount above that which was carried on the Standard policy using the highest of building and contents coverage. In those cases where the Standard policy has only building coverage and is rewritten as a PRP that includes contents coverage, the 30-day waiting period applies. If the Standard policy has only contents coverage and is rewritten as a contents-only PRP, the 30-day waiting period does not apply.

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

## **8. New Policy (contents only)**

Unless the contents are part of the security for a loan, the 30-day waiting period applies to the purchase of contents-only coverage.

## **9. New Policy (documentation required)**

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

## **10. Community Participation Date (Community's Initial Entry or Conversion from Emergency to Regular Program)**

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

## **11. Endorsements**

With two exceptions (described below), the effective date for a new coverage or an increase in limits on a policy in force shall be

12:01 a.m., local time, on the 30th calendar day following the date of endorsement and the presentment of additional premium, or on such later date set by the insured to conform with the reason for the change. The waiting period rule listed under B.1 or B.2 above must be used.

The *two exceptions* are as follows.

First, during the 13-month period beginning on the effective date of a map revision, the effective date of an endorsement of an existing policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 above does not apply.

Second, the 30-day waiting period does not apply when the additional amount of flood insurance is required in connection with the making, increasing, extending, or renewing of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for and the presentment of additional premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

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

## **12. Renewals with inflation increase option**

The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation. If a revised renewal offer is generated at least 30 days before renewal with coverage more than the inflation increase option, the new limits will apply at policy renewal.

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

### 13. Renewals with higher PRP limits

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

### 14. Renewals with deductible reduction

The 30-day waiting period does not apply to a reduction of the deductible effective as of the renewal date.

## IX. COVERAGE

### A. Limits of Coverage

Coverage may be purchased subject to the maximum limits of coverage available under the Program phase in which the community is participating. Duplicate policies are not allowed. See page RATE 1 for additional information regarding coverage limits.

### B. Deductibles

Deductibles apply separately to building coverage and to contents coverage. See pages RATE 12 and RATE 13 for deductible options and factors.

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

For all new and renewal policies effective on or after May 1, 2003, the ICC limit of liability is \$30,000. The Standard Flood Insurance Policy (SFIP) pays for complying with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

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

1. Policies issued or renewed in the Emergency Program.

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

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

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

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

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

### D. Reduction of Coverage Limits or Reformation

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

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

- Dwelling Form, section VII, paragraph G.
- General Property Form, section VII, paragraph G.
- Residential Condominium Building Association Policy (RCBAP), section VIII, paragraph G.

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

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

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

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

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

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

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

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

#### **E. Loss Assessments**

The SFIP provides limited coverage for loss assessments against condominium unit owners for flood damage to common areas of any

building owned by the condominium association. The RCBAP does not provide assessment coverage. The Dwelling Form provides assessment coverage only under the circumstances, and to the extents, described below.

#### **1. No RCBAP**

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

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

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

#### **3. RCBAP Insured to Less than 80 Percent of the Building Replacement Cost**

- If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to less than 80 percent of the building replacement

cost at the time of loss, the loss assessment coverage cannot be used to reimburse the association for its coinsurance penalty.

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

For more information on this topic, see “D. Assessment Coverage” on page CONDO 7 and Section III. C. 3. of the Dwelling Form, “Condominium Loss Assessments,” on page POL 8.

#### **F. Improvements and Betterments and Tenant’s Coverage**

Under the Standard Flood Insurance Policy, coverage for improvements and betterments is provided for tenants who have purchased personal property coverage. The maximum amount payable for this coverage, which applies to fixtures, alterations, installations, or additions made or acquired solely at the tenant’s expense and comprising part of an insured building, is 10 percent of the personal property limit of liability shown on the Declarations Page. Use of improvements and betterments coverage reduces the amount of coverage available for personal property.

A tenant may purchase higher limits of coverage for improvements and betterments under the building coverage if the lease agreement with the building owner:

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

Duplicate coverage is not permitted under the NFIP, so only one policy can be issued for building coverage, and the amount of building coverage cannot exceed the maximum allowable under the Act. The policy may be issued either in the name of the building owner or in the names of the building owner and the tenant.

## **X. SPECIAL RATING SITUATIONS**

### **A. Tentative Rates**

Tentative rates are applied when producers are unable to provide all required underwriting information necessary to rate the policy. Tentatively rated policies cannot be endorsed to increase coverage limits or renewed for another policy term until required actuarial rating information and full premium payment are received by the NFIP. If a loss occurs on a tentatively rated policy, the loss payment will be limited by the amount of coverage that the premium initially submitted will purchase (using the correct actuarial rating information), and not the amount requested by application (see Tentative Rates on page RATE 21).

### **B. Submit-For-Rate**

Some risks, because of their unique underwriting characteristics, cannot be rated using this manual. Certain risks must be submitted to the NFIP Underwriting Unit to determine the appropriate rate. Refer to page GR 10 for the applicable waiting period. ■

Submit-for-rate policies must be re-rated annually using the newest rates. If the NFIP Direct or WYO company does not have all the underwriting information, it must request the missing information from the insured in order to properly rate the risk.

Pre-FIRM risks may not be rated using the submit-for-rate process except for buildings with subgrade crawlspaces as described on page RATE 25, paragraph G.

### **C. Provisional Rates**

Rules applicable to provisionally rated policies are provided in the Provisional Rating section of this manual.

### **D. Buildings in More Than One Flood Zone**

Buildings, not the land, located in more than one flood zone must be rated using the more hazardous zone.

This condition applies even though the portion of the building located in the more hazardous zone may not be covered under the SFIP, such as a deck.

### **E. Different Base Flood Elevations (BFEs) Reported**

When the BFE shown on a Flood Zone Determination Company's form is different than the BFE shown on the property owner's Elevation Certificate, the BFE shown on the Elevation Certificate must be used to rate the policy.

### **F. Flood Zone Discrepancies**

When presented with two different flood zones, use the more hazardous flood zone for rating unless the building qualifies for the grandfathering rule (see XIV.C. on page RATE 22).

## **XI. MISCELLANEOUS RULES**

### **A. Policy Term**

The policy term available is 1 year for both NFIP Direct business policies and policies written through WYO Companies.

### **B. Application Submission**

Flood insurance applications and presentment of premium must be mailed promptly to the NFIP. The date of receipt of premium for the NFIP insurer is determined by either the date received at its offices or the date of certified mail. In the context of submission of applications, endorsements, and premiums to the NFIP, the term "certified mail" has been broadened to include not only the U.S. Postal Service but also certain third-party delivery services. For details, see the paragraph following VIII.B.2. on page GR 8.

Producers are encouraged to submit flood insurance applications by certified mail. Certified mail ensures the earliest possible effective date if the application and premium are received by the NFIP insurer more than 10 days from the application date. The date of certification becomes the date of receipt at the NFIP.

### **C. Delivery of the Policy**

The producer is responsible for delivering the declarations page and the policy contract of a new policy to the insured and, if appropriate, to the lender. Renewal policy documentation is sent directly to the insured.

### **D. Assignment**

A property owner's flood insurance building policy may be assigned in writing to a purchaser of the

insured property upon transfer of title without the written consent of the NFIP.

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

### **E. Producers' Commissions (Direct Business Only)**

The earned commission may be paid only to property or casualty insurance producers duly licensed by a state insurance regulatory authority. It shall not be less than \$10 and is computed for both new and renewal policies as follows: Based on the Total Prepaid Amount (less the Federal Policy Fee) for the policy term, the commission will be 15 percent of the first \$2,000 of annualized premium and 5 percent on the excess of \$2,000.

Calculated commissions for mid-term endorsements and cancellation transactions will be based upon the same commission percentage that was paid at the policy term's inception.

Commissions for all Scheduled Building Policies are computed as though each building and contents policy was separately written.

For calculation of commission on an RCBAP, see the CONDO section.

### **F. Contract Agent Rule**

A "Contract Agent" is an employee of a WYO Company, or an agent under written contract with WYO Company, empowered to act on the company's behalf and with authority to advise an applicant for flood insurance that the company will accept the risk. The effective date for a policy written through a Contract Agent has a waiting period that begins on the agent's or employee's receipt of the premium and completion of the application.

An agent under written contract to a WYO Company is not a Contract Agent if the WYO Company reserves the right to reject the risk. The effective date for a policy *not* written through a Contract Agent has a waiting period that begins on the WYO Company's receipt of the premium and completed application.

To establish a Contract Agent relationship acceptable to the NFIP, the WYO Company must include the stipulations above in its written contract with the agent or employee.



- Coverage

Check desired coverage against the "Amount of Insurance Available" table on page RATE 1. Then enter the limits.

- Rating

Enter the rates. Add additional charges/credits, ie., deductible reduction/increase, ICC Premium, CRS Premium Discount, Probation Surcharge (if any), and Federal Policy Fee. Calculate the Total Prepaid Amount.

- Rate Type

Select rate type. Note that a new rate type, Leased Federal Property (LFP), has been added. (For more information on Leased Federal Property, see LFP Section.)

- Community Rating System

Effective May 1, 2008, the Community Rating System (CRS) discount is not available on NFIP policies for Post-FIRM structures located in a Special Flood Hazard Area (SFHA) where the lowest floor elevation used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the exception of (1) Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE, and (2) subgrade crawlspaces with certification.

The subgrade crawlspace exception must be certified by a community official letter containing the following statement:

"I certify that the building located at \_\_\_\_\_ [address] has a crawlspace that was built in compliance with the NFIP requirements for crawlspace construction as outlined in FEMA Technical Bulletin 11-01, 'Crawlspace Construction for Buildings Located in Special Flood Hazard Areas.'"

## P. Signature

The producer must sign the Application and is responsible for the completeness and accuracy of the information provided on it. Enter the date of application (month/day/year). The waiting period is added to this date to determine the policy effective date of the policy listed in the Policy Term section. A check or money order

for the Total Prepaid Amount, payable to the NFIP, must accompany the application.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions. A credit card payment by VISA, MasterCard, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

## V. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM

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

Part 2 of the Application collects information about risk factors affecting the building, occupancy information, and elevation data relative to the ground level. A completed Elevation Certificate must be attached to the Application before sending it to the NFIP.

To complete Part 2 of the Application, the producer must:

- Obtain all necessary information from the applicant. Then select the building diagram that best illustrates the applicant's building. These diagrams are shown in the Elevation Certificate and Instructions, which are reproduced in the Special Certifications section of this manual.

Transcribe the information from the applicant and Elevation Certificate onto Part 2 of the Application. For renewal applications, enter the policy number in the space at the top of the form. Be sure to have the applicant or the applicant's representative sign and date the bottom of the form.

The applicant or the applicant's representative must complete all numbered sections of the form, check all appropriate boxes, provide all

information, and respond to all YES/NO questions that are applicable to the building. (For example, Section II should be completed only for Elevated Buildings.)

### SECTION I—ALL BUILDING TYPES

1. The number of the building diagram selected is entered here. Use the diagrams shown at the end of the Elevation Certificate and Instructions.
- 2.-4. The agent may obtain the requested elevation information from Section C of the Elevation Certificate, or the applicant or the applicant's representative may provide this information. If the applicant or the applicant's representative furnishes these measurements, they must be taken with a ruler or tape measure. All measurements are rounded to the nearest foot using the ground (grade) immediately next to the building.

NOTE: The terms "grade" and "ground" are used interchangeably. The intent is that man-made alterations of the grade, such as a declining driveway into a building or a dugout entrance to a basement, do not represent ground level.

5. If "OTHER" is checked in Question 5b, a brief description of the source must be provided.
6. If the answer to Question 6a is NO, Question 6b should be disregarded.
7. If the answer to Question 7a is NO, Questions 7b, 7c, 7d, and 7e should be ignored.

### SECTION II—ELEVATED BUILDINGS

If the building is a manufactured (mobile) home/travel trailer that has been elevated, complete this section in addition to Sections I and III.

8. Check the type of foundation used for the building.
9. If YES is checked, check the appropriate item(s).
10. **Refer to page LFG 1** to verify that the area below the elevated floor satisfies the definition of an enclosed area.

If Question 10a is NO, do not answer Questions 10b through 10f.

In Question 10b, enter the size of the area in square feet.

If Question 10c is YES, check the single most appropriate of boxes 1-4.

In Question 10d, check YES if the area is constructed with openings (excluding doors), within 1 foot of adjacent grade, to allow the passage of flood waters. Enter the number of openings and their total area in square inches.

If Question 10e is YES, provide a description.

In Question 10f, check YES if the enclosed area/garage has more than 20 linear feet of finished wall, paneling, etc; otherwise, check NO.

### SECTION III—MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

11. Fill in the make, year of manufacture, model number, and serial number.
12. Enter the dimensions, excluding any permanent addition or extension to the manufactured (mobile) home or travel trailer.
13. Check YES if permanent additions or extensions are present; otherwise, check NO. If YES, enter dimensions.
14. If OTHER is checked, describe the anchoring system.
15. Check the appropriate box for how the manufactured (mobile) home was installed.
16. Check YES if the manufactured (mobile) home is located in a manufactured (mobile) home park or subdivision; otherwise, check NO.

### VI. MAILING INSTRUCTIONS

After completing all sections on the Application, attach all required certifications or other documents to the applicant's check, draft, or money order, payable to the NFIP for the Total Prepaid Amount.

A credit card payment by VISA, MasterCard, or American Express will also be acceptable if a

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

Mail the original copy of the Application with the Total Prepaid Amount to the NFIP. Distribute copies of the Application to the agency file, the applicant, and the mortgagee. A copy of the Application and a copy of the premium payment are sufficient to satisfy the mortgagee's proof-of-purchase requirements.

After receipt of the Application and total prepaid amount, the NFIP will process the Application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies of the declaration page will be mailed to the producer and mortgagee(s).

#### **VII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS**

If an Application is not complete, or if the information presented on the Application is not correct, the Application will not be processed but

will be placed in a pending file until the completed or corrected information is provided by the producer. For the NFIP direct business, if the missing information is not provided, a policy will be issued using Tentative Rates. If insufficient information is available to tentatively rate the policy, the flood insurance will be rejected and the premium remittance refunded. For NFIP direct business, in the case of incomplete applications, the NFIP Servicing Agent will send the producer a transmittal document and a letter requesting the incomplete or missing information. Copies of this letter will be provided to the named insured and mortgagee(s). The producer should provide the additional or corrected information to the NFIP Servicing Agent along with the transmittal document.

Since coverage cannot be conferred in excess of the coverage that can be purchased for the amount presented (received by the NFIP), it is important that underpayment errors be corrected immediately. In the case of an underpayment, when both building and contents coverage have been requested, the coverage reduction will be prorated between building and contents in accordance with NFIP rules. The ratio of building to contents coverage for the full requested coverage will be used to determine the portion of the submitted premium available to purchase building and contents coverage.

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THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.

PART 1 (OF 2) OF FLOOD INSURANCE APPLICATION

CURRENT POLICY NUMBER

NEW

RENEWAL

IMPORTANT— PLEASE PRINT OR TYPE

POLICY TERM	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER		POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)—ONE DAY <input type="checkbox"/> LOAN TRANSACTION—NO WAITING <input type="checkbox"/> LENDER REQUIRED—NO WAITING (SFHA ONLY)	
	NAME, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:  AGENCY NO.: _____ AGENTS TAX ID: _____ PHONE NO.: _____ FAX NO.: _____		NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED:  PHONE NO.: _____ FAX NO.: _____	
AGENT INFORMATION	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ ENTER CASE FILE NUMBER: _____		IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX).	
	NAME AND ADDRESS OF FIRST MORTGAGEE  LOAN NO.: _____ PHONE NO.: _____ FAX NO.: _____		IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, COMPLETE THE FOLLOWING, INCLUDING THE NAME AND ADDRESS <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY: _____	
DISASTER ASSISTANCE	RATING MAP INFORMATION NAME OF COUNTY/PARISH _____ COMMUNITY NO./PANEL NO. AND SUFFIX _____ FIRM ZONE _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY		GRANDFATHERED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE ? <input type="checkbox"/> CONTINUOUS COVERAGE ? PRIOR POLICY NO. _____ CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX _____ CURRENT FIRM ZONE _____ CURRENT BFE _____	
	IS INSURED BUILDING OWNED BY STATE GOVERNMENT? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO : IS BUILDING LOCATED ON FEDERAL LAND? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)	
MORTGAGEE	NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOWRISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME / TRAVEL TRAILERS HOME ON FOUNDATION IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____		CONDO FORM OF OWNERSHIP? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO CONDO COVERAGE IS FOR: <input type="checkbox"/> UNIT <input type="checkbox"/> ENTIRE BUILDING RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY: TOTAL NUMBER OF UNITS _____ (INCLUDE NON-RES) <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE ESTIMATED REPLACEMENT COST AMOUNT \$ _____ IS BUILDING INSURED'S PRINCIPAL RESIDENCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	
	BASEMENT/ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE		IS BUILDING IN THE COURSE OF CONSTRUCTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO ? IS BUILDING WALLED AND ROOFED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER ? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY IS BUILDING ELEVATED ? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION IF ELEVATED, COMPLETE PART 2 OF APPLICATION.	
COMMUNITY	CONTENTS LOCATED IN: <input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL		BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER : _____ FOR MANUFACTURED (MOBILE) HOMES, COMPLETE PART 2, SECTION III.	
	IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, PLEASE DESCRIBE: _____ ALL BUILDINGS: (CHECK ONE OF THE FIVE BLOCKS AND RECORD CORRESPONDING DATE IN THE DATE BOX) <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT		IS BUILDING POST-FIRM CONSTRUCTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF POST-FIRM CONSTRUCTION IN ZONES A,A1-30,AE,AQ,AH,V,V1-V30,VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION. BUILDING DIAGRAM NUMBER _____ LOWEST ADJACENT GRADE (LAG) _____ ELEVATION CERTIFICATION DATE _____ LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (=) DIFFERENCE TO NEAREST FOOT _____ (+ OR -) IN ZONES V AND V1-V30 ONLY DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING FLOOD-PROOFED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM)	
BUILDING	DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		DATE: _____ / _____ / _____ (MM/DD/YYYY)	
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CONSTRUCTION DATA	DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		DATE: _____ / _____ / _____ (MM/DD/YYYY)	
	DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		DATE: _____ / _____ / _____ (MM/DD/YYYY)	
CONSTRUCTION DATA	DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		DATE: _____ / _____ / _____ (MM/DD/YYYY)	
	DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		DATE: _____ / _____ / _____ (MM/DD/YYYY)             </	

**THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION PART 2 IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.**

ALL APPROPRIATE DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW.  
THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

CURRENT POLICY NUMBER	
<input type="checkbox"/> 1 NEW	FL <input type="text"/>
<input type="checkbox"/> 2 RENEWAL	IF NEW, LEAVE BLANK

**SECTION I—ALL BUILDING TYPES**

- Diagram number selected from Building Diagrams 1-9:
- The lowest floor is (round to nearest foot):  
 feet  above  below (check one) the lowest ground (grade) immediately next to the building.
- The garage floor (if applicable) or elevated floor (if applicable) is (round to nearest foot):  
 feet  above  below (check one) the lowest ground (grade) immediately next to the building.
- Machinery or equipment located at a level lower than the lowest floor is (round to nearest foot):  
 feet below the lowest floor.
- Site location
  - Approximate distance of site location to nearest shoreline:
 

<input type="checkbox"/> 1 Less than 200 feet	<input type="checkbox"/> 3 500 to 1000 feet
<input type="checkbox"/> 2 200 to 500 feet	<input type="checkbox"/> 4 More than 1000 feet
  - Source of flooding:
 

<input type="checkbox"/> 1 Ocean	<input type="checkbox"/> 3 River/stream
<input type="checkbox"/> 2 Lake	<input type="checkbox"/> 4 Other: _____
- Basement/Subgrade Crawlspace
  - Is the basement/subgrade crawlspace floor below grade on all sides?  
 YES  NO
  - Does the basement/subgrade crawlspace contain machinery or equipment?  YES  NO

- If yes, check the appropriate items:
- |  |   |  |
|--|---|--|
| <input type="checkbox"/> 1 Furnace   | <input type="checkbox"/> 5 Heat pump      | <input type="checkbox"/> 8 Air conditioner |
| <input type="checkbox"/> 2 Hot water heater                                    | <input type="checkbox"/> 6 Fuel tank      | <input type="checkbox"/> 9 Cistern         |
| <input type="checkbox"/> 3 Elevator equipment                                  | <input type="checkbox"/> 7 Washer & dryer | <input type="checkbox"/> 10 Food freezer   |
| <input type="checkbox"/> 4 Other equipment or machinery servicing the building |   |  |
- Garage
    - Is the garage attached to or part of the building?  
 YES  NO
    - Total area of the garage: \_\_\_\_\_ square feet.
    - Are there any openings (excluding doors) that are designed to allow the passage of flood waters through the garage?  
 YES  NO  
If yes, number of permanent openings (flood vents) within 1 foot above the adjacent grade: \_\_\_\_\_. Total area of all permanent openings (flood vents): \_\_\_\_\_ square inches.
    - Is the garage used solely for parking of vehicles, building access, and/or storage?  
 YES  NO
    - Does the garage contain machinery or equipment?  
 YES  NO  
If yes, check the appropriate items:
 

<input type="checkbox"/> 1 Furnace	<input type="checkbox"/> 5 Heat pump	<input type="checkbox"/> 8 Air conditioner
<input type="checkbox"/> 2 Hot water heater	<input type="checkbox"/> 6 Fuel tank	<input type="checkbox"/> 9 Cistern
<input type="checkbox"/> 3 Elevator equipment	<input type="checkbox"/> 7 Washer & dryer	<input type="checkbox"/> 10 Food freezer
<input type="checkbox"/> 4 Other equipment or machinery servicing the building		
    - Does the garage have more than 20 linear feet of finished wall paneling, etc.  
 YES  NO

**SECTION II - ELEVATED BUILDINGS  
(Including Manufactured (Mobile) Homes / Travel Trailers)**

- Elevating foundation of the building:
 

<input type="checkbox"/> 1 Piers, posts, or piles
<input type="checkbox"/> 2 Reinforced masonry piers or concrete piers or columns
<input type="checkbox"/> 3 Reinforced concrete shear walls
<input type="checkbox"/> 4 Solid perimeter walls (Note: Not approved for elevating in Zones VI-V30, VE, or VJ)
- Does the area below the elevated floor contain machinery or equipment?  
 YES  NO  
If yes, check the appropriate items:
 

<input type="checkbox"/> 1 Furnace	<input type="checkbox"/> 5 Heat pump	<input type="checkbox"/> 8 Air conditioner
<input type="checkbox"/> 2 Hot water heater	<input type="checkbox"/> 6 Fuel tank	<input type="checkbox"/> 9 Cistern
<input type="checkbox"/> 3 Elevator equipment	<input type="checkbox"/> 7 Washer & dryer	<input type="checkbox"/> 10 Food freezer
<input type="checkbox"/> 4 Other equipment or machinery servicing the building		
- Area below the elevated floor:
  - Is the area below the elevated floor enclosed?  
 YES  NO  
If yes, check one of the following:  
 1 Partially  2 Fully  
If 1 or 2 is NO, do not answer 10b through 10f.
  - If enclosed, provide size of enclosed area/crawlspace:  
 square feet.

- Is the area below the elevated floor enclosed using materials other than insect screening or light wood lattice?  
 YES  NO  
If yes, check one of the following:
 

<input type="checkbox"/> 1 Breakaway walls
<input type="checkbox"/> 2 Solid wood frame walls
<input type="checkbox"/> 3 Masonry walls
<input type="checkbox"/> 4 Other: _____
- Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of flood waters through the enclosed area?  
 YES  NO  
If yes, number of permanent openings (flood vents) within 1 ft. above adjacent grade \_\_\_\_\_. Total Area of all permanent openings (flood vents) \_\_\_\_\_ square inches.
- Is the enclosed area/crawlspace used for any purpose other than solely for parking of vehicles, building access, or storage?  
 YES  NO  
If yes, describe: \_\_\_\_\_
- Does the enclosed area/garage have more than 20 linear feet of finished wall, paneling, etc.?  
 YES  NO

**SECTION III—MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS**

- Manufactured (Mobile) Home Data:
 

Make:

Year of manufacture:

Model number:

Serial number:
- Manufactured (mobile) home dimensions:  x  feet.
- Are there any permanent additions or extensions to the manufactured (mobile) home?  
 Yes  No  
If yes, the dimensions are:  x  feet.

- The manufactured (mobile) home's anchoring system utilizes:
 

<input type="checkbox"/> 1 Over-the-top ties	<input type="checkbox"/> 4 Ground anchors
<input type="checkbox"/> 2 Frame ties	<input type="checkbox"/> 5 Slab anchors
<input type="checkbox"/> 3 Frame connectors	<input type="checkbox"/> 6 Other: _____
- The manufactured (mobile) home was installed in accordance with:
 

<input type="checkbox"/> 1 Manufacturer's specifications
<input type="checkbox"/> 2 Local floodplain management standards
<input type="checkbox"/> 3 State and/or local building standards
- Is the manufactured (mobile) home located in a manufactured (mobile) home park/subdivision?  
 YES  NO

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

\_\_\_\_\_  
SIGNATURE OF INSURANCE AGENT/BROKER

\_\_\_\_\_  
DATE (MM/DD/YY)

## RATING

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

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

Examples of some rating situations are shown on pages RATE 49 through RATE 63.

A premium table for single family Pre-FIRM buildings located in Special Flood Hazard Areas (SFHAs) is located on page RATE 11. These premiums were calculated using Rate Table 2. This premium table is included in this manual to help the agent more easily quote premiums for buildings that do not require elevation certification.

### I. AMOUNT OF INSURANCE AVAILABLE

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

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

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

**NOTE: For RCBAP, refer to CONDO Section for basic insurance limits and maximum coverage available.**

### II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1-5 show annual rates per

\$100 of coverage. Table 6 provides precalculated Pre-FIRM premiums for various coverage limits. See Table 7 for Federal Policy Fee and Probation Surcharge.

**TABLE 1. EMERGENCY PROGRAM RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

	Building	Contents
Residential	.76	.96
Non-Residential	.83	1.62

**TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES<sup>1, 2</sup>**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES A, AE, A1-A30, AO, AH, D**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .56	.96 / 1.03	.76 / .56		.76 / 1.18		.83 / 1.13	
	With Basement	.81 / .83	.96 / .86	.81 / .83		.76 / .98		.88 / 1.11	
	With Enclosure	.81 / 1.01	.96 / 1.03	.81 / 1.01		.81 / 1.24		.88 / 1.39	
	Elevated on Crawlspace	.76 / .56	.96 / 1.03	.76 / .56		.76 / 1.18		.83 / 1.13	
	Non-Elevated with Subgrade Crawlspace	.76 / .56	.96 / .86	.76 / .56		.76 / 1.18		.83 / 1.13	
	Manufactured (Mobile) Home <sup>3</sup>	.76 / .56	.96 / 1.03					.83 / 1.13	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				.96 / .86		.96 / .86		1.62 / 1.92
	Enclosure & Above <sup>5</sup>				.96 / 1.03		.96 / 1.03		1.62 / 2.30
	Lowest Floor Only - Above Ground Level				.96 / 1.03		.96 / 1.03		1.62 / 1.01
	Lowest Floor Above Ground Level and Higher Floors				.96 / .71		.96 / .71		1.62 / .86
	Above Ground Level - More than One Full Floor				.35 / .13		.35 / .13		.24 / .13
	Manufactured (Mobile) Home <sup>3</sup>								1.62 / 1.01

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

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / 1.47	1.23 / 2.54	.99 / 1.47		.99 / 2.72		1.10 / 2.82	
	With Basement	1.06 / 2.20	1.23 / 2.14	1.06 / 2.20		1.06 / 4.07		1.16 / 4.21	
	With Enclosure	1.06 / 2.60	1.23 / 2.53	1.06 / 2.60		1.06 / 4.55		1.16 / 4.70	
	Elevated on Crawlspace	.99 / 1.47	1.23 / 2.54	.99 / 1.47		.99 / 2.72		1.10 / 2.82	
	Non-Elevated with Subgrade Crawlspace	.99 / 1.47	1.23 / 2.14	.99 / 1.47		.99 / 2.72		1.10 / 2.82	
	Manufactured (Mobile) Home <sup>3</sup>	.99 / 6.08	1.23 / 2.53					1.10 / 10.44	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				1.23 / 2.14		1.23 / 2.14		2.14 / 5.00
	Enclosure & Above <sup>5</sup>				1.23 / 2.53		1.23 / 2.53		2.14 / 5.39
	Lowest Floor Only - Above Ground Level				1.23 / 2.53		1.23 / 2.53		2.14 / 4.52
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.23		1.23 / 2.23		2.14 / 3.90
	Above Ground Level - More than One Full Floor				.47 / .32		.47 / .32		.45 / .43
	Manufactured (Mobile) Home <sup>3</sup>								2.14 / 9.80

**FIRM ZONES A99, B, C, X**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home <sup>3</sup>	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above <sup>5</sup>				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								.85 / .53

<sup>1</sup> Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

<sup>2</sup> Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the procedures from the Specific Rating Guidelines for policy processing.

<sup>3</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

<sup>4</sup> Includes subgrade crawlspace.

<sup>5</sup> Includes crawlspace.

**TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES A99, B, C, X**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home <sup>1</sup>	.78 / .38	1.20 / .37					.95 / .39	
<b>CONTENTS LOCATION</b>	Basement & Above <sup>5</sup>				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above <sup>6</sup>				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>1</sup>								.85 / .53

**FIRM ZONE D**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	Non-Elevated with Subgrade Crawlspace	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	Manufactured (Mobile) Home <sup>1</sup>	1.45 / .75	1.31 / .80					2.49 / .93	
<b>CONTENTS LOCATION</b>	Basement & Above <sup>5</sup>				***		***		***
	Enclosure & Above <sup>6</sup>				***		***		***
	Lowest Floor Only - Above Ground Level				1.11 / .69		1.11 / .69		1.95 / .62
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .47		1.11 / .47		1.95 / .59
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>1</sup>								1.95 / .62

**FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)<sup>2</sup>**

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance <sup>3</sup>	.28 / .08	.23 / .08	.37 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate <sup>4</sup>	.93 / .21	1.01 / .36	1.17 / .24	1.97 / .31

<sup>1</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

<sup>2</sup> Zones AO, AH Buildings With Basement/Enclosure/Crawlspace/Subgrade Crawlspace: Submit for Rating

<sup>3</sup> "With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

<sup>4</sup> "Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

<sup>5</sup> Includes subgrade crawlspace.

<sup>6</sup> Includes crawlspace.

\*\*\*SUBMIT FOR RATING

**TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES AE, A1-A30 -- BUILDING RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	One Floor No Basement/Enclosure/Crawlspace <sup>4</sup>		More than One Floor No Basement/Enclosure/Crawlspace <sup>4</sup>		More than One Floor With Basement/Enclosure/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.38 / .08	.25 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.43 / .08	.34 / .08
+1	.68 / .09	.45 / .10	.46 / .08	.28 / .08	.30 / .08	.25 / .08	.88 / .09	.72 / .08
0	1.42 / .11	1.31 / .12	1.03 / .10	.79 / .15	.73 / .09	.59 / .16	2.25 / .11	1.83 / .09
-1 <sup>3</sup>	3.79 / 1.39	5.38 / 1.35	3.33 / 1.21	3.64 / .62	1.89 / .67	1.74 / .70	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	Lowest Floor Only – Above Ground Level (No Basement/Enclosure/Crawlspace <sup>4</sup> )		Lowest Floor Above Ground Level & Higher Floors (No Basement/Enclosure/Crawlspace <sup>4</sup> )		More than One Floor With Basement/Enclosure/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.55 / .14	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.14 / .15	1.13 / .19
-1 <sup>3</sup>	3.74 / .75	2.41 / 1.10	2.11 / .58	1.61 / .70	.60 / .14	1.06 / .14	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.37 / .12	.24 / .12

<sup>1</sup> If Lowest Floor is –1 because of attached garage, submit application for special consideration. Rate may be lower.

<sup>2</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

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

<sup>4</sup> Includes subgrade crawlspace.

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

**TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**UNNUMBERED ZONE A -- WITHOUT  
BASEMENT/ENCLOSURE/CRAWLSPACE<sup>1,6</sup>**

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non- Residential	Residential <sup>2</sup>	Non- Residential <sup>2</sup>	
+5 or more	.35 / .10	.47 / .15	.61 / .12	.64 / .12	NO ESTIMATED BASE FLOOD ELEVATION <sup>3</sup>
+2 to +4	1.08 / .13	.99 / .20	.86 / .17	.97 / .23	
+1	2.07 / .63	2.23 / .74	1.52 / .56	1.45 / .71	
0 or below	***	***	***	***	
+2 or more	.40 / .08	.33 / .09	.50 / .12	.48 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION <sup>4</sup>
0 to +1	1.05 / .12	.90 / .18	.84 / .16	.83 / .21	
-1	3.45 / 1.29	4.37 / 1.01	2.68 / .69	2.18 / 1.01	
-2 or below	***	***	***	***	
No Elevation Certificate <sup>5</sup>	4.02 / 1.41	5.45 / 1.68	3.33 / .99	3.21 / 1.34	No Elevation Certificate

<sup>1</sup> Zone A building with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.

<sup>2</sup> For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating – use .35 / .12.

<sup>3</sup> Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

<sup>4</sup> Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

<sup>5</sup> For building without basement, enclosure, or crawlspace, Elevation Certificate is optional.

<sup>6</sup> Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

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

**TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES '75-81, V1-V30, VE – BUILDING RATES<sup>1</sup>**

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/Crawlspace <sup>5</sup>		More than One Floor, No Basement/Encl/Crawlspace <sup>5</sup>		More than One Floor, With Basement/Encl/Crawlspace <sup>5</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0 <sup>3</sup>	2.54 / .46	3.08 / 1.20	2.06 / .46	2.23 / 1.12	1.78 / .46	1.99 / .91	3.82 / .38	5.46 / .34
-1 <sup>4</sup>	5.44 / 2.79	8.12 / 4.48	4.98 / 2.79	6.99 / 3.41	3.53 / 2.53	3.70 / 3.46	***	***
-2	***	***	***	***	***	***	***	***

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

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl/Crawlspace <sup>5</sup> )		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/Crawlspace <sup>5</sup> )		More than One Floor With Basement/Enclosure/Crawlspace <sup>5</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 <sup>3</sup>	3.96 / .55	3.50 / 2.56	2.57 / .61	2.44 / 1.53	1.45 / .55	1.45 / .55	3.81 / .61	3.97 / 3.27
-1 <sup>4</sup>	8.68 / 4.22	8.52 / 7.43	5.12 / 3.27	5.84 / 4.63	1.71 / .55	5.21 / .55	***	***
-2	***	***	***	***	***	***	***	***

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

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 <sup>3</sup>		.56 / .25	.56 / .25	.42 / .25
-1 <sup>4</sup>		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

<sup>3</sup> These rates are to be used if the lowest floor of the building is at or above BFE.

<sup>4</sup> Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

<sup>5</sup> Includes subgrade crawlspace.

\*\*\*SUBMIT FOR RATING

**FIRM ZONES '75-'81, UNNUMBERED V ZONE**

SUBMIT FOR RATING

**TABLE 3E. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1</sup>**

Elevation of the lowest floor above or below BFE adjusted for wave height <sup>2</sup>	Elevated Buildings Free of Obstruction <sup>3</sup>				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More <sup>4</sup>	Replacement Cost Ratio .50 to .74 <sup>4</sup>	Replacement Cost Ratio Under .50 <sup>4</sup>
+4 or more	.41	.41	.66	.88	1.34
+3	.41	.41	.80	1.08	1.62
+2	.59	.63	1.03	1.38	2.07
+1	1.08	1.16	1.58	2.11	2.95
0	1.66	1.78	2.03	2.72	3.82
-1	2.40	2.47	2.69	3.55	4.62
-2	3.33	3.51	3.54	4.64	5.92
-3	4.57	4.85	4.56	6.10	7.73
-4 or below	***	***	***	***	***

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

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

- (1) Insect screening, provided that no additional supports are required for the screening; or
- (2) Wooden or plastic lattice with at least 40 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. See page RATE 20 for more details.

<sup>4</sup> These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.

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

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

SUBMIT FOR RATING

**1981 POST-FIRM UNNUMBERED V ZONE**

SUBMIT FOR RATING

**TABLE 3F. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1,2</sup>**

Elevation of the lowest floor above or below BFE adjusted for wave height <sup>3</sup>	Elevated Buildings With Obstruction <sup>6</sup>				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More <sup>5</sup>	Replacement Cost Ratio .50 to .74 <sup>5</sup>	Replacement Cost Ratio Under .50 <sup>5</sup>
+4 or more	.53	.53	1.46	1.95	2.90
+3	.54	.54	1.63	2.15	3.28
+2	.70	.70	1.91	2.49	3.81
+1	1.25	1.33	2.34	3.14	4.55
0	1.79	1.88	2.76	3.78	5.13
-1 <sup>6</sup>	2.47	2.61	3.29	4.37	5.88
-2 <sup>6</sup>	3.43	3.66	4.09	5.38	6.99
-3 <sup>6</sup>	4.68	4.98	5.27	6.86	8.82
-4 or below <sup>6</sup>	***	***	***	***	***

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

<sup>3</sup> Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

<sup>4</sup> With Obstruction –The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for more details.

<sup>5</sup> These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.

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

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

**1981 POST-FIRM UNNUMBERED V ZONE**

SUBMIT FOR RATING
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**TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**PRE-FIRM NOT ELEVATION-RATED RATES<sup>1, 2</sup>**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home <sup>3</sup>	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								.85 / .53

<sup>1</sup> Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

<sup>2</sup> Base Deductible is \$2,000.

<sup>3</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See Page APP 3.

**POST-FIRM NOT ELEVATION-RATED RATES<sup>1</sup>**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home <sup>2</sup>	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>2</sup>								.85 / .53

<sup>1</sup> Base Deductible is \$1,000.

<sup>2</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

**TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM  
ELEVATION-RATED RATES ANNUAL  
RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**FIRM ZONES AR and AR Dual Zones – BUILDING RATES**

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/Crawlspace <sup>4</sup>		More than One Floor, No Basement/Encl/Crawlspace <sup>4</sup>		More than One Floor, With Basement/Encl/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>1</sup>	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.38 / .08	.25 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.43 / .08	.34 / .08
+1	.68 / .08	.45 / .10	.46 / .08	.28 / .08	.30 / .08	.25 / .08	.78 / .38	.72 / .08
0	.78 / .21	.74 / .21	.78 / .21	.81 / .15	.74 / .09	.59 / .16	.78 / .38	.95 / .39
-1 <sup>2</sup>	See Footnote <sup>2</sup>							

**FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only – Above Ground Level (No Basement/Encl/Crawlspace <sup>4</sup> )		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/Crawlspace <sup>4</sup> )		More than One Floor With Basement/Enclosure/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>1</sup>	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.55 / .14	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.14 / .15	.77 / .48
-1 <sup>2</sup>	See Footnote <sup>2</sup>							

**FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 <sup>3</sup>		.35 / .12	.35 / .12	.22 / .12
-2 <sup>3</sup>		.35 / .12	.37 / .12	.24 / .12

<sup>1</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

<sup>2</sup> Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

<sup>3</sup> These rates are only applicable to Contents-only policies.

<sup>4</sup> Includes subgrade crawlspace.

**TABLE 6.  
PRECALCULATED PRE-FIRM PREMIUM TABLE  
FOR SINGLE-FAMILY DWELLINGS**

AMOUNT OF INSURANCE	PREMIUM <sup>1</sup> EXCLUDING ICC <sup>2</sup> AND FEDERAL POLICY FEE <sup>3</sup>			
	A, AE, A1-A30, AH, AO, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
<b>BUILDING</b>				
\$ 20,000	\$ 162	\$ 152	\$ 212	\$ 198
\$ 30,000	\$ 243	\$ 228	\$ 318	\$ 297
\$ 40,000	\$ 324	\$ 304	\$ 424	\$ 396
\$ 50,000	\$ 405	\$ 380	\$ 530	\$ 495
\$ 60,000	\$ 486	\$ 456	\$ 636	\$ 594
\$ 70,000	\$ 569	\$ 512	\$ 856	\$ 741
\$ 80,000	\$ 652	\$ 568	\$1,076	\$ 888
\$ 90,000	\$ 735	\$ 624	\$1,296	\$1,035
\$100,000	\$ 818	\$ 680	\$1,516	\$1,182
\$125,000	\$1,026	\$ 820	\$2,066	\$1,550
\$150,000	\$1,233	\$ 960	\$2,616	\$1,917
\$175,000	\$1,441	\$1,100	\$3,166	\$2,285
\$200,000	\$1,648	\$1,240	\$3,716	\$2,652
\$225,000	\$1,855	\$1,380	\$4,266	\$3,020
\$250,000 <sup>4</sup>	\$2,063	\$1,520	\$4,816	\$3,387
<b>CONTENTS</b>				
\$ 5,000	\$ 48	\$ 48	\$ 62	\$ 62
\$ 10,000	\$ 96	\$ 96	\$ 123	\$ 123
\$ 15,000	\$144	\$144	\$ 185	\$ 185
\$ 20,000	\$192	\$192	\$ 246	\$ 246
\$ 25,000	\$240	\$240	\$ 308	\$ 308
\$ 30,000	\$283	\$292	\$ 415	\$ 435
\$ 40,000	\$369	\$395	\$ 629	\$ 689
\$ 50,000	\$455	\$498	\$ 843	\$ 943
\$ 60,000	\$541	\$601	\$1,057	\$1,197
\$ 70,000	\$627	\$704	\$1,271	\$1,451
\$ 80,000	\$790	\$807	\$1,485	\$1,705
\$ 90,000	\$799	\$910	\$1,699	\$1,959
\$100,000	\$885	\$1,013	\$1,913	\$2,213

<sup>1</sup> Premium before applying any CRS credits or optional deductible factors.

<sup>2</sup> For building coverage amounts of \$230,000 and less, add \$75 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add \$6. For building coverage amounts above \$230,000, see Footnote 4 below.

<sup>3</sup> Add \$40 to the premium selected from the table above to cover Federal Policy Fee.

<sup>4</sup> Add \$60 to cover the ICC cost for the \$250,000 building limit, except for D zones. For D zones add \$4.

**TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE**

FEDERAL POLICY FEE <sup>1</sup>	PROBATION SURCHARGE
\$40	\$50

<sup>1</sup> For the Preferred Risk Policy, the Federal Policy Fee is \$20.00.

**III. DEDUCTIBLES**

As shown in Table 8A below, the NFIP standard deductible is either \$1,000 or \$2,000. The insured may choose a deductible amount different from the standard \$1,000 for Post-FIRM or the standard \$2,000 for structures in the Emergency Program and those rated using Pre- FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 22 for Residential Condominium Building Association Policy optional deductibles.

**A. Buy-Back Deductibles**

Policyholders who wish to reduce their deductibles from the standard deductibles of \$2,000 for Pre-FIRM SFHA risks may opt to

purchase separate \$1,000 deductibles for building and contents coverages, for an additional premium. The deductible factors provided on pages RATE 13 and CONDO 22 must be used to calculate the deductible surcharge.

**B. Changes in Deductible Amount**

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. Deductibles cannot be reduced mid term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible.

**TABLE 8A. STANDARD DEDUCTIBLES**

EMERGENCY PROGRAM	REGULAR PROGRAM			
	Flood Zone	Pre-FIRM	Pre-FIRM with Optional Post-FIRM Elevation Rating	Post-FIRM
\$2,000	B, C, X, A99, D	\$1,000		\$1,000
	A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	\$2,000	\$1,000	\$1,000

### 3. Replacement Cost Ratio

The replacement cost ratio is needed to select the proper rate for insurance on buildings in 1981 Post-FIRM Construction V, V1-V30, and VE Zones on or after October 1, 1981. The estimated building replacement cost is used in conjunction with the amount of the building insurance desired to determine the insurance-to-replacement-cost ratio.

Replacement cost is defined as the amount of money required to replace or repair the insured building in the event of loss or damage, without a deduction for depreciation. The replacement cost ratio is determined by dividing the amount of building coverage by the replacement cost of the building.

If the replacement cost of the building exceeds the maximum statutory building limit, use the replacement cost, not the maximum statutory building limit, in calculating the ratio. For example, if the building replacement cost is \$1,000,000 and the amount of building coverage requested is the maximum statutory building limit of \$250,000, the rate is .25, so use the rate listed for "Replacement Cost Ratio Under .50."

Place the rate in the appropriate box on the Application and continue with the premium calculation.

### 4. Elevation Information

The lowest floor elevation must be identified for buildings in Zones V, V1-V30, and VE. Note that the lowest floor elevation is measured at the *bottom* of the lowest floor beam or slab, whichever is appropriate.

The BFE, including wave height, must be identified for any building located in Zones V1-V30 and VE.

## XIV. SPECIAL RATING SITUATIONS

### A. Tentative Rates

Tentative rates are used to issue policies when producers fail to provide the required actuarial rating information. With tentative rates, a policy will be generated with coverage limits based on the actual premium received. Tentatively rated

policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Tentative rates are generally higher than the rates published in this manual (ranging from \$2 to \$10 per \$100 of coverage). When tentative rates are applied, a Declarations Page and a Tentative Rate Letter will be forwarded to the policyholder, producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined. (Refer to page LFP 3 in the Leased Federal Property Section for tentative rates.)

If a loss occurs on a tentatively rated property, payment will be limited by the amount of coverage that the initially submitted premium will purchase using the correct actuarial rating information.

### B. Alternative Rates

When a building is Pre-FIRM and the FIRM zone is unknown, an alternative rating procedure can be used only if the building is located in a community that does not have any V Zones. In these cases, the NFIP will presume that the building is located in a Special Flood Hazard Area, and the FIRM zone should be shown as Zone AA. AA is not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

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

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

### C. Map "Grandfather" Rules--Effect of Map Revisions on Flood Insurance Rates

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

The implementation of a new FIRM raises the question--HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

#### 1. Grandfather Rules

To recognize policyholders who have built in compliance with the FIRM and/or remained loyal customers of the NFIP by maintaining continuous coverage, the Federal Emergency Management Agency has "Grandfather rules." These rules allow such policyholders to benefit in the rating for that building. For such buildings, the insured would have the option of using the current rating criteria for that property or having the premium rate determined by using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed (for those built in compliance) or when coverage was first obtained (for those with continuous coverage). This results in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

The conditions that must be met for an insured to be eligible to receive the rating benefit from the "Grandfather rules" after a map revision (new map) becomes effective are described below.

#### 2. General Rule of Rating

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

#### 3. Existing Business--Renewal Policies

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

solely for parking, storage, or building access.

For A zones, proper openings are required (see pages LFG 1 and 2 for guidance for proper openings).

For V zones, the enclosures must be constructed with breakaway walls (see pages LFG 2 and 2a for guidance).

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

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

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

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

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

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

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

#### 4. New Business--Applications for Coverage

##### a. Post-FIRM Construction

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

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

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

For A zones, proper openings are required (see pages LFG 1 and 2 for guidance for proper openings).

For V zones, the enclosures must be constructed with breakaway walls (see pages LFG 2 and 2a for guidance).

- The building has not been altered in any way that has resulted in a lowest floor, for rating purposes, lower than the BFE on that FIRM (e.g., enclosing the area below an elevated building).
- The building has not been substantially improved.

The property owner or producer must provide proper documentation to the WYO company or NFIP Servicing Agent. The documentation must show: the date of the FIRM; the zone on that FIRM in which the property is located; the BFE, if any, for that zone; a copy of the map panel showing the location of the building; and the rating element that is to be grandfathered. A letter from a community official verifying this information, or an Elevation Certificate, also is acceptable.

*Example:*

A building was constructed in 1980 and, according to the FIRM in effect at that time, was located in Zone AE. No insurance policy was purchased until 1990. At that time remapping had occurred and the zone had been changed to a more hazardous area, Zone VE. The new policy can use Zone AE as the rating zone if the required documentation is provided.

**b. Pre-FIRM Construction**

Because there was no FIRM in effect on the date of construction, most Pre-FIRM construction is ineligible for the “built in compliance” grandfathering rule. The limited exceptions are those communities with initial FIRM dates prior to December 31, 1974. The “built in compliance” rule applies to Pre-FIRM construction only if the date of construction was on or before December 31, 1974, and was also on or after the FIRM date.

*Example:*

A building was constructed in November 1974 and the FIRM date was May 3, 1973. The old map showed the building’s location as Zone C. Ten years later in 1984, a new map placed the building in an A zone. Flood insurance coverage was applied for after the map was revised. To use the old map showing Zone C as the rating zone, proper documentation must be submitted.

**D. Post-’81 V Zone Optional Rating**

This optional rating is available for new and renewal policies and endorsements with effective dates on or after October 1, 1997. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 are allowed to use the Post-’81 V Zone rate tables (Tables 3E or 3F) if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

1. The policy must be rated using the BFE printed on the FIRM panel that includes wave height. The effective date of the FIRM panel must be on or after 10/1/81.
2. The building rates are determined based on the ratio of the estimated building replacement cost and the amount of insurance purchased.
3. The building must be elevated free of obstruction or with obstruction less than 300 square feet. All machinery and equipment located below the BFE are considered obstructions.

**E. Policies Requiring Re-Rating**

The following conditions require that the policies be rated using the new map:

1. If an elevation-rated building is altered, making the lowest floor for rating purposes below the BFE.

*Example:*

An elevated building is located in an AE Zone at the time of construction. The Lowest Floor Elevation (LFE) was 18’. The BFE was 10’. The Lowest Floor rating was a +8 elevation differential. The map was revised, changing the BFE to 11’. The insured decided to enclose the area beneath the elevated floor and use it as a living area. This changed the LFE to 9’. Due to the alteration, the new map must be used and the building is rated as -2.

2. If a Pre-FIRM or Post-FIRM building is substantially improved, the building must be re-rated using the FIRM in effect at the time that the substantial improvement occurred. A newer FIRM can always be used if it will result in a more favorable rating.

*Example:*

A building was constructed in 1972 and, when flood insurance was applied for in 1976, was found to be located in Zone C. The FIRM was revised in 1984. The building was substantially improved in 1985. Due to the improvement, the building must now be re-rated as Post-FIRM construction using the 1984 map, or the most recent map can be used if it will result in a more favorable rating.

If ineligible for renewal as a Preferred Risk Policy because of a map change, the risk must be rewritten as a Standard Flood Insurance Policy.

3. If a Pre-FIRM or Post-FIRM building has been declared substantially damaged by a local community official, the agent must verify that the repair and/or reconstruction of the building has been made before the policy can be re-rated using the FIRM in effect at the time of the substantial improvement.

In the event that the repair and/or reconstruction have not been made, the writing company may renew the policy using the proper rating prior to the loss. The agent/insured must notify the writing company when the actual repair is completed so the policy can be re-rated using the correct FIRM.

*Example:*

A building was constructed in 1986. Late that year, when the building was purchased and flood insurance was applied for, the building was found to be located in Zone A15. The FIRM was revised in February 2005. In August 2005, a major hurricane caused severe flooding and wind damage in the county in which the building is located.

The community declared the building substantially damaged by flood. However, because of widespread devastation throughout the area, the property owner had difficulty finding a repair contractor. When

the policy came up for renewal in December, repair of the building had barely begun. The policy may be renewed under its pre-flood rating.

#### **F. Submit-for-Rate**

Certain properties at high flood risk, because of peculiarities in their exposure to flooding, do not lend themselves to preprogrammed rates. These risks require an in-depth underwriting analysis and must be submitted to the NFIP for an individual (specific) rate. As with other lines of property insurance, the underwriter requires documentation to evaluate those risk characteristics that make up the basis for a proper rate.

The NFIP's two-fold goal of establishing sound actuarial rates and obtaining information for enforcing floodplain management requires that the following documentation be supplied for risks that fall within the submit-for-rate category:

1. Completed NFIP Flood Insurance Application.
2. Completed current Elevation Certificate.
3. Variance issued by the local community stating that permission was granted to construct the building. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required.
4. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction.
5. The square footage of any enclosure(s) or crawl spaces(s) below the elevated floor, the use of the enclosure/crawl space, a list of machinery and equipment, and the approximate value of each item located in the enclosure/crawl space.
6. If the area below the elevated floor is enclosed using masonry walls and these walls are represented as being breakaway walls in V Zones, a signed letter of verification from a local building official, an engineer, or an architect.
7. A statement from the applicant or the applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (give date).

XIX. RATING EXAMPLES

**TABLE OF CONTENTS**

<b><u>EXAMPLE</u></b>	<b><u>PAGE</u></b>
Example 1      Emergency Program, Standard Deductible .....	RATE 50
Example 2      Regular Program, Pre-FIRM Construction, \$2,000/\$1,000 Deductible Option, Zone B.....	RATE 51
Example 3      Regular Program, Pre-FIRM Construction, \$1,000 Deductible Option (Surcharge), Zone AE .....	RATE 52
Example 4      Regular Program, Pre-FIRM Construction, \$3,000/\$2,000 Deductible Option, Zone A15.....	RATE 53
Example 5      Regular Program, Post-FIRM, Elevation Rated, \$5,000/\$5,000 Deductible Option, Zone AE .....	RATE 54
Example 6      Regular Program, 1975-81 Post-FIRM V1-V30, Elevation Rated, Zone V13 ...	RATE 55
Example 7      Regular Program, Post-1981 VE or V1-V30, with Enclosure, Zone VE .....	RATE 56
Example 8      Regular Program, Post-FIRM Construction, Contents-Only Policy, Zone A17 .	RATE 57
Example 9      Regular Program, Post-FIRM, Elevation Rated, \$5,000/\$5,000 Deductible Option, Zone AO .....	RATE 58
Example 10     Regular Program, Post-FIRM, Elevation Rated, \$1,000/\$1,000 Deductible Option, Zone AO (With Certification of Compliance) .....	RATE 59
Example 11     Regular Program, Post-FIRM, Elevation Rated, \$3,000/\$2,000 Deductible Option, Zone AH .....	RATE 60
Example 12     Regular Program, Post-FIRM, Elevation Rated, \$1,000/\$1,000 Deductible Option, Zone AH (With Certification of Compliance) .....	RATE 61
Example 13     Regular Program, Post-FIRM, Elevation Rated, \$1,000/\$1,000 Deductible Option, Zone A (with Estimated BFE).....	RATE 62
Example 14     Regular Program, Post-FIRM, Elevation Rated, \$1,000/\$1000 Deductible Option, Zone A (without Estimated BFE) .....	RATE 63

# EXAMPLE 1

## EMERGENCY PROGRAM, STANDARD DEDUCTIBLE

### Data Essential To Determine Appropriate Rates and Premium:

- **Emergency Program**
- Flood Zone: N/A
- Occupancy: Single-Family Dwelling
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$35,000
- Contents: \$10,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

### Determined Rates:

Building: .76                      Contents: .96

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	<b>35,000</b>	<b>.76</b>	<b>266</b>				<b>0</b>	<b>35,000</b>	<b>266</b>	
CONTENTS	<b>10,000</b>	<b>.96</b>	<b>96</b>				<b>0</b>	<b>10,000</b>	<b>96</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL <b>362</b>	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                                      DATE (MM/DD/YY)							ICC PREMIUM —			
							SUBTOTAL <b>362</b>			
							CRS PREMIUM DISCOUNT _____% —			
							SUBTOTAL <b>362</b>			
							PROBATION SURCHARGE —			
							FEDERAL POLICY FEE <b>40</b>			
							TOTAL PREPAID AMOUNT <b>402</b>			

### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$266 / Contents: \$96                                |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$266 = \$266 / Contents: 1.000 x \$96 = \$96 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents: \$0                                   |
| 4. Subtotal:                          | \$362   |
| 5. Add ICC Premium:                   | N/A   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$362   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$40  |
| 10. Total Prepaid Amount:             | \$402   |

## EXAMPLE 2

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

**Data Essential To Determine Appropriate Rates and Premium:**

- **Regular Program**

- Flood Zone: B
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$2,000/\$1,000
- Deductible Factor: 0.95
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

**Determined Rates:**

Building: .78/.21                      Contents: 1.20/.37

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	<b>60,000</b>	<b>.78</b>	<b>468</b>	<b>90,000</b>	<b>.21</b>	<b>189</b>	<b>-33</b>	<b>150,000</b>	<b>624</b>
CONTENTS	<b>25,000</b>	<b>1.20</b>	<b>300</b>	<b>35,000</b>	<b>.37</b>	<b>130</b>	<b>-22</b>	<b>60,000</b>	<b>408</b>
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL <b>1,032</b>
							ICC PREMIUM <b>6</b>		
							SUBTOTAL <b>1,038</b>		
							CRS PREMIUM DISCOUNT ____% <b>—</b>		
							SUBTOTAL <b>1,038</b>		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE <b>—</b>		
							FEDERAL POLICY FEE <b>40</b>		
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT <b>1,078</b>		

**Premium Calculation:**

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$657 / Contents: \$430                               |
| 2. Apply Deductible Factor:           | Building: 0.95 x \$657 = \$624 / Contents: 0.95 x \$430 = \$408 |
| 3. Premium Decrease:                  | Building: \$657 - \$624 = \$33 / Contents: \$430 - 408 = \$22   |
| 4. Subtotal:                          | \$1,032   |
| 5. Add ICC Premium:                   | \$6   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$1,038   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$40  |
| 10. Total Prepaid Amount:             | \$1,078   |

### EXAMPLE 3

#### REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$1000 DEDUCTIBLE OPTION (SURCHARGE), ZONE AE

**Data Essential To Determine Appropriate Rates and Premium:**

- **Regular Program**
- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: \$1000/\$1000
- Deductible Factor: 1.100
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$75
- CRS Rating: N/A
- CRS Discount: N/A

**Determined Rates:**

Building: .81/1.01                      Contents: .96/1.03

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.81</b>	<b>486</b>	<b>90,000</b>	<b>1.01</b>	<b>909</b>	<b>+140</b>	<b>150,000</b>	<b>1,535</b>	
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>35,000</b>	<b>1.03</b>	<b>361</b>	<b>+60</b>	<b>60,000</b>	<b>661</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL <b>2,196</b>	<b>2,196</b>
							ICC PREMIUM <b>75</b>		<b>75</b>	
							SUBTOTAL <b>2,271</b>		<b>2,271</b>	
							CRS PREMIUM DISCOUNT ____% <b>—</b>		<b>—</b>	
							SUBTOTAL <b>2,271</b>		<b>2,271</b>	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE <b>—</b>		<b>—</b>	
							FEDERAL POLICY FEE <b>40</b>		<b>40</b>	
							TOTAL PREPAID AMOUNT <b>2,311</b>		<b>2,311</b>	

**Premium Calculation:**

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,395 / Contents: \$601                                   |
| 2. Apply Deductible Factor:           | Building: 1.100 x \$1,395 = \$1,535 / Contents: 1.100 x \$601 = \$661 |
| 3. Premium Increase:                  | Building: \$1,535 - \$1,395 = \$140 / Contents: \$661 - \$601 = \$60  |
| 4. Subtotal:                          | \$2,196   |
| 5. Add ICC Premium:                   | \$75  |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$2,271   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$40  |
| 10. Total Prepaid Amount:             | \$2,311   |

## EXAMPLE 4

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

**Data Essential To Determine Appropriate Rates and Premium:**

- **Regular Program**
- Flood Zone: A15
- Occupancy: Single-Family Dwelling
- # of Floors: 3 Floors
- Basement/Enclosure: Basement
- Deductible: \$3,000/\$2,000 Building and Contents
- Deductible Factor: .950
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$60
- CRS Rating: 4
- CRS Discount: 30%

**Determined Rates:**

Building: .81/.83      Contents: .96/.86

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.81</b>	<b>486</b>	<b>190,000</b>	<b>.83</b>	<b>1,577</b>	<b>-103</b>	<b>250,000</b>	<b>1,960</b>	
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>75,000</b>	<b>.86</b>	<b>645</b>	<b>-44</b>	<b>100,000</b>	<b>841</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL <b>2,801</b>	
							ICC PREMIUM <b>60</b>		SUBTOTAL <b>2,861</b>	
							CRS PREMIUM DISCOUNT    30% <b>-858</b>		SUBTOTAL <b>2,003</b>	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —			
							FEDERAL POLICY FEE <b>40</b>			
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT <b>2,043</b>	

**Premium Calculation:**

- |                                       |  |
|---------------------------------------|--|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$2,063 / Contents: \$885                                  |
| 2. Apply Deductible Factor:           | Building: .950 x \$2,063 = \$1,960/ Contents: .950 x \$885 = \$841   |
| 3. Premium Reduction:                 | Building: \$2,063 - \$1,960 = \$103 / Contents: \$885 - \$841 = \$44 |
| 4. Subtotal:                          | \$2,801  |
| 5. Add ICC Premium:                   | \$60   |
| 6. Subtract CRS Discount:             | -\$858 (30%)   |
| 7. Subtotal:                          | \$2,003  |
| 8. Probation Surcharge:               | N/A  |
| 9. Add Federal Policy Fee:            | \$40   |
| 10. Total Prepaid Amount:             | \$2,043  |

## EXAMPLE 5

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

**Data Essential To Determine Appropriate Rates and Premium:**

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

**Determined Rates:**

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

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

**Premium Calculation:**

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

## EXAMPLE 6

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

**Data Essential To Determine Appropriate Rates and Premium:**

- **Regular Program**

- Flood Zone: V13
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975 - 81 (Post-FIRM)
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$100,000
- ICC Premium: \$35
- CRS Rating: 8
- CRS Discount: 10%

**Determined Rates:**

Building: 2.06/.46                      Contents: 2.57/.61

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>2.06</b>	<b>1,236</b>	<b>90,000</b>	<b>.46</b>	<b>414</b>	<b>0</b>	<b>150,000</b>	<b>1,650</b>	
CONTENTS	<b>25,000</b>	<b>2.57</b>	<b>643</b>	<b>75,000</b>	<b>.61</b>	<b>458</b>	<b>0</b>	<b>100,000</b>	<b>1,101</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL <b>2,751</b>	
							ICC PREMIUM <b>35</b>			
							SUBTOTAL <b>2,786</b>			
							CRS PREMIUM DISCOUNT 10% <b>-279</b>			
							SUBTOTAL <b>2,507</b>			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —			
							FEDERAL POLICY FEE <b>40</b>			
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT <b>2,547</b>			

**Premium Calculation:**

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,650 / Contents: \$1,101                                   |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$1,650 = \$1,650/Contents: 1.000 x \$1,101 = \$1,101 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents: \$0   |
| 4. Subtotal:                          | \$2,751   |
| 5. Add ICC Premium:                   | \$35  |
| 6. Subtract CRS Discount:             | -\$279 (10%)  |
| 7. Subtotal:                          | \$2,507   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$40  |
| 10. Total Prepaid Amount:             | \$2,547   |



## EXAMPLE 8

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

**Data Essential To Determine Appropriate Rates and Premium:**

- **Regular Program**
- Flood Zone: A17
- Occupancy: 2-4 Family Dwelling (Renter's Policy)
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +2
- Flood Proofed Yes/No: No
- Building Coverage: N/A
- Contents Coverage: \$100,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

**Determined Rates:**

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

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

**Premium Calculation:**

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



## EXAMPLE 10

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

#### Data Essential To Determine Appropriate Rates and Premium:

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

#### Determined Rates:

Building: .28/.08                      Contents: .37/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.28</b>	<b>168</b>	<b>190,000</b>	<b>.08</b>	<b>152</b>	<b>0</b>	<b>250,000</b>	<b>320</b>	
CONTENTS	<b>25,000</b>	<b>.37</b>	<b>93</b>	<b>75,000</b>	<b>.13</b>	<b>98</b>	<b>0</b>	<b>100,000</b>	<b>191</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	<b>511</b>
							ICC PREMIUM		<b>4</b>	
							SUBTOTAL		<b>515</b>	
							CRS PREMIUM DISCOUNT _____%		<b>—</b>	
							SUBTOTAL		<b>515</b>	
							PROBATION SURCHARGE		<b>—</b>	
							FEDERAL POLICY FEE		<b>40</b>	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							TOTAL PREPAID AMOUNT		<b>555</b>	
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)			

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$320 / Contents: \$191                                 |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$320 = \$320 / Contents: 1.000 x \$191 = \$191 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents: = \$0                                   |
| 4. Subtotal:                          | \$511   |
| 5. Add ICC Premium:                   | \$4   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$515   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$40  |
| 10. Total Prepaid Amount:             | \$555   |

## EXAMPLE 11

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE AH

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH
- Occupancy: Single-Family Dwelling
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$3,000/\$2,000
- Deductible Factor: .875
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$25,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .93/.21                      Contents: 1.17/.24

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.93</b>	<b>558</b>	<b>190,000</b>	<b>.21</b>	<b>399</b>	<b>-120</b>	<b>250,000</b>	<b>837</b>	
CONTENTS	<b>25,000</b>	<b>1.17</b>	<b>293</b>	<b>0</b>	<b>.24</b>	<b>0</b>	<b>-37</b>	<b>25,000</b>	<b>256</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT _____% SUBTOTAL	<b>1,093</b> <b>4</b> <b>1,097</b> <b>—</b> <b>1,097</b>
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE FEDERAL POLICY FEE TOTAL PREPAID AMOUNT		<b>—</b> <b>40</b> <b>1,137</b>	
SIGNATURE OF INSURANCE AGENT/BROKER _____					DATE (MM/DD/YY) _____					

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$957 / Contents: \$293                                 |
| 2. Apply Deductible Factor:           | Building: .875 x \$957 = \$837 / Contents: .875 x \$293 = \$256   |
| 3. Premium Reduction:                 | Building: \$957 - \$837 = \$120 / Contents = \$293 - \$256 = \$37 |
| 4. Subtotal:                          | \$1,093   |
| 5. Add ICC Premium:                   | \$4   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$1,097   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$40  |
| 10. Total Prepaid Amount:             | \$1,137   |

## EXAMPLE 12

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE AH (WITH CERTIFICATION OF COMPLIANCE)

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH (With Certification of Compliance)
- Occupancy: 2-4 Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +3
- Flood Proofed Yes/No: No
- Building Coverage: \$200,000
- Contents Coverage: \$40,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .28/.08                      Contents: .37/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.28</b>	<b>168</b>	<b>140,000</b>	<b>.08</b>	<b>112</b>	<b>0</b>	<b>200,000</b>	<b>280</b>	
CONTENTS	<b>25,000</b>	<b>.37</b>	<b>93</b>	<b>15,000</b>	<b>.13</b>	<b>20</b>	<b>0</b>	<b>40,000</b>	<b>113</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	<b>393</b>
							ICC PREMIUM		<b>6</b>	
							SUBTOTAL		<b>399</b>	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		<b>399</b>	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		<b>40</b>	
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT	<b>439</b>

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$280 / Contents: \$113                                 |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$280 = \$280 / Contents: 1.000 x \$113 = \$113 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents: \$0                                     |
| 4. Subtotal:                          | \$393   |
| 5. Add ICC Premium:                   | \$6   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$399   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$40  |
| 10. Total Prepaid Amount:             | \$439   |

## EXAMPLE 13

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE A (WITH ESTIMATED BFE)

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A
- Occupancy: 2-4 Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1000/\$1000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +6 (with Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: \$140,000
- Contents Coverage: \$70,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .40/.08                      Contents: .50/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.40</b>	<b>240</b>	<b>80,000</b>	<b>.08</b>	<b>64</b>	<b>0</b>	<b>140,000</b>	<b>304</b>	
CONTENTS	<b>25,000</b>	<b>.50</b>	<b>125</b>	<b>45,000</b>	<b>.12</b>	<b>54</b>	<b>0</b>	<b>70,000</b>	<b>179</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	<b>483</b>
							ICC PREMIUM		<b>6</b>	
							SUBTOTAL		<b>489</b>	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		<b>489</b>	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		<b>40</b>	
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT	<b>529</b>

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$304 / Contents: \$179                                 |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$304 = \$304 / Contents: 1.000 x \$179 = \$179 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents = \$0                                    |
| 4. Subtotal:                          | \$483   |
| 5. Add ICC Premium:                   | \$6   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$489   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$40  |
| 10. Total Prepaid Amount:             | \$529   |

## EXAMPLE 14

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1000/\$1000 DEDUCTIBLE OPTION, ZONE A (WITHOUT ESTIMATED BFE)

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: A
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1000/\$1000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +5 (without Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: \$135,000
- Contents Coverage: \$60,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .35/.10                      Contents: .61/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.35</b>	<b>210</b>	<b>75,000</b>	<b>.10</b>	<b>75</b>	<b>0</b>	<b>135,000</b>	<b>285</b>	
CONTENTS	<b>25,000</b>	<b>.61</b>	<b>153</b>	<b>35,000</b>	<b>.12</b>	<b>42</b>	<b>0</b>	<b>60,000</b>	<b>195</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	<b>480</b>
							ICC PREMIUM		<b>6</b>	
							SUBTOTAL		<b>486</b>	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		<b>486</b>	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		<b>40</b>	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	<b>526</b>

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$285 / Contents: \$195                                 |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$300 = \$300 / Contents: 1.000 x \$195 = \$195 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents: \$0                                     |
| 4. Subtotal:                          | \$480   |
| 5. Add ICC Premium:                   | \$6   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$486   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$40  |
| 10. Total Prepaid Amount:             | \$526   |



# CONDOMINIUMS

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## Important Notice to Agents:

Boards of Directors of condominium associations typically are responsible under their by-laws for maintaining all forms of property insurance necessary to protect the common property of the association against all hazards to which that property is exposed for the insurable value/replacement cost of those common elements. This responsibility would typically include providing adequate flood insurance protection for all common property located in Special Flood Hazard Areas. Such by-law requirements could make the individual members of the boards of directors of such associations personally liable for insurance errors or omissions, including those relating to flood insurance.

### I. METHODS OF INSURING CONDOMINIUMS

There are four methods of insuring condominiums under the National Flood Insurance Program (NFIP). Each method has its own eligibility requirements for condominium type.

#### A. Residential Condominium: Association Coverage on Building and Contents

A condominium association is the corporate entity responsible for the management and operation of a condominium. Membership is made up of the condominium unit owners. A condominium association may purchase insurance coverage on a residential building and its contents under the Residential Condominium Building Association Policy (RCBAP). The RCBAP covers only a residential condominium building in a Regular Program community. If the named insured is listed as other than a condominium association, the agent must provide legal documentation to confirm that the insured is a condominium association.

#### B. Residential Condominium: Unit Owner's Coverage on Building and Contents

A condominium unit in a townhouse, rowhouse, high-rise or low-rise building is considered to be a single family residence. An individual dwelling unit in a condominium building may be insured in any one of three ways:

- An individual unit and its contents may be separately insured under the Dwelling Form, in the name of the unit owner, at the limits of insurance for a single family dwelling.

- An individual unit may be separately insured under the Dwelling Form, if purchased by the association in the name of the "owner of record unit number (#) and (name of Association as their interests may appear," up to the limits of insurance for a single family dwelling.

- An individual unit owned by the association may be separately insured under the Dwelling Form, if purchased by the condominium association. The single family limits of insurance apply.

A policy on a condominium unit will be issued naming the unit owner and the association, as their interests may appear. Coverage under a unit owner's policy applies first to the individually owned building elements and improvements to the unit and then to the damage of the building's common elements that are the unit owner's responsibility.

In the event of a loss, the claim payment to an individual unit owner may not exceed the maximum allowable in the Program.

#### C. Non-residential (Commercial) Condominium: Building and Contents

Non-residential (commercial) condominium buildings and their commonly owned contents may be insured in the name of the Association under the General Property Form. The "Non-residential" limits apply.

Individual residential condominium units in non-residential condominium buildings are not eligible for building coverage.

■ **D. Non-residential (Commercial) Condominium:  
Unit Owner's Coverage (Contents)**

The owner of a non-residential condominium unit may purchase only contents coverage for that unit. Building coverage may not be purchased in the name of the unit owner.

In the event of a loss, up to 10 percent of the stated amount of contents coverage can be applied to losses to condominium interior walls, floors, and ceilings. The 10 percent is not an additional amount of insurance.

# TABLE 1. CONDOMINIUM UNDERWRITING GUIDELINES

POLICY FORM	INSURED	PROPERTY COVERED	ELIGIBILITY REQUIREMENTS	REPLACEMENT COVERAGE	ICC	COVERAGE LIMITS	ASSESSMENT COVERAGE	FEDERAL POLICY FEE
RCBAP	RESIDENTIAL CONDOMINIUM ASSOCIATION AND INDIVIDUAL UNIT OWNERS	CONDOMINIUM BUILDING INDIVIDUALLY OWNED UNITS WITHIN THE BUILDING IMPROVEMENTS WITHIN UNIT ADDITIONS AND EXTENSIONS ATTACHED OR CONNECTED TO THE INSURED BUILDING FIXTURES, MACHINERY AND EQUIPMENT WITHIN BUILDING CONTENTS OWNED BY THE ASSOCIATION	COMMUNITY MUST BE IN REGULAR PROGRAM  RESIDENTIAL CONDOMINIUM BUILDINGS INCLUDING HOMEOWNER ASSOCIATIONS (HOA) AND TIMESHARES IN THE CONDOMINIUM FORM OF OWNERSHIP  AT LEAST 75% OF FLOOR AREA MUST BE RESIDENTIAL  BUILDINGS INCLUDE TOWNHOUSES, ROWHOUSES, LOW-RISE, HIGH-RISE, AND DETACHED SINGLE FAMILY CONDOMINIUM BUILDINGS	YES	YES	<u>MAXIMUM LIMITS:</u>  BUILDING REPLACEMENT COST, OR THE TOTAL NUMBER OF UNITS X \$250,000, WHICHEVER IS LESS  <u>CONTENTS</u> ACTUAL CASH VALUE (ACV) OF COMMONLY OWNED CONTENTS TO A MAXIMUM OF \$100,000 PER BUILDING.	NO	<u># UNITS</u> 1 - \$40 2-4 - \$80/POLICY 5-10 - \$200/POLICY 11-20 - \$440/POLICY 21+ - \$840/POLICY
GENERAL PROPERTY FORM	CONDOMINIUM ASSOCIATION AND INDIVIDUAL UNIT OWNERS	CONDOMINIUM BUILDING INDIVIDUALLY OWNED UNITS WITHIN THE BUILDING IMPROVEMENTS WITHIN UNIT ADDITIONS AND EXTENSIONS ATTACHED OR CONNECTED TO THE INSURED BUILDING FIXTURES, MACHINERY AND EQUIPMENT WITHIN BUILDING CONTENTS OWNED BY THE ASSOCIATION NON-RESIDENTIAL COMMON BUILDING ELEMENTS AND THEIR CONTENTS	CONDOMINIUM BUILDING IN A REGULAR PROGRAM COMMUNITY WITH LESS THAN 75% OF ITS FLOOR AREA IN RESIDENTIAL USE.  RESIDENTIAL CONDOMINIUM BUILDING IN AN EMERGENCY PROGRAM COMMUNITY	NO	YES	<u>EMERGENCY PROG. (ACV MAXIMUM LIMITS):</u>  RESIDENTIAL: BUILDING \$100,000 CONTENTS \$10,000  NON-RESIDENTIAL: BUILDING \$100,000 CONTENTS \$100,000  <u>REGULAR PROGRAM (ACV MAXIMUM LIMITS):</u> BUILDING \$500,000 CONTENTS \$500,000	NO	\$40.00
DWELLING FORM	CONDOMINIUM ASSOCIATION AND/OR INDIVIDUAL UNIT OWNERS	BUILDING ELEMENTS INDIVIDUALLY OWNED CONTENTS	ALL RESIDENTIAL CONDOMINIUM UNITS  EMERGENCY AND REGULAR PROGRAMS ARE ELIGIBLE	YES <sup>1</sup>	NO	<u>EMERGENCY PROG. (MAXIMUM LIMITS):</u>  BUILDING \$35,000 CONTENTS \$10,000  <u>REGULAR PROGRAM (MAXIMUM LIMITS):</u> BUILDING \$250,000 CONTENTS \$100,000	YES <sup>2</sup>	\$40.00
GENERAL PROPERTY FORM	INDIVIDUAL UNIT OWNERS AND TENANTS	NON-RESIDENTIAL CONDO UNITS (ONLY CONTENTS ARE AVAILABLE)	COMMERCIAL CONTENTS ONLY  EMERGENCY AND REGULAR PROGRAMS ARE ELIGIBLE	NO	NO	<u>EMERGENCY PROG.:</u> \$100,000 MAXIMUM  <u>REGULAR PROGRAM:</u> \$500,000 MAXIMUM	NO	\$40.00

Footnote: These are basic guidelines for condominium associations and unit owners. Please refer to appropriate section of the *Flood Insurance Manual* for specific details.

<sup>1</sup>Subject to replacement cost provisions in policy.

<sup>2</sup>ICC coverage does not apply to the Emergency Program, individually owned condominium units insured under Dwelling or General Property Forms, Contents-only Policies, and Group Flood Insurance Policies.

CONDO 3

May 1, 2010

# TABLE 2. CONDOMINIUM RATING CHART

## LOW-RISE RESIDENTIAL CONDOMINIUMS

### SINGLE UNIT BUILDING OR TOWNHOUSE/ROWHOUSE TYPE—BUILDING WITH SEPARATE ENTRANCE FOR EACH UNIT

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Building Indicator <sup>1</sup>	Contents Indicator <sup>2</sup>	Type of Coverage	Rate Table <sup>3</sup>	Policy Form <sup>4</sup>
UNIT OWNER	SINGLE FAMILY	SINGLE UNIT	HOUSEHOLD	RC <sup>5</sup>	SINGLE FAMILY	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	SINGLE FAMILY	SINGLE UNIT	HOUSEHOLD	RC <sup>5</sup>	SINGLE FAMILY	DWELLING
ASSOCIATION (ENTIRE BUILDING)	DETERMINED BY THE NUMBER OF UNITS, I.E., SINGLE FAMILY, 2-4 FAMILY, OTHER RESIDENTIAL	LOW-RISE	HOUSEHOLD	RC	RCBAP LOW-RISE	RCBAP

### MULTI-UNIT BUILDING—2 TO 4 UNITS PER BUILDING—REGARDLESS OF NUMBER OF FLOORS (NON-TOWNHOUSE)

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Building Indicator <sup>1</sup>	Contents Indicator <sup>2</sup>	Type of Coverage	Rate Table <sup>3</sup>	Policy Form <sup>4</sup>
UNIT OWNER	2-4	SINGLE UNIT	HOUSEHOLD	RC <sup>5</sup>	SINGLE FAMILY FOR BUILDING; 2-4 FAMILY FOR CONTENTS	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2-4	SINGLE UNIT	HOUSEHOLD	RC <sup>5</sup>	SINGLE FAMILY FOR BUILDING; 2-4 FAMILY FOR CONTENTS	DWELLING
ASSOCIATION (ENTIRE BUILDING)	2-4	LOW-RISE	HOUSEHOLD	RC	RCBAP LOW-RISE	RCBAP

### MULTI-UNIT BUILDING—5 OR MORE UNITS PER BUILDING—LESS THAN THREE FLOORS

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Building Indicator <sup>1</sup>	Contents Indicator <sup>2</sup>	Type of Coverage	Rate Table <sup>3</sup>	Policy Form <sup>4</sup>
UNIT OWNER	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	RC <sup>5</sup>	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	RC <sup>5</sup>	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (ENTIRE BUILDING)	OTHER RESIDENTIAL	LOW-RISE	HOUSEHOLD	RC	RCBAP LOW-RISE	RCBAP

<sup>1</sup>When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

<sup>2</sup>In determining the contents indicator for "other than household contents," please refer to the RATE Section of the *Flood Insurance Manual*.

<sup>3</sup>All building rates are based on the lowest floor of the building.

<sup>4</sup>RCBAP must be used to insure residential condominium buildings owned by the association that are in a Regular Program community and in which at least 75% of the total floor area within the building is residential. Use General Property Form if ineligible under RCBAP.

<sup>5</sup>Replacement Cost if the RC eligibility requirements are met (building only).

## TABLE 2. CONDOMINIUM RATING CHART (Cont'd)

### HIGH-RISE RESIDENTIAL CONDOMINIUMS

#### MULTI-UNIT BUILDING—5 OR MORE UNITS PER BUILDING—THREE OR MORE FLOORS<sup>6</sup>

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Building Indicator <sup>1</sup>	Contents Indicator <sup>2</sup>	Type of Coverage	Rate Table <sup>3</sup>	Policy Form <sup>4</sup>
UNIT OWNER	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	RC <sup>5</sup>	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	RC <sup>5</sup>	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (ENTIRE BUILDING)	OTHER RESIDENTIAL	HIGH-RISE	HOUSEHOLD	RC	RCBAP HIGH-RISE	RCBAP

### NON-RESIDENTIAL CONDOMINIUMS

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Building Indicator <sup>1</sup>	Contents Indicator <sup>2</sup>	Type of Coverage	Rate Table <sup>3</sup>	Policy Form <sup>4</sup>
UNIT OWNER	NON-RESIDENTIAL	SINGLE UNIT (BUILDING COVERAGE NOT AVAILABLE)	BUSINESS	ACV	NON-RESIDENTIAL	GENERAL PROPERTY
ASSOCIATION	NON-RESIDENTIAL	LOW-RISE	BUSINESS	ACV	NON-RESIDENTIAL	GENERAL PROPERTY

<sup>1</sup>When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

<sup>2</sup>In determining the contents indicator for "other than household contents," please refer to the RATE Section of the *Flood Insurance Manual*.

<sup>3</sup>All building rates are based on the lowest floor of the building.

<sup>4</sup>RCBAP must be used to insure residential condominium buildings owned by the association that are in a Regular Program community and in which at least 75% of the total floor area within the building is residential. Use General Property Form if ineligible under RCBAP.

<sup>5</sup>Replacement Cost if the RC eligibility requirements are met (building only).

<sup>6</sup>Enclosure, even if it is the lowest floor for rating, cannot be counted as a floor for the purpose of classifying the building as a high rise.

# RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

## II. POLICY FORM

The policy form used for the residential condominium buildings owned by a condominium association is the Residential Condominium Building Association Policy (RCBAP).

## III. ELIGIBILITY REQUIREMENTS

### A. General Building Eligibility

In order for a condominium building to be eligible under the RCBAP form, the building must be owned by a condominium association, which the NFIP defines as the entity made up of the unit owners responsible for the maintenance and operation of:

1. common elements owned in undivided shares by unit owners; and
2. other real property in which the unit owners have use rights;

where membership in the entity is a required condition of unit ownership.

The RCBAP is required for all buildings owned by a condominium association containing one or more residential units and in which at least 75 percent of the total floor area within the building is residential without regard to the number of units or number of floors. The RCBAP is available for high-rise and low-rise residential condominium buildings, including townhouse/rowhouse and detached single-family condominium buildings in the **Regular** Program only. (See pages CONDO 4 and 5.)

Only buildings having a condominium form of ownership are eligible for the RCBAP. If the named insured is listed as other than a condominium association, the agent must provide legal documentation to confirm that the insured is a condominium association. A homeowners association (HOA) may differ from a condominium form of ownership. Cooperative ownership buildings are *not* eligible. Timeshare buildings having condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided all other criteria are met.

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short- or long-term), must be insured on the RCBAP.

If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as an RCBAP.

The NFIP has grouped condominium buildings into two different types, low- and high-rise, because of the difference in the exposures to the risk that typically exists. Low-rise buildings generally have a greater percentage of the value of the building at risk than high-rise buildings, thus requiring higher premiums for the first dollars of coverage. The availability of the optional deductibles for the low-rise buildings, however, allows the association to buy back some of the risk, thereby reducing the overall cost of the coverage.

For rating purposes:

- *High-rise buildings* contain five or more units and at least three floors excluding enclosure, even if it is the lowest floor for rating.
- *Low-rise buildings* have less than five units regardless of the number of floors, or five or more units with less than three floors, including the basement.
- *Townhouse/rowhouse* buildings are always considered as low-rise buildings for rating purposes, no matter how many units or floors they have.

See the Definitions section for a complete definition of high-rise and low-rise buildings.

The *individual unit owners* continue to have an option to purchase an SFIP Dwelling Form.

### B. Condominium Building in the Course of Construction

The NFIP rules allow the issuance of an SFIP to cover a building in the course of construction before the building is walled and roofed. These rules provide lenders an option to require flood insurance coverage at the time that the development loan is made to comply with the mandatory purchase requirement outlined in the Flood Disaster Protection Act of 1973, as amended. The policy is issued and rated based on the construction designs and intended use of the building.

In order for a condominium building in the course of construction to be eligible under the RCBAP form, the building must be owned by a condominium association.

As noted on page GR 4, buildings in the course of construction that have yet to be walled and roofed are eligible for coverage except when construction has been halted for more than 90 days and/or if the lowest floor used for rating purposes is below the Base Flood Elevation (BFE). Materials or supplies intended for use in such construction, alteration, or repair are not insurable unless they are contained within an enclosed building on the premises or adjacent to the premises.

#### IV. COVERAGE

##### A. Property Covered

The entire building is covered under one policy, including both the common as well as individually owned building elements within the units, improvements within the units, and contents owned in common. Contents owned by individual unit owners should be insured under an individual unit owner's Dwelling Form.

##### B. Coverage Limits

Building coverage purchased under the RCBAP will be on a Replacement Cost basis.

The maximum amount of *building* coverage that can be purchased on a high-rise or low-rise condominium is the Replacement Cost Value of the building or the total number of units in the condominium building times \$250,000, whichever is less.

The maximum allowable *contents* coverage is the Actual Cash Value of the commonly owned contents up to a maximum of \$100,000 per building.

Basic Limit Amount:

- The building basic limit amount of insurance for a detached building housing a single family unit owned by the condominium association is \$60,000.
- For residential townhouse/rowhouse and low-rise condominiums, the building basic limit amount of insurance is \$60,000 multiplied by the number of units in the building.
- For high-rise condominiums, the building basic amount of insurance is \$175,000.
- The contents basic limit amount of insurance is \$25,000.

- For condominium unit owners who have insured their personal property under the Dwelling Form or General Property Form, coverage extends to interior walls, floor, and ceiling (if not covered under the condominium association's insurance) up to 10 percent of the personal property limit of liability. Use of this coverage is at the option of the insured and reduces the personal property limit of liability.

##### C. Replacement Cost

As stated above in "B. Coverage Limits," the RCBAP's building coverage is on a Replacement Cost valuation basis. Replacement Cost Value means the cost to replace property with the same kind of material and construction without deduction for depreciation. A condominium unit owner's Dwelling Form policy provides Replacement Cost coverage on the building if eligibility requirements are met.

##### D. Coinsurance

The RCBAP's coinsurance penalty is applied to building coverage only. To the extent that the insured has not purchased insurance in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of loss or the maximum amount of insurance under the NFIP, the insured will not be reimbursed fully for a loss. Building coverage purchased under individual Dwelling Forms cannot be added to RCBAP coverage in order to avoid the coinsurance penalty. The amount of loss in this case will be determined by using the following formula:

**Insurance Carried X Amount of Loss = Limit of Recovery**  
**Insurance Required**

Where the penalty applies, building loss under the RCBAP will be adjusted based on the Replacement Cost Coverage with a coinsurance penalty. Building loss under the Dwelling Form will be adjusted on an Actual Cash Value (ACV) basis if the Replacement Cost provision is not met. The cost of bringing the building into compliance with local codes (law and ordinance) is not included in the calculation of replacement cost.

##### E. Assessment Coverage

The RCBAP does not provide assessment coverage.

Assessment coverage is available only under the Dwelling Form subject to the conditions and exclusions found in Section III. Property Covered,

Coverage C, paragraph 3 – Condominium Loss Assessments. The Dwelling Form will respond, up to the building coverage limit, to assessments against unit owners for damages to common areas of any building owned by the condominium association, even if the building is not insured, provided that: (1) each of the unit owners comprising the membership of the association is assessed by reason of the same cause; and (2) the assessment arises out of a direct physical loss by or from flood to the condominium building at the time of the loss. Assessment coverage has a maximum combined total limit of \$250,000 times the number of units. This combined total limit covers loss to the unit and any assessment by the association.

Assessment coverage cannot be used to meet the 80-percent coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

For more information on this topic, see “E. Loss Assessments” on page GR 13 and Section III. C.3. of the Dwelling Form, “Condominium Loss Assessments,” on page POL 8.

## V. DEDUCTIBLES AND FEES

### A. Deductibles

The loss deductible shall apply separately to each building and personal property covered loss including any appurtenant structure loss. The Standard Deductible is \$2,000 for a residential condominium building, located in a Regular Program Community in Special Flood Hazard Areas, i.e., Zones A, AO, AH, A1-A30, AE, AR, AR dual zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A), V, V1-V30, or VE, where the rates available for buildings built before the effective date of the initial Flood Insurance Rate Map (FIRM), Pre-FIRM rates, are used to compute the premium.

For all policies rated other than those described above, e.g., those rated as Post-FIRM and those rated in Zones A99, B, C, D, or X, the Standard Deductible is \$1,000.

Optional deductible amounts are available under the RCBAP.

### B. Federal Policy Fee

The Federal Policy Fees for the RCBAP are:

1 unit	- \$ 40.00 per policy
2-4 units	- \$ 80.00 per policy
5-10 units	- \$200.00 per policy
11-20 units	- \$440.00 per policy
21 or more	- \$840.00 per policy

## VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

Tentative Rates cannot be applied to the RCBAP. The Scheduled Building Policy is not available for the RCBAP.

## VII. COMMISSIONS (DIRECT BUSINESS ONLY)

The commission, 15 percent, will be reduced to 5 percent on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times \$2,000.

## VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES

Unit owner's Dwelling Policies may be cancelled mid-term for the reasons mentioned in the Cancellation/Nullification section of the manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a General Change Endorsement form. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the producer,
- The Federal Policy Fee and Probation Surcharge will be refunded on a pro rata basis, and
- The premium refund will be calculated on a pro rata basis.

An existing Dwelling Policy or RCBAP may be endorsed to increase amounts of coverage in accordance with Endorsement rules. They may not be endorsed mid-term to reduce coverage.

## IX. APPLICATION FORM

The producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach two new photographs of the building, one of which clearly shows the location of the lowest floor used for rating the risk.

### A. Type of Building

For an RCBAP, the “Building” section of the Flood Insurance Application must indicate the total number of units in the building and whether the building is a high rise or low rise.

High-rise (vertical) condominium buildings are defined as containing at least five units, and having at least three floors. Note that an enclosure below an elevated floor building, even if

it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having less than five units and/or less than three floors. In addition, low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single family buildings.

For a Dwelling Form used to insure a condominium unit, or for a Condominium Association Policy, see the Application section of this manual.

## **B. Replacement Cost Value**

For an RCBAP, use normal company practice to estimate the Replacement Cost Value (RCV) and enter the value in the "Building" section of the Application. Include the cost of the building foundation when determining the RCV. Attach the appropriate valuation to the Application.

Acceptable documentation of a building's RCV is a recent property inspection report that states the building's value on an RCV basis. The cost of the building's foundation must be included in determining the RCV. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain reasonable accuracy of the RCV for the building, the agent must update this information at least every 3 years.

## **C. Coverage**

Ensure that the "Coverage and Rating" section of the Application accurately reflects the desired amount of building and contents coverage.

If only building insurance is to be purchased, inform the applicant of the availability of contents insurance for contents that are commonly owned. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. (This will make the applicant aware that the policy will not provide payment for contents losses.)

### **1. Building**

Enter the amount of insurance for building, Basic and Additional Limits. Enter full Basic Limits before entering any Additional Limits.

The building Basic Limit amount of insurance for high-rise condominium buildings is up to a maximum of \$175,000.

The building Basic Limit amount of insurance for low-rise condominium buildings is \$60,000 multiplied by the number of units in the building. The total amount of coverage desired on the entire building must not exceed \$250,000 (Regular Program limit) times the total number of units (residential and non-residential) in the building.

### **2. Contents**

Since the Program type must be Regular, enter the amount of insurance for contents, Basic and Additional Limits. Enter full Basic Limits before any Additional Limits. Contents coverage is only for those contents items that are commonly owned. For the Basic Limits amount of insurance, up to a maximum of \$25,000 may be filled in. For the Additional Limits, up to a total of \$75,000 may be filled in. The total amount of insurance available for contents coverage cannot exceed \$100,000.

## **D. Rates and Fees**

1. To determine rates, see the RCBAP Rate Tables on the following pages. Enter the rate for building and for contents and compute the annual premium. If an optional deductible has been selected for building and/or contents, see page CONDO 22.
2. Enter the total premium for building and contents, adjusted for any premium change because of an optional deductible being selected. The total premium will be calculated as if the building were one unit.
3. Add the total premium for building and contents and enter the Annual Subtotal.
4. Add the ICC premium.
5. Calculate the CRS discount, if applicable.
6. Subtract the CRS discount, if applicable.
7. Add the \$50.00 Probation Surcharge, if applicable.
8. Add the Federal Policy Fee to determine the Total Prepaid Amount.

**TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES  
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

**BUILDING**

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM <sup>1</sup>			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24
With Basement	.90/.28	1.15/1.08	1.29/.07	1.29/.07	SUBMIT FOR RATE
With Enclosure	.90/.21	1.15/.53	1.12/.05	1.12/.05	
Elevated on Crawlspace	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24
Non-Elevated with Subgrade Crawlspace	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24

**CONTENTS**

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM <sup>1</sup>			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement/Subgrade Crawlspace and above	.96/.86	1.23/2.14	1.53/.56	1.53/.56	SUBMIT FOR RATE
Enclosure/Crawlspace and above	.96/1.03	1.23/2.53	1.53/.65	1.53/.65	
Lowest floor only-above ground level	.96/1.03	1.23/2.53	1.20/.59	1.20/.59	1.11/.70
Lowest floor above ground level and higher floors	.96/.71	1.23/2.23	1.20/.34	1.20/.34	1.11/.48
Above ground level more than 1 full floor	.35/.13	.47/.32	.35/.12	.35/.12	.35/.12

**BUILDING—A1-A30, AE · POST-FIRM**

ELEVATION	3 OR MORE FLOORS	
	NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>3</sup>	WITH BSMNT/ENCL/CRAWLSPACE <sup>3</sup>
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.72/.04	.53/.04
0	1.28/.05	1.15/.05
-1 <sup>2</sup>	5.26/.15	2.98/.12
-2	SUBMIT FOR RATE	

**CONTENTS—A1-A30, AE · POST-FIRM**

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT/ENCLOSURE/CRAWLSPACE <sup>3</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE <sup>3</sup> )	BASEMENT/ENCLOSURE/CRAWLSPACE <sup>3</sup> AND ABOVE	ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR
	+4	.38/.12	.38/.12	.38/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 <sup>2</sup>	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	SUBMIT FOR RATE			.35/.12

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

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

<sup>3</sup>Includes subgrade crawlspace.

**TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**REGULAR PROGRAM – 1975-1981<sup>1</sup> POST-FIRM CONSTRUCTION<sup>2</sup>**

**FIRM ZONES V1-V30, VE – BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5</sup>	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5</sup>
0 <sup>3</sup>	2.76/.14	2.63/.14
-1 <sup>4</sup>	8.08/.58	4.24/.43
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY-ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5</sup> )	BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL-MORE THAN ONE FULL FLOOR
0 <sup>3</sup>	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 <sup>4</sup>	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	***

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

<sup>3</sup> These rates are to be used if the lowest floor of the building is at or above the BFE.

<sup>4</sup> Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

<sup>5</sup> Includes subgrade crawlspace.

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

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

**SUBMIT FOR RATING**

**TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup>**

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		BUILDING	CONTENTS	BUILDING	CONTENTS
<b>BUILDING TYPE</b>	NO BASEMENT/ENCLOSURE	.70/.54	.96/1.03	.93/1.45	1.23/2.69	.74/.21	1.20/.37
	WITH BASEMENT	.75/.67	.96/.86	1.00/2.52	1.23/2.53	.81/.30	1.36/.46
	WITH ENCLOSURE	.75/.79	.96/.89	1.00/2.74	1.23/2.75	.81/.34	1.36/.54
	ELEVATED ON CRAWLSPACE	.70/.54	.96/1.03	.93/1.45	1.23/2.69	.74/.21	1.20/.37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.70/.54	.96/1.03	.93/1.45	1.23/2.69	.74/.21	1.20/.37

**REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES**

		FIRM ZONES:		D	
		A99, B, C, X		BUILDING	CONTENTS
<b>BUILDING TYPE</b>	NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37	1.03/.39	1.11/.70
	WITH BASEMENT	.81/.30	1.36/.46	***	***
	WITH ENCLOSURE	.81/.34	1.36/.54	***	***
	ELEVATED ON CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.70
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.70
<b>FIRM ZONES:</b>		<b>AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY<sup>2</sup>)</b>			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE <sup>3</sup>		.21/.08		.38/.13	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE <sup>4</sup>		.86/.21		1.18/.24	

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

<sup>2</sup>Zones AO, AH BUILDINGS WITH BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE: Submit for Rating.

<sup>3</sup>“With Certification of Compliance” rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community’s elevation requirement.

<sup>4</sup>“Without Certification of Compliance” rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community’s elevation requirement.

\*\*\*SUBMIT FOR RATING

**TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**AR AND AR DUAL ZONES REGULAR**

**PROGRAM – PRE-FIRM<sup>1,2</sup> AND  
POST-FIRM<sup>3</sup> NOT ELEVATION-RATED RATES**

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

**REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES**

**BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.18/.08	.18/.08
+1	.49/.08	.28/.08	.23/.08
0	.74/.21	.71/.09	.55/.09
-1 <sup>4</sup>	See Footnote		

**CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 <sup>4</sup>	See Footnote			

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

<sup>2</sup>Base deductible is \$2,000.

<sup>3</sup>Base deductible is \$1,000.

<sup>4</sup>Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

<sup>5</sup>Includes subgrade crawlspace.

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**REGULAR PROGRAM – 1975-1981<sup>1</sup> POST-FIRM CONSTRUCTION<sup>2</sup>  
FIRM ZONES V1-V30, VE – BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>
0 <sup>3</sup>	2.47/.46	1.98/.46	1.71/.46
-1 <sup>4</sup>	5.42/2.83	4.96/2.83	3.54/2.57
-2	***	***	***

**REGULAR PROGRAM – 1975-1981<sup>1</sup> POST-FIRM CONSTRUCTION  
FIRM ZONES V1-V30, VE – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 <sup>3</sup>	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 <sup>4</sup>	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	.56/.26

<sup>1</sup>Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup>For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

<sup>3</sup>These rates are to be used if the lowest floor of the building is at or above the BFE.

<sup>4</sup>Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

<sup>5</sup>Includes subgrade crawlspace.

\*\*\*SUBMIT FOR RATING.

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

<b>SUBMIT FOR RATING</b>
--------------------------

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1</sup>**

**Elevated Buildings Free of Obstruction<sup>2</sup> Below the  
Beam Supporting the Building's Lowest Floor**

<b>Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site<sup>3</sup></b>	<b>Building Rate</b>	<b>Contents Rate</b>
+4 or more	.65	.53
+3	.79	.54
+2	1.03	.73
+1	1.58	1.25
0	2.02	1.87
- 1	2.68	2.59
- 2	3.52	3.53
- 3	4.54	4.78
- 4 or lower	***	***

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

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> Free of Obstruction— The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:  
 (1) Insect screening, provided that no additional supports are required for the screening; or  
 (2) Wooden or plastic lattice with at least 40 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. See page RATE 20 for more details.

<sup>3</sup> Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

\*\*\*SUBMIT FOR RATING

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1,2</sup>**

**Elevated Buildings With Obstruction<sup>3</sup> Below the  
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site <sup>4</sup>	Building Rate	Contents Rate
+4 or more	1.16	.67
+3	1.29	.68
+2	1.53	.86
+1	2.06	1.38
0	2.51	2.00
-1 <sup>5</sup>	3.11	2.72
-2 <sup>5</sup>	3.95	3.66
-3 <sup>5</sup>	4.97	4.91
-4 or lower <sup>5</sup>	***	***

<sup>1</sup>Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup>Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

<sup>3</sup>With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for details.

<sup>4</sup>Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

<sup>5</sup>For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated, which is used for rating, is 1 or more feet below BFE.

\*\*\*SUBMIT FOR RATING.

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V ZONE RATES**

**SUBMIT FOR RATING**

## X. CONDOMINIUM RATING EXAMPLES

### TABLE OF CONTENTS

<b><u>EXAMPLE</u></b>		<b><u>PAGE</u></b>
Example 1	Pre-FIRM, Low-rise, with Enclosure, Coinsurance Penalty, Zone A.....	CONDO 24
Example 2	Pre-FIRM, Low-rise, No Basement/Enclosure, Zone AE .....	CONDO 25
Example 3	Post-FIRM, Low-rise, Coinsurance Penalty, Zone AE .....	CONDO 26
Example 4	Post-FIRM, Low-rise, Standard Deductible, Zone AE .....	CONDO 27
Example 5	Pre-FIRM, High-rise, Standard Deductible, Coinsurance Penalty, Zone A.....	CONDO 28
Example 6	Pre-FIRM, High-rise, Basement, Maximum Discount, Zone AE.....	CONDO 29
Example 7	Post-FIRM, High-rise, Standard Deductible, Zone AE .....	CONDO 30
Example 8	Pre-FIRM, High-rise, Enclosure, Maximum Discount, Coinsurance Penalty, Zone AE .....	CONDO 31

## CONDOMINIUM RATING EXAMPLE 1

### Pre-FIRM, Low-rise, with Enclosure, Coinsurance Penalty, Zone A

**Regular Program**

- Building Coverage: \$140,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

**Determined Rates:**

Building: .75/.79                      Contents: .96/.89

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>140,000</b>	<b>.75</b>	<b>1,050</b>	<b>0</b>	<b>.79</b>	<b>0</b>		<b>140,000</b>	<b>1,050</b>	
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>75,000</b>	<b>.89</b>	<b>668</b>		<b>100,000</b>	<b>908</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD  <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	<b>1,958</b>
									ICC PREMIUM	<b>75</b>
									SUBTOTAL	<b>2,033</b>
									CRS PREMIUM DISCOUNT _____%	—
									SUBTOTAL	<b>2,033</b>
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.									PROBATION SURCHARGE	—
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE(MM/DD/YYYY) _____									FEDERAL POLICY FEE	<b>200</b>
									TOTAL PREPAID AMOUNT	<b>2,233</b>

**Premium Calculation:**

1. Multiply Rate x \$100 of Coverage: Building: \$1,050 / Contents: \$908
2. Apply Deductible Factor: Building: 1.000 x \$1,050 = \$1,050 / Contents: 1.000 x \$908 = \$908
3. Premium Reduction: Building: \$0 / Contents: 0
4. Subtotal: 1,958
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: 2,033
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$2,233

**CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION**

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times (\text{Amount of Loss}) = (\text{Limit of Recovery}) - \text{Less Deductible}$$

$$\frac{140,000}{480,000} \times 100,000 = 29,167 - \text{Less Deductible}$$

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

## CONDOMINIUM RATING EXAMPLE 2

### PRE-FIRM, LOW-RISE, NO BASEMENT/ENCLOSURE, ZONE AE

#### Regular Program

- Building Coverage: \$480,000
- Contents Coverage: \$50,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .70/.54                      Contents: .96/1.03

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	<b>360,000</b>	<b>.70</b>	<b>2,520</b>	<b>120,000</b>	<b>.54</b>	<b>648</b>		<b>480,000</b>	<b>3,168</b>
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>25,000</b>	<b>1.03</b>	<b>258</b>		<b>50,000</b>	<b>498</b>
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		<b>3,666</b>	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM						PAYMENT OPTION:		ICC PREMIUM	
						<input type="checkbox"/> CREDIT CARD		<b>75</b>	
						<input type="checkbox"/> OTHER: _____		SUBTOTAL	
								<b>3,741</b>	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE		—	
						FEDERAL POLICY FEE		<b>200</b>	
						TOTAL PREPAID AMOUNT		<b>3,941</b>	
SIGNATURE OF INSURANCE AGENT/BROKER						DATE (MM/DD/YY)			

#### Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$3,168 / Contents: \$540
2. Apply Deductible Factor: Building: 1.00 x \$3,168 = \$3,168 / Contents: 1.00 x \$540 = \$540
3. Premium Reduction: Building: \$0 / Contents: \$0
4. Subtotal: \$3,666
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$3,741
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$3,941

#### CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

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



## CONDOMINIUM RATING EXAMPLE 4

### POST-FIRM, LOW-RISE, STANDARD DEDUCTIBLE, ZONE AE

#### Regular Program

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

#### Determined Rates:

Building: .18/.08                      Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	<b>360,000</b>	<b>.18</b>	<b>648</b>	<b>240,000</b>	<b>.08</b>	<b>192</b>	<b>0</b>	<b>600,000</b>	<b>840</b>	
CONTENTS	<b>15,000</b>	<b>.38</b>	<b>57</b>	<b>0</b>	<b>.12</b>	<b>0</b>	<b>0</b>	<b>15,000</b>	<b>57</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						PAYMENT OPTION:		ANNUAL SUBTOTAL		<b>897</b>
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING						<input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ICC PREMIUM		<b>6</b>
<input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM								SUBTOTAL		<b>903</b>
<input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY								CRS PREMIUM DISCOUNT _____%		—
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM								SUBTOTAL		<b>903</b>
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE		—		
						FEDERAL POLICY FEE		<b>200</b>		
						TOTAL PREPAID AMOUNT		<b>1,103</b>		
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____				

#### Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$840 / Contents: \$57
2. Apply Deductible Factor: Building: 1.000 x \$840 = \$840 / Contents: 1.000 x \$57 = \$57
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$897
5. Add ICC Premium: \$6
6. Subtract CRS Discount: N/A
7. Subtotal: \$903
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$1,103

#### CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

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

## CONDOMINIUM RATING EXAMPLE 5

### PRE-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, COINSURANCE PENALTY, ZONE A

**Regular Program**

- Building Coverage: \$1,110,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,500,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$1,200,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%

**Determined Rates:**

Building: .85/.21                      Contents: .96/.71

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM		
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE			
BUILDING	<b>175,000</b>	<b>.85</b>	<b>1,488</b>	<b>935,000</b>	<b>.21</b>	<b>1,964</b>	<b>0</b>	<b>1,110,000</b>	<b>3,452</b>		
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>75,000</b>	<b>.71</b>	<b>533</b>	<b>0</b>	<b>100,000</b>	<b>773</b>		
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD  <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL  ICC PREMIUM  SUBTOTAL  CRS PREMIUM DISCOUNT    25%  SUBTOTAL		<b>4,225</b>  <b>75</b>  <b>4,300</b>  <b>-1,075</b>  <b>3,225</b>
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE  FEDERAL POLICY FEE		  <b>840</b>		
SIGNATURE OF INSURANCE AGENT/BROKER				DATE (MM/DD/YY)			TOTAL PREPAID AMOUNT		<b>4,065</b>		

**Premium Calculation:**

1. Multiply Rate x \$100 of Coverage:      Building: \$3,452 / Contents: \$773
2. Apply Deductible Factor:                  Building: 1.000 x \$3,452 = \$3,452 / Contents: 1.000 x \$773 = \$773
3. Premium Reduction/Increase:            Building: \$0 / Contents: \$0
4. Subtotal:                                        \$4,225
5. Add ICC Premium:                            \$75
6. Subtract CRS Discount:                    - \$1,075 (25%)
7. Subtotal:                                        \$3,225
8. Probation Surcharge:                        N/A
9. Add Federal Policy Fee:                    \$840
10. Total Prepaid Amount:                    \$4,065

**CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION**

Claim Payment is determined as follows:

(Insurance Carried) 1,110,000 x (Amount of Loss) 200,000 = (Limit of Recovery) 185,000 - Less Deductible  
 (Insurance Required) 1,200,000

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





## CONDOMINIUM RATING EXAMPLE 8

### PRE-FIRM, HIGH-RISE, ENCLOSURE, MAXIMUM DISCOUNT, COINSURANCE PENALTY, ZONE AE

**Regular Program**

- Building Coverage: \$4,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 200
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, Including Enclosure
- Deductible: \$3,000/\$3,000
- Deductible Factor: .980 (Maximum Total Discount of \$111 applies)
- Replacement Cost: \$18,000,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$14,400,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

**Determined Rates:**

Building: .90/.21                      Contents: .96/1.03

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	<b>175,000</b>	<b>.90</b>	<b>1,575</b>	<b>3,825,000</b>	<b>.21</b>	<b>8,033</b>	<b>-111</b>	<b>4,000,000</b>	<b>9,497</b>
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>75,000</b>	<b>1.03</b>	<b>773</b>	<b>0</b>	<b>100,000</b>	<b>1,013</b>
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		<b>10,510</b>	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM						PAYMENT OPTION:		ICC PREMIUM	
						<input type="checkbox"/> CREDIT CARD		<b>75</b>	
						<input type="checkbox"/> OTHER: _____		SUBTOTAL	
								<b>10,585</b>	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT _____%		—	
						SUBTOTAL		<b>10,585</b>	
						PROBATION SURCHARGE		—	
SIGNATURE OF INSURANCE AGENT/BROKER _____						FEDERAL POLICY FEE		<b>840</b>	
DATE (MM/DD/YY) _____						TOTAL PREPAID AMOUNT		<b>11,425</b>	

**Premium Calculation:**

1. Multiply Rate x \$100 of Coverage:      Building: \$9,608 / Contents: \$1,013
2. Apply Deductible Factor:                      Building: .980 x \$9,608 = \$9,416 / Contents: .980 x \$1,013 = \$993
3. Premium Reduction:                              Building: \$111 (maximum discount since \$9,608 - \$9,416 = \$192 exceeds the maximum) / Contents: \$0
4. Subtotal:    \$10,510
5. Add ICC Premium:                                      \$75
6. Subtract CRS Discount:                              N/A
7. Subtotal:    \$10,585
8. Probation Surcharge:                              N/A
9. Add Federal Policy Fee:                              \$840
10. Total Prepaid Amount:                              \$11,425

**CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION**

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \times (\text{Amount of Loss})}{(\text{Insurance Required})} = (\text{Limit of Recovery}) - \text{Less Deductible}$$

$$\frac{4,000,000 \times 1,000,000}{14,400,000} = 277,778 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$14,400,000 was not met.)



- 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 1-3, 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.

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

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

If the surveyor has not applied the conversion factor, the National Geodetic Survey (NGS) has developed a tool that will help you convert the LFE and BFE measurements to like form. This

tool is available through the NGS website at [www.ngs.noaa.gov/cgi-bin/VERTCON/vert\\_con.pr1](http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.pr1). Enter the north latitude and west longitude of the structure. Enter "ft" in the orthometric height field. The conversion factor will then be provided for calculations.

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

Enter the elevation to be converted in NGVD 29 (e.g., top of bottom floor, top of next higher floor, bottom of lowest horizontal structural member, or lowest adjacent grade next to the building). If the elevation is measured in feet (most places other than Puerto Rico), be sure to include "ft" after the elevation so that the results will be in feet. As an example, enter a building elevation of 54.2 ft. Select Vertical Datum NGVD 29, and click on Submit.

The result produced by VERTCON for this latitude and longitude will display a conversion factor of 2.987 feet and a building elevation of 57.186 feet NAVD 88. Rounded to a tenth of a foot, the building elevation is 57.2 feet NAVD 88.

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

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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.

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



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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

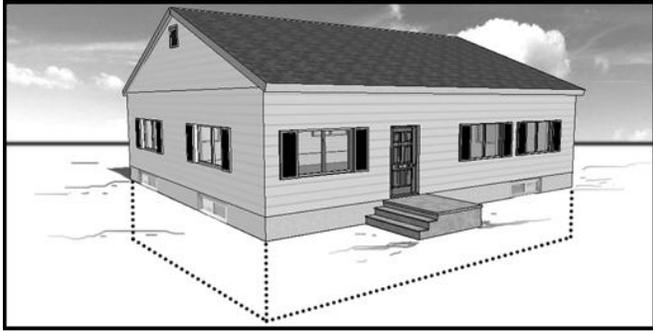
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	Two floors on raised-slab-on-grade or slab-on-stem-wall-with-fill
<b>Machinery or Equipment Servicing Building</b>	N/A
<b>Lowest Floor for Rating</b>	No Elevation Certificate Required
<b>Application Should Show</b>	Building Type – Two floors Basement – None Is Building Elevated? – No
<b>Pre-FIRM Rating</b>	Use Pre-FIRM rate table <i>no basement/enclosure</i> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <i>no basement/enclosure</i> category.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

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

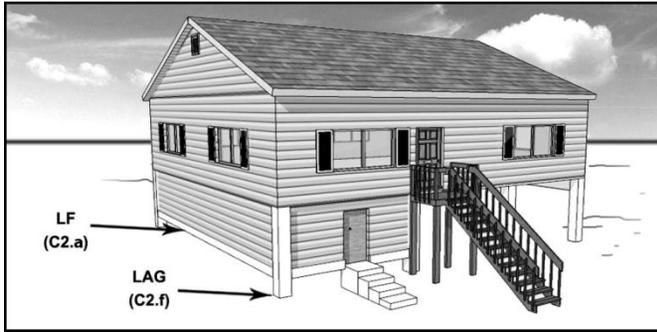
Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

LFG 15

May 1, 2010

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



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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

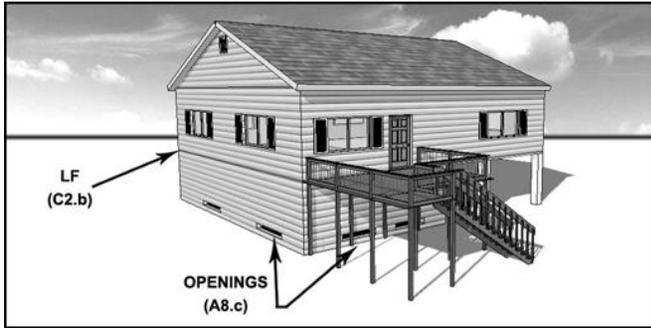
<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.

<b>Building Description</b>	Two floors, including hanging floor (See Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor. List the value of machinery, equipment, and appliances
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
<b>Pre-FIRM Rating<sup>5</sup></b>	<b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>with certification</b> rate. If not, use Pre-FIRM rate table <b>no basement/enclosure</b> category. <b>AH Zone:</b> If LF <sup>1</sup> elevation is equal to or greater than BFE <sup>2</sup> , use <b>with certification</b> rate. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table. <b>A Zone with estimated BFE<sup>2</sup>:</b> If LF <sup>1</sup> elevation is equal to or greater than the estimated BFE <sup>2</sup> , use Post-FIRM rate table <b>with the estimated base flood elevation</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>no basement/enclosure</b> category. <b>A Zone without estimated BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 2 ft. or more, use Post-FIRM <b>no estimated base flood elevation</b> rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table <b>no basement/enclosure</b> category.
<b>Post-FIRM Rating</b>	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE is unfinished and used for storage or building access only. Submit the application to the NFIP for a rate. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

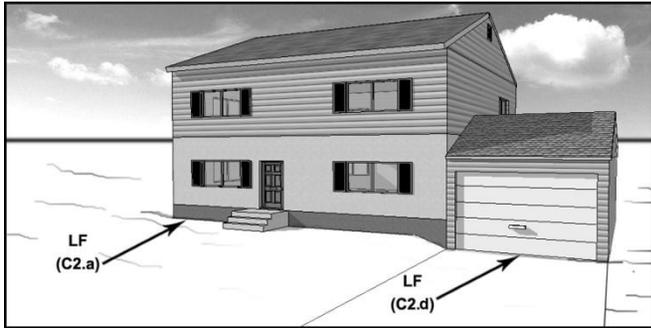
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	Two floors and unfinished enclosed area (See Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Solid load-bearing walls. No openings
<b>Type of Enclosure</b>	Unfinished crawlspace and garage
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of bottom floor (lower of crawlspace or garage)
<b>Application Should Show</b>	Building Type — Three or more floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating</b>	<b>AO Zone:</b> Use Pre-FIRM rate table <i>with enclosure</i> category. <b>AH Zone:</b> Use Pre-FIRM rate table <i>with enclosure</i> category. <b>A Zone:</b> Use Pre-FIRM rate table <i>with enclosure</i> category.
<b>Post-FIRM Rating</b>	Submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

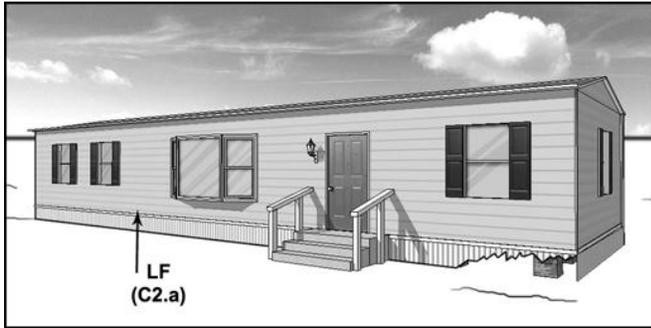
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

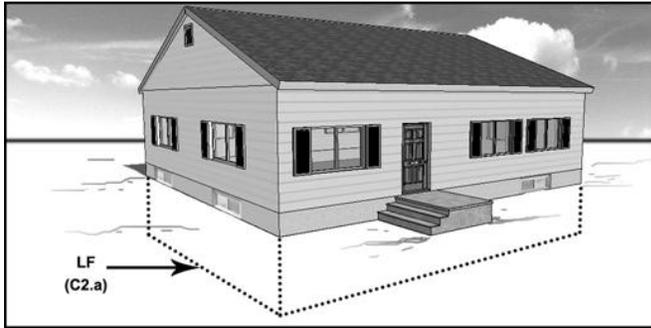
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	Two floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (See Elevation Certificate, Diagram 1B)
<b>Machinery or Equipment Servicing Building</b>	N/A
<b>Lowest Floor for Rating</b>	Top of bottom floor
<b>Application Should Show</b>	Building Type – Two floors Basement – None Is Building Elevated? – No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b><i>no basement/enclosure</i></b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b><i>no basement/enclosure</i></b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b><i>no basement/enclosure</i></b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	Two floors on slab with attached garage (See Elevation Certificate, Diagram 1A)
<b>Machinery or Equipment Servicing Building</b>	Machinery or equipment in garage
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Two floors Basement– None Is Building Elevated? – No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>no basement/enclosure</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>no basement/enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>no basement/enclosure</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

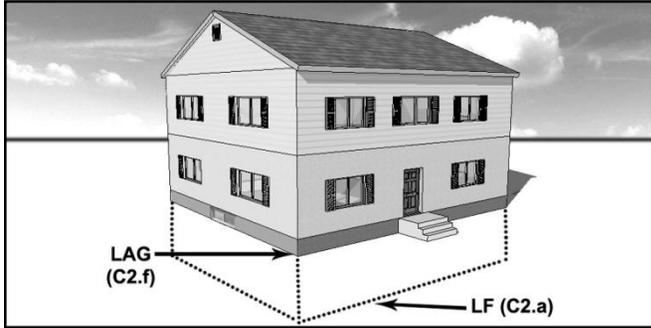
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	Two floors and subgrade crawlspace with or without openings. (See Elevation Certificate, Diagram 9) Subgrade crawlspace floor is no more than 2 feet below grade, and the distance between the subgrade crawlspace floor and the top of the next higher floor is no more than 5 feet.
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Subgrade crawlspace
<b>Application Should Show</b>	Building Type — Three or more floors Is Building Elevated? — No Subgrade crawlspace
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>with basement/enclosure/crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>non-elevated with subgrade crawlspace</b> category. Pre-FIRM buildings with subgrade crawlspace(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.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>with basement/enclosure/crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate. See "G. Crawlspace" on page RATE 24.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.

<b>Building Description</b>	Two floors and unfinished basement. (See Elevation Certificate, Diagram 2) Basement floor is subgrade more than 2 feet, or subgrade no more than 2 feet and the distance between the basement floor and the top of the next higher floor is more than 5 feet.
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Basement
<b>Application Should Show</b>	Building Type — Three or more floors Is Building Elevated? — No Basement — Finished or Unfinished
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>with basement/enclosure/crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>with basement</b> category. Pre-FIRM buildings with basements 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.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>with basement/enclosure/crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

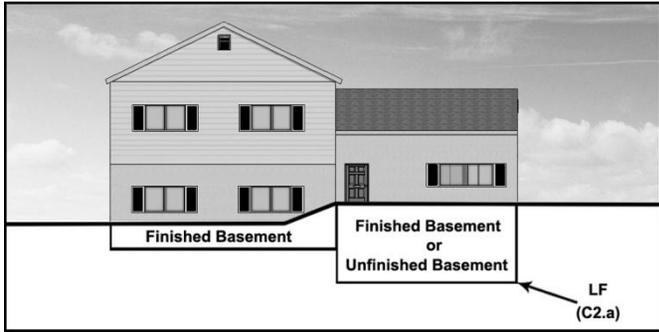
<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

<b>Building Description</b>	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1A)
<b>Machinery or Equipment Servicing Building</b>	Machinery or equipment in garage
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – One floor Basement – None Is Building Elevated? – No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>no basement/enclosure/crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>no basement/enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>no basement/enclosure/crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	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)
<b>Elevating Foundation of Building</b>	Solid perimeter walls
<b>Type of Enclosure</b>	Load-bearing walls No openings Finished or unfinished lower level
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment at ground level
<b>Lowest Floor for Rating</b>	Top of bottom floor (enclosure)
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>with basement/enclosure/crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>with enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>with basement/enclosure/crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

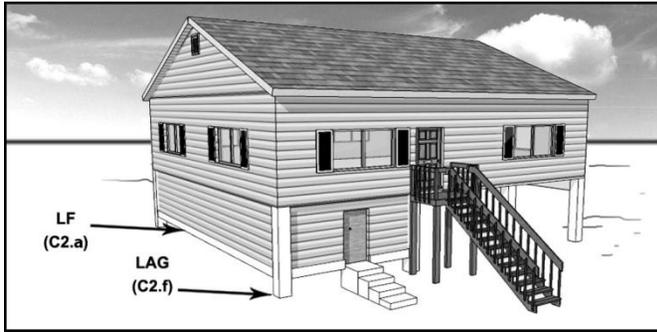
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

<b>Building Description</b>	Two floors, including hanging floor (See Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor. List the value of machinery, equipment, and appliances
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building Type – Two floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <i>no basement/enclosure/crawl space</i> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <i>no basement/enclosure</i> category.
<b>Post-FIRM Rating</b>	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE is unfinished and used for storage or building access only. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	Two floors and unfinished enclosed area (See Elevation Certificate, Diagram 8)
<b>Elevating Foundation of Building</b>	Solid load-bearing walls. No openings
<b>Type of Enclosure</b>	Unfinished crawlspace and garage. Attached garage at lower level than crawlspace.
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of bottom floor (garage)
<b>Application Should Show</b>	Building Type — Three or more floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>with basement/enclosure/crawlspace</b> category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>with enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>with basement/enclosure/crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

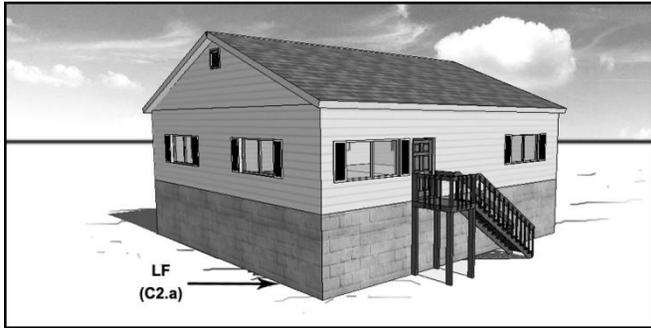
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

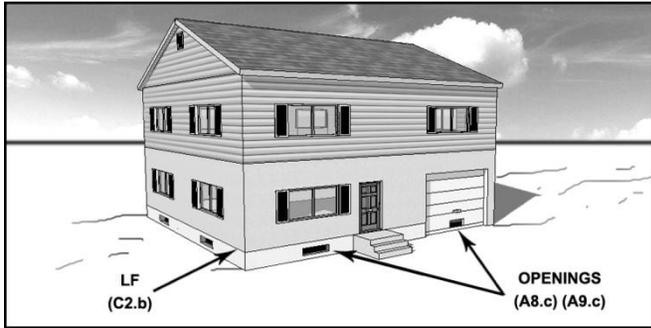
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

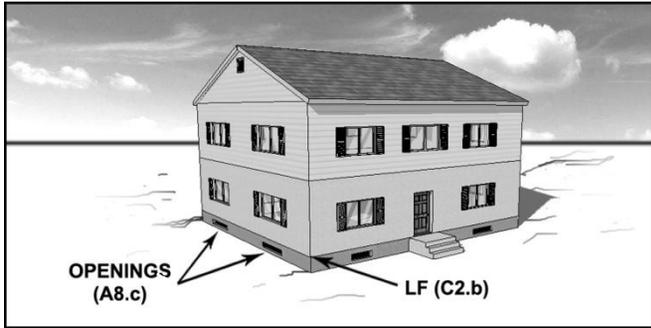
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

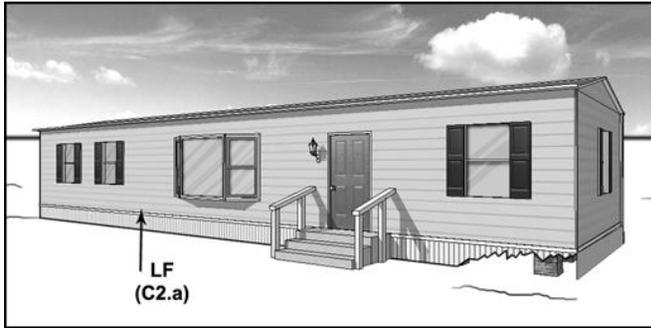
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



## NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	One floor No basement (See Elevation Certificate, Diagram 1A)
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – One floor Basement – None Is Building Elevated? – No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>no basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>no basement/enclosure</b> category.
<b>Post-FIRM Rating 1975 to September 30, 1981 Construction Date</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>no basement/enclosure/crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



## NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

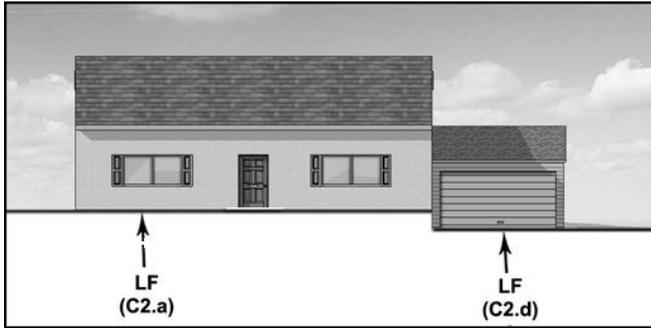
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	Two floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (See Elevation Certificate, Diagram 1B)
<b>Lowest Floor for Rating</b>	Lowest adjacent grade (C2.f)
<b>Application Should Show</b>	Building Type – Two floors Basement– None Is Building Elevated? – No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>no basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>no basement/enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>no basement/enclosure/crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



## NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>

<sup>1</sup> LF—Lowest Floor

<sup>2</sup> BFE—Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG—Highest Adjacent Grade

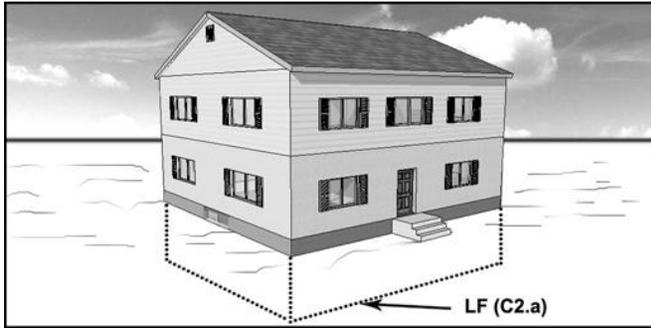
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1)
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type— One floor Basement— None Is Building Elevated?— No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>no basement/enclosure</b> rate category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>no basement/enclosure</b> category.
<b>Post-FIRM Rating 1975 to September 30, 1981 Construction Date</b>	Use Post-FIRM '75-81 VE, V1-V30 Zone <b>no basement/enclosure</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



## NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

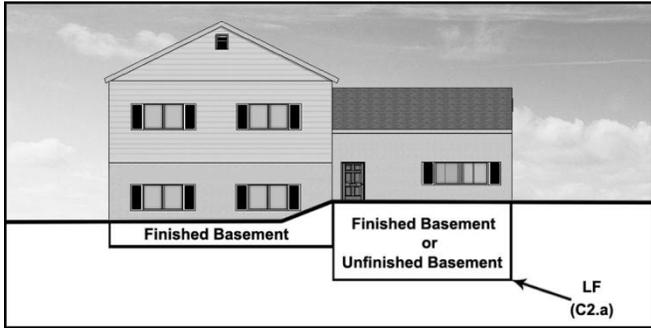
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	Three floors Finished basement (See Elevation Certificate, Diagram 2)
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Three or more floors Basement – Finished Is Building Elevated? – No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>with basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>with basement</b> category.
<b>Post-FIRM Rating 1975 to September 30, 1981 Construction Date</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>with basement/enclosure/crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



## NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	Split level Unfinished basement (See Elevation Certificate, Diagram 4)
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Split level Basement – Unfinished Is Building Elevated? – No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>with basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>with basement</b> category.
<b>Post-FIRM Rating 1975 to September 30, 1981 Construction Date</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>with basement/enclosure/crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	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)
<b>Elevating Foundation of Building</b>	Solid perimeter walls
<b>Type of Enclosure</b>	Finished or unfinished lower level
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>with basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>with enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>with basement/enclosure/crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

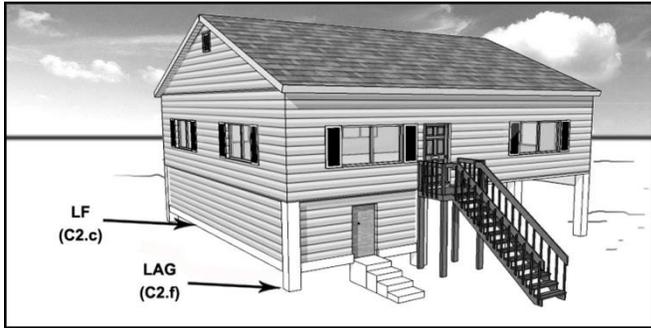
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	One floor without enclosed area (See Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	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. (4) Use without obstruction if the area below the lowest elevated floor is enclosed by a combination of one solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters.
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	Building Type – One floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>no basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>no basement/enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>no basement/enclosure/crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

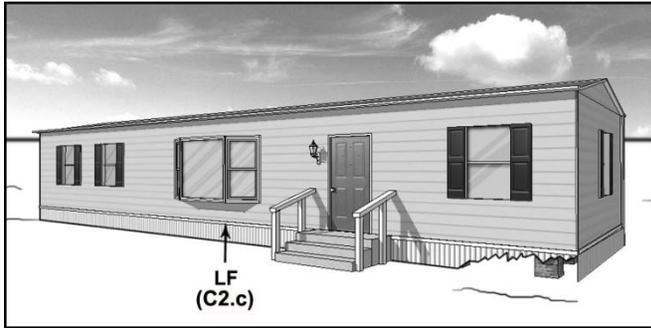
<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

<b>Building Description</b>	Two floors, including hanging floor (See Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor. List the value of machinery, equipment, and appliances
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>no basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>no basement/enclosure</b> category.
<b>Post-FIRM Rating</b>	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE is unfinished and used for storage or building access only. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

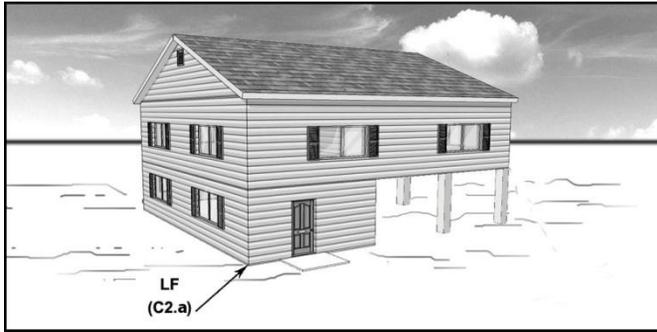
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Enclosure (total area less than 300 sq. ft.) with breakaway walls
<b>Machinery or Equipment Servicing Building</b>	With machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>with basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>with enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>with basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

<b>Building Description</b>	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or with breakaway walls
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>with basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>with enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>with basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

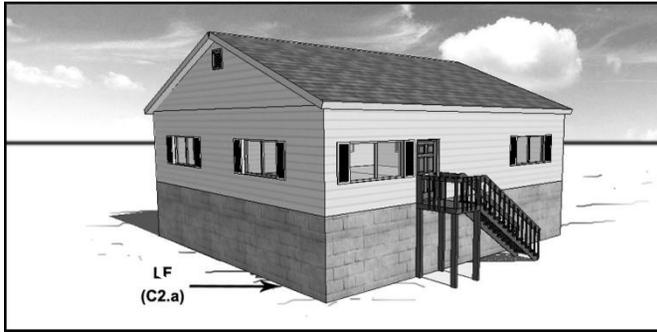
<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

<b>Building Description</b>	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Shear walls parallel to the expected flow of floodwaters
<b>Type of Enclosure</b>	Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>with basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>with enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>with basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

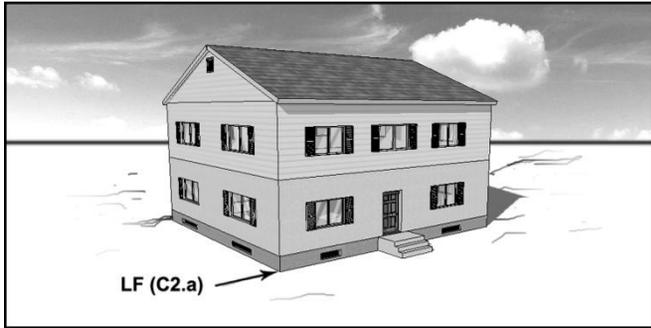
<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

<b>Building Description</b>	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
<b>Elevating Foundation of Building</b>	Solid perimeter load-bearing walls
<b>Type of Enclosure</b>	Finished or unfinished enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>with basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>with enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>with basement/enclosure/crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

<b>Building Description</b>	One floor without enclosed area (See Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	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. (4) Use without obstruction if the area below the lowest elevated floor is enclosed by a combination of one solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters.
<b>Machinery or Equipment Servicing Building</b>	No machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	Building Type – One floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
<b>V-Zone Rating; Construction Date October 1, 1981 and After</b>	Use 1981 Post-FIRM V1-V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , 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**

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

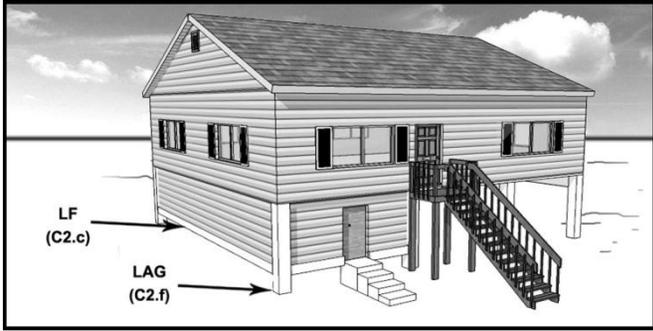
<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

<b>Building Description</b>	Two floors, including hanging floor (See Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor. List the value of machinery, equipment, and appliances.
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
<b>Post-FIRM Rating</b>	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE is unfinished and used for storage or building access only. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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**

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

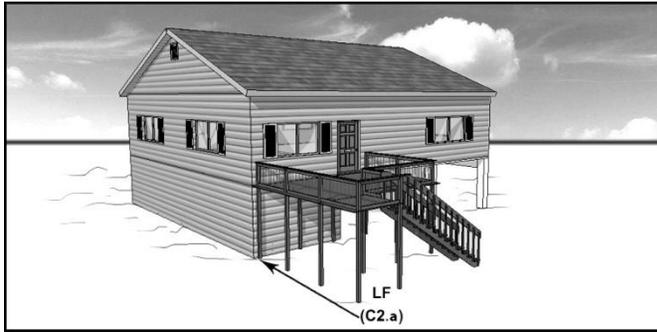
<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.**

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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Enclosure (total area less than 300 sq. ft.) with breakaway walls
<b>Machinery or Equipment Servicing Building</b>	With machinery or equipment below BFE
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
<b>V-Zone Rating; Construction Date October 1, 1981 and After</b>	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**

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
<b>V-Zone Rating; Construction Date October 1, 1981 and After</b>	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**

<sup>1</sup> LF — Lowest Floor

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>2</sup> BFE — Base Flood Elevation

<sup>5</sup> See page LFG 2 for optional elevation rating

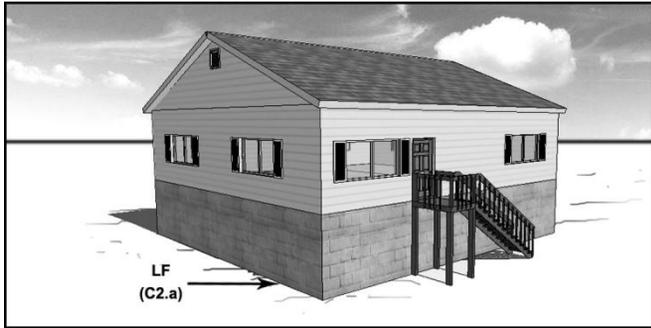
<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>6</sup> 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.*

<b>Building Description</b>	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Shear walls parallel to the expected flow of floodwaters
<b>Type of Enclosure</b>	Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed?– Yes
<b>V-Zone Rating; Construction Date October 1, 1981 and After</b>	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**

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
<b>Elevating Foundation of Building</b>	Solid perimeter load-bearing walls
<b>Type of Enclosure</b>	Finished or unfinished enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	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.
<b>Application Should Show</b>	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
<b>V-Zone Rating; Construction Date October 1, 1981 and After</b>	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**

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

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



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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 2 for optional elevation rating

<sup>6</sup> 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.*

<b>Building Description</b>	Two floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (See Elevation Certificate, Diagram 1B)
<b>Lowest Floor for Rating</b>	Lowest adjacent grade (C2.f)
<b>Application Should Show</b>	Building Type – Two floors Basement – None Is Building Elevated? – No
<b>V-Zone Rating; Construction Date October 1, 1981 and After</b>	Submit the application to the NFIP for a rate.

## PREFERRED RISK POLICY

### I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) offers low-cost coverage to owners and tenants of eligible buildings located in the moderate-risk **B, C, and X Zones** in NFIP **Regular Program communities**.

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

For non-residential properties, the maximum coverage combination is \$500,000 building and \$500,000 contents. Up to \$500,000 contents-only coverage is available.

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

### II. ELIGIBILITY REQUIREMENTS

#### A. Flood Zone

To be eligible for building/contents coverage or contents-only coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy. However, for the purpose of determining the flood zone, the agent may use the FIRM in effect at the time of application and presentment of premium. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. (See V. RENEWAL.) NFIP map grandfathering rules do not apply to the PRP.

#### B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types—one- to four-family properties (including individual condominium units in condominium buildings), other residential properties, and non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

### C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If one of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is **not eligible** for the PRP:

- 2 flood insurance claim payments, each more than \$1,000; or
- 3 or more flood insurance claim payments, regardless of amount; or
- 2 Federal flood disaster relief payments (including loans and grants), each more than \$1,000; or
- 3 Federal flood disaster relief payments (including loans and grants), regardless of amount; or
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each more than \$1,000.

In reviewing a building's flood loss history for PRP eligibility, be aware that:

- A flood insurance claim payment (building and/or contents) and a Federal flood disaster relief payment (including loans and grants) for the same loss are considered a single payment.
- Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

### THE PRP AT A GLANCE

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1-4 Family	Other Residential	Non-Residential
Combined Building/ Contents	\$250,000/ \$100,000	\$250,000/ \$100,000	\$500,000/ \$500,000
Contents Only	\$100,000	\$100,000	\$500,000

### III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the PRP Condominium Rating Chart on the next page.

- Properties in Special Flood Hazard Areas or in Emergency Program communities are **not eligible** for the PRP.
- Multi-unit residential condominium buildings eligible under the Residential Condominium Building Association Policy are **not eligible** for the PRP.
- Individual residential condominium units in non-residential condominium buildings are **not eligible** for building coverage.
- Individual non-residential condominium units are **not eligible** for building coverage.
- Contents located entirely in a basement are **not eligible** for contents-only coverage. However, contents located entirely in an enclosure are eligible.
- Condominium units are not eligible for Increased Cost of Compliance (ICC) coverage.
- Buildings on Leased Federal Property determined by the Administrator to be located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure are **not eligible** for the PRP.

### IV. DOCUMENTATION

All Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following:

- A Letter of Map Amendment (LOMA)
- A Letter of Map Revision (LOMR)
- A Letter of Determination Review (LODR)
- A copy of the most recent flood map marked to show the exact location and flood zone of the building
- A letter indicating the exact location and flood zone of the building, and signed and dated by a local community official
- An Elevation Certificate indicating the exact location and flood zone of the building, and

signed and dated by a surveyor, engineer, architect, or local community official

- A flood zone determination certification that guarantees the accuracy of the information.

An agent writing through a Write Your Own (WYO) company should contact that company for guidance.

### V. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it cannot be renewed as a PRP. It must be nonrenewed or rewritten as a standard rated policy.

Effective May 1, 2008, if there has been a map change during the policy term that may affect the insured property, proof of the property's continued eligibility for the PRP must be provided for the policy to be renewed. See IV. DOCUMENTATION.

### VI. COVERAGE LIMITS

The elevated building coverage limitation provisions do not apply to the PRP.

### VII. REPLACEMENT COST COVERAGE

Replacement cost coverage applies **only if** the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

### VIII. DISCOUNTS/FEES/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- The \$50.00 Community Probation Surcharge is added, when applicable.
- The Federal Policy Fee of \$20.00 is included in the premium and is not subject to commission.
- The ICC premium of \$6.00 is included.

### IX. DEDUCTIBLES

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

## PREFERRED RISK POLICY CONDOMINIUM RATING CHART

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

PURCHASER OF POLICY	Building Occupancy <sup>11</sup>	Condo Unit Indicator <sup>1</sup>	PRP Eligibility	Rate Table <sup>2</sup>	Policy Form
UNIT OWNER	SINGLE FAMILY	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	SINGLE FAMILY	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

### MULTI-UNIT RESIDENTIAL BUILDING—2 TO 4 UNITS PER BUILDING

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Condo Unit Indicator <sup>1</sup>	PRP Eligibility	Rate Table <sup>2</sup>	Policy Form
UNIT OWNER	2-4	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2-4	Yes	Yes	One- to Four-Family-Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

### MULTI-UNIT RESIDENTIAL BUILDING—5 OR MORE UNITS PER BUILDING

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Condo Unit Indicator <sup>1</sup>	PRP Eligibility	Rate Table <sup>2</sup>	Policy Form
UNIT OWNER	OTHER RESIDENTIAL	Yes	Yes	Other Residential	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	OTHER RESIDENTIAL	Yes	Yes	Other Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

### NON-RESIDENTIAL BUILDING

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Condo Unit Indicator <sup>1</sup>	PRP Eligibility	Rate Table <sup>2</sup>	Policy Form
UNIT OWNER	NON-RESIDENTIAL	Yes (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS)	Yes	Non-Residential Contents Only	GENERAL PROPERTY
UNIT OWNER	SINGLE FAMILY	Yes (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS)	Yes	One- to Four-Family Residential or Other Residential if 5 or more units	DWELLING
ASSOCIATION	NON-RESIDENTIAL	N/A	Yes	Non-Residential Building and Contents	GENERAL PROPERTY

<sup>1</sup>When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

<sup>2</sup>All building rates are based on the lowest floor of the building.

**PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2010**

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

With Basement or Enclosure <sup>5</sup>			Without Basement or Enclosure <sup>6</sup>		
Building	Contents	Premium	Building	Contents	Premium
\$ 20,000	\$ 8,000	\$144	\$ 20,000	\$ 8,000	\$119
\$ 30,000	\$ 12,000	\$175	\$ 30,000	\$ 12,000	\$150
\$ 50,000	\$ 20,000	\$226	\$ 50,000	\$ 20,000	\$201
\$ 75,000	\$ 30,000	\$267	\$ 75,000	\$ 30,000	\$237
\$100,000	\$ 40,000	\$294	\$100,000	\$ 40,000	\$264
\$125,000	\$ 50,000	\$314	\$125,000	\$ 50,000	\$284
\$150,000	\$ 60,000	\$333	\$150,000	\$ 60,000	\$303
\$200,000	\$ 80,000	\$368	\$200,000	\$ 80,000	\$333
\$250,000	\$100,000	\$395	\$250,000	\$100,000	\$355

**ALL RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2, 4</sup>**

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 8,000	\$ 39	\$ 8,000	\$ 58
\$ 12,000	\$ 55	\$ 12,000	\$ 82
\$ 20,000	\$ 86	\$ 20,000	\$118
\$ 30,000	\$100	\$ 30,000	\$137
\$ 40,000	\$112	\$ 40,000	\$154
\$ 50,000	\$124	\$ 50,000	\$171
\$ 60,000	\$136	\$ 60,000	\$188
\$ 80,000	\$160	\$ 80,000	\$208
\$100,000	\$184	\$100,000	\$228

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

**With Basement or Enclosure<sup>5</sup>**

Contents Coverage	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
	<b>Building Coverage</b>								
\$ 20,000	\$158	\$172	\$185	\$198	\$210	\$221	\$232	\$242	\$252
\$ 30,000	\$172	\$186	\$199	\$212	\$224	\$235	\$246	\$256	\$266
\$ 50,000	\$206	\$220	\$233	\$246	\$258	\$269	\$280	\$290	\$300
\$ 75,000	\$222	\$236	\$249	\$262	\$274	\$285	\$296	\$306	\$316
\$100,000	\$244	\$258	\$271	\$284	\$296	\$307	\$318	\$328	\$338
\$125,000	\$251	\$265	\$278	\$291	\$303	\$314	\$325	\$335	\$345
\$150,000	\$256	\$270	\$283	\$296	\$308	\$319	\$330	\$340	\$350
\$200,000	\$287	\$301	\$314	\$327	\$339	\$350	\$361	\$371	\$381
\$250,000	\$304	\$318	\$331	\$344	\$356	\$367	\$378	\$388	\$398

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

**Without Basement or Enclosure<sup>6</sup>**

Contents Coverage	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
	<b>Building Coverage</b>								
\$ 20,000	\$130	\$142	\$153	\$164	\$174	\$184	\$193	\$202	\$210
\$ 30,000	\$148	\$159	\$170	\$181	\$191	\$201	\$210	\$219	\$227
\$ 50,000	\$183	\$194	\$205	\$216	\$226	\$236	\$245	\$254	\$262
\$ 75,000	\$203	\$214	\$225	\$235	\$245	\$255	\$264	\$273	\$281
\$100,000	\$221	\$232	\$243	\$253	\$263	\$273	\$282	\$291	\$299
\$125,000	\$230	\$241	\$252	\$262	\$272	\$281	\$290	\$299	\$307
\$150,000	\$237	\$248	\$259	\$269	\$279	\$288	\$297	\$306	\$314
\$200,000	\$265	\$276	\$287	\$297	\$307	\$316	\$325	\$333	\$341
\$250,000	\$280	\$291	\$302	\$312	\$322	\$331	\$340	\$348	\$356

<sup>1</sup>Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup>Premium includes Federal Policy Fee of \$20.00.

<sup>3</sup>Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

<sup>4</sup>Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

<sup>5</sup>Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 6.

<sup>6</sup>Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

**PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2010 (cont'd.)**

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>  
With Basement or Enclosure<sup>4</sup>**

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 887	\$1,146	\$1,394	\$1,630	\$1,855	\$2,069	\$2,272	\$2,463	\$2,643	\$2,812
	\$100,000	\$1,261	\$1,520	\$1,767	\$2,003	\$2,228	\$2,442	\$2,645	\$2,836	\$3,016	\$3,185
	\$150,000	\$1,536	\$1,795	\$2,042	\$2,278	\$2,503	\$2,717	\$2,920	\$3,111	\$3,291	\$3,460
	\$200,000	\$1,685	\$1,944	\$2,191	\$2,427	\$2,652	\$2,866	\$3,069	\$3,260	\$3,440	\$3,609
	\$250,000	\$1,790	\$2,049	\$2,296	\$2,532	\$2,757	\$2,971	\$3,174	\$3,365	\$3,545	\$3,714
	\$300,000	\$1,906	\$2,165	\$2,412	\$2,648	\$2,873	\$3,087	\$3,290	\$3,481	\$3,661	\$3,830
	\$350,000	\$2,034	\$2,293	\$2,540	\$2,776	\$3,001	\$3,215	\$3,417	\$3,608	\$3,788	\$3,957
	\$400,000	\$2,118	\$2,377	\$2,624	\$2,860	\$3,085	\$3,299	\$3,501	\$3,692	\$3,872	\$4,041
	\$450,000	\$2,214	\$2,473	\$2,720	\$2,956	\$3,181	\$3,395	\$3,597	\$3,788	\$3,968	\$4,137
	\$500,000	\$2,319	\$2,578	\$2,825	\$3,061	\$3,286	\$3,500	\$3,702	\$3,893	\$4,073	\$4,242

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>  
Without Basement or Enclosure<sup>5</sup>**

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 557	\$ 695	\$ 827	\$ 953	\$1,073	\$1,187	\$1,295	\$1,397	\$1,493	\$1,583
	\$100,000	\$ 749	\$ 887	\$1,019	\$1,145	\$1,265	\$1,379	\$1,487	\$1,589	\$1,685	\$1,775
	\$150,000	\$ 892	\$1,030	\$1,162	\$1,288	\$1,408	\$1,522	\$1,630	\$1,732	\$1,828	\$1,918
	\$200,000	\$1,041	\$1,179	\$1,311	\$1,437	\$1,557	\$1,671	\$1,779	\$1,881	\$1,977	\$2,067
	\$250,000	\$1,141	\$1,279	\$1,411	\$1,537	\$1,657	\$1,771	\$1,879	\$1,981	\$2,077	\$2,167
	\$300,000	\$1,247	\$1,385	\$1,517	\$1,643	\$1,763	\$1,877	\$1,985	\$2,087	\$2,183	\$2,273
	\$350,000	\$1,304	\$1,442	\$1,574	\$1,700	\$1,820	\$1,934	\$2,042	\$2,144	\$2,240	\$2,330
	\$400,000	\$1,367	\$1,505	\$1,637	\$1,763	\$1,883	\$1,997	\$2,105	\$2,207	\$2,303	\$2,393
	\$450,000	\$1,436	\$1,574	\$1,706	\$1,832	\$1,952	\$2,066	\$2,174	\$2,276	\$2,372	\$2,462
	\$500,000	\$1,511	\$1,649	\$1,781	\$1,907	\$2,027	\$2,141	\$2,249	\$2,351	\$2,447	\$2,537

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

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 50,000	\$152	\$ 50,000	\$ 337
\$100,000	\$227	\$100,000	\$ 507
\$150,000	\$302	\$150,000	\$ 677
\$200,000	\$377	\$200,000	\$ 847
\$250,000	\$452	\$250,000	\$1,017
\$300,000	\$527	\$300,000	\$1,187
\$350,000	\$602	\$350,000	\$1,357
\$400,000	\$677	\$400,000	\$1,527
\$450,000	\$752	\$450,000	\$1,697
\$500,000	\$827	\$500,000	\$1,867

<sup>1</sup>Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup>Premium includes Federal Policy Fee of \$20.00.

<sup>3</sup>Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

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

<sup>5</sup>Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

## **X. ENDORSEMENTS**

The PRP may be endorsed to:

- Increase coverage mid-term, subject to the coverage limits in effect when the policy was issued or renewed. See page END 5 for an example.
- Correct misratings, such as incorrect building description or community number.

## **XI. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING**

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

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

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term.
- The policy has no open claim or closed paid claim on the policy term being canceled.

The new PRP building and/or contents coverage will be equal either to the building limit issued under the Standard B, C, or X Zone policy or the next higher limit available under the PRP if there is no PRP option equal to the Standard B, C, or X Zone building limit. For a standard contents-only policy, the contents coverage will be equal to the limit issued under the standard policy or the next higher limit. If building coverage is desired, the policy should be endorsed for building and contents coverage with a 30-day waiting period applied.

## **XII. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MAP REVISION, LOMA, OR LOMR**

A standard rated policy may be canceled and rewritten as a PRP as a result of a map revision, LOMA, or LOMR if the effective date of the map change was on or after February 1, 2005.

The policy may be canceled/rewritten using Cancellation Reason Code 24 under the following conditions:

- The request to cancel/rewrite the standard policy must be received during the policy term or within 6 months of the policy expiration date.
- The standard policy has no open claim or closed paid claim on the policy terms being canceled.
- The property meets all other PRP eligibility requirements.

The building and/or contents coverage on the new PRP must be equal either to the building limit and/or contents limit issued under the standard policy, or to the next higher limit available under the PRP if there is no PRP option equal to the standard policy building and/or contents limit.

## **XIII. CONVERSION OF PRP TO STANDARD RATED POLICY**

A Preferred Risk Policy must be canceled and rewritten to a standard rated policy if the risk no longer meets the PRP eligibility requirements.

The building and/or contents coverage on the new standard policy must be equal to the building limit and/or contents limit issued under the PRP. If new coverage is desired, the policy should be endorsed with a 30-day waiting period applied.

## **XIV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION**

### **A. Policy Status**

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

### **B. Policy Term**

The PRP is available only for 1-year terms.

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

2. Enter the policy effective date and policy expiration date (month-day-year). The effective date of the policy is determined by adding the appropriate waiting period to the date of application in the "Signature" section. Above these dates, check the appropriate box to indicate whether the waiting period is STANDARD 30-DAY or LOAN TRANSACTION–NO WAITING. Refer to the General Rules section, pages GR 8-9, for the applicable waiting period.

### **C. Agent Information**

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

### **D. Insured's Mailing Address**

1. Enter the name, mailing address, city, state, ZIP Code, and telephone number of the insured.
2. If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, complete the "Property Location" section of the application.

### **E. Disaster Assistance**

1. Check YES if flood insurance is being required for disaster assistance. Enter the insured's Case File Number, Disaster Assistance Number, or Tax I.D. Number on the line for CASE FILE NUMBER.
2. In the "Second Mortgagee or Other" block, identify the government (disaster) agency, and enter the complete name and mailing address of the disaster agency.
3. If NO is checked, no other information is required.

### **F. First Mortgagee**

Enter the name, mailing address, city, state, ZIP Code, telephone number, and fax number of the first mortgagee. Enter the loan number.

### **G. Second Mortgagee or Other**

1. Identify additional mortgagees by checking the appropriate box and entering the loan number, mortgagee's name, mailing address, telephone number, and fax number.

2. If more than one additional mortgagee or disaster assistance agency exists, provide the requested information on the producer's letterhead.

### **H. Property Location**

1. Check YES if the location of the property being insured is the same as the address entered in the "Insured's Mailing Address" section. Leave the rest of this section blank unless there is more than one building at the property location.
2. If more than one building is at the location of the insured property, use this section to specifically identify the building to be insured. Briefly describe the building or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured.
3. If NO, provide the address or location of the property to be insured.
4. If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

### **I. Community**

1. Enter the name of the county or parish where the property is located.
2. Enter the community identification number, map panel number, and revision suffix for the community where the property is located. Use the FIRM in effect and that has been published at the time of presentation of premium and completion of application. Community number and status may be obtained by calling the writing company, consulting a local community official, or referencing the NFIP *Community Status Book* online at [www.fema.gov/fema/csb.shtm](http://www.fema.gov/fema/csb.shtm).
3. Enter the Flood Insurance Rate Map zone.
4. Identify the information source.
5. Check YES if the building is located on federal land; otherwise, check NO.

NOTE: If the property is federally leased, refer to the Leased Federal Property Section for guidance.

## **J. Building and Contents**

Complete all required information in this section.

1. Check building occupancy: Single Family, 2-4 Family, Other Residential, or Non-Residential (incl. Hotel/Motel).
2. Enter date of construction.
3. Check building type. If the building has a basement, enclosure, crawlspace, or subgrade crawlspace, count the basement, enclosure, crawlspace, or subgrade crawlspace as a floor. If the building type is a manufactured (mobile) home/travel trailer on foundation, enter the make, model, and serial number in the block at the bottom of this section.
4. Check YES, if the building is under a Condominium Form of Ownership; otherwise check NO. (A homeowners association [HOA] may differ from a condominium form of ownership.)
5. Check location of building's contents. (Contents located entirely in a basement are not eligible for contents-only coverage.)
6. Check YES if the building is the insured's principal residence; otherwise, check NO.
7. Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.
8. Indicate whether the building has a Basement, Enclosure, Crawlspace, or Subgrade Crawlspace.

## **K. Notice**

If the answer to either question A or question B is YES, this risk is not eligible for the Preferred Risk Policy.

## **L. Premium**

1. Enter the coverage selected, and the premium, from the appropriate table on pages PRP 4-5.
2. Add the \$50.00 Probation Surcharge, if applicable. Deduct \$6.00 if this is an application for a condominium unit.

## **M. Signature**

The producer must sign the Preferred Risk Policy Application and is responsible for the completeness and accuracy of the information provided on it. Enter the date of application (month/day/year). The waiting period is added to this date to determine the policy effective date of the policy listed in the Policy Term section. A check or money order for the Total Prepaid Amount, payable to the NFIP, must accompany the application.

Electronics transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

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

## GENERAL CHANGE ENDORSEMENT

The NFIP General Change Endorsement form cannot be used to renew, extend, or change a policy term. However, the General Change Endorsement form, or a similar form for WYO companies, can be used to make certain types of coverage and rating changes or corrections to existing policy data.

### I. ENDORSEMENT RULES

#### A. Coverage Endorsements

##### 1. Additional Coverage or Increase in Amount of Insurance

Added coverage, or an increase in the amount of insurance, is permitted at any time during a policy term. The additional premium is calculated pro rata for the balance of the policy term, at either the rate in effect on the endorsement effective date or the rate in effect on the policy effective date, in accordance with each WYO company's standard business practice. (See Examples 1 through 4 at the end of this section.) Refer to the General Rules section, page GR 8, for the applicable waiting period.

##### 2. Reduction of Insurance

A reduction in the amount of *building* insurance *cannot* be made unless part of the building has been removed, which reduces the building's value to less than the amount of the building insurance, or a current appraisal or cost estimate is provided which shows that the building's current coverage amount is higher than the estimated replacement cost of the building. (See Example 6 at the end of this section.)

A reduction in the amount of *contents* insurance *cannot* be made unless some of the contents have been sold or removed, which reduces the contents' value to less than the amount of the contents insurance.

##### 3. Removal of a Coverage

There is no return premium for the removal of building or contents coverage unless the property is no longer at the described location or the property of the policyholder. (See Example 5 at the end of this section.)

#### B. Rating Endorsements

##### 1. Rate Reduction

It is not permissible to revise a policy's rating during a policy term, due to a rate decrease, unless the effective date of the rate change is prior to the policy's effective date.

##### 2. Rating Adjustment

The NFIP rules require that the policy must be in effect in order to process refunds.

Rating adjustments will be allowed for only the current year for failure of the WYO company or NFIP Direct to:

- Use the map grandfather rule.
- Use the V-Zone Risk Factor Rating Form. The endorsement effective date is either the date the V-Zone Risk Factor Rating Form was certified or the effective date of the current policy year, whichever is later.
- Make a timely revision of alternative rates (rates used for Pre-FIRM rated risks where the zone is unknown).
- Use Post-FIRM rating for a Pre-FIRM structure. The refund will be processed if the insured provides an Elevation Certificate. The endorsement effective date is the effective date of the current policy year.
- Use an Elevation Certificate on Post-FIRM buildings rated using "Without Certification of Compliance or Elevation Certificate" for Zones AO and AH, or "No Elevation Certificate or No Estimated BFE" for Unnumbered A Zone. The endorsement effective date is the effective date of the current policy term.

##### 3. Revision of an Alternative Rating

Alternative rating is used to compute the premium on a Renewal Notice following conversion of a community from the Emergency Program to the Regular Program. Alternative rates are also used by producers for the rating of Pre-FIRM construction. Alternative rating allows the producer and the policyholder 1 year to revise the rating, so a premium refund

can be obtained from the renewal or inception date if it is determined that the insured property is located in a lower rated zone. During subsequent policy terms, such revisions may also be made effective with the start of the policy term.

#### 4. Map Revision

A map change (reprinting, Letter of Map Amendment [LOMA], Letter of Map Revision [LOMR], or Letter of Determination Review [LODR]) may change the flood zone in which a property is located to a lower rated zone, or it may change the Base Flood Elevation. In such cases, the policy rating may be revised for the current and prior policy years if the change occurred prior to the current policy year.

Before processing the endorsement, the producer should check the Flood Map Status Information Service to make sure that the LOMA, LOMR, or LODR is still valid (or has been recertified) based on the most recent map revision. Also, if the revised map changes the BFE, verify that the same elevation datum is used to determine the building elevations on the Elevation Certificate.

When a community has been converted from the Emergency Program to the Regular Program, the policy rating may be revised to reflect the correct flood zone. However, no premium refund is allowed on premium previously paid.

#### C. Misrated Policy

Premium refunds will be allowed with proper documentation (see III.B.2.a.) going back a maximum of 6 calendar years when there was a misrating such as an incorrect building description, lowest floor elevation, community number, flood zone, or Base Flood Elevation, so long as the insured can provide proof of the misrating.

The flood zone and Base Flood Elevation can only be corrected using the current FIRM.

Any lapse in coverage does not extend the number of years the premium refund is allowed.

#### D. Conversion of Standard Rated Policy to PRP Due to Misrating or Map Revision

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

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

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term.
- The policy has no open claim or closed paid claim.

The new PRP building coverage will be equal either to the building limit issued under the Standard B, C, or X Zone policy or the next higher limit available under the PRP if there is no PRP option equal to the Standard B, C, or X Zone building limit.

#### E. Changing Deductibles

Increasing deductibles is permitted during the current policy term. (See Example 7 at the end of this section.) Deductibles cannot be reduced mid-term, unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will apply unless the request to reduce the deductible is in connection with making, extending, or renewing a loan.

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

#### F. Correcting Property Address

A policy cannot be endorsed to change the location. This includes relocation from one unit to another unit in the same building.

However, an erroneous address (e.g., through typographical error) can be corrected through endorsement. The agent must provide proof or a reasonable explanation for the error.

### II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY)

#### A. During Last 90 Days of Policy Term

1. If the premium payment for renewal of the policy has not already been processed by the NFIP, a General Change Endorsement processed will produce a revised Renewal Notice for the upcoming term.
2. If the original Renewal Notice has not been paid, the payor may use the revised Renewal Notice or subsequent Final Notice.

#### IV. ENDORSEMENT RATING EXAMPLES

##### TABLE OF CONTENTS

<b><u>EXAMPLE</u></b>		<b><u>PAGE</u></b>
Example 1	Increasing Coverage on a Preferred Risk Policy .....	END 6
Example 2	Increasing Coverage, Program Conversion.....	END 7
Example 3	Increasing Coverage .....	END 8
Example 4	Increasing Coverage After a Rate Change .....	END 9
Example 5	Removing Contents .....	END 10
Example 6	Reducing Building Coverage .....	END 11
Example 7	Increasing Deductible .....	END 12

## EXAMPLE 1

### INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is October 15, 2009-2010
  - Pre-FIRM, X-Zone, with basement
  - Present coverage:  
Building \$75,000/Contents \$30,000
  - Premium at policy effective date was \$260.
  - Endorsement effective date is May 2, 2010.
  - Coverages added are \$125,000 on the building and \$50,000 on the contents for a total of \$200,000 on the building and \$80,000 on the contents.
  - Rates in effect on the effective date of the policy are to be used in calculating the premiums.
  - The difference between these two premiums is \$101.
  - Prorate the Difference.
- Time period is May 2, 2010,  
to October 15, 2010  
Number of days is 166  
Pro rata factor is .455

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED – DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC	<b>75,000</b>	—	<b>260</b>	<b>125,000</b>	—	<b>361</b>	<b>361</b>	
BUILDING ADDITIONAL	—	—	—	—	—	—	—	
CONTENTS BASIC	<b>30,000</b>	—	—	<b>50,000</b>	—	—	—	
CONTENTS ADDITIONAL	—	—	—	—	—	—	—	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		<b>361</b>	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	<b>361</b>
—	—	<b>200,000</b>	—		—	<b>80,000</b>	ICC PREMIUM	—
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				SUBTOTAL		<b>361</b>		
				PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		<b>260</b>		
				DIFFERENCE <span style="float: right;">+ (+/-)</span>		<b>+101</b>		
				PRO RATA FACTOR		<b>.455</b>		
				TOTAL <span style="float: right;">(+/-)</span>		<b>+46</b>		
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)				

## EXAMPLE 2

### INCREASING COVERAGE, PROGRAM CONVERSION

- • Policy term is January 15, 2010-2011
  - Single family dwelling, no basement, Pre-FIRM
  - Present coverage: Building \$35,000/  
Contents \$10,000
  - • Policy conversion date from Emergency to  
Regular Program: July 15, 2010
  - Building located in an A99 Zone
  - Premium rates are: Building .78/.21, Contents  
1.20/.37.
  - • Endorsement effective date is October 14, 2010.  
(The Emergency Program premiums that already  
exist on this policy are earned for the remainder  
of the policy term; they are not refundable.)
  - The coverages being added are \$50,000 on the  
building and \$15,000 on the contents for a total of  
\$85,000 on the building and \$25,000 on the  
contents; and \$30,000 coverage for ICC.
  - To increase coverage, complete Sections A and  
B. Section A is for current coverage, Section B  
should show only the amounts of the increases.
  - \$15,000 of the \$50,000 coverage to be added on the  
building must be calculated in the "Amount" column
- under Section B, "Increased-Decreased Coverage  
Only" (using the applicable rate) to amend the  
present coverage to the threshold for the Regular  
Program basic limits.
  - \$10,000 of the \$15,000 coverage to be added on  
the contents must be calculated under the  
"Amount" column under Section B, "Increased-  
Decreased Coverage Only" (using the applicable  
rate) to amend the present coverage to the  
threshold for the Regular Program basic limits.
  - Add Sections A and B premiums to obtain the  
New Premium Subtotals.
  - Add the ICC premium, which was not paid in the  
Emergency Program.
  - The Premium Previously Paid is \$362 (excluding  
ICC/Probation Surcharge/Federal Policy Fee).
  - Subtract the Premium Previously Paid from the  
Premium Total to obtain the Difference  
(additional/return premium).
  - Prorate the Difference.
- Time period is October 14, 2010,  
to January 15, 2011  
Number of days is 93  
Pro rata factor is .255

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS			
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM				
BUILDING BASIC	<b>35,000</b>	<b>.76</b>	<b>266</b>	<b>25,000</b>	<b>.78</b>	<b>195</b>	<b>461</b>			
BUILDING ADDITIONAL	—	—	—	<b>25,000</b>	<b>.21</b>	<b>53</b>	<b>53</b>			
CONTENTS BASIC	<b>10,000</b>	<b>.96</b>	<b>96</b>	<b>15,000</b>	<b>1.20</b>	<b>180</b>	<b>276</b>			
CONTENTS ADDITIONAL	—	—	—	—	—	—	—			
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD  <input type="checkbox"/> OTHER: _____	SUBTOTAL		<b>790</b>			
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—		
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		<b>790</b>	
<b>60,000</b>	<b>25,000</b>	<b>85,000</b>	<b>25,000</b>		<b>25,000</b>	ICC PREMIUM		<b>6</b>		
						SUBTOTAL		<b>796</b>		
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%		—		
								SUBTOTAL		<b>796</b>
								PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		<b>362</b>
								DIFFERENCE <u>  +  </u> (+/-)		<b>+434</b>
								PRO RATA FACTOR		<b>.255</b>
				TOTAL (+/-)		<b>+111</b>				

SIGNATURE OF INSURED AND DATE	SIGNATURE OF INSURANCE AGENT/BROKER	DATE (MMDDYY)
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## EXAMPLE 3

### INCREASING COVERAGE

- Policy term is December 12, 2009-2010
- Single family dwelling, no basement
- Pre-FIRM Building
- Building located in Zone C
- Present coverage: Building \$35,000/ Contents \$10,000
- Endorsement is effective on May 1, 2010, to add additional coverage of \$65,000 on the building and \$15,000 on the contents for a total of \$100,000 building coverage and \$25,000 contents coverage.
- Premium rates are: Building .78/.21, Contents 1.20/.37.
- To increase coverage, complete Sections A and B. Section A is for current coverage. Section B should show the amount of the coverage increase only.
- \$25,000 of the \$60,000 coverage to be added on the building must be calculated in the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- \$10,000 of the \$15,000 coverage to be added on the contents must be calculated under the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Section A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$399 (excluding Probation Surcharge/Federal Policy Fee) which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is May 1, 2010,  
to December 12, 2010  
Number of days is 225  
Pro rata factor is .616

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC	<b>35,000</b>	<b>.78</b>	<b>273</b>	<b>25,000</b>	<b>.78</b>	<b>195</b>	<b>468</b>		
BUILDING ADDITIONAL	—	—	—	<b>40,000</b>	<b>.21</b>	<b>84</b>	<b>84</b>		
CONTENTS BASIC	<b>10,000</b>	<b>1.20</b>	<b>120</b>	<b>15,000</b>	<b>1.20</b>	<b>180</b>	<b>300</b>		
CONTENTS ADDITIONAL	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		<b>852</b>		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	—		
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	<b>852</b>	
<b>60,000</b>	<b>40,000</b>	<b>100,000</b>	<b>25,000</b>	<b>0</b>	<b>25,000</b>	ICC PREMIUM	<b>6</b>		
						SUBTOTAL	<b>858</b>		
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%	—		
								SUBTOTAL	<b>858</b>
								PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>	<b>399</b>
								DIFFERENCE <b>+</b> (+/-)	<b>+459</b>
								PRO RATA FACTOR	<b>.616</b>
				TOTAL (+/-)	<b>+283</b>				
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)				

## EXAMPLE 4

### INCREASING COVERAGE AFTER A RATE CHANGE

- - Policy term is April 15, 2010-2011
  - Single family dwelling, Regular Program
  - One floor, no basement
  - Current policy limits: Building \$30,000 Contents \$8,000
  - Building located in an AE Zone, Post-FIRM
  - Premium rates are: Building 1.43, Contents 1.24
  - Post-FIRM construction with a 0 elevation difference
- - Endorsement effective date is October 15, 2010
  - The coverages being added are \$15,000 on the building and \$7,000 on contents for a total of \$45,000 building coverage and \$15,000 contents coverage.
- - A rate increase takes effect on May 1, 2010.
  - Rates in effect on the effective date of the policy are to be used.
  - In Section A, enter the basic limits and rates for building and contents in effect at the beginning of the policy term.

- In Section B, enter the \$15,000 basic building amount, and the applicable rate (1.42). (See page END 1, "Additional Coverage or Increase in Amount of Insurance." Companies are allowed to use either rates in effect at policy inception or rates in effect at endorsement effective date.)
  - In Section B, enter the \$7,000 basic contents amount and the applicable rate (1.24).
  - Add Sections A and B premiums to obtain the New Premium Totals.
  - Add the New Premium Totals to calculate the Premium Subtotal.
  - Add in the ICC Premium.
  - The Premium Previously Paid is \$534 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is October 15, 2010, to April 15, 2011  
 Number of days is 183  
 Pro rata factor is .499

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED    - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC	<b>30,000</b>	<b>1.43</b>	<b>429</b>	<b>15,000</b>	<b>1.42</b>	<b>213</b>	<b>642</b>		
BUILDING ADDITIONAL	—	—	—	—	—	—	—		
CONTENTS BASIC	<b>8,000</b>	<b>1.24</b>	<b>99</b>	<b>7,000</b>	<b>1.24</b>	<b>87</b>	<b>186</b>		
CONTENTS ADDITIONAL	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		<b>828</b>		
BUILDING COVERAGE		CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—		
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		
<b>45,000</b>	<b>0</b>	<b>45,000</b>	<b>15,000</b>	<b>0</b>	<b>15,000</b>	ICC PREMIUM			
						SUBTOTAL		<b>834</b>	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT ____%		—			
				SUBTOTAL		PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		<b>534</b>	
				DIFFERENCE <u>  +  </u> (+/-)		PRO RATA FACTOR		<b>+300</b>	
				TOTAL		TOTAL		<b>+150</b>	
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)					

## EXAMPLE 5

### REMOVING CONTENTS

- Policy term is November 20, 2009-2010
  - Non-residential structure
  - Emergency Program
  - Policy limits: Building \$100,000/Contents \$100,000
  - Insured purchased a new business location and moved the contents to the new location while still retaining the old location as rental property. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
  - Present rates are: Building .83, Contents 1.62.
  - Removal date and effective date of change is January 14, 2010.
  - Enter the current building and contents coverages in Section A and the current rates (.83/1.62).
  - Enter the decrease in contents coverage in Section B.
- Add all New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$2,450 (excluding Probation Surcharge/Federal Policy Fee), which is the total current premium from Section A.
  - Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
  - Prorate the Difference.
- Time period is January 14, 2010, to November 20, 2010  
Number of days is 310  
Pro rata factor is .849

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED    - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC	100,000	.83	830	0	—	—	830	
BUILDING ADDITIONAL	—	—	—	—	—	—	—	
CONTENTS BASIC	100,000	1.62	1,620	-100,000	1.62	-1,620	0	
CONTENTS ADDITIONAL	—	—	—	—	—	—	—	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		830	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	830
—	—	100,000	—	—	0	ICC PREMIUM	—	
							SUBTOTAL	830
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT ____%		—		
				SUBTOTAL		830		
				PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		2,450		
				DIFFERENCE    -    (+/-)		-1,620		
SIGNATURE OF INSURED AND DATE    SIGNATURE OF INSURANCE AGENT/BROKER    DATE (MMDDYY)				PRO RATA FACTOR		.849		
							TOTAL    (+/-)	-1,375



## EXAMPLE 7

### INCREASING DEDUCTIBLE

- Policy term is January 15, 2010-2011
- Single family dwelling
- Emergency Program (Pre-FIRM)
- Current policy limits: Building \$35,000/Contents \$10,000
- Policy deductible: \$2,000/\$2,000
- Insured requests to increase deductible to \$4,000/\$2,000 (.900), effective April 15, 2010. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .76, Contents .96.
- Enter the current building and contents coverage in Section A, and enter the applicable rates.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$397 (excluding ICC\*, and Probation Surcharge/Federal Policy Fee), which is the total current annual premium from Section A.
- Calculate the Deductible Discount amount and enter that amount in the block marked Difference.
- Prorate the Difference.

Time period is April 15, 2010,  
to January 15, 2011  
Number of days is 275  
Pro rata factor is .753

\*ICC-N/A in Emergency Program

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED    - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC	<b>35,000</b>	<b>.76</b>	<b>266</b>	<b>0</b>	—	—	<b>266</b>		
BUILDING ADDITIONAL	—	—	—	—	—	—	—		
CONTENTS BASIC	<b>10,000</b>	<b>.96</b>	<b>96</b>	<b>0</b>	—	—	<b>96</b>		
CONTENTS ADDITIONAL	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD  <input type="checkbox"/> OTHER: _____	SUBTOTAL		<b>362</b>		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		<b>-36</b>	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		<b>326</b>
—	—	—	—	—	—	ICC PREMIUM		<b>N/A</b>	
				SUBTOTAL		<b>326</b>			
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT ____%		—			
				SUBTOTAL		<b>326</b>			
				PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		<b>362</b>			
				DIFFERENCE    -    (+/-)		<b>-36</b>			
SIGNATURE OF INSURED AND DATE    SIGNATURE OF INSURANCE AGENT/BROKER    DATE (MMDDYY)				PRO RATA FACTOR		<b>.753</b>			
				TOTAL    (+/-)		<b>-27</b>			

## POLICY RENEWALS

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### I. GENERAL INFORMATION

The Standard Flood Insurance Policy is not a continuous policy. Each policy contract expires at 12:01 a.m. on the last day of the policy term. Renewal of an expiring policy establishes a new policy term and new contractual agreement between the policyholder and the Federal Emergency Management Agency. The NFIP must issue a notice of expiration not less than 45 days before the expiration of the flood insurance policy by first class mail to the owner of the property, the servicer of any loan secured by the property, and (if known) the owner of the loan.

All policies, including Submit-for-Rate, must be renewed using the rates in effect on the renewal date.

Policy renewal documentation and premium should be submitted to the NFIP in advance of the policy expiration date to ensure there is no lapse in coverage. There are two ways to renew a policy written directly with the National Flood Insurance Program or WYO Company:

1. The producer should complete the **entire** Flood Insurance Application when recertifying or changing policy information, and mail it with the Total Prepaid Amount to the NFIP.

The 30-day waiting period applies when an additional amount of insurance requested at renewal time is higher than the amount listed on the renewal bill provided by the insurer. The beginning of the waiting period is determined by the standard rules.

OR

2. The payor should respond to a Renewal Notice by selecting an option shown on the direct mail notice and returning it with the Total Prepaid Amount to the NFIP.

### II. RENEWAL NOTICE

All parties listed on the policy (insured, agent, mortgagees) are mailed a Renewal Notice 45 days prior to the policy expiration date. The party designated on the policy record as the payor receives the payor's copy of the bill; all other parties receive a copy that states "THIS IS NOT A BILL."

### A. Renewing for the Same Coverage – Option A

Option A of the Renewal Notice shows current amounts of insurance and deductibles at the time the Renewal Notice is printed

### B. Inflation Factor – Option B

Option B shows premium for amounts of insurance increased by an inflation factor of 10 percent for building coverage and 5 percent for contents coverage. The current deductible is used. For Preferred Risk Policies, Option B is the next higher coverage package available. There is no waiting period if Option B is chosen. The inflation option will be no higher than the replacement cost on record for that policy. If coverage higher than the current replacement cost on record is desired, updated replacement cost documentation must be submitted.

### C. Nonrenewal and Cancellation

Renewal Notices will not be generated and policies will not be renewed for the following situations:

1. Building under construction
2. Tentatively rated policy
3. Suspended community
4. Provisional rating
5. Group Flood Insurance Policy
6. PRP ineligibility
7. Section 1316 property

However, in each of the situations above, any mortgagee named on the policy must be notified of the nonrenewal or cancellation, as required by the Mortgage Clause of the Standard Flood Insurance Policy (see General Conditions section, condition R). Within 5 days of the policy expiration date, an appropriately worded expiration notice must be sent to the mortgagee, with copies to the agent and the insured.

### III. PREMIUM PAYMENT DUE

To ensure that the policy is renewed without a lapse in coverage, the premium must be received by the NFIP within 30 days after the expiration date. As an alternative, the premium can be mailed by certified mail within 30 days after the expiration date. The term "certified mail" has been broadened to include not only the U.S. Postal Service but also certain third-party delivery services. For details, see the paragraph following VIII.B.2. on page GR 8. Use the renewal date

plus 29 days to determine if the renewal premium was received within 30 days.

Renewal payments may also be paid by VISA, MasterCard, or American Express. Use the detachable payment stub at the bottom of the Renewal and Final Notices, or use the Credit Card Payment Form at the end of this section. The form is also available in the Forms Library on the NFIP Servicing Agent's web site at [www.nfipservices.com](http://www.nfipservices.com). If a charge is declined, you will be notified by mail.

#### **IV. FINAL NOTICE**

If the premium payment is not received by the NFIP by the date of expiration, a Final Notice is produced. This notice is mailed to the producer, insured, and mortgagee. The expired policy will be reissued with a new effective date if the premium payment is not received by the NFIP within 30 days following the policy expiration date.

Mortgagee protection under the policy shall continue in force after the expiration of the policy for 30 days from the mailing date.

#### **V. RENEWAL EFFECTIVE DATE DETERMINATION**

Renewal dates are calculated as follows:

- If the Final Notice and the premium payment are received by the NFIP within 30 days following the expiration, the policy will be issued under the same policy number as the previous term, with no lapse in coverage. For example, if the policy expires on May 1, the Final Notice and premium payment must be received on or before May 30.
- If the Final Notice and the premium payment are received by the NFIP after the 30-day period, but within 90 days

following the expiration, the policy will be placed in force 30 days following receipt by the NFIP.

- If the Final Notice and the premium payment are received after 90 days following the expiration date, the agent must submit a new application with the full annual premium. The standard 30-day wait rules will apply.

#### **VI. INSUFFICIENT RENEWAL INFORMATION**

To generate Renewal Notices and Final Notices, the NFIP must have received acceptable application data. A Renewal Notice will not be generated in cases where a policy application has not been corrected prior to the start of a renewal cycle. Therefore, it is important that producers respond immediately to the requests for additional information.

#### **VII. ENDORSEMENTS DURING RENEWAL CYCLE**

Endorsements received at the NFIP within 75 days of the policy expiration date may not be reflected on the renewal bill. The producer should, therefore, ensure that the new policy is properly endorsed after renewal.

The producer should use a renewal application to ensure that all changes are reflected on the renewal.

#### **VIII. SEVERE REPETITIVE LOSS PROPERTIES**

All policy transactions for Severe Repetitive Loss (SRL) properties must be processed by the NFIP Special Direct Facility. See the SRL section of this manual for information.

## IMPORTANT MESSAGES

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

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

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

## CREDIT CARD PAYMENT FORM

The National Flood Insurance Program accepts flood insurance premium payments on VISA, MasterCard, and American Express credit cards.

If you wish to pay for your policy by credit card, fill out the bottom portion of this page, then detach and return it with your Flood Insurance Application, Renewal Notice or Final Notice, or General Change Endorsement Form.

If your charge is not accepted, you will be notified by mail.

Flood Insurance Policy Number: \_\_\_\_\_

VISA  MasterCard  American Express  Exp. Date: \_\_\_\_/\_\_\_\_

Account No.:

Cardholder's Name: \_\_\_\_\_ Amount of Charge \$ \_\_\_\_\_

Billing Address: \_\_\_\_\_

City, State & ZIP Code: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

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

## CANCELLATION/NULLIFICATION

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Flood insurance coverage may be terminated at any time, by either canceling or nullifying the policy, in accordance with a valid reason for the transaction, as described in Paragraphs I.B.1 - 24. If coverage is terminated, the insured may be entitled to a full or partial refund under applicable rules and regulations. In some instances, the insured might be ineligible for a refund.

### I. PROCEDURES AND VALID REASONS

Submit a completed Cancellation/Nullification Request Form and proper documentation to the current NFIP insurer for processing.

#### A. Refund Processing Procedures

1. The current NFIP insurer will be responsible for returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that year.
2. Requests for refunds for more than 2 years (Reason Codes 4, 6, 10, and 22 only) must be processed by the NFIP Bureau.
  - a. For requests processed by the Bureau, the current NFIP insurer must submit all of the documentation necessary to make a refund for any period exceeding 2 years. At a minimum, this documentation will consist of the following:
    - A policy cancellation request and the premium refund calculation for each year.
    - The company's statistical records or declarations pages for each policy term and evidence of premium payments obtained from the insured if these documents are not available from the company's records.
    - Photographs to verify ineligible risks.
    - For Cancellation Reason Code 22 only (standard policy eligible for PRP): A Letter of Map Amendment (LOMA); a Letter of Map Revision (LOMR); a copy of the most recent flood map marked to show the exact location and flood zone of the building; a letter indicating the exact location and flood

zone of the building, and signed and dated by a local community official; an Elevation Certificate indicating the exact location and flood zone of the building, and signed and dated by a surveyor, engineer, architect, or local community official; or a flood zone determination certification that guarantees the accuracy of the information.

- b. Mail the appropriate documentation to:

NFIP Bureau and Statistical Agent  
Underwriting Department  
8400 Corporate Drive, Suite 350  
Landover, MD 20785

3. WYO Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.
4. All existing refund rules concerning the Federal Policy Fee and producer commission remain in effect.

TRRP reason codes in this section are used for reporting purposes only.

#### B. Valid Reason Codes for Cancellation/Nullification of NFIP Policies

1. **Building Sold or Removed.** (TRRP reason 01)

The insured has sold or transferred ownership of the insured property and no longer has an insurable interest; the builder or developer has requested to cancel the policy mid-term because a newly created association has purchased a policy under its name; or the insured property has been removed from the described location. This reason code also may be used if the building has been foreclosed or if the building is considered a total loss because the building damage is greater than or equal to the replacement cost of the building. The effective date of the cancellation is the date the insured ceased to have an insurable interest in the property. For buildings sold, proof-of-sale documentation is required.

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

- Cancellation Request: Must be received within 1 year of date of sale or removal if the policy has expired
- Documentation: Bill of sale, settlement statement, foreclosure notice, proof of removal, proof of total loss, or court documentation to identify the refund recipient if the building is foreclosed

**2. Contents Sold or Removed.** (TRRP reason 02)

The insured has sold or transferred ownership of the insured property and no longer has an insurable interest, or the insured property has been completely removed from the described location. The effective date of the cancellation is the date the insured ceased to have an insurable interest in the property at the described location, or the date the property was removed from the described location.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Up to 2 years
- Cancellation Request: Must be received within 1 year of date of sale or removal
- Documentation: Bill of sale, proof of contents removal, or proof of total loss

**3. Policy Canceled and Rewritten To Establish a Common Expiration Date with Other Insurance Coverage.** (TRRP reason 03)

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

- Type of Refund: Pro Rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received within 1 year of the new policy effective date

- Documentation: Copy of new policy declarations page

**4. Duplicate NFIP Policies.** (TRRP reason 04)

When a duplicate NFIP policy has been issued, only one policy can remain in effect. The insured can choose which policy is to remain in effect and which policy is to be canceled. This does not apply when there has been a deliberate creation of duplicate policies. If this event does occur, the policy with the later effective date must be canceled. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the first policy.

When coverage has been force-placed by a lender using a conventionally written standard policy because the required underwriting information is available, that policy is considered equivalent to the MPPP policy. The WYO Company is authorized to cancel the standard (force-placed) policy, provided that a copy of the force-placement letter from the mortgagee and a copy of the policy declarations page are submitted with the Cancellation/Nullification Request Form. The WYO Company is authorized to cancel the MPPP policy if a copy of the policy declarations page is submitted with the Cancellation/Nullification Request Form.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Up to 6 years
- Cancellation Request: Must be received within 1 year of the policy expiration date
- Documentation: Copy of declaration page(s) and, for the standard force-placed policy, a copy of the force-placement letter from the mortgagee

**5. Non-Payment.** (TRRP reason 05)

When a producer accepts a premium payment from a client and then submits an agency check to the NFIP with the application, the policy may be nullified if the client's check is returned because of insufficient funds or any other reason the check is not made good to the producer. The bank's notice must be attached to the form when this situation occurs. If the producer can document this, a full premium refund is provided to the producer. If a

WYO company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

This reason cannot be used if the producer advanced agency funds and the client simply refused to pay the agency.

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

**6. Risk Not Eligible for Coverage.** (TRRP reason 06)

This reason is used to *nullify* a policy when an application was submitted and a policy issued on a property not eligible for coverage. A clear and precise explanation must be included when submitting this type of cancellation request. Examples include:

- Property not located in a community participating in the NFIP. (The use of an incorrect community number allowed the policy to be issued.)
- Contents located in an open building.
- Property is located in a Coastal Barrier Resources System (CBRS) area.

- Type of Refund: Full
- Years Eligible for Refund: No limit, back to policy inception
- Cancellation Request: Must be received within 1 year of the policy expiration date
- Documentation: Tax records, Section 1316 declaration, or CBRA determination, as appropriate, or photographs showing ineligibility

**7. Property Closing Did Not Occur.** (TRRP reason 08)

This reason is used to *nullify* a policy when a policy is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client

does not actually acquire an insurable interest in the property.

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

**8. Policy Not Required by Mortgagee.** (TRRP reason 50)

This provides a means to cancel a policy when coverage was required by the mortgagee for a closing and it was later determined that the property was not located in a Special Flood Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. The mortgagee's statement to this effect must be attached to the Cancellation/Nullification Request Form.

This cancellation reason can be used only if the cancellation request was made during the initial policy term. The cancellation effective date is the date the cancellation request is received by the writing company. A revised determination from the lender may be used to cancel the policy. A FEMA Out-As-Shown Determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

NOTE: This cancellation reason may be used even if the policy was written as being in a non-SFHA.

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

**9. Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Because of a Physical Map Revision.** (TRRP reason 09)

Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in an SFHA. Following the physical revision of a map, if the property is no longer located in an SFHA, then the policy may be canceled provided the mortgagee confirms in writing that the insurance is no longer required because the property was removed from the SFHA.

NOTE: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit.

- Type of Refund: Full
- Years Eligible for Refund: Current year and for an additional policy year in those cases where the insured had been required to renew the policy during the 6 months before or after the effective date of the revised map, provided no claim has been paid or is pending during the policy year that is being canceled. For example, the flood policy was effective from January 1, 2009, to January 1, 2010, and renewed January 1, 2010, to January 1, 2011. The effective date of the map change is February 15, 2010. The cancellation will be effective January 1, 2009.
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Documentation: Statement from mortgagee that insurance was required as part of mortgage but is no longer required, and a copy of the revised map

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

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

- Type of Refund: A pro rata premium refund, including Federal Policy Fee and Probation Surcharge, is provided.
- Years Eligible for Refund: Up to 6 years
- Cancellation Request: Must be received within 1 year of the policy expiration date
- Documentation: Copy of RCBAP and value of unit

**12. Mortgage Paid Off.** (TRRP reason 52)

This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan, and that mortgage loan has now been paid off, provided no claim has been paid or is pending.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received within 6 months of the date the mortgage was paid off for the cancellation to be effective on the date of payoff. When the request is received after 6 months, the effective date for cancellation is the receipt date of the request.
- Documentation: Statement from mortgagee that mortgage has been paid off and that flood insurance was required as part of mortgage

**13. Voidance Prior to Effective Date.** (TRRP reason 60)

This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take

the policy, after submitting a premium payment.

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

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

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

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

**15. Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination.** (TRRP reason 16)

Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a review under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured home is not in an SFHA and insurance is not required. The policy may be canceled back to inception.

This cancellation reason can be used only if the request from the borrower and lender was sent to FEMA for a LODR within 45 days from the lender's notification to the borrower that the building is in an SFHA and that flood insurance is required.

- Type of Refund: Full
- Years Eligible for Refund: Current year provided no claim has been paid or is pending

- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Documentation: Copy of FEMA's Letter of Determination Review, and statement from the lender that flood insurance is not required

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

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

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

**18. Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy.** (TRRP reason 52)

This reason code is used to cancel an MPPP Policy after the mortgage is paid off, provided no claim has been paid or is pending.

- Type of Refund: Pro Rata
- Years eligible for refund: Current year
- Cancellation Request: Must be received within 6 months of the date the mortgage was paid off for the cancellation to be effective on the date of payoff. When the request is received after 6 months, the effective date for cancellation is the receipt date of the request.
- Documentation: Statement from mortgagee that mortgage has been paid off and that flood insurance was required as part of mortgage

**19. Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR). (TRRP reason 20)**

Where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA or LOMR, the policy can be canceled provided the lender confirms in writing that the insurance is no longer required because the property was removed from the SFHA. A copy of the LOMA or LOMR must accompany this request. This cancellation code cannot be used when a LOMA or LOMR is issued more than 60 days before the effective date of the current policy.

NOTE: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and the owner of each unit.

- Type of Refund: Full
- Years Eligible for Refund: Current year and, if applicable, 1 prior year provided the LOMA became effective within 60 days before the current policy's effective date and no claim has been paid or is pending during the policy year that is being canceled. For example, the flood policy was effective from January 1, 2009, to January 1, 2010, and renewed January 1, 2010, to January 1, 2011. The effective date of the LOMA is December 1, 2009. The cancellation will be effective January 1, 2009.

NOTE: If the LOMA/LOMR is dated more than 60 days prior to the most recent renewal, no refund will be issued.

- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date

- Documentation: Statement from mortgagee that flood insurance is no longer required because the property was removed from the SFHA, and a copy of the LOMA/LOMR; **OR**, in the case of **multi-property** LOMAs or LOMRs that do not list the property's specific building, street address, lot number, or rural address, any of the following and a copy of the LOMA/LOMR:

- A letter that an insured received from their community official stating that their structure was removed from the SFHA by multi-property LOMR or LOMA.
- A letter from the applicable community official, on official letterhead, stating that the building was included in the area removed from the SFHA by the multi-property LOMR or LOMA, which listed only boundaries/intersections of streets, lot numbers, or rural addresses.
- In cases, and only in cases, where (1) a community official could not or would not provide a letter, or (2) the structure has a rural address, the following set of two documents may be submitted:
  - A copy of a legal notice, such as a real estate assessment notice or a water/sewer notice, that shows the lot number, street or rural address, or other legal designation of the location of the structure, and
  - A letter from the mortgage lender that (1) shows the lot number, street or rural address, or other legal designation of the location of the structure, and that (2) states that the structure was within the boundaries of the area removed from the SFHA by the LOMR or LOMA.

Letters from community officials must match the street address and lot number with a specific multi-property LOMR or LOMA, stating that the individual building street address, lot number, or rural address (e.g., RR, Box #, Hwy) was included in the area covered by the LOMR or LOMA.

The NFIP Servicing Agent and the WYO Companies may accept zone determinations in lieu of the documentation cited above for these situations.

**20. Policy Was Written to the Wrong Facility (Severe Repetitive Loss Property). (TRRP reason 21)**

This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Severe Repetitive Loss Properties. The cancellation effective date must be the same as the policy effective date.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Documentation: Report provided by the NFIP Bureau and Statistical Agent identifying the building as a Severe Repetitive Loss Property

**21. Other: Continuous Lake Flooding or Closed Basin Lakes. (TRRP reason 10)**

This cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one term of a policy. The cancellation effective date must be after the date of loss.

- Type of Refund: No refund allowed
- Years Eligible for Refund: N/A
- Cancellation Request: N/A
- Documentation: FEMA notification

**22. Cancel/Rewrite Due to Misrating. (TRRP reason 22)**

This reason code is used when ineligible PRPs or MPPP policies are canceled and rewritten within the same company and when changes are made due to system constraints. The code should also be used to cancel a standard policy that is eligible for a PRP. Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being

generated. Use New/Rollover Indicator "Z" to report the new policy.

- Type of Refund: Full
- Years Eligible for Refund: Up to 6 years
- Cancellation Request: N/A
- Documentation: LOMA, LOMR, zone determination, copy of map, etc.

**23. Fraud. (TRRP reason 23)**

This reason code is used when fraud has been determined by FEMA. No premium refund is allowed with this reason code. The agent will retain the full commission, and the company's expense allowance will not be reduced.

- Type of Refund: No refund allowed
- Years Eligible for Refund: N/A
- Cancellation Request: N/A
- Documentation: FEMA notification

**24. Cancel/Rewrite Due to Map Revision, LOMA, or LOMR. (TRRP reason 24)**

This reason code is used to cancel and rewrite a standard flood insurance policy to a PRP within the same company as the result of a map revision, LOMA, or LOMR. The standard policy will be canceled and rewritten as a PRP as of inception. Use New/Rollover Indicator "Z" to report the new policy. Premium from the canceled policy will be applied to the PRP with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The agent will retain the full commission, and the company's expense allowance will not be reduced. This rule applies to the current policy year and one prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

- Type of Refund: Full
- Years Eligible for Refund: 2
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Documentation: Copy of revised map, LOMA, or LOMR.

## **II. COMPLETING THE CANCELLATION/ NULLIFICATION REQUEST FORM**

### **A. Current Policy Number**

In the upper right corner of the form, enter the NFIP policy number.

### **B. Policy Term**

Enter the policy term and the cancellation effective date.

### **C. Agent Information**

Enter the complete name, mailing address, phone number, and fax number of the producer.

### **D. Insured Mail Address**

Enter the complete name, mailing address, and phone number of the insured. If the insured has moved to a new location, enter the new mailing address.

### **E. First Mortgagee**

Enter the complete name, mailing address, phone number, and fax number of the first mortgagee.

### **F. Other Parties Notified**

Enter the complete name and mailing address of all other interested parties who are to be notified, such as any additional insured, the second mortgagee, the loss payee, trustee, or disaster assistance agency.

### **G. Property Location**

Enter the location of the insured property.

### **H. Cancellation Reason Code**

Check the reason for cancellation of the policy and provide any additional information required.

## **I. Refund**

Check the appropriate box to indicate to whom the refund is to be made payable.

When a Cancellation/Nullification Request Form is received that directs the NFIP to make a premium refund to the PAYOR and the policy has been endorsed showing the PAYOR as a WYO Company or agency, the NFIP will make the refund payable to the insured and mail the refund in care of the producer. Check the appropriate box to indicate to whom the refund should be mailed.

## **J. Signature**

The insured must sign and date the Cancellation/Nullification Request Form for all cancellation reason codes except 5, 6, and 22. The producer must sign, date, and enter a Tax I.D. Number in every case.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

After completing the form, attach all required supporting documents and mail the original to the NFIP. The producer should retain the second copy, give the third copy to the insured, and the fourth copy to the mortgagee.

After processing the Cancellation/Nullification Request Form, the NFIP will send the producer, mortgagee, and insured a notice of cancellation.

# CLAIMS

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## I. INSURED'S RESPONSIBILITIES

### A. Filing a Claim

In the event of loss, the insured is required to:

- Give written notice of loss to the National Flood Insurance Program (NFIP) or the applicable WYO Company, as soon as practicable, using the NFIP Notice of Loss form or similar form;
- Exhibit all remains of the property, as required;
- If requested, submit to an examination under oath, as required;
- Provide evidence and documentation to substantiate the loss, as required; and
- File a Proof of Loss within 60 days of the loss, unless this requirement is waived by the Federal Emergency Management Agency (FEMA).

The NFIP has a standard Proof of Loss form which the adjuster assigned to the loss may provide and assist the insured in completing. However, independent adjusters do not have the authority either to approve or to deny claims. Adjusters' recommendations for payment or denial are not binding on the NFIP or the WYO Company and are subject to approval and correction by the NFIP or the WYO Company staff.

The Proof of Loss form may be waived on claims for less than \$7,500. In this case, the insured will be required to sign the NFIP Final Report form, which summarizes the loss and claim figures.

### B. Appealing a Claim

Any insured who is dissatisfied with a claim settlement offered by the NFIP or the WYO Company should follow the procedures below, excerpted from the NFIP *Flood Insurance Claims Handbook*.

#### Addressing Questions About Your Insurance Claim

The NFIP provides you with a process to appeal decisions regarding your flood insurance claim. This process will help you resolve claim issues, but it cannot give you added coverage or claim limits beyond those in your NFIP policy.

In filing and completing your insurance claim, you may have questions, or need further explanations of decisions that have been made, especially with regard to coverage, dollar amount of damages, or your Proof of Loss.

#### FOUR STEPS TO APPEALING YOUR CLAIM

##### Step 1

Talk with your adjuster, who has more knowledge about your claim than anyone. If you don't understand certain decisions regarding, for example, application of coverage, timing of the filing of Proof of Loss, or the damage estimate, contact your adjuster first.

##### Step 2

If you are not satisfied with the adjuster's answers, or do not agree with decisions, get contact information for the adjuster's supervisor.

##### Step 3

If the adjuster's supervisor can't resolve your issues, contact the insurance company's claim representative. Ask your insurance agent or your insurance company representative for assistance. Please refer to your flood policy for more information on appeals. See Paragraph R of the General Conditions Section.

##### Step 4

If you still have questions or concerns after following steps one through three, contact the Federal Emergency Management Agency (FEMA).

Write to:

Federal Emergency Management Agency  
Federal Insurance Administrator  
Mitigation Directorate – Risk Insurance Division  
1800 S. Bell Street  
Arlington, VA 20598-3010

This letter should be written by the Named Insured (as it appears on your NFIP policy) or by a legal representative, if necessary. The representative should clearly identify his/her relationship to the Named Insured. (For example, a son or daughter could be handling a claim for an elderly parent.)

A legal representative may be asked to provide authorization from the Named Insured or other legal documents verifying the relationship.

Your letter of appeal must be submitted to FEMA within 60 days from the date of the denial letter that you receive from your flood insurer.

#### WHAT TO INCLUDE *IN* YOUR LETTER

The following six items should be in your letter to FEMA in order to address your questions. (If for some reason, your policy is not available, your insurance agent can provide details for the first three items.)

1. The Policy Number, as shown on your NFIP policy's Declarations Page.
2. The policyholder's name, as shown as the Named Insured on the Declarations Page.
3. The property address, as shown on the Declarations Page. (Not your mailing address, if it is different from the property address.)
4. How you can be contacted, if you are out of your home.
5. The details of your concern. (Please be as complete as possible.)
6. The dates of contact and contact details for the persons with whom you have spoken in steps one through three on the previous page.

#### WHAT TO INCLUDE *WITH* YOUR LETTER

Enclose documentation of everything that supports your appeal.

- Provide a copy of the insurer's written denial, in whole or in part, of the claim;
- Identify relevant policy and claim information and state the basis for the appeal; and
- Submit relevant documentation to support the appeal, but only documentation that directly pertains to your claim.

The following are examples of the kinds of documentation that FEMA will require:

- A copy of the Proof of Loss submitted to the insurer, as required in the policy
- Room-by-room itemized estimates from the adjuster (include contractors' estimates), detailing unit costs and quantities for the items needing repair or replacement
- Replacement cost Proofs of Loss
- Adjuster's Preliminary Report
- Adjuster's Final Report

- Detailed damaged personal property inventories that include the approximate ages of the items
- Completed Mobile Home Worksheet
- Mobile home title, including salvage title
- Real estate appraisals that exclude land values
- Advance payment information
- Clear photographs (exterior and interior) confirming damage that resulted from direct physical loss by or from flood
- Proof that prior flood damage has been repaired
- Evidence of insurance and policy information, i.e., Declarations Page
- Elevation Certificate, if the building is elevated
- The community's determination concerning substantial damage
- Information regarding substantial improvement
- Zone determinations
- Pre-loss and post-loss inventories
- Financial statements
- Tax records, lease agreements, sales contracts, settlement papers, deed, etc.
- Emergency (911) address change information
- Salvage information (proceeds and sales)
- Condominium association by-laws
- Proof of other insurance, including homeowners or wind policies, and any claim information submitted to the other companies
- Waiver, Letter of Map Revision (LOMR), or Letter of Map Amendment (LOMA) information
- Paid receipts and invoices including cancelled checks that support an insured's out-of-pocket expenses pertaining to the claim
- Underwriting decisions
- Architectural plans and drawings
- Death certificates
- Last Will and Testament
- Divorce decree
- Power of attorney
- Current lienholder information
- Current loss payee information
- Paid receipts and invoices documenting damaged stock
- Detailed engineering reports specifically addressing flood-related damage and pre-existing damage
- Engineering surveys
- Market values
- Documentation of Flood Insurance Rate Map (FIRM) dates

# COMMUNITY RATING SYSTEM

## I. GENERAL DESCRIPTION

The Community Rating System (CRS) is a voluntary program for NFIP-participating communities. (See list, following.) The goals of the CRS are to reduce flood damages to insurable property, strengthen and support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management.

The CRS has been developed to provide incentives in the form of premium discounts for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

## II. ELIGIBILITY

For a community to be eligible, the community must be in full compliance with the NFIP and be in the Regular phase of the program.

The following categories are **not** eligible for CRS premium discounts:

- Emergency Program communities
- Preferred Risk Policies
- Mortgage Portfolio Protection Program policies
- Post-FIRM structures located in a Special Flood Hazard Area (SFHA) where the lowest floor elevation used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the exception of (1) Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE, and (2) subgrade crawlspaces with certification from a community official (see IV.M., page APP 6).

## III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are

assigned to each activity. The activities are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate FEMA region for the CRS program and its implementation is verified, FEMA sets the CRS classification based upon the credit points. This classification determines the premium discount for policyholders. Premium discounts ranging from 5 percent to a maximum of 45 percent will be applied to every policy written in a community as recognition of the floodplain management activities instituted. The table below shows premium discounts for CRS Classes 1-10 within different flood zones.

## IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS

Certain activities credited under the CRS provide direct benefit to agents writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the Special Flood Hazard Area after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent should be able to get these certificates from any CRS community. In addition, some CRS communities receive credit for having completed certificates for Post-FIRM buildings constructed prior to the CRS application date. If they do receive this credit, then these certificates should also be available to agents writing flood insurance. The community may charge a fee for copying certificates.

Many CRS communities receive credit for providing inquirers with information from the community's FIRM. This includes a property's flood risk zone and the Base Flood Elevation. The service must be publicized once a year. If a community is receiving this credit, then agents should be able to use the service. A fee may be charged for the service.

CRS PREMIUM DISCOUNTS

Class	Discount	Class	Discount
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	---
SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class. SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.* Non-SFHA (Zones B, C, X, D): 10% discount for Classes 1-6; 5% discount for Classes 7-9.			

\*In determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Alabama</b>							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	5	C
015000	Baldwin County	10/1/95	10/1/08	7	15	5	C
010116	Birmingham, City of	10/1/94	10/1/05	6	20	10	C
010418	Dauphin Island, Town of	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	05/1/03	7	15	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/07	7	15	5	C
010189	Pell City, City of	10/1/92	10/1/92	9	5	5	C
010002	Prattville, City of	10/1/91	05/1/08	8	10	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
<b>Alaska</b>							
020005	Anchorage, Municipality of	10/1/95	10/1/09	6	20	10	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020003	Ketchikan, Borough of	10/1/05	10/1/05	9	5	5	C
020069	Nome, City of	10/1/05	10/1/07	8	10	5	C
020113	Seward, City of	10/1/05	10/1/05	9	5	5	C
020094	Valdez, City of	10/1/92	10/1/09	8	10	5	C
<b>Arizona</b>							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	10/1/96	8	10	5	C
040080	Casa Grande, City of	10/1/91	10/1/01	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/93	8	10	5	C
040095	Clarkdale, Town of	10/1/91	10/1/96	8	10	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040061	Dewey-Humboldt, Town of	10/1/07	10/1/07	8	10	5	C
040020	Flagstaff, City of	10/1/91	10/1/07	7	15	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	05/1/10	7	15	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040037	Maricopa County	10/1/91	05/1/02	5	25	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	05/1/10	7	15	5	C
040066	Navajo County	10/1/92	05/1/08	8	10	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	05/1/07	5	25	10	C
040098	Prescott, City of	10/1/91	10/1/01	8	10	5	C
040090	Santa Cruz County	10/1/03	05/1/08	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/07	6	20	10	C
040130	Sedona, City of	10/1/91	10/1/91	9	5	5	C

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

<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Arizona (continued)</b>							
040069	Show Low, City of	10/1/91	05/1/10	8	10	5	C
040054	Tempe, City of	10/1/91	05/1/02	8	10	5	C
040076	Tucson, City of	10/1/91	10/1/07	6	20	10	C
040056	Wickenburg, Town of	10/1/92	10/1/07	10	0	0	R
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	10/1/07	7	15	5	C
<b>Arkansas</b>							
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	05/1/02	8	10	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/06	8	10	5	C
050180	Jacksonville, City of	10/1/94	10/1/04	8	10	5	C
050048	Jonesboro, City of	10/1/92	10/1/92	9	5	5	C
050181	Little Rock, City of	10/1/91	10/1/01	8	10	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050053	Van Buren, City of	05/1/09	05/1/09	9	5	5	C
050055	West Memphis, City of	10/1/92	10/1/02	8	10	5	C
<b>California</b>							
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/07	8	10	5	C
060714	Clearlake, City of	05/1/03	10/1/08	10	0	0	R
065022	Concord, City of	10/1/08	10/1/08	8	10	5	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/09	7	15	5	C
060339	Cupertino, City of	10/1/05	10/1/05	8	10	5	C
060370	Fairfield, City of	10/1/92	05/1/09	7	15	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/07	8	10	5	C
065029	Fresno County	10/1/91	10/1/07	8	10	5	C
060340	Gilroy, City of	05/1/07	05/1/07	8	10	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	05/1/02	8	10	5	C
060075	Kern County	10/1/91	05/1/08	8	10	5	C
060090	Lake County	10/1/95	10/1/06	8	10	5	C
060636	Lake Elsinore, City of	10/1/09	10/1/09	9	5	5	C
060738	Lathrop, City of	10/1/08	10/1/08	8	10	5	C
060136	Long Beach, City of	10/1/93	05/1/08	7	15	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C
065043	Los Angeles County	10/1/91	10/1/96	8	10	5	C

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## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>California</b> (continued)							
060706	Manteca, City of	05/1/09	05/1/09	9	5	5	C
060344	Milpitas, City of	10/1/91	05/1/07	6	20	10	C
060735	Mission Viejo, City of	10/1/05	05/1/10	8	10	5	C
060195	Monterey County	10/1/91	05/1/07	5	25	10	C
065074	Moreno Valley, City of	10/1/91	10/01/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060347	Mountain View, City of	05/1/02	05/1/08	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	10/1/06	8	10	5	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/10	6	20	10	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	05/1/08	9	5	5	C
060212	Orange County	10/1/91	05/1/08	7	15	5	C
060257	Palm Springs, City of	10/1/92	10/1/00	8	10	5	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	05/1/09	5	25	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/08	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060702	Poway, City of	05/1/08	05/1/08	8	10	5	C
060360	Redding, City of	10/1/96	05/1/08	6	20	10	C
060279	Redlands, City of	10/1/07	10/1/07	9	5	5	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060266	Sacramento, City of	10/1/91	10/1/08	5	25	10	C
060262	Sacramento County	10/1/92	05/1/10	4	30	10	C
060202	Salinas, City of	10/1/91	10/1/02	7	15	5	C
060284	San Diego County	10/1/94	05/1/10	7	15	5	C
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	10/1/02	8	10	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/96	8	10	5	C
060710	San Ramon, City of	10/1/91	10/1/06	8	10	5	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/08	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/09	10	0	0	R
060729	Santa Clarita, City of	10/1/01	10/1/09	8	10	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060421	Simi Valley, City of	10/1/93	10/1/09	7	15	5	C
060631	Solano County	10/1/91	10/1/07	7	15	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/09	7	15	5	C
060394	Sutter County	10/1/08	10/1/08	8	10	5	C
060400	Tehema, City of	10/1/03	10/1/08	6	20	10	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
065070	Walnut Creek, City of	10/1/91	04/1/01	7	15	5	C
060357	Watsonville, City of	10/1/92	10/1/02	7	15	5	C

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<b>California (continued)</b>							
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060396	Yuba City, City of	10/1/07	10/1/08	7	15	5	C
060427	Yuba County	10/1/03	05/1/09	7	15	5	C
<b>Colorado</b>							
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080009	Alamosa County	10/1/96	10/1/96	9	5	5	C
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/10	5	25	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/08	7	15	5	C
080023	Boulder County	10/1/91	10/1/06	7	15	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	05/1/08	9	5	5	C
080315	Centennial, City of	05/1/10	05/1/10	8	10	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	05/1/07	8	10	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	10/1/96	9	5	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080051	Eagle County	10/1/08	10/1/08	8	10	5	C
080059	El Paso County	10/1/92	05/1/07	8	10	5	C
085074	Englewood, City of	10/1/95	10/1/96	8	10	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	05/1/07	8	10	5	C
080067	Fremont County	10/1/93	05/1/08	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	10/1/96	9	5	5	C
080062	Green Mountain Falls, Town of	10/1/03	05/1/09	8	10	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
080078	Gunnison County	10/1/94	10/1/09	8	10	5	C
080087	Jefferson County	10/1/05	10/1/05	9	5	5	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/05	8	10	5	C
080063	Manitou Springs, City of	10/1/92	05/1/07	8	10	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	05/1/09	8	10	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	05/1/09	8	10	5	C
080310	Parker, Town of	10/1/92	05/1/07	6	20	10	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C

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## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Colorado</b> (continued)							
080159	Steamboat Springs, Town of	10/1/93	05/1/10	8	10	5	C
080168	Telluride, Town of	10/1/94	10/1/05	8	10	5	C
080007	Thornton, City of	10/1/94	10/1/06	7	15	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	05/1/06	6	20	10	C
085079	Wheat Ridge, City of	10/1/91	10/1/96	7	15	5	C
<b>Connecticut</b>							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/04	8	10	5	C
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/04	9	5	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/07	8	10	5	C
090070	Westbrook, Town of	05/1/05	05/1/05	9	5	5	C
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
<b>Delaware</b>							
105083	Bethany Beach, Town of	05/1/09	05/1/09	8	10	5	C
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
100051	South Bethany, Town of	10/1/07	10/1/07	8	10	5	C
<b>Florida</b>							
120001	Alachua County	10/1/95	10/1/06	7	15	5	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	10/1/07	5	25	10	C
120180	Apopka, City of	10/1/93	10/1/07	7	15	5	C
120075	Atlantic Beach, City of	10/1/05	05/1/10	7	15	5	C
120193	Atlantis, City of	10/1/92	05/1/08	8	10	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/97	8	10	5	C
120004	Bay County	10/1/93	10/1/08	5	25	10	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C
120195	Boca Raton, City of	10/1/92	05/1/08	8	10	5	C
120680	Bonita Springs, City of	05/1/06	05/1/06	7	15	5	C
120196	Boynton Beach, City of	10/1/91	10/1/93	8	10	5	C
120155	Bradenton, City of	10/1/91	10/1/00	7	15	5	C
125091	Bradenton Beach, City of	10/1/91	05/1/08	6	20	10	C

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<b>Florida (continued)</b>							
125092	Brevard County	10/1/91	10/1/06	7	15	5	C
125093	Broward County	10/1/92	10/1/96	8	10	5	C
120005	Callaway, City of	10/1/93	05/1/08	8	10	5	C
125094	Cape Canaveral, City of	10/1/93	05/1/08	8	10	5	C
125095	Cape Coral, City of	10/1/91	05/1/10	5	25	10	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/01	7	15	5	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/96	8	10	5	C
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	05/1/10	6	20	10	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	05/1/09	7	15	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120034	Dania Beach, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125099	Daytona Beach, City of	10/1/94	10/1/08	6	20	10	C
125100	Daytona Beach Shores, City of	10/1/92	05/1/07	7	15	5	C
125101	Deerfield Beach, City of	10/1/92	10/1/93	8	10	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/10	6	20	10	C
120041	Doral, City of	05/1/09	05/1/09	8	10	5	C
125103	Dunedin, City of	10/1/92	05/1/07	7	15	5	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	10/1/05	7	15	5	C
120146	Fanning Springs, Town of	10/1/93	10/1/08	8	10	5	C
120120	Fellsmere, City of	10/1/99	10/1/04	9	5	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/02	7	15	5	C
120087	Flagler Beach, City of	10/1/95	10/1/00	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	05/1/08	7	15	5	C
125106	Fort Myers, City of	10/1/93	10/1/98	8	10	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	10/1/01	8	10	5	C
120174	Fort Walton Beach, City of	10/1/92	10/1/02	7	15	5	C
120088	Franklin County	10/1/93	10/1/02	8	10	5	C
125107	Gainesville, City of	10/1/92	10/1/06	7	15	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/06	10	0	0	R
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	05/1/08	8	10	5	C
120098	Gulf County	10/1/93	05/1/07	8	10	5	C
125109	Gulf Stream, Town of	10/1/99	05/1/09	7	15	5	C
125108	Gulfport, City of	10/1/93	10/1/03	7	15	5	C
125110	Hallandale Beach, City of	10/1/94	10/1/08	6	20	10	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C

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	<b>Florida</b> (continued)						
120110	Hernando County	10/1/92	10/1/05	7	15	5	C
120643	Hialeah, City of	10/1/93	05/1/08	7	15	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/09	8	10	5	C
120112	Hillsborough County	10/1/92	10/1/07	5	25	10	C
125112	Holly Hill, City of	10/1/94	10/1/09	8	10	5	C
125113	Hollywood, City of	10/1/92	10/1/07	7	15	5	C
125114	Holmes Beach, City of	10/1/91	05/1/06	7	15	5	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	10/1/07	6	20	10	C
120121	Indian River Shores, Town of	10/1/94	10/1/09	7	15	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/93	8	10	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120125	Jackson County	10/1/02	05/1/07	8	10	5	C
120077	Jacksonville, City of	10/1/91	05/1/10	6	20	10	C
120078	Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
120331	Jefferson County	10/1/96	10/1/96	9	5	5	C
120208	Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
125119	Jupiter, Town of	10/1/94	10/1/00	7	15	5	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, Village of	04/1/98	10/1/07	7	15	5	C
125121	Key Colony Beach, City of	10/1/92	05/1/08	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	05/1/10	7	15	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/09	8	10	5	C
120421	Lake County	10/1/94	05/1/09	7	15	5	C
120416	Lake Mary, City of	10/1/09	10/1/09	8	10	5	C
120212	Lake Park, Town of	10/1/92	05/1/10	8	10	5	C
120213	Lake Worth, City of	10/1/96	10/1/96	9	5	5	C
120267	Lakeland, City of	10/1/04	10/1/09	7	15	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/08	6	20	10	C
125123	Lauderdale by the Sea, City of	04/1/00	05/1/05	8	10	5	C
120044	Lauderhill, City of	10/1/92	05/1/08	9	5	5	C
120169	Layton, City of	10/1/01	05/1/08	8	10	5	C
125124	Lee County	10/1/91	10/1/07	5	25	10	C
120145	Levy County	10/1/94	10/1/09	7	15	5	C
125125	Lighthouse Point, City of	10/1/93	05/1/09	7	15	5	C
125126	Longboat Key, Town of	10/1/91	10/1/05	6	20	10	C
120292	Longwood, City of	10/1/96	10/1/96	9	5	5	C
120009	Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	10/1/93	8	10	5	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	05/1/08	9	5	5	C
120153	Manatee County	10/1/91	10/1/05	6	20	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/94	9	5	5	C
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C

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## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>Florida (continued)</b>						
120047	Margate, City of	10/1/92	10/1/95	8	10	5	C
120160	Marion County	10/1/94	10/1/09	7	15	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120337	Mary Esther, City of	10/1/07	10/1/07	8	10	5	C
120025	Melbourne, City of	10/1/93	05/1/08	8	10	5	C
120650	Miami, City of	10/1/94	05/1/10	7	15	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120651	Miami Beach, City of	10/1/96	10/1/01	7	15	5	C
120345	Miami Gardens, City of	05/1/09	05/1/10	6	20	10	C
120686	Miami Lakes, Town of	10/1/06	10/1/06	6	20	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120276	Milton, City of	10/1/07	10/1/07	8	10	5	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/02	6	20	10	C
120079	Neptune Beach, City of	10/1/94	10/1/04	8	10	5	C
120232	New Port Richey, City of	10/1/93	10/1/07	7	15	5	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	10/1/09	7	15	5	C
120049	North Lauderdale, City of	10/1/93	10/1/93	9	5	5	C
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120656	North Miami Beach, City of	10/1/93	10/1/98	8	10	5	C
120217	North Palm Beach, Village of	10/1/94	05/1/09	7	15	5	C
120279	North Port, City of	10/1/92	05/1/07	7	15	5	C
125133	North Redington Beach, Town of	10/1/92	05/1/08	8	10	5	C
120050	Oakland Park, City of	10/1/94	10/1/09	7	15	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
125134	Ocean Ridge, Town of	10/1/92	05/1/09	7	15	5	C
120173	Okaloosa County	10/1/95	10/1/05	6	20	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120179	Orange County	10/1/91	05/1/08	5	25	10	C
120186	Orlando, City of	10/1/93	05/1/08	6	20	10	C
125136	Ormond Beach, City of	10/1/92	05/1/07	7	15	5	C
120189	Osceola County	10/1/94	10/1/03	7	15	5	C
120293	Oviedo, City of	10/1/08	10/1/08	8	10	5	C
120404	Palm Bay, City of	10/1/93	10/1/07	7	15	5	C
120220	Palm Beach, Town of	10/1/92	05/1/08	7	15	5	C
120192	Palm Beach County	10/1/91	10/1/06	6	20	10	C
120221	Palm Beach Gardens, City of	10/1/03	05/1/08	7	15	5	C
125137	Palm Beach Shores, Town of	10/1/94	10/1/94	9	5	5	C
120684	Palm Coast, City of	05/1/04	05/1/09	6	20	10	C
120223	Palm Springs, Village of	10/1/92	05/1/08	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	10/1/02	7	15	5	C
120011	Parker, City of	10/1/94	05/1/08	8	10	5	C
120230	Pasco County	10/1/92	10/1/07	7	15	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/06	7	15	5	C

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	<b>Florida (continued)</b>						
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	05/1/03	8	10	5	C
125139	Pinellas County	10/1/93	10/1/94	8	10	5	C
120251	Pinellas Park, City of	10/1/91	05/1/09	6	20	10	C
120054	Plantation, City of	10/1/92	10/1/02	7	15	5	C
120261	Polk County	10/1/92	10/1/03	7	15	5	C
120055	Pompano Beach, City of	10/1/93	10/1/94	8	10	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/09	6	20	10	C
120313	Port Orange, City of	10/1/92	05/1/03	7	15	5	C
120234	Port Richey, City of	10/1/92	10/1/07	7	15	5	C
120099	Port St. Joe, City of	10/1/94	10/1/09	10	0	0	R
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	05/1/08	8	10	5	C
125141	Redington Shores, Town of	10/1/92	10/1/93	8	10	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	10/1/08	6	20	10	C
125150	Sarasota, City of	10/1/91	10/1/96	7	15	5	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/06	8	10	5	C
120289	Seminole County	10/1/91	10/1/00	7	15	5	C
120164	Sewall's Point, Town of	10/1/96	05/1/10	7	15	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	10/1/95	8	10	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/08	8	10	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/97	8	10	5	C
125146	St. Augustine Beach, City of	10/1/93	05/1/08	8	10	5	C
120191	St. Cloud, City of	10/1/93	05/1/08	8	10	5	C
125147	St. Johns County	10/1/95	05/1/07	6	20	10	C
120285	St. Lucie County	10/1/94	05/1/09	6	20	10	C
120316	St. Marks, Town of	10/1/93	10/1/08	8	10	5	C
125149	St. Pete Beach, City of	10/1/91	10/1/92	8	10	5	C
125148	St. Petersburg, City of	10/1/92	10/1/09	6	20	10	C
120296	Sumter County	10/1/95	05/1/10	7	15	5	C
120688	Sunny Isles Beach, City of	10/1/07	10/1/07	8	10	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	10/1/93	10/1/08	10	0	0	R
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/06	6	20	10	C
120058	Tamarac, City of	10/1/92	05/1/06	7	15	5	C
120114	Tampa, City of	10/1/91	05/1/09	6	20	10	C
120259	Tarpon Springs, City of	10/1/92	10/1/93	8	10	5	C
120302	Taylor County	10/1/96	10/1/96	9	5	5	C
120115	Temple Terrace, City of	10/1/93	10/1/03	8	10	5	C
120228	Tequesta, Village of	10/1/92	05/1/09	8	10	5	C

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<b>Florida (continued)</b>							
125152	Titusville, City of	10/1/92	10/1/97	8	10	5	C
125153	Treasure Island, City of	10/1/92	10/1/99	7	15	5	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C
120124	Vero Beach, City of	10/1/93	05/1/09	7	15	5	C
125155	Volusia County	10/1/93	10/1/08	6	20	10	C
120315	Wakulla County	10/1/93	10/1/08	7	15	5	C
125157	Wellington, Village of	10/1/03	10/1/08	7	15	5	C
120229	West Palm Beach, City of	10/1/92	10/1/06	6	20	10	C
120678	Weston, City of	05/1/09	05/1/09	8	10	5	C
120295	Winter Springs, City of	10/1/93	05/1/08	7	15	5	C
120147	Yankeetown, Town of	10/1/94	10/1/08	6	20	10	C
<b>Georgia</b>							
130075	Albany, City of	10/1/94	05/1/10	8	10	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130209	Cartersville, City of	05/1/05	05/1/05	9	5	5	C
130030	Chatham County	10/1/91	10/1/09	6	20	10	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	04/1/99	05/1/10	7	15	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	05/1/10	6	20	10	C
130065	Dekalb County	10/1/92	10/1/08	7	15	5	C
130074	Dougherty County	10/1/93	05/1/10	6	20	10	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130098	Duluth, City of	10/1/97	10/1/08	8	10	5	C
130432	Fayette County	05/1/04	10/1/09	6	20	10	C
130431	Fayetteville, City of	05/1/06	05/1/06	8	10	5	C
135160	Fulton County	04/1/00	04/1/00	9	5	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130165	Griffin, City of	10/1/08	10/1/09	6	20	10	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/07	7	15	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C

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	<b>Hawaii</b>						
150003	Maui County	10/1/95	10/1/00	8	10	5	C
	<b>Idaho</b>						
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160206	Bonner County	10/1/05	10/1/05	9	5	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	10/1/09	9	5	5	C
160004	Garden City, City of	10/1/98	10/1/08	9	5	5	C
160127	Gem County	05/1/08	05/1/08	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/07	9	5	5	C
160023	Ketchum, City of	10/1/92	10/1/09	8	10	5	C
160076	Kootenai County	10/1/92	10/1/08	10	0	0	R
160090	Moscow, City of	10/1/94	10/1/09	7	15	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/06	7	15	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/09	8	10	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	05/1/09	8	10	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
	<b>Illinois</b>						
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/08	10	0	0	R
170322	Carpentersville, Village of	10/1/06	10/1/06	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170361	Deerfield, Village of	10/1/95	05/1/08	6	20	10	C
170182	DeKalb, City of	05/1/05	05/1/05	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C
170204	Downers Grove, Village of	10/1/91	10/1/08	8	10	5	C
170091	Flossmoor, Village of	10/1/93	05/1/08	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/09	6	20	10	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170312	Jersey County	05/1/09	05/1/09	8	10	5	C
170357	Lake County	10/1/08	10/1/08	7	15	5	C
170481	Lake in the Hills, Village of	05/1/08	05/1/08	7	15	5	C
170400	LaSalle County	05/1/05	10/1/09	8	10	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	10/1/08	6	20	10	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R

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<b>Illinois</b> (continued)							
170822	North Utica, Village of	05/1/05	10/1/09	10	0	0	R
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	05/1/09	5	25	10	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/04	8	10	5	C
170333	Sugar Grove, Village of	10/1/06	10/1/06	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/05	7	15	5	C
170173	Wheeling, Village of	10/1/91	05/1/07	7	15	5	C
170687	Whiteside County	10/1/07	10/1/07	8	10	5	C
170222	Willowbrook, Village of	10/1/91	05/1/09	8	10	5	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
<b>Indiana</b>							
180302	Allen County	10/1/02	10/1/09	8	10	5	C
180150	Anderson, City of	05/1/07	05/1/07	8	10	5	C
180006	Bartholomew County	10/1/93	10/1/09	8	10	5	C
180007	Columbus, City of	10/1/98	10/1/09	8	10	5	C
180001	Decatur, City of	10/1/93	05/1/08	8	10	5	C
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C
180003	Fort Wayne, City of	10/1/91	05/1/07	8	10	5	C
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/06	8	10	5	C
180159	Indianapolis, City of	10/1/07	10/1/07	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	05/1/08	9	5	5	C
180382	Milford Junction, City of	10/1/97	05/1/08	8	10	5	C
180082	Noblesville, City of	10/1/91	10/1/09	8	10	5	C
180465	North Webster, City of	10/1/97	05/1/08	8	10	5	C
180122	Syracuse, City of	10/1/97	05/1/08	8	10	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R
<b>Iowa</b>							
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190242	Davenport, City of	10/1/95	05/1/08	8	10	5	C
190227	Des Moines, City of	10/1/91	05/1/08	7	15	5	C
<b>Kansas</b>							
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200095	Ellis, City of	10/1/07	10/1/07	9	5	5	C
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200090	Lawrence, City of	10/1/04	10/1/04	8	10	5	C
200215	Lindsborg, City of	10/1/92	05/1/09	8	10	5	C

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<b>Kansas (continued)</b>							
200201	Lyon County	10/1/07	10/1/07	9	5	5	C
200173	Olathe, City of	10/1/93	05/1/09	8	10	5	C
200174	Overland Park, City of	10/1/09	10/1/09	8	10	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	10/1/01	8	10	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
<b>Kentucky</b>							
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/06	7	15	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	05/1/10	8	10	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210067	Lexington-Fayette Urban County	10/1/91	10/1/07	7	15	5	C
210120	Louisville-Jefferson County Metro Government	10/1/91	05/1/08	5	25	10	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/09	10	0	0	R
210366	Radcliff, City of	10/1/95	10/1/95	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/06	7	15	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
<b>Louisiana</b>							
220013	Ascension Parish	10/1/92	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	10/1/91	9	5	5	C
220033	Bossier City, City of	10/1/92	05/1/08	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/07	8	10	5	C
220037	Calcasieu Parish	10/1/91	10/1/07	8	10	5	C
220103	Carencro, City of	05/1/09	05/1/10	8	10	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	10/1/91	9	5	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/08	9	5	5	C
225198	Gretna, City of	10/1/00	10/1/08	9	5	5	C
225200	Harahan, City of	10/1/08	10/1/08	8	10	5	C
220220	Houma, City of	10/1/92	10/1/09	7	15	5	C
225199	Jefferson Parish	10/1/92	05/1/10	6	20	10	C
225201	Kenner, City of	10/1/92	05/1/09	7	15	5	C
225202	Lafourche Parish	01/1/92	05/1/04	10	0	0	R

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<b>Louisiana (continued)</b>							
220040	Lake Charles, City of	10/1/04	10/1/04	9	5	5	C
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/08	7	15	5	C
220136	Monroe, City of	10/1/03	10/1/03	9	5	5	C
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	05/1/08	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220036	Shreveport, City of	10/1/91	05/1/08	7	15	5	C
220204	Slidell, City of	10/1/92	10/1/08	8	10	5	C
220016	Sorrento, Town of	10/1/92	05/1/08	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/07	8	10	5	C
220261	St. James Parish	10/1/91	10/1/97	8	10	5	C
220164	St. John The Baptist Parish	10/1/94	05/1/10	8	10	5	C
225205	St. Tammany Parish	10/1/92	10/1/92	9	5	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/09	7	15	5	C
220121	Walker, Town of	10/1/92	05/1/08	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220094	Westwego, City of	10/1/07	10/1/07	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/07	8	10	5	C
<b>Maine</b>							
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230116	Dover-Foxcroft, Town of	10/1/07	10/1/07	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/08	10	0	0	R
230069	Hallowell, City of	10/1/96	10/1/09	10	0	0	R
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/07	10	0	0	R
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/09	8	10	5	C
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/08	10	0	0	R
230051	Portland, City of	10/1/93	05/1/09	9	5	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/03	8	10	5	C
230157	South Berwick, Town of	10/1/94	05/1/05	8	10	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/06	9	5	5	C
230159	York, Town of	10/1/01	10/1/01	8	10	5	C

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<b>Maryland</b>							
240042	Bel Air, Town of	10/1/93	10/1/03	8	10	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240015	Carroll County	10/1/07	10/1/07	8	10	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240043	Havre de Grace, City of	05/1/09	05/1/09	9	5	5	C
240044	Howard County	10/1/07	10/1/07	8	10	5	C
240012	North Beach, City of	01/1/92	10/1/08	10	0	0	R
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
<b>Massachusetts</b>							
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	05/1/08	9	5	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250269	Hull, Town of	05/1/08	05/1/08	8	10	5	C
250273	Marshfield, Town of	10/1/91	05/1/07	8	10	5	C
250167	Northampton, City of	05/1/03	05/1/03	8	10	5	C
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255219	Quincy, City of	10/1/93	05/1/97	7	15	5	C
250282	Scituate, Town of	10/1/91	05/1/09	8	10	5	C
250218	Tewksbury, Town of	10/1/93	10/1/09	10	0	0	R
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
<b>Michigan</b>							
260142	Bedford, Township of	05/1/02	05/1/08	8	10	5	C
260473	Commerce, Township of	05/1/03	05/1/09	8	10	5	C
260221	Dearborn Heights, City of	10/1/92	05/1/08	7	15	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/08	8	10	5	C
260140	Midland, City of	10/1/92	10/1/08	5	25	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260109	Plainfield Township	05/1/10	05/1/10	9	5	5	C
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C
260190	Saginaw, Township of	10/1/06	10/1/06	9	5	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	10/1/09	8	10	5	C
260503	Taymouth, Township of	05/1/03	10/1/09	8	10	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C

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<b>Minnesota</b>							
275228	Austin, City of	10/1/91	05/1/08	5	25	10	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
275240	Lake St. Croix Beach, City of	10/1/95	10/1/00	8	10	5	C
275243	Montevideo, City of	05/1/10	05/1/10	5	25	10	C
275244	Moorhead, City of	05/1/10	05/1/10	7	15	5	C
270307	Mower County	10/1/95	04/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
<b>Mississippi</b>							
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	05/1/09	6	20	10	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280336	D'Iberville, City of	10/1/07	10/1/07	7	15	5	C
280332	Gautier, City of	10/1/94	04/1/00	8	10	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/01	8	10	5	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/10	6	20	10	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
280304	Lamar County	10/1/08	10/1/08	9	5	5	C
285257	Long Beach, City of	10/1/00	10/1/08	7	15	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	05/1/08	8	10	5	C
285259	Ocean Springs, City of	10/1/92	05/1/08	7	15	5	C
285260	Pascagoula, City of	10/1/07	10/1/09	6	20	10	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280130	Picayune, City of	05/1/08	05/1/08	8	10	5	C
280110	Ridgeland, City of	10/1/94	10/1/04	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
<b>Missouri</b>							
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290173	Kansas City, City of	10/1/09	10/1/09	9	5	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290475	Platte County	05/1/09	05/1/10	5	25	10	C
290315	St. Charles County	10/1/01	05/1/08	7	15	5	C
<b>Montana</b>							
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/09	8	10	5	C
300008	Cascade County	10/1/91	04/1/01	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/07	8	10	5	C
300010	Great Falls, City of	10/1/91	10/1/06	8	10	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C

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<b>Montana (continued)</b>							
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
<b>Nebraska</b>							
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	10/1/09	6	20	10	C
310078	Valley, City of	10/1/08	10/1/08	8	10	5	C
<b>Nevada</b>							
320001	Carson City, City of	10/1/94	10/1/09	6	20	10	C
320003	Clark County	10/1/92	05/1/08	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	05/1/08	6	20	10	C
325276	Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320035	Mesquite, City of	10/1/02	05/1/07	7	15	5	C
320007	North Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
320019	Washoe County	05/1/09	05/1/09	7	15	5	C
<b>New Hampshire</b>							
330023	Keene, City of	05/1/02	05/1/08	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	05/1/05	9	5	5	C
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
<b>New Jersey</b>							
340312	Aberdeen, Township of	05/1/10	05/1/10	9	5	5	C
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/07	6	20	10	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/04	7	15	5	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/08	7	15	5	C
340459	Berkeley Heights, Township of	10/1/94	04/1/99	10	0	0	R
340178	Bloomfield, Township of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/09	6	20	10	C
345287	Burlington, City of	04/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
340434	Franklin, Township of	05/1/10	05/1/10	7	15	5	C
340204	Greenwich, Township of	05/1/07	05/1/07	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C

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<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>New Jersey (continued)</b>							
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340379	Lavallette, Borough of	05/1/04	05/1/05	8	10	5	C
345300	Lincoln Park, Borough of	10/1/91	10/1/06	10	0	0	R
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340401	Little Falls, Township of	05/1/10	05/1/10	9	5	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/08	6	20	10	C
345302	Longport, Borough of	10/1/95	10/1/00	8	10	5	C
345303	Manasquan, Borough of	10/1/92	10/1/09	7	15	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/08	6	20	10	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	05/1/08	10	0	0	R
340570	New Jersey Meadowlands Commission	10/1/92	05/1/09	7	15	5	C
345307	North Plainfield, Borough of	10/1/92	10/1/09	8	10	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
340518	Ocean, Township of	10/1/95	10/1/95	9	5	5	C
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340320	Oceanport, Borough of	05/1/10	05/1/10	8	10	5	C
340110	Palmyra, Borough of	10/1/09	10/1/09	8	10	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	05/1/09	10	0	0	R
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequanock, Village of	10/1/91	10/1/97	10	0	0	R
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	05/1/09	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/96	10	0	0	R
345314	Rahway, City of	10/1/92	05/1/09	7	15	5	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340070	Rochelle Park, Township of	10/1/06	10/1/06	8	10	5	C
340472	Roselle, Borough of	10/1/92	01/1/98	8	10	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R
345318	Sea Isle City, City of	10/1/92	10/1/95	10	0	0	R
345319	Seaside Park, Borough of	10/1/92	10/1/06	8	10	5	C
345320	Ship Bottom, Borough of	10/1/92	05/1/09	7	15	5	C
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C
340393	Stafford, Township of	10/1/91	05/1/08	6	20	10	C
345323	Stone Harbor, Borough of	10/1/94	05/1/09	7	15	5	C
345324	Surf City, Borough of	10/1/92	10/1/08	7	15	5	C
345293	Toms River, Township of	10/1/92	10/1/92	9	5	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C
345326	Ventnor, City of	10/1/92	05/1/10	7	15	5	C
340446	Warren, Township of	05/1/10	05/1/10	9	5	5	C

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<b>New Jersey (continued)</b>							
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/93	10/1/03	8	10	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
<b>New Mexico</b>							
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/08	9	5	5	C
350001	Bernalillo County	10/1/93	05/1/08	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350012	Dona Ana County	10/1/03	10/1/08	8	10	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	05/1/08	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/08	6	20	10	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
350064	San Juan County	05/1/08	05/1/08	9	5	5	C
<b>New York</b>							
360226	Amherst, Town of	10/1/95	05/1/97	8	10	5	C
360147	Ashland, Town of	10/1/91	05/1/08	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	05/1/08	9	5	5	C
360772	Corning, City of	10/1/91	05/1/08	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	05/1/08	8	10	5	C
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360417	Greece, Town of	10/1/92	10/1/92	9	5	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	05/1/03	9	5	5	C
360476	Lawrence, Village of	10/1/92	05/1/07	7	15	5	C
365338	Long Beach, City of	10/1/09	10/1/09	8	10	5	C
360118	Moravia, Village of	05/1/09	05/1/09	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/08	10	0	0	R
360667	Oneonta, City of	10/1/94	05/1/04	8	10	5	C
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	10/1/05	8	10	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R

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<b>New York (continued)</b>							
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	05/1/10	8	10	5	C
360056	Union, Town of	10/1/91	10/1/08	8	10	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
<b>North Carolina</b>							
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, City of	10/1/94	10/1/05	8	10	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/07	8	10	5	C
370036	Cabarrus County	10/1/91	05/1/07	8	10	5	C
370039	Caldwell County	04/1/00	04/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C
375347	Carolina Beach, Town of	10/1/93	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/07	8	10	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370263	Clinton, City of	10/1/94	05/1/09	8	10	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/96	9	5	5	C
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	05/1/08	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	10/1/04	8	10	5	C
375349	Forsyth County	10/1/93	05/1/08	8	10	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
375351	Greensboro, City of	05/1/09	05/1/09	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/07	7	15	5	C
370192	Grifton, Town of	10/1/04	05/1/08	5	25	10	C
370111	Guilford County	10/1/93	10/1/08	8	10	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/01	7	15	5	C
370145	Kinston, City of	10/1/94	05/1/06	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	05/1/08	7	15	5	C
375355	Manteo, Town of	10/1/91	05/1/08	8	10	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	C

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<b>North Carolina</b> (continued)							
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, City of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	05/1/08	8	10	5	C
370049	Newport, Town of	10/1/92	10/1/07	8	10	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
370523	Oak Island, Town of	10/1/91	05/1/08	8	10	5	C
375357	Ocean Isle Beach, Town of	10/1/92	05/1/08	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/97	9	5	5	C
370181	Pamlico County	10/1/92	10/1/97	9	5	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/02	7	15	5	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	10/1/04	8	10	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/06	7	15	5	C
370432	River Bend, Town of	05/1/10	05/1/10	8	10	5	C
370092	Rocky Mount, City of	10/1/92	05/1/08	7	15	5	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/96	6	20	10	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370094	Tarboro, Town of	10/1/06	10/1/06	8	10	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370017	Washington, City of	10/1/92	10/1/02	8	10	5	C
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/07	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/03	7	15	5	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	10/1/05	7	15	5	C
375360	Winston-Salem, City of	10/1/93	05/1/08	8	10	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	05/1/08	8	10	5	C
<b>North Dakota</b>							
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
<b>Ohio</b>							
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C

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<b>Ohio (continued)</b>							
390328	Licking County	10/1/93	05/1/09	7	15	5	C
390378	Medina County	05/1/07	05/1/07	9	5	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	10/1/92	9	5	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/09	8	10	5	C
<b>Oklahoma</b>							
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/08	5	25	10	C
400234	Chickasha, City of	10/1/92	10/1/08	8	10	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/08	7	15	5	C
400062	Enid, City of	10/1/93	05/1/09	8	10	5	C
400049	Lawton, City of	10/1/91	05/1/09	6	20	10	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400080	Ponca City, City of	05/1/10	05/1/10	6	20	10	C
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	10/1/06	8	10	5	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
<b>Oregon</b>							
410137	Albany, City of	10/1/91	10/1/06	7	15	5	C
410090	Ashland, City of	10/1/91	10/1/07	7	15	5	C
410043	Bandon, City of	05/1/05	05/1/10	10	0	0	R
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/07	6	20	10	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/02	7	15	5	C
415588	Clackamas County	10/1/04	10/1/04	5	25	10	C
410009	Corvallis, City of	10/1/91	10/1/01	7	15	5	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/02	8	10	5	C
410175	Heppler, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
415591	Lane County	05/1/09	05/1/09	7	15	5	C
410154	Marion County	04/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	05/1/09	8	10	5	C
410064	Myrtle Creek, City of	05/1/03	05/1/08	10	0	0	R
410200	Nehalem, City of	10/1/03	05/1/08	7	15	5	C
410021	Oregon City, City of	10/1/03	05/1/08	7	15	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C

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## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

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<b>Oregon (continued)</b>							
410183	Portland, City of	10/1/01	10/1/07	5	25	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/09	7	15	5	C
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410167	Salem, City of	05/1/08	10/1/09	7	15	5	C
410039	Scappoose, City of	10/1/93	05/1/08	7	15	5	C
410144	Scio, City of	05/1/04	05/1/10	8	10	5	C
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/03	8	10	5	C
410100	Talent, City of	10/1/00	05/1/06	9	5	5	C
410202	Tillamook, City of	10/1/06	10/1/06	8	10	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
410184	Troutdale, City of	05/1/08	05/1/08	8	10	5	C
<b>Pennsylvania</b>							
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
422034	Chapman, Township of	10/1/07	10/1/07	9	5	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/06	6	20	10	C
420735	Herndon, Borough of	10/1/07	10/1/07	8	10	5	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	05/1/10	8	10	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	05/1/08	8	10	5	C
421020	Monroe, Township of	10/1/07	10/1/07	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/09	8	10	5	C
420739	Northumberland, Borough of	10/1/07	10/1/07	8	10	5	C
421024	Penn, Township of	10/1/07	10/1/07	8	10	5	C
421026	Point, Township of	10/1/07	10/1/07	8	10	5	C
425387	Selinsgrove, Borough of	10/1/07	10/1/07	7	15	5	C
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420743	Sunbury, City of	10/1/07	10/1/07	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
420745	Upper Augusta, Township of	10/1/07	10/1/07	8	10	5	C
421119	Upper St. Clair, Township of	10/1/98	10/1/09	7	15	5	C
420631	Wilkes-Barre, City of	10/1/92	05/1/08	7	15	5	C
<b>Rhode Island</b>							
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/07	8	10	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/02	10/1/07	10	0	0	R

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<b>South Carolina</b>							
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
450026	Beaufort, City of	10/1/92	05/1/08	8	10	5	C
450025	Beaufort County	10/1/91	10/1/07	7	15	5	C
450029	Berkeley County	05/1/08	05/1/08	9	5	5	C
450131	Cayce, City of	05/1/10	05/1/10	9	5	5	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C
455413	Charleston County	10/1/95	05/1/10	4	30	10	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	10/1/96	8	10	5	C
450078	Florence, City of	10/1/91	10/1/97	8	10	5	C
450076	Florence County	05/1/10	05/1/10	9	5	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	8	10	5	C
450087	Georgetown, City of	10/1/93	10/1/03	8	10	5	C
450085	Georgetown County	05/1/10	05/1/10	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	05/1/10	5	25	10	C
455416	Isle of Palms, City of	10/1/94	10/1/04	7	15	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/07	8	10	5	C
450039	McClellanville, Town of	10/1/00	10/1/07	7	15	5	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/08	7	15	5	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	10/1/07	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/97	7	15	5	C
450255	Pawley's Island, Town of	10/1/05	10/1/09	6	20	10	C
450166	Pickens County	04/1/99	05/1/04	8	10	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/95	9	5	5	C
450249	Rockville, Town of	10/1/98	10/1/05	6	20	10	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivans Island, Town of	05/1/04	05/1/04	8	10	5	C
450184	Sumter, City of	10/1/92	10/1/92	9	5	5	C
450182	Sumter County	10/1/92	10/1/92	9	5	5	C
450193	York County	10/1/09	10/1/09	9	5	5	C
<b>South Dakota</b>							
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C
<b>Tennessee</b>							
470211	Athens, City of	10/1/93	10/1/09	8	10	5	C
470182	Bristol, City of	05/1/06	10/1/07	8	10	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/09	8	10	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R

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<b>Tennessee</b> (continued)							
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/06	8	10	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson County	10/1/91	10/1/06	8	10	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
470204	Williamson County	10/1/08	10/1/08	9	5	5	C
<b>Texas</b>							
485454	Arlington, City of	10/1/91	05/1/05	8	10	5	C
480624	Austin, City of	10/1/91	05/1/10	6	20	10	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
485457	Beaumont, City of	10/1/08	10/1/08	8	10	5	C
480289	Bellaire, City of	10/1/93	10/1/08	8	10	5	C
480586	Benbrook, City of	10/1/91	10/1/06	6	20	10	C
480878	Bevil Oaks, City of	05/1/10	05/1/10	8	10	5	C
480082	Bryan, City of	10/1/95	05/1/08	7	15	5	C
485459	Burleson, City of	10/1/91	05/1/07	8	10	5	C
480167	Carrollton, City of	10/1/91	10/1/01	7	15	5	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	5	C
480083	College Station, City of	05/1/10	05/1/10	7	15	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/08	7	15	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	05/1/02	7	15	5	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	5	C
480194	Denton, City of	10/1/91	05/1/07	6	20	10	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
480173	Duncanville, City of	10/1/91	10/1/01	8	10	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/03	5	25	10	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/05	7	15	5	C
480266	Guadalupe County	05/1/09	05/1/09	8	10	5	C
480287	Harris County	05/1/04	05/1/04	8	10	5	C
480296	Houston, City of	05/1/02	10/1/09	5	25	10	C
480601	Hurst, City of	10/1/92	10/1/02	8	10	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C
485488	League City, City of	10/1/92	10/1/92	9	5	5	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480043	Live Oak, City of	05/1/10	05/1/10	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
480304	Missouri City, City of	05/1/10	05/1/10	7	15	5	C
485491	Nassau Bay, City of	10/1/92	05/1/09	7	15	5	C
480607	North Richland Hills, City of	10/1/91	05/1/09	6	20	10	C
480206	Odessa, City of	10/1/92	10/1/08	7	15	5	C
480307	Pasadena, City of	10/1/91	05/1/10	7	15	5	C

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<b>Texas</b> (continued)							
480077	Pearland, City of	05/1/05	05/1/05	8	10	5	C
480140	Plano, City of	10/1/92	10/1/08	5	25	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/97	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/02	9	5	5	C
480234	Sugar Land, City of	05/1/10	05/1/10	7	15	5	C
481127	Sunset Valley, City of	05/1/10	05/1/10	8	10	5	C
480502	Sweetwater, City of	10/1/91	05/1/08	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	05/1/02	8	10	5	C
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	5	C
<b>Utah</b>							
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	10/1/08	7	15	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	04/1/01	10/1/06	8	10	5	C
490214	North Ogden, City of	10/1/93	10/1/08	9	5	5	C
490216	Orem, City of	10/1/93	05/1/08	7	15	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
<b>Vermont</b>							
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
<b>Virginia</b>							
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/09	7	15	5	C
515520	Arlington County	10/1/92	10/1/08	8	10	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510106	Cape Charles, Town of	05/1/10	05/1/10	9	5	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	05/1/09	7	15	5	C
510054	Falls Church, City of	05/1/07	05/1/07	8	10	5	C
510071	Gloucester County	10/1/95	10/1/95	9	5	5	C
510201	James City County	10/1/92	05/1/10	8	10	5	C
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/97	9	5	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510130	Roanoke, City of	10/1/96	10/1/08	7	15	5	C
510190	Roanoke County	10/1/91	10/1/06	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/96	9	5	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/05	9	5	5	C

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<b>Washington</b>							
530073	Auburn, City of	10/1/92	05/1/08	5	25	10	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	10/1/09	5	25	10	C
530103	Centralia, City of	10/1/94	10/1/09	5	25	10	C
530104	Chehalis, City of	10/1/94	05/1/10	5	25	10	C
530024	Clark County	10/1/04	10/1/09	5	25	10	C
530051	Ephrata, City of	10/1/00	05/1/10	7	15	5	C
530200	Everson, City of	10/1/94	10/1/09	7	15	5	C
530140	Fife, City of	05/1/06	10/1/09	5	25	10	C
530166	Index, Town of	04/1/98	05/1/08	6	20	10	C
530079	Issaquah, City of	10/1/92	05/1/08	5	25	10	C
530080	Kent, City of	05/1/10	05/1/10	6	20	10	C
530071	King County	10/1/91	10/1/07	2	40	10	C
530156	La Conner, Town of	10/1/96	10/1/97	8	10	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha Klallam Tribe	10/1/00	05/1/05	7	15	5	C
530331	Lummi Nation	05/1/10	05/1/10	8	10	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/07	7	15	5	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530143	Orting, City of	05/1/08	10/1/09	6	20	10	C
530138	Pierce County	10/1/95	05/1/08	3	35	10	C
530088	Renton, City of	10/1/94	10/1/09	6	20	10	C
530151	Skagit County	04/1/98	10/1/08	4	30	10	C
535534	Snohomish County	05/1/06	05/1/06	5	25	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	05/1/08	7	15	5	C
530204	Sumas, City of	10/1/93	05/1/08	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530193	Wahkiakum County	10/1/07	10/1/07	8	10	5	C
530067	Westport, City of	10/1/09	10/1/09	6	20	5	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
530217	Yakima County	10/1/07	10/1/07	8	10	5	C
<b>West Virginia</b>							
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540065	Jefferson County	10/1/06	10/1/06	9	5	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
<b>Wisconsin</b>							
550001	Adams County	10/1/91	05/1/07	8	10	5	C
550612	Allouez, Village of	10/1/92	10/1/02	7	15	5	C
550128	Eau Claire, City of	10/1/91	10/1/08	7	15	5	C
550578	Elm Grove, Village of	04/1/01	10/1/06	6	20	10	C
550366	Evansville, City of	05/1/10	05/1/10	7	15	5	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	10/1/91	9	5	5	C
550487	New Berlin, City of	10/1/05	05/1/10	7	15	5	C
550310	Ozaukee County	10/1/91	10/1/07	8	10	5	C
550660	Suamico, Village of	05/1/08	05/1/08	8	10	5	C

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

<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Wisconsin (continued)</b>							
550107	Watertown, City of	10/1/91	10/1/07	7	15	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
<b>Wyoming</b>							
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/93	9	5	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C
<b>Puerto Rico</b>							
720101	Ponce, Municipality of	10/1/09	10/1/09	9	5	5	C

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

<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>Status: C = Current, R = Rescinded



**Out-As-Shown Determination.** An alternative outcome of the FEMA Letter of Map Amendment (LOMA) review process stating that a specific property is located outside the Special Flood Hazard Area as indicated on the Flood Hazard Boundary Map or Flood Insurance Rate Map.

**Participating Community.** A community for which FEMA has authorized the sale of flood insurance under the NFIP.

**Policy.** The entire written contract between the insured and the insurer. It includes:

- The printed policy form;
- The application and Declarations Page;
- Any endorsement(s) that may be issued; and
- Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

Only one dwelling, specifically described by the prospective policyholder in the application, may be insured under a policy.

**Pollutants.** Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

**Ponding Hazard.** A flood hazard that occurs in flat areas when there are depressions in the ground that collect "ponds" of water. The ponding hazard is represented by the zone designation AH on the FIRM.

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

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

**Preferred Risk Policy (PRP).** A policy that offers fixed combinations of building/contents coverage or contents-only coverage at modest, fixed premiums. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property's flood loss history.

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

**Prepaid Premium (Total).** The amount on the application (excluding the Preferred Risk Application) that includes the Annual Subtotal, the ICC Premium, the CRS Premium Discount (if applicable), and the Probation Surcharge (if applicable).

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

**Principal Residence.** A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80 percent of the 365 days immediately preceding the loss, or 80 percent of the period of ownership, if less than 365 days.

**Principally Above Ground Building.** A building that has at least 51 percent of its actual cash value, including machinery and equipment, above ground.

**Probation.** A FEMA-imposed change in a community's status resulting from violations and deficiencies in the administration and enforcement of NFIP local floodplain management regulations.

**Probation Surcharge (Premium).** A flat charge that the policyholder must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.

**Proper Openings - Enclosures (Applicable to Zones A, A1-A30, AE, AO, AH, AR, and AR Dual).** All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of two openings, 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 subject to flooding must be provided. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

**Property Removed to Safety Expense.** Up to \$1,000 of reasonable expenses incurred by the insured to temporarily remove insured property from the described location because of flood or the imminent danger of flood.

**Provisional Rating.** A method for placing flood coverage prior to the receipt of a FEMA Elevation Certificate.

**Regular Program.** The final phase of a community's participation in the National Flood Insurance Program. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Act.

**Regular Program Community.** A community wherein a FIRM is in effect and full limits of coverage are available under the Act.

**Repetitive Loss Structure.** An NFIP-insured structure that has had at least two paid flood losses of more than \$1,000 each in any 10-year period since 1978.

**Replacement Cost Value (RCV).** The cost to replace property with the same kind of material and construction without deduction for depreciation.

**Residential Condominium Building.** A building, owned and administered as a condominium, containing one or more family units and in which at least 75 percent of the floor area is residential.

**Residential Condominium Building Association Policy (RCBAP).** See "Standard Flood Insurance Policy–Residential Condominium Building Association Policy (RCBAP)."

**Scheduled Building Policy.** A policy that requires a specific amount of insurance to be designated for each building and its contents.

**Section 1316.** Section of the National Flood Insurance Act of 1968, as amended, which states that no new flood insurance coverage shall be provided for any property that FEMA finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in flood-prone areas.

**Severe Repetitive Loss (SRL) Properties.** NFIP-insured buildings that, on the basis of paid flood losses since 1978, meet either of the loss criteria described on page SRL 1. SRL properties with policy effective dates of January 1, 2007, and later will be afforded coverage (new business or renewal) only through the NFIP Servicing Agent's Special Direct Facility so that they can be considered for possible mitigation activities.

**Shear Walls.** Walls used for structural support but not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls

are parallel, or nearly parallel, to the flow of the water and can be used in any flood zone.

**Sheet Flow Hazard.** A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is represented by the zone designation AO on the FIRM.

**Single Adjuster Program.** A procedure implemented among the NFIP, various wind pools, and WYO Companies to allow one adjuster to represent both carriers in adjusting a combined wind-water loss where the NFIP has the flood coverage and another carrier has the wind coverage.

**Single Building.** A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

**Single-Family Residence.** A residential single-family dwelling. Incidental office, professional, private school, or studio occupancies, including a small service operation, are permitted if such incidental occupancies are limited to less than 50 percent of the building's total floor area.

**Solid Perimeter Foundation Walls.** Walls that are used as a means of elevating a building in A Zones and that must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

**Special Flood Hazard Area (SFHA).** An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

**Standard Flood Insurance Policy– Dwelling Form.** Policy issued to insure a building and/or residential contents on a single-family or a 2-4 family dwelling.

**Standard Flood Insurance Policy–General Property Form.** Policy issued to insure a building and/or contents on other residential or non-residential buildings.

**Standard Flood Insurance Policy–Residential Condominium Building Association Policy (RCBAP).** Policy issued to insure a residential condominium building and all units within the

# INDEX

## A

ABOVE GROUND BUILDING, PRINCIPALLY...GR 3, DEF 7  
ACT.....REF 1, GR 7, DEF 1  
ACTUAL CASH VALUE (ACV).....DEF 1  
ADDITIONS AND EXTENSIONS  
(TO BUILDING).....GR 5, RATE 16  
ADJUSTER CONTROL OFFICE.....CL 3, DEF 1  
ALTERNATIVE RATES.....RATE 21, END 1-2, DEF 1  
ANCHORED.....GR 3-4, DEF 1  
APPLICATION.....GR 15, APP 1-12,  
CONDO 8-9, PRP 7-10, DEF 1  
    Binder or Certificate of Insurance.....GR 8, DEF 1  
    Flood Insurance Application Form.....APP 11-12  
    Incomplete/Incorrect Applications.....APP 9  
    Mailing Instructions.....GR 8, 14, APP 8  
APPURTENANT STRUCTURE.....GR 3, DEF 1  
ASSESSMENT COVERAGE.....GR 13, 14, CONDO 7-8  
ASSIGNMENT OF POLICY.....GR 15, MPPP 6, DEF 1

## B

BASE FLOOD.....DEF 1  
BASE FLOOD DEPTH.....RATE 18, DEF 1  
BASE FLOOD ELEVATION (BFE).....GR 15, RATE 17-23,  
MAP 2, 3, DEF 1  
BASEMENT.....APP 1, 3, RATE 25, CERT 3-6, DEF 1  
BINDER OR CERTIFICATE OF INSURANCE...GR 8, DEF 1  
BLANKET INSURANCE.....DEF 1  
BOATHOUSES.....GR 4  
BREAKAWAY WALLS.....GR 5, RATE 20, DEF 1  
BUILDING.....GR 3-7, 6-7, APP 3-4, DEF 1  
    Additions and Extensions.....GR 5, RATE 16  
    Building Coverage Limits.....RATE 1  
    Building in the Course of Construction.....GR 4-5,  
APP 6, CONDO 6-7, DEF 2  
    Buildings in More Than One Flood Zone.....GR 14,  
RATE 17  
    Building on Fill.....PR 2  
    Building Over Water.....GR 4, 7  
    Building Partially Underground.....GR 7  
    Container-Type Building.....GR 7  
    Contents.....GR 6, 7, 8, APP 4, RATE 1, 26-29  
    Elevated Building.....APP 1, 4, 5, 6, 8,  
RATE 19-21, DEF 3  
    Floodproofed Building.....RATE 31-32, CERT 3-4, DEF 4  
    Manufactured (Mobile) Home/Travel Trailer.....GR 3-4,  
APP 1, 4, 5, 8, RATE 15, 16, PR 1, DEF 3, 5, 9  
    Section 1316.....GR 7, DEF 8  
    Single Building.....GR 5, DEF 8  
    Start of Construction.....RATE 15-16, DEF 9  
    Substantial Improvement.....APP 5, RATE 15-16, DEF 9  
    Types of Buildings.....APP 1, 3-8, CONDO 6, 8-9  
BUILDING DIAGRAMS 1-9.....LFG 4-7, CERT 23-25  
BUILDING DRAWINGS.....LFG 8-68  
BUILDING OCCUPANCY.....GR 5-6  
BUSINESS ANALYST, WYO.....REF 2

## C

CANCELLATION/NULIFICATION.....CONDO 8, PRP 6,  
MPPP 6, CN 1-11, DEF 2, 6  
    Cancellation/Nullification Request Form.....CN 10-11  
    Form Completion.....CN 8  
    Processing Outcomes Table.....CN 9  
    Valid Reason Codes for Cancellation/Nullification..CN 1-7  
    Refunds.....CN 1-8  
CERTIFICATIONS.....CERT 1-42

CISTERNS.....GR 4, 6, DEF 2  
CLAIMS.....CL 1-5  
    Appealing a Claim.....CL 1-3  
    Filing a Claim.....CL 1  
    Increased Cost of Compliance (ICC) Claims.....CL 4-5  
    Insured's Responsibilities.....CL 1-3  
    Producer's Responsibilities.....CL 3,4  
    Single Adjuster Program.....CL 3-4, DEF 8  
    Training.....CL 4  
CLAIMS COORDINATING OFFICE (CCO).....CL 4, DEF 2  
CLOSED BASIN LAKE.....CN 7, DEF 2  
COASTAL BARRIER.....DEF 2  
COASTAL BARRIER RESOURCES  
SYSTEM (CBRS).....CBRS 1-12, DEF 2  
    Coastal Barrier Improvement Act  
    of 1990 (CBIA).....CBRS 1, DEF 2  
    Coastal Barrier Resources Act  
    of 1982 (CBRA).....GR 1, CBRS 1, DEF 2  
    List of CBRS Communities.....CBRS 3-12  
COASTAL HIGH HAZARD AREA.....RATE 30-31, DEF 2  
COINSURANCE.....CONDO 7, DEF 2  
COMMERCIAL CONTENTS.....GR 6, CONDO 2  
COMMISSION, PRODUCER'S.....GR 15, CONDO 8, CN 8  
COMMON INTERIOR WALLS.....GR 5  
COMMUNITY (See also PROBATION and  
SUSPENSION).....GR 1, APP 2-3, DEF 2  
    Community Eligibility.....GR 1  
    Community Number.....APP 3, DEF 2  
    Community Status.....APP 3  
    Non-Participating Community.....GR 1, APP 3  
    Participating Community.....GR 1, DEF 7  
    Regular Program Community.....DEF 8  
COMMUNITY RATING SYSTEM (CRS).....APP 7,  
CRS 1-28, DEF 2  
CONDOMINIUM ASSOCIATION.....CONDO 1-2, DEF 2  
CONDOMINIUMS.....CONDO 1-31, DEF 2  
CONSTRUCTION DATA.....APP 5-6  
CONTACT INFORMATION, NFIP.....REF 3-6  
CONTENTS.....GR 6, 7, 8, APP 4, RATE 1, 26-29  
CONTINUOUS LAKE FLOODING.....CN 7  
CONTRACT AGENT.....GR 15, DEF 2-3  
COOPERATIVES.....GR 6  
COUNTYWISE MAP.....MAP 1, DEF 3  
COURSE OF CONSTRUCTION.....GR 4-5, APP 5,  
CONDO 6-7, DEF 2  
COVERAGE.....GR 11-14, RATE 1-11, CONDO 7- 9,  
PRP 1, 4-5, MPPP 3-4, END 1  
    Additional Coverage or Increase in Coverage.....END 1  
    Amount of Insurance Available.....RATE 1  
    Building Coverage.....GR 3-6, 6-7, RATE 1,  
CONDO 9, PRP 1, 5-6  
    Contents Coverage.....GR 7, 8, APP 4, RATE 1,  
CONDO 9, PRP 1, 4-5  
    Contents-Only Coverage.....RATE 57, PRP 1, 4-5  
    Limits of Coverage.....GR 12, RATE 1,  
CONDO 7, 9, PRP 1, 4-5, MPPP 3-4  
    Reduction or Reformation/Removal  
    of Insurance.....GR 12-13, END 1, MPPP 5, PR 1  
CRAWLSPACE....RATE 25, LFG 2, CERT 2, CONDO 10-18  
CREDIT CARD PAYMENT.....APP 7, REN 2, 8, MAP 4  
CREDIT CARD PAYMENT FORM.....REN 2, 8

## D

DATE OF CONSTRUCTION.....APP 5, RATE 15-16  
DEF 3  
DECLARATIONS PAGE.....MPPP 4-5, DEF 3  
DEDUCTIBLE BUYBACK.....RATE 12, DEF 3  
DEDUCTIBLE FACTORS.....RATE 13, CONDO 22

- DEDUCTIBLES ..... GR 12, RATE 12, 13, 17,  
CONDO 8, 22, PRP 2, MPPP 5, END 2
- DEFINITIONS ..... DEF 1-10
- DESCRIBED LOCATION ..... DEF 3
- DIAGRAM NUMBER ..... DEF 3
- DIRECT PHYSICAL LOSS BY OR FROM FLOOD ..... DEF 3
- DIRECT PROGRAM ..... REF 2, 3, GR 15,  
APP 8, CONDO 7
- DISASTER ASSISTANCE ..... GR 3, APP 2, PRP 1, 7
- DOUBLEWIDE MANUFACTURED (MOBILE)  
HOME ..... APP 1, DEF 3
- DUPLICATE POLICIES ..... CN 2, 5
- DWELLING ..... DEF 3
- DWELLING FORM (See also STANDARD FLOOD  
INSURANCE POLICY) ..... GR 1, 2, CONDO 8, POL 1, 2-21

## E

- EFFECTIVE DATE ..... GR 8-12, REN 2
- ELEVATED BUILDING (See also LOWEST FLOOR GUIDE) ...  
APP 1, 3, 4, 5, 6, 8, RATE 19-21, DEF 3
- ELEVATION CERTIFICATE ..... APP 5-6, LFG 2A, 3-7,  
CERT 1-3, 11-42
- ELEVATION DIFFERENCE ..... RATE 17-19, 31
- ELIGIBLE BUILDINGS ..... GR 3-6, CONDO 6
- ELIGIBLE COMMUNITY (See PARTICIPATING  
COMMUNITY)
- ELIGIBLE CONTENTS ..... GR 6
- EMERGENCY PROGRAM ..... GR 1, RATE 1, DEF 3
- ENCLOSURE/ENCLOSED AREA (See also LOWEST  
FLOOR GUIDE) ..... APP 1, 3, RATE 19-20,  
LFG 1-2A, 3, 5, 7, DEF 3
- ENDORSEMENT ..... GR 11, CONDO 8,  
PRP 6, MPPP 6, END 1-13, PR 1
- Endorsement Processing Prior to Policy Renewal ... END 2-3
- Endorsement Rules: Changing Deductibles ..... END 2
- Endorsement Rules: Conversion of Standard Rated  
Policy to PRP Due to Misrating or Map Revision ... END 2
- Endorsement Rules: Correcting Property Address... END 2
- Endorsement Rules: Coverage Endorsements ..... END 1
- Endorsement Rules: Misrated Policy ..... END 2
- Endorsement Rules: Rating Endorsements ..... END 1-2
- Endorsements During Renewal Cycle ..... REN 2
- General Change Endorsement Form ..... END 13-14
- Preparation of Form ..... END 3-4
- Rating Examples ..... END 5-12
- Refund Processing ..... END 3-4
- ENGINEERED OPENINGS (See PROPER OPENINGS)
- EQUIPMENT (See MACHINERY AND EQUIPMENT)
- EROSION ..... DEF 3
- ERRORS, RATING ..... END 1-2
- EVIDENCE OF INSURANCE ..... GR 8
- EXPENSE CONSTANT ..... DEF 3

## F

- FEDERAL LAND ..... GR 1
- FEDERAL POLICY FEE ..... RATE 12, 17, CONDO 8, PRP 2,  
MPPP 5, DEF 3
- FEMA ..... REF 1, SRL 1-2,  
DEF 1, 2, 3, 4, 5, 6, 7, 9, 10
- FHBM (See FLOOD HAZARD BOUNDARY MAP)
- FICO (See FLOOD INSURANCE CLAIMS OFFICE)
- FINANCIAL ASSISTANCE/SUBSIDY  
ARRANGEMENT ..... MPPP 2, 6, DEF 3
- FINISHED (HABITABLE) AREA ..... DEF 3
- FINISHED BASEMENT ..... APP 1
- FIRM (See FLOOD INSURANCE RATE MAP)
- FIRM ZONES ..... MAP 2
- FLOOD ..... DEF 4
- FLOOD DISASTER PROTECTION  
ACT OF 1973 ..... MPPP 1, 3

- FLOOD HAZARD BOUNDARY MAP (FHBM) ..... GR 1,  
MAP 1, 2, 4-6, 8, DEF 4
- FLOOD INSURANCE CLAIMS OFFICE (FICO) ..... CL 3,  
DEF 4
- FLOOD INSURANCE RATE MAP (FIRM) ..... GR 1,  
CERT 2, MAP 1, 3, 4-6, 7, DEF 4
- FLOOD MAP "GRANDFATHERING" ..... RATE 22-23,  
PRP 1, DEF 4
- FLOOD MAPS ..... GR 1, MAP 1-8
- Changing or Correcting a Flood Map ..... MAP 3
- Countywide Map ..... MAP 1, DEF 3
- FEMA Map Assistance Center ..... MAP 3
- FEMA Map Service Center ..... REF 4, MAP 4, 5
- "FIRMettes" ..... MAP 4
- General Rule of Rating ..... RATE 22
- Letter of Map Amendment (LOMA) ..... CN 6-7,  
MAP 3, DEF 5
- Letter of Map Revision (LOMR) ..... CN 6-7,  
MAP 3, DEF 5
- Locating a Specific Property ..... MAP 2-3
- Map "Grandfather" Rules ..... RATE 22-23, PRP 1, DEF 4
- Map Panel Number ..... MAP 1
- Map Revision ..... PRP 2, 6, END 2, CN 3, 5-7,  
MAP 3, 4, DEF 6
- Map Zones (Flood Zones) ..... MAP 2
- Ordering Information and Prices ..... MAP 4, 5-6
- Physical Map Revision ..... MAP 3
- FLOOD RESPONSE OFFICE (FRO) ..... DEF 4
- FLOOD VENTS (See PROPER OPENINGS)
- FLOODPLAIN ..... DEF 4
- FLOODPLAIN MANAGEMENT ..... DEF 4
- FLOODPROOFING APP 6, RATE 31-32, CERT 3-10, DEF 4
- FLOODPROOFING CERTIFICATE FOR  
NON-RESIDENTIAL STRUCTURES ..... CERT 9-10
- FLOODPROOFING CERTIFICATE,  
RESIDENTIAL BASEMENT ..... CERT 7-8
- FORCED PLACEMENT (MANDATORY PURCHASE) .....  
GR 2, MPPP 2, CN 3, DEF 5
- FREEBOARD ..... DEF 4

## G

- GARAGES ..... GR 3, LFG 1
- GENERAL CHANGE ENDORSEMENT  
(See ENDORSEMENT)
- GENERAL PROPERTY FORM (See also STANDARD  
FLOOD INSURANCE POLICY) ..... GR 1, 2, POL 1, 22-40
- GENERAL RULE OF RATING ..... RATE 22
- GENERAL RULES ..... GR 1-15
- GRADE ELEVATION ..... DEF 4
- "GRANDFATHERING" (See FLOOD MAP  
"GRANDFATHERING")
- GROUP FLOOD INSURANCE ..... GR 3, DEF 4

## H

- HABITABLE AREA (See FINISHED AREA)
- HISTORIC BUILDING ..... RATE 15, DEF 4-5
- HIGH-RISE BUILDING ..... CONDO 6, DEF 4
- HOMELAND SECURITY, U.S. DEPARTMENT OF ... REF 1, DEF 3

## I

- ICC (See INCREASED COST OF COMPLIANCE)
- IMPROVEMENTS AND BETTERMENTS ..... GR 14, DEF 5
- INCIDENTAL OCCUPANCY ..... GR 5-6
- INCREASED COST OF COMPLIANCE (ICC)  
COVERAGE ..... GR 12, RATE 14, 17, CONDO 21,  
MPPP 1, CL 4-5, DEF 5
- INELIGIBLE COMMUNITY (See NON-PARTICIPATING  
COMMUNITY)
- INELIGIBLE PROPERTY ..... GR 7-8
- INFLATION FACTOR ..... GR 11-12, REN 1

INSECT SCREENING (BELOW LOWEST ELEVATED FLOOR).....RATE 7, 20, CONDO 19  
INSURANCE PRODUCTS, NFIP.....GR 2-3

**L**

LAPSE IN COVERAGE ..... REN 1-2  
LATTICE (BELOW LOWEST ELEVATED FLOOR) .....  
RATE 7, 20, 48, CONDO 19  
LETTER OF DETERMINATION REVIEW (LODR).....  
CN 5, DEF 5  
LETTER OF MAP AMENDMENT  
(LOMA)..... PRP 6, END 2, CN 1, 5-6, 7, MAP 3, DEF 5  
LETTER OF MAP REVISION  
(LOMR)..... PRP 6, END 2, CN 6, 7, MAP 3, DEF 5  
LOSS ASSESSMENT COVERAGE.....GR 13, CONDO 7-8  
LOSS HISTORY ..... PRP 1, SRL 1  
LOSS IN PROGRESS ..... DEF 5  
LOWEST ADJACENT GRADE ..... DEF 5  
LOWEST FLOOR..... APP 6, RATE 17-23, LFG 1-68, DEF 5  
Building Diagrams 1-9.....LFG 4-7, CERT 23-25  
Building Drawings ..... LFG 8-68  
Lowest Floor Determination..... LFG 1-7  
Lowest Floor Elevation ..... APP 6, RATE 16-21, DEF 5  
Use of Elevation Certificate ..... LFG 2A  
LOWEST FLOOR GUIDE ..... LFG 1-68  
LOW-RISE BUILDING ..... CONDO 6,9, DEF 5  
LEASED FEDERAL PROPERTY.....APP 3, GR 1,  
LFP 1-6, PRP 2

**M**

MACHINERY AND EQUIPMENT.....RATE 19-20,  
LFG 1, 2, CERT 3  
MANDATORY PURCHASE (FORCED PLACEMENT).....  
GR 2, MPPP 2, CN 3, DEF 5  
MANUFACTURED (MOBILE) HOMES/  
TRAVEL TRAILERS ..... GR 3-4, APP 1, 4, 8, PR 1,  
DEF 3, 5, 9  
Date of Construction..... APP 5, RATE 15  
Doublewide ..... APP 1, DEF 3  
MANUFACTURED (MOBILE) HOME PARK OR  
SUBDIVISION ..... DEF 5- 6  
MAP "GRANDFATHERING" (See FLOOD MAP  
"GRANDFATHERING")  
MAPS (See FLOOD MAPS)  
MEAN SEA LEVEL (See NATIONAL GEODETIC  
VERTICAL DATUM [NGVD])  
MISCELLANEOUS RULES .....GR 15  
Application Submission .....GR 15  
Assignment of Policy .....GR 15  
Commission, Producer's.....GR 15  
Contract Agent Rule .....GR 15  
Delivery of Policy.....GR 15  
Policy Term .....GR 15  
MITIGATION, SEVERE REPETITIVE LOSS..... SRL 1-2  
MODULAR BUILDING..... DEF 6  
MORTGAGE PORTFOLIO PROTECTION  
PROGRAM (MPPP)..... GR 2, MPPP 1-6, DEF 6  
MORTGAGEE .. APP 2, RATE 17, PRP 7, MPPP 1-6, REN 1  
MUDFLOW ..... DEF 6  
MULTI-FAMILY RESIDENCE (DWELLING) (See  
2-4 FAMILY RESIDENCE [DWELLING])  
MULTI-PROPERTY LETTER OF MAP AMENDMENT  
(LOMA) OR LETTER OF MAP REVISION (LOMR) ..... CN 6

**N**

NATIONAL FLOOD INSURANCE ACT OF 1968 (See ACT)  
NATIONAL FLOOD INSURANCE PROGRAM (NFIP) .....  
REF 1, DEF 6  
NATIONAL GEODETIC VERTICAL DATUM (NGVD) .....  
LFG 2A, CERT 2, DEF 6

NATURAL GRADE..... DEF 6  
NEW CONSTRUCTION ..... DEF 6  
NFIP BUREAU AND STATISTICAL AGENT ..... REF 2, 5-6,  
SRL 1, DEF 6  
NFIP CONTACT INFORMATION ..... REF 3-6  
NFIP SERVICING AGENT ..... REF 2, 3, SRL 1, DEF 6  
NFIP SPECIAL DIRECT FACILITY (SDF)..... REF 2,  
SRL 1-2, DEF 6  
NON-PARTICIPATING COMMUNITY ..... GR 1  
NON-PAYMENT ..... CN 2-3  
NON-RESIDENTIAL ..... GR 6-8, CONDO 2, DEF 6  
NORTH AMERICAN VERTICAL DATUM (NAVD)....LFG 2A,  
CERT 2, DEF 6  
NOTICE OF LOSS..... CL 1  
NULLIFICATION (See CANCELLATION/NULLIFICATION)

**O**

OCCUPANCY CLASSIFICATION ..... GR 5-6, APP 3  
OTHER INSURANCE .....MPPP 6, CN 2  
OTHER RESIDENTIAL ..... GR 6, DEF 6  
OTHERWISE PROTECTED AREAS.....CBRS 1-2  
OUT-AS-SHOWN DETERMINATION... CN 3, MAP 3, DEF 7  
OVER WATER..... GR 4, 7

**P**

PAPERWORK BURDEN DISCLOSURE  
NOTICE ..... REF 7  
PARTICIPATING COMMUNITY ..... GR 1, DEF 7  
PHOTOGRAPH REQUIREMENTS (FOR ELEVATION  
CERTIFICATE) ..... CERT 1-2  
PHYSICAL MAP REVISION (PMR).....MAP 3  
POLICIES AVAILABLE ..... GR 1-2  
POLICY..... DEF 7  
POLICY RENEWALS..... GR 11, PRP 2, MPPP 5, REN 1-8  
Credit Card Payment Form ..... REN 1, 8  
Endorsements During Renewal Cycle..... REN 2  
Expiration Notice to Mortgagee..... REN 1  
Final Notice ..... REN 2, 3, 6-7  
Insufficient Renewal Information ..... REN 2  
Renewal Effective Date Determination..... REN 2  
Renewal Notice ..... REN 1, 2, 3, 4-8  
Severe Repetitive Loss Policies..... REN 2, SRL 1-13  
Waiting Period ..... REN 1, 2  
POLICY TERM..... GR 15, APP 1-2, PRP 7, MPPP 3  
POLLUTANTS ..... DEF 7  
PONDING HAZARD..... DEF 7  
POST-FIRM BUILDING  
(CONSTRUCTION).....RATE 19, 20, 24, DEF 7  
PRE-FIRM BUILDING  
(CONSTRUCTION).....RATE 19, 23, 25, DEF 7  
PREFERRED RISK POLICY (PRP) ..... GR 2,  
PRP 1-10, DEF 7  
Completing PRP Application Form..... PRP 6-8  
Condominium Rating Chart..... PRP 3  
Conversion of PRP to Standard Rated Policy ..... PRP 6  
Conversion of Standard Rated Policy to PRP Due to  
Map Revision, LOMA, or LOMR..... PRP 6  
Conversion of Standard Rated Policy to PRP Due to  
Misrating..... PRP 6  
Coverage Limits..... PRP 1-2  
Coverage/Premium Tables ..... PRP 4-5  
Deductibles..... PRP 2  
Discounts/Fees/ICC Premium..... PRP 2  
Documentation ..... PRP 2  
Eligibility Requirements..... PRP 1, 2  
Endorsements ..... PRP 6  
General Description ..... PRP 1  
Ineligibility ..... PRP 2  
PRP Application Form ..... PRP 9  
Renewal ..... PRP 2  
Replacement Cost Coverage..... PRP 2

PREMIUM .....RATE 16-20  
 Credit Card Payment.....APP 7, 9, REN 2, 8  
 Credit Card Payment Form.....REN 2, 8  
 Premium Calculation .....RATE 16-17  
 Premium Discounts .....APP 6, 7, CRS 1  
 Premium Payment.....APP 7, 9, RATE 16-17,  
 CONDO 9, PRP 8, MPPP 4, REN 1-2  
 Prepaid Amount (Total) .....DEF 7  
 Prepaid Premium (Total) .....DEF 7  
 Presentment of Payment (Premium).....GR 8-9, DEF 7  
 Refunds .....END 1-2, 3-4, CN 1-6  
 PREPAID AMOUNT (TOTAL) .....DEF 7  
 PREPAID PREMIUM (TOTAL) .....DEF 7  
 PRESENTMENT OF PAYMENT (PREMIUM) GR 8-9, DEF 7  
 PRINCIPAL RESIDENCE .....DEF 7  
 PRINCIPALLY ABOVE GROUND BUILDING .....DEF 7  
 PROBATION .....GR 1, DEF 7  
 PROBATION SURCHARGE .....GR 1, RATE 12, DEF 7  
 PROOF OF INSURANCE .....GR 8  
 PROOF OF LOSS .....CL 1, 2  
 PROPER OPENINGS (FLOOD VENTS)....LFG 1-2A, 3, 5, 7,  
 DEF 7  
 PROPERTY LOCATION.....APP 2, PRP 7, END 3  
 PROPERTY REMOVED TO SAFETY EXPENSE .....DEF 7  
 PROVISIONAL RATING .....GR 14, PR 1-5, DEF 7  
 Completing the Provisional Rating Questionnaire:  
 General Directions.....PR 2  
 Completing the Provisional Rating Questionnaire:  
 Guidance for Determining Building Elevated on Fill .... PR 2  
 Eligibility Requirements .....PR 1  
 General Description.....PR 1  
 Notification Requirements .....PR 1  
 Provisional Rating Example.....PR 4  
 Provisional Rating Questionnaire .....PR 3  
 Reformation: Endorsement Procedure .....PR 1  
 Reformation: Endorsement Alternative .....PR 1  
 Reformation: Limitations.....PR 1  
 Sample Notice to Accompany  
 Provisionally Rated Policies .....PR 5

**R**

RATE TABLES .....RATE 1-14, 33, CONDO 10-22,  
 PRP 4-5, MPPP 1, PR 3, CRS 1  
 RATING.....GR 12, RATE 1-63, CONDO 1-31,  
 CERT 4, END 1-2  
 Alternative Rates.....RATE 21, END 2  
 Amount of Insurance Available .....RATE 1  
 AR, AR Dual Zones .....RATE 19  
 Buildings in More Than One Flood Zone.. GR 14, RATE 17  
 Condominiums .....CONDO 1-31  
 Contents Location .....RATE 26-29  
 Crawlspace .....RATE 25  
 Deductibles .....RATE 12, 13, CONDO 8  
 Different Base Flood Elevations Reported ...GR 15, RATE 17  
 Effect of Map Revisions on Rates.....RATE 22-23  
 Elevation Difference .....RATE 17-19  
 FIRMs with Wave Heights .....RATE 30-31  
 Flood Map "Grandfathering" ...RATE 21-23, PRP 1, DEF 4  
 Flood Zone Discrepancies .....GR 15, RATE 17  
 Floodproofed Buildings.....RATE 31-32  
 General Rule of Rating.....RATE 22  
 Key Points for Rating.....RATE 17  
 Multiple Elevation Certificates .....CERT 1  
 Optional Elevation Rating .....RATE 19, LFG 2, 2A  
 Premium Calculation .....RATE 16-17  
 Provisional Rates .....GR 14, PR 1-5, DEF 7  
 Rate Reduction .....END 1  
 Rate Tables..... RATE 1-14, 33, CONDO 10-22, PRP 4-5,  
 MPPP 1, PR 3, CRS 1  
 Rating Error.....END 1-2  
 Rating Examples .....RATE 17-19, 22-23, 30, 49-63,  
 CONDO 23-31, END 5-12, PR 4

Rating Steps .....RATE 15-16  
 Re-Rating .....RATE 23-24  
 Special Rating Situations .....GR 14-15  
 Submit-for-Rate.....GR 14, RATE 24-25, DEF 9  
 Tentative Rates .....GR 14, RATE 21, CONDO 8, DEF 9  
 V-Zone Optional Rating .....RATE 23  
 V-Zone Risk Factor Rating Form .....RATE 35-48  
 RCBAP (See RESIDENTIAL CONDOMINIUM BUILDING  
 ASSOCIATION POLICY)  
 RECREATIONAL VEHICLE .....DEF 1  
 REFORMATION .....GR 12-13, MPPP 5, PR 1  
 REFUNDS .....END 1-2, 3-4, CN 1-7  
 REGIONAL OFFICES, NFIP .....REF 5-6  
 REGULAR PROGRAM .....GR 1, RATE 1, DEF 8  
 RENEWALS (See POLICY RENEWALS)  
 REPETITIVE LOSS... GR 5, 11, REN 2, CN 7, SRL 1-13, DEF 8  
 REPLACEMENT COST .....APP 4, RATE 21-22, 31,  
 CONDO 7, PRP 2, DEF 8  
 RESIDENTIAL .....GR 5-6, CONDO 1-2  
 RESIDENTIAL BASEMENT FLOODPROOFING  
 CERTIFICATE .....CERT 7-8  
 RESIDENTIAL CONDOMINIUM BUILDING .....CONDO 1,  
 DEF 8  
 RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION  
 POLICY (RCBAP) (See also STANDARD FLOOD  
 INSURANCE POLICY) .....GR 1, 2, APP 4, CONDO 1-31,  
 POL 1, 42-61  
 Application Form.....CONDO 8-9  
 Assessment Coverage.....CONDO 7-8  
 Building Type.....CONDO 6, 8  
 Cancellation or Endorsement of Existing  
 Unit Owners' Dwelling Policies.....CONDO 8  
 Coinsurance .....CONDO 7  
 Commission, Producer's .....CONDO 8  
 Condominium Building in the Course  
 of Construction .....CONDO 6-7  
 Coverage, Building .....CONDO 8-9  
 Coverage, Contents.....CONDO 8-9  
 Coverage Limits.....CONDO 7, 8-9  
 Deductibles.....CONDO 8, 22  
 Determining Rates and Fees .....CONDO 9  
 Eligibility Requirements.....CONDO 6  
 Federal Policy Fee.....CONDO 8  
 Property Covered .....CONDO 6-7  
 Rate Tables .....CONDO 10-22  
 Rating Examples .....CONDO 23-31  
 Replacement Cost .....CONDO 7, 8  
 Tentative Rates and Scheduled Buildings.....CONDO 8  
 ROWHOUSES/TOWNHOUSES.....CONDO 6

**S**

SCHEDULED BUILDING POLICY .....GR 3, APP 1,  
 CONDO 8, DEF 8  
 SCREENING, INSECT (BELOW LOWEST ELEVATED  
 FLOOR) .....RATE 7, 20, CONDO 19  
 SECTION 1316 .....GR 7, DEF 8  
 SEPARATE BUILDING (See SINGLE BUILDING)  
 SEVERE REPETITIVE LOSS PROPERTIES.....GR 5,  
 REN 2, CN 6, SRL 1-13, DEF 8  
 SFIP (See STANDARD FLOOD INSURANCE POLICY)  
 SHEAR WALLS .....GR 5, DEF 8  
 SHEET FLOW HAZARD .....DEF 8  
 SILOS .....GR 4, 6  
 SINGLE ADJUSTER PROGRAM .....CL 3-4, DEF 8  
 SINGLE BUILDING .....GR 5, DEF 8  
 SINGLE-FAMILY RESIDENCE (DWELLING).....GR 5,  
 DEF 8  
 SLATS OR SHUTTERS (BELOW LOWEST ELEVATED  
 FLOOR) .....RATE 7, 20, CONDO 19  
 SOLID PERIMETER FOUNDATION WALLS .....GR 5,  
 RATE 20, DEF 8

SPECIAL CERTIFICATIONS ..... CERT 1-47  
SPECIAL DIRECT FACILITY (See NFIP SPECIAL DIRECT FACILITY)  
SPECIAL FLOOD HAZARD AREA (SFHA) .... MAP 2, DEF 8  
SPECIAL RATING SITUATIONS..... GR 14-15, RATE 21-25  
    Alternative Rates.....RATE 21  
    Buildings in More Than One  
        Flood Zone.....GR 14, RATE 17  
        Crawlspace .....RATE 25  
        Different Base Flood Elevations Reported ....GR 15, RATE 17  
        Flood Zone Discrepancies .....GR 15, RATE 17  
        Map "Grandfather" Rules: Effect of Map Revisions on Rates.....RATE 21-23  
        Policies Requiring Re-Rating.....RATE 23-24  
        Post-'81 V Zone Optional Rating .....RATE 23  
        Provisional Rates .....GR 14, DEF 7  
        Submit-for-Rate.....GR 14, RATE 24-25, DEF 9  
        Tentative Rates.....GR 14, RATE 21, CONDO 8, DEF 9  
STANDARD FLOOD INSURANCE POLICY (SFIP) ..GR 1, 2, POL 1-61, DEF 8-9  
    Agreement ..... POL 3, 23, 43  
    Claim Guidelines in Case of a Flood..... POL 21, 40, 61  
    Coinsurance.....POL 52  
    Deductibles ..... POL 12, 32, 51-52  
    Definitions ..... POL 3-5, 23-25, 43-45  
    Dwelling Form ..... POL 2-21, DEF 8  
    Exclusions.....POL 11-12, 31-32, 50-51  
    General Conditions ..... POL 12-20, 32-38, 53-59  
    General Property Form..... POL 22-40, DEF 8  
    Liberalization Clause ..... POL 20, 39, 60  
    Property Covered ..... POL 5-10, 25-30, 45-50  
    Property Not Covered..... POL 10-11, 30-31, 50  
    Residential Condominium Building Association Policy ..... POL 42-61, DEF 8-9  
    Summary of Significant Changes, December 2000..... POL 2, 22, 42  
    What Law Governs..... POL 20, 39, 60  
START OF CONSTRUCTION ..... DEF 9  
STOCK.....DEF 9  
SUBGRADE CRAWLSPACE..... CONDO 10, 12, 12-17, RATE 25  
SUBMIT-FOR-RATE.....GR 14, RATE 24-25, DEF 9  
SUBSTANTIAL DAMAGE.....GR 12, RATE 16, 23-24, DEF 9  
SUBSTANTIAL IMPROVEMENT .....APP 5, RATE 15-16, 23, DEF 9  
SUSPENSION.....GR 1, DEF 9

**T**

TECHNICAL ASSISTANCE ..... REF 2  
TELEPHONE NUMBERS..... REF 3-6  
TENTATIVE RATES ..... GR 14, RATE 21, CONDO 8, DEF 9  
TIMESHARES..... GR 7  
TOWNHOUSES/ROWHOUSES..... CONDO 6, PRP 9  
TRANSFER OF TITLE ..... GR 15  
TRAVEL TRAILERS (See MANUFACTURED [MOBILE] HOMES/TRAVEL TRAILERS)  
2-4 FAMILY RESIDENCE (DWELLING)..... GR 5-6, DEF 9

**U**

UNDERGROUND BUILDING ..... DEF 9  
UNFINISHED AREA ..... DEF 9  
UNFINISHED BASEMENT.....APP 1, 2  
UNIT ..... DEF 9

**V**

VALUED POLICY..... DEF 9  
VARIANCE ..... DEF 9  
VEHICLES AND EQUIPMENT ..... GR 6  
V-ZONE OPTIONAL RATING ..... RATE 23  
V-ZONE RISK FACTOR RATING FORM ..... RATE 35-48

**W**

WAITING PERIOD ..... GR 8-12, MPPP 4, REN 1, 2, PR 1, DEF 10  
WALLED AND ROOFED..... GR 5, DEF 10  
WALLS..... GR 5, RATE 20, LFG 1, 2, DEF 8  
    Breakaway Walls ..... GR 5, RATE 20, LFG 1, 2, DEF 1  
    Common Interior Walls ..... GR 5  
    Openings in Foundation Walls .....LFG 1  
    Shear Walls ..... GR 5, DEF 8  
    Solid Perimeter Foundation Walls..... GR 5, RATE 8, LFG 7, DEF 8  
WAVE HEIGHT ..... APP 6, RATE 30-31, DEF 10  
    Calculating Wave Height Adjustment .... RATE 30, DEF 10  
WHOLE DOLLAR PREMIUM ..... RATE 17  
WIND LOSSES ..... CL 4  
WRITE YOUR OWN (WYO) PROGRAM.... REF 1-2, DEF 10

**Z**

ZONE (See also Map Zones under FLOOD MAPS) ...MAP 2, DEF 10  
    Discrepancies ..... GR 15, RATE 17





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