



FEMA

July 2011

Dear *NFIP Flood Insurance Manual* Subscriber:

Revisions have been made to the *NFIP Flood Insurance Manual* that will become effective October 1, 2011. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2011, effective date. Significant revisions include the following:

- Building Occupancy classification updates (GR, APP, PRP, and DEF Sections).
- Improvements and Betterments coverage clarification (GR Section).
- Rate increases for policies written or renewed on or after October 1, 2011 (RATE, CONDO, MPPP, PR, and LFP Sections).
- New elevation rating requirement for new business applications for policies covering Post-FIRM buildings in AH, AO, and Unnumbered A Zones (RATE and CONDO Sections).
- Clarification that individual non-residential unit owners may not purchase building coverage but may purchase contents coverage (GR and CONDO Sections).
- Further clarification about attached garages for single-family non-elevated buildings; inclusion of additional building drawings (LFG Section).
- Explanation of optional reduction of coverage when converting a PRP issued in error to a standard-rated policy (PRP Section).
- Updates to years of refund eligibility and receipt date requirements (CN Section).
- Updated documentation requirements for buildings in CBRS areas or OPAs (CBRS Section).
- Community Rating System Eligible Communities list updates (CRS Section).
- Updated sample letters for policyholders, agents, and lenders (SRL Section).
- New definitions for foundation walls and masonry walls (DEF Section).

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink that reads "Edward L. Connor". The signature is written in a cursive style.

Edward L. Connor
Deputy Administrator, Insurance
Federal Insurance and Mitigation Administration

Enclosure

Change Record Page

Effective Date: October 1, 2011

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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NFIP FLOOD INSURANCE MANUAL

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REFERENCE

I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was established by the National Flood Insurance Act of 1968. The Act was in response to Congress finding that:

- Flooding disasters required unforeseen disaster relief and placed an increased burden on the nation's resources.
- The installation of flood preventive and protective measures and other public programs designed to reduce losses caused by flood damage had not been sufficient to adequately protect against the growing exposure to flood losses as a matter of national policy. A reasonable method of slowing the risk of flood losses would be through a program of flood insurance that could complement and encourage preventive and protective measures.
- Many factors made it uneconomical for private insurance industry carriers to make flood insurance available to those in need of such protection on reasonable terms and conditions.
- A program of flood insurance with large-scale participation of the Federal Government and the maximum extent practicable by the private industry was feasible and could be initiated.

Congress stated that the purpose in passing the Act was to:

- Authorize a flood insurance program that, over time, could be made available across the country through the cooperative effort of the Federal Government and the private insurance industry.
- Provide flexibility in the program so that such flood insurance would be based on workable methods of pooling risks, minimizing costs, and distributing burdens equitably among the general public and those who would be protected by flood insurance.
- Encourage state and local governments to use wisely the lands under their jurisdiction by considering the hazards of flood when rendering decisions on the future use of such land in order to minimize damage.

From 1968 until 1979, the NFIP was administered by the U.S. Department of Housing and Urban Development. When the Federal Emergency Management Agency (FEMA) was established in 1979, administration of the NFIP was transferred to that agency. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

The NFIP is a program in which communities formally agree, as evidenced by their adoption of codes and ordinances, to regulate the use of their floodprone lands. In return, FEMA makes flood insurance coverage available on buildings and their contents throughout the community. FEMA has traditionally identified these flood hazard areas on maps that are provided to communities for carrying out their responsibilities. The maps are also used by insurance agents/producers to determine rates and by lenders to determine purchase requirements.

II. THE WRITE YOUR OWN PROGRAM

The Write Your Own (WYO) Program, begun in 1983, is a cooperative arrangement between FEMA and the private insurance industry. The WYO Program operates within the context of the NFIP and is subject to its rules and regulations. WYO allows participating property and casualty insurance companies to write and service Federal flood insurance in their own names. The companies receive an expense allowance for policies written and claims processed while the Federal Government retains responsibility for underwriting losses. Individual WYO Companies may, to the extent possible, and consistent with Program rules and regulations, match their flood business to their normal business practices for other lines of insurance. Many agents/producers have elected to move or place their flood policies with 1 or more of the WYO Companies they represent.

In brief, the agent/producer has these options:

- Place all business with 1 or more WYO Companies;
- Place business with both the NFIP directly and with 1 or more WYO Companies; or
- Place all flood insurance directly with the NFIP (referred to as "NFIP Direct business").

The goals of the Program are to increase the policy base, improve services, and involve the insurance companies.

III. TECHNICAL ASSISTANCE

In order to provide the most efficient service to policyholders, follow these procedures when requesting technical assistance in connection with the sale and servicing of Standard Flood Insurance Policies. It is essential that all parties – WYO Companies, the NFIP Bureau and Statistical Agent (NFIP Bureau), the NFIP Servicing Agent, insurance agents/producers, and adjusters – comply.

A. WYO Companies

Agents/producers and adjusters servicing flood insurance business through a WYO Company should direct questions and requests for technical assistance to the company itself. If the WYO Company needs technical assistance, it will contact its NFIP Bureau business consultant. If the business consultant, with the assistance of technical experts, cannot provide the needed assistance, the NFIP Bureau will direct the inquiry to FEMA for an answer.

B. NFIP Servicing Agent (NFIP Direct)

Agents/producers and adjusters servicing flood insurance business through the NFIP Servicing Agent

should contact the NFIP Servicing Agent for answers to technical questions or the resolution of technical problems connected with the NFIP. If the NFIP Servicing Agent cannot provide the needed assistance, it will contact FEMA for an answer.

C. Special Direct Facility

Agents/producers and adjusters servicing flood insurance policies identified as Severe Repetitive Loss (SRL) properties should contact the Special Direct Facility established by the NFIP Servicing Agent for technical assistance. See the Severe Repetitive Loss section of this manual for more information.

IV. CONTACT INFORMATION

A. NFIP Servicing Agent Contact Information for NFIP Direct Program Agents

The contact information below is for use only by agents/producers who write with the NFIP Direct Program – the NFIP Servicing Agent.

Agents/producers who write with the NFIP WYO Program must submit materials and questions to their respective WYO Companies.

CORRESPONDENCE TYPE	MAILING ADDRESS	TELEPHONE & FAX NUMBERS*
<ul style="list-style-type: none"> Applications (not Submit-for-Rate) 	NFIP Servicing Agent P.O. Box 29138 Shawnee Mission, KS 66201-9138	Phone 1-800-638-6620 Fax 1-800-742-3148
<ul style="list-style-type: none"> Endorsements Cancellations 	NFIP Servicing Agent P.O. Box 2992 Shawnee Mission, KS 66201-1392	Phone 1-800-638-6620 Fax 1-800-742-3148
<ul style="list-style-type: none"> Submit-for-Rate Applications (see the Rating section) Underpayment Letters Underwriting Inquiries and Issues All Other Inquiries 	NFIP Servicing Agent P.O. Box 2965 Shawnee Mission, KS 66201-1365	Phone 1-800-638-6620 Fax 1-800-742-3148
<ul style="list-style-type: none"> Severe Repetitive Loss (SRL) Properties 	NFIP Special Direct Facility P.O. Box 29524 Shawnee Mission, KS 66201-5524	Phone 1-800-638-6620 Fax 1-800-742-3148
<ul style="list-style-type: none"> Renewal Notices (with premium payments) Expiration Notices (with premium payments) 	National Flood Insurance Program P.O. Box 790348 St. Louis, MO 63179-0348	Phone 1-800-638-6620 Fax 1-800-742-3148
<ul style="list-style-type: none"> Notices of Loss Written Claims Inquiries All Other Claims Correspondence 	NFIP Servicing Agent P.O. Box 2966 Shawnee Mission, KS 66201-1366	Phone 1-800-767-4341 Fax 1-800-767-5574
<ul style="list-style-type: none"> Overnight Express Deliveries Certified Mail 	NFIP Servicing Agent c/o CSC Covansys 13401 W. 98th St. Lenexa, KS 66215	N/A

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

B. NFIP General Contact Information for All NFIP Stakeholders

TOPIC	MAIL, EMAIL & WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
Agent Referral Program • Information & Sign-up Form	https://agents.floodsmart.gov	Phone 1-888-786-7693
CBRS Areas – Map Panel Listing	http://www.fema.gov/business/nfip/cbrs/cbrs.shtm	N/A
<i>Community Status Book</i> (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://www.fema.gov/fema/csb.shtm	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
FEMA Information Resource Library, Multimedia	http://www.fema.gov/library/index.jsp	N/A
<i>NFIP Flood Insurance Manual</i> (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://www.fema.gov/business/nfip/manual.shtm	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
Flood Map Information from FEMA Map Specialists on: • Letters of Map Change • Other Technical Issues	FEMA Map Information eXchange (FMIX) 847 S. Pickett St. Alexandria, VA 22304 femamapspecialist@riskmapcdfs.com	Phone 1-877-336-2627 (1-877-FEMA-MAP)
Flood Maps, Flood Insurance Studies, and Q3 Data (order hardcopy or CD-ROM)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://msc.fema.gov	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
Flood Zone Determination Companies, List of	http://www.fema.gov/business/nfip/fzone1.shtm	N/A
General Information for • Agents & Consumers	http://www.floodsmart.gov/floodsmart/pages/index.jsp	N/A
Supply Order Forms (bulk hardcopy orders): • Claims & Underwriting • Public Awareness Materials	FEMA Distribution Center P.O. Box 2012 Jessup, MD 20794-2012	Phone 1-800-480-2520 Fax 1-301-362-5335
Training on Flood Insurance	http://www.fema.gov/business/nfip/wshops.shtm ; http://www.fema.gov/business/nfip/trainagt.shtm	N/A
<i>Watermark & eWatermark</i> Newsletters	http://www.fema.gov/business/nfip/wm.shtm ; http://www.nfipiservice.com/watermark/index.html	N/A
Write Your Own (WYO) Companies, List of	http://www.fema.gov/library/viewRecord.do?id=4063	Phone 1-800-480-2520 (Ask for item F-073, “The Choice Is Yours”)
Write Your Own (WYO) Companies Writing MPPP, List of	http://www.fema.gov/nfipInsurance/search.do?action=Search&state=mppp	N/A

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

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

The NFIP Bureau and Statistical Agent operates a network of regional offices within the continental United States. The regional staff may be able to assist with problems and answer questions of a general nature. However, the regional offices do not handle processing, nor do they have policy files at their locations.

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

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
<p>iService Headquarters 8400 Corporate Dr., Suite 350 Landover, MD 20785 Phone: 267-560-5057 Fax: 267-560-5057</p>	<p>Walter McGuckin Regional Support Lead Cell: 301-467-8103 wmcguckin@ostglobal.com</p>	<p>Entire Country</p>
<p>Region I P.O. Box 2156 Merrimack, NH 03054 Phone: 603-423-0470 Fax: 603-423-0395</p>	<p>Robert Desaulniers Regional Manager Cell: 713-252-6779 rdesaulniers@ostglobal.com</p>	<p>Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont</p>
<p>Region II P.O. Box 7342 Penndel, PA 19047 Phone: 267-560-5057 Fax: 267-560-5057</p>	<p>Walter McGuckin Regional Support Lead Cell: 301-467-8103 wmcguckin@ostglobal.com</p>	<p>New Jersey, New York, Puerto Rico, Virgin Islands</p>
<p>Region III HC 87 Box 36 Pocono Lake, PA 18347 Phone: 570-643-6582 Fax: 570-643-6582</p>	<p>Tom Kustelski Regional Manager Cell: 816-509-1949 tkustelski@ostglobal.com</p>	<p>Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia</p>
<p>Region IV P.O. Box 1046 Zephyrhills, FL 33539-1046 Phone: 813-788-2624 Fax: 813-788-2710</p>	<p>Lynne Magel Regional Manager Cell: 813-404-8782 lmagel@ostglobal.com</p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p>P.O. Box 10 Buford, GA 30515 Phone: 770-614-0865</p>	<p>David Clukie Regional Liaison Cell: 813-767-5355 dclukie@ostglobal.com</p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p>Region V 100 S. Wacker Dr., Suite 500 Chicago, IL 60606 Phone: 312-596-6728 Fax: 312-939-4198</p>	<p>Rich Roths Regional Manager Cell: 630-309-0384 rroths@ostglobal.com</p>	<p>Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin</p>

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
Region VI P.O. Box 1536 Frisco, TX 75034 Phone: 214-618-1092 Fax: 214-618-1092	Mark Lujan Regional Manager Cell: 425-417-3159 mlujan@ostglobal.com	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region VII P.O. Box 252 Louisburg, KS 66053 Phone: 913-837-5220 Fax: 913-837-5220	Ally Bishop Regional Manager Cell: 202-486-2738 abishop@ostglobal.com	Iowa, Kansas, Missouri, Nebraska
Region VIII 999 18th St., Suite 900 Denver, CO 80202 Phone: 303-299-7873 Fax: 303-293-8585	Erin May Regional Manager Cell: 303-550-3658 emay@ostglobal.com	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Region IX P.O. Box 492 West Sacramento, CA 95691 Phone: 301-467-7291 Fax: 916-375-0927	Adam Lizarraga Regional Manager Cell: 301-467-7291 alizarraga@ostglobal.com	American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau
Region X 9300 50th Ave. NE Marysville, WA 98270 Phone: 360-658-8188 Fax: 360-658-8188	Kristin Minich Regional Manager Cell: 830-265-7796 kminich@ostglobal.com	Alaska, Idaho, Oregon, Washington

PAPERWORK BURDEN DISCLOSURE NOTICE

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

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

DISCLOSURE OF BURDEN – Public reporting burden for the collection of information titled “National Flood Insurance Program Policy Forms,” is estimated to average 10 minutes per response, excluding the VZone Risk Factor Rating Form. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Reporting burden for these forms, as part of this collection, is listed below. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006). NOTE: Do not send completed forms to this address.

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

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

B. Insurance Products

The following products are available under the SFIP:

1. Preferred Risk Policy (PRP)

The PRP is available in moderate-risk flood zones B, C, and X. Information about coverage options and eligibility requirements for the PRP 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 (WYO) 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 canceled. However, an applicant may purchase a regular SFIP 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 2 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% of the Actual Cash Value (ACV) 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% 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 1 or more sections, and affixed to a permanent foundation); *and*

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 (SFHA). 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 an SFHA 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 procedures in the Rating section for insurance on Post-FIRM buildings located entirely in, on, or over water or seaward of mean high tide. 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.

Exception: If a building was originally constructed on land or partially over water, and later becomes entirely over water because of erosion, it is eligible for coverage only if the building has had continuous coverage:

- from the period beginning at least 1 year prior to the building being located entirely over water, regardless of any changes in the ownership of the building; *or*
- from the date of construction if less than 1 year.

Acceptable documentation of a building's continued eligibility for coverage must include the following:

- A letter from the community official stating that the building originally was constructed on land or only partially over water; *and*

- Photographs of the building over land, if available; *and*
- The approximate date when the building became located entirely over water; *and*
- Proof of continuous flood insurance coverage from the period beginning 1 year prior to the building being located entirely over water, or from the date of construction if less than 1 year.

6. Buildings Partially Over Water

Follow Submit-for-Rate procedures in the Rating section for buildings partially over water. However, Pre-FIRM buildings are eligible for normal Pre-FIRM rates.

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; *and*
- 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 constructed prior to October 1, 1982, may continue to be rated using the published rate.

8. Buildings in the Course of Construction

NFIP rules allow for the issuance of an SFIP to cover a building in the course of construction before it

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

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

To determine the eligibility of a residential condominium building under construction, see the Condominiums section of this manual.

9. Severe Repetitive Loss Properties

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

B. Single Building

To qualify as a single-building structure and be subject to the single-building limits of coverage, a building must be:

1. Separated from other buildings by intervening clear space; *or*
2. Separated into divisions by solid, vertical, load-bearing walls; each division may be insured as a separate building.
 - a. These walls must divide the building from its lowest level to its highest ceiling and have no openings.
 - b. If there is access through the division wall by a doorway or other opening, the structure must be insured as 1 building unless it meets all of the following criteria:
 - It is a separately titled building contiguous to the ground; *and*
 - It has a separate legal description; *and*
 - It is regarded as a separate property for other real estate purposes, meaning that it has most of its own utilities and may be deeded, conveyed, and taxed separately.

Additions and Extensions

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

C. Walls

1. Breakaway Walls

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

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

2. Shear Walls

Shear walls are used for structural support, but are not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls 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 Dwelling

This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if

limited to less than 50% of the building's total floor area.

NOTE: Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

2. 2–4 Family Dwelling

This is a residential building that contains 2–4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies (see note above) are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.

3. Other Residential Building

This is a residential building that contains more than 4 apartments/units. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. These buildings are permitted incidental occupancies (see note above). The total area of incidental occupancy is limited to less than 25% of the total floor area within the building. Examples of other residential buildings include dormitories and assisted-living facilities.

4. Non-Residential Building (including hotel/motel)

This is a commercial or non-habitational building, or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, small businesses, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural buildings, industrial buildings, warehouses, nursing homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for less than 6 months.

IV. CONTENTS ELIGIBILITY

A. Eligible Contents

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

B. Vehicles and Equipment

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

1. Used mainly to service the described location; or
2. Designed and used to assist handicapped persons

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

C. Silos, Grain Storage Buildings, and Cisterns

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

D. Commercial Contents Coverage

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

V. EXAMPLES OF ELIGIBLE RISKS

Examples of eligible risks are provided below.

A. Building Coverage

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

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

2. Timeshare Building – Entire Building in Name of Corporation (General Property Form)

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

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

B. Contents Coverage

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

C. Condominiums

Refer to the Condominiums section of this manual.

VI. INELIGIBLE PROPERTY

A. Buildings

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

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

B. Container-Type Buildings

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

C. Buildings Entirely Over Water

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

D. Buildings Partially Underground

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

E. Basement/Elevated Building Enclosures

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

VII. EXAMPLES OF INELIGIBLE RISKS

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

A. Building Coverage

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

B. Contents Coverage

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

C. Non-Residential Condominium Unit

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

VIII. POLICY EFFECTIVE DATE

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

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

A. Receipt Date (in the determination of the effective date)

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

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

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

B. Presentment of Premium Date Requirements for Loan Closing

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

Presentment of premium is defined as:

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

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

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

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

C. Effective Date

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 rules provided in subsection A. Receipt Date must be used.

2. New Policy – No Waiting Period (Loan Transaction)

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

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

home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for at or before closing. The rules provided in subsection A. Receipt Date must be used.

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

13. Endorsement – 1-Day Waiting Period (Map Revision)

The first increase in coverage requested during the 13-month period beginning on the effective date of a map revision shall be effective 12:01 a.m., local time, the day after the endorsement date and presentation of the additional premium. This rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. The rules provided in subsection A. Receipt Date must be used.

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

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

15. Renewal with Higher PRP Limits

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

16. Renewal with Deductible Reduction

The deductible amount may be reduced at the time of renewal. In order for the deductible reduction to take effect on the renewal date, the request and full premium must be received at least 30 days

prior to the renewal effective date, except when the deductible buyback is part of the renewal offer.

IX. COVERAGE

A. Limits of Coverage

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

B. Deductibles

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

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

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

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

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

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

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

- Be a repetitive loss structure as defined, for which the NFIP paid a previous qualifying claim, in addition to the current claim. The state or community must have a cumulative, substantial damage provision or

repetitive loss provision in its floodplain management law or ordinance being enforced against the structure;
or

- Be a structure that has sustained substantial flood damage. The state or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

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

D. Reduction of Coverage Limits or Reformation

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

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

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

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

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

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

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

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

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

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

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

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

E. Loss Assessments

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

1. No RCBAP
 - a. If the unit owner purchases building coverage under the Dwelling Form and there is no RCBAP, the Dwelling Form responds to a loss assessment against the unit owner for damages to common areas, up to the building coverage limit under the Dwelling Form.
 - b. If there is damage to building elements of the unit as well, the building coverage limit under the Dwelling Form may not be exceeded by the combined settlement of unit building damages, which would apply first, and the loss assessment.
2. RCBAP Insured to at Least 80% of the Building Replacement Cost

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

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

- a. If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to less than 80% of the building replacement cost at the time of loss, the loss assessment coverage cannot be used to reimburse the association for its co-insurance penalty.
- b. The covered damages to the condominium association building must be greater than 80% of the building replacement cost at the time of loss before the loss assessment coverage becomes available under the Dwelling Form. Covered repairs to the unit, if applicable, would have priority over loss assessments.

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

F. Improvements and Betterments (Tenant's Coverage)

Under the Dwelling Form and General Property Form, coverage for improvements and betterments is provided for tenants who have purchased personal property and/or building coverage.

1. Personal Property Coverage

The maximum amount payable for this coverage, which applies to fixtures, alterations, installations, or additions in the dwelling or apartment in which the insured resides, made or acquired solely at the tenant's expense, is 10% of the personal property

limit of liability shown on the declarations page. Use of this tenant's coverage reduces the amount of insurance available for personal property.

2. Building Coverage

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

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

NOTE: Duplicate coverage is not permitted under the NFIP, so only 1 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.

G. Coverage for Building Items Under the Condominium Unit-Owners' Contents Coverage

Under the Dwelling Form and General Property Form, coverage for additions and alterations to condominium units is provided for condominium unit owners who have purchased personal property coverage. The maximum amount payable for this coverage is 10% of the personal property limit of liability shown on the declarations page. This coverage will apply to additions or alterations made by a unit owner to the interior walls, floor, and ceiling of a condominium unit (not otherwise covered under a flood insurance policy purchased by the condominium association). Use of this coverage reduces the amount of insurance available for personal property.

X. SPECIAL RATING SITUATIONS

A. Tentative Rates

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

requested by application. For more information, see the Tentative Rates subsection in the Rating section of this manual.

B. Submit-for-Rate

Some risks, because of their unique underwriting characteristics, cannot be rated using this manual and must be submitted to the insurer. The insurer must obtain all information necessary to properly rate and issue the policy. Policies for Submit-for-Rate risks are re-rated annually. For additional information, see the Submit-for-Rate subsection in the Rating section.

Pre-FIRM risks may not be rated using the Submit-for-Rate procedures except for buildings with subgrade crawlspaces as described in the Rating section. Pre-FIRM buildings in AO and AH Zones with the basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the With Certification of Compliance or Elevation Certificate rates and would not have to follow Submit-for-Rate procedures.

The policy effective date for a Submit-for-Rate risk is determined based on the date of application and receipt of premium, in the same manner as all other policies. See New Policy (Submit-for-Rate submission) in the Effective Date subsection of this section for the applicable waiting period information.

C. Provisional Rates

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

D. Buildings in More Than 1 Flood Zone/BFE

Buildings, not the land, located in more than 1 flood zone/BFE must be rated using the more hazardous zone/BFE.

This condition applies even though the portion of the building located in the more hazardous flood risk zone/BFE may not be covered under the SFIP, such as a deck attached to a building. (*Example:* The building must be rated using the more hazardous flood risk zone/BFE if any portion of the attached deck foundation extends into the more hazardous flood risk zone/BFE. If the attached deck overhangs the more hazardous flood risk zone/BFE, but its foundation system does not extend into more hazardous flood risk zone/BFE, then the building must be rated using the flood risk zone/BFE where the building foundation is located.)

E. Different BFEs Reported

When the BFE shown on a Flood Zone Determination is different than that shown on the Elevation Certificate, and the zone and the map information (community

number, panel number, and suffix) are the same on both documents, the BFE shown on the Elevation Certificate must be used to rate the policy. In all cases, the zone and BFE must be from the FIRM in effect on the application date or renewal effective date unless grandfathering.

F. Flood Zone Discrepancies

When presented with 2 different flood zones, use the more hazardous flood zone for rating unless the building qualifies for grandfathering (see XIV.D. in the Rating section of this manual). The map information (community number, panel number, and suffix) and BFE must come from the same source as the zone used to rate the policy.

NOTE: The NFIP rules allow the continued use of the flood zone and/or BFE that was in effect at the time of application or renewal even when a map revision that changes the zone and/or BFE occurs after the policy effective date.

XI. MISCELLANEOUS

A. Policy Term

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

B. Application Submission

Flood insurance applications and premium payments must be made promptly to the insurer. The date of receipt of premium by the insurer is determined by either the date received at its office or the date of certified mail. In the context of submission of applications, endorsements, and premiums to the insurer, the term “certified mail” includes the U.S. Postal Service and certain third-party delivery services. For details, see subsection VIII.A. Receipt Date within this section.

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

C. Delivery of the Policy

The policy contract must be sent to the insured on new business or when changes are made to the policy form. The policy declarations page must be sent to the insured, agent/producer, and, if applicable, lender.

D. Evidence of Insurance

A copy of the Flood Insurance Application and premium payment, or a copy of the declarations page, is sufficient evidence of proof of purchase for new policies. The NFIP does not recognize binders. However, for informational purposes only, the NFIP recognizes certificates or evidences of flood insurance, and similar forms, provided for renewal policies if the following information is included:

1. Policy Form/Type (GP, DP, RCBAP*, PRP)
2. Policy Term
3. Policy Number
4. Insured's Name and Mailing Address
5. Property Location
6. Current Flood Risk Zone
7. Rated Flood Risk Zone (zone used for rating, including when grandfathering or issuing coverage under the 2-year PRP Eligibility Extension)
8. Grandfathered: Y/N
9. Mortgagee Name and Address
10. Coverage Limits; Deductibles
11. Annual Premium

* For an RCBAP, include the number of units and Replacement Cost Value (RCV) of the building.

E. Assignment

A building owner's flood insurance building policy may be assigned to a purchaser of the insured building with the written consent of the seller.

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

F. Transfer of Business

The new insurer must collect all required underwriting information needed to verify the correct rating and issuance of the policy. A declarations page usually does not provide all the required underwriting information.

The new insurer may use the elevation information on the declarations page issued by the previous insurer only when the Lowest Floor Elevation (LFE) and BFE are provided. The elevation information on the previous declarations page must be validated when there is a discrepancy in the building description (e.g., the Application shows a basement or an enclosure and the declarations page does not, or the Application

describes a non-elevated building and the declarations page describes an elevated building).

A PRP requires documentation of eligibility including verification of the flood zone.

An RCBAP requires all information needed to issue and rate the policy, including photos and RCV documentation.

When an agent/producer moves his or her book of business from 1 insurer to another, or when an insurer acquires another's book of business, photographs are not required. However, when transferring an individual policy, the photograph requirement applies.

G. Agents'/Producers' Commissions (NFIP Direct Business Only)

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

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

Commissions for all Scheduled Building Policies are computed as though each policy were separately written.

For calculation of commission on an RCBAP, see the Condominiums section of this manual.

H. Contract Agent Rule

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

An agent/producer under written contract to a WYO Company is not a Contract Agent if the WYO Company reserves the right to reject the risk.

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

Check if the community is in the Regular Program or the Emergency Program.

NOTE: If the community contains a Coastal Barrier Resources System (CBRS) or Otherwise Protected Area (OPA), see the CBRS section in this manual for additional information.

GRANDFATHERED? <input 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:

Check YES if the grandfathering rule is being applied, and complete this section; otherwise, check NO.

If YES:

- Check whether the building is eligible for grandfathering under the built-in-compliance or the continuous-coverage provision.
- Enter the prior policy number if grandfathering under continuous coverage.
- Enter the current community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE. Do not use this map information for rating.

IS INSURED BUILDING OWNED BY STATE GOVERNMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO

Check YES if the building is owned by a state government; otherwise, check NO.

IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO

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

Complete all required information in this section.

• Building Occupancy

BUILDING OCCUPANCY
<input type="checkbox"/> SINGLE FAMILY
<input type="checkbox"/> 2-4 FAMILY
<input type="checkbox"/> OTHER RESIDENTIAL
<input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)

Check the type of occupancy for the building (i.e., SINGLE FAMILY, 2-4 FAMILY, OTHER RESIDENTIAL, or NON-RESIDENTIAL).

- Single Family – This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if limited to less than 50% of the building’s total floor area.

NOTE: Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

- 2-4 Family – This is a residential building that contains 2-4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies (see note above) are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.
- Other Residential – This is a residential building that contains more than 4 apartments/units. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. These buildings are permitted incidental occupancies (see note above). The total area of incidental occupancy is limited to less than 25% of the total floor area within the building. Examples of other residential buildings include dormitories and assisted-living facilities.
- Non-Residential (including hotel/motel) – This is a commercial or non-habitational building, or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, small businesses, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural buildings, industrial buildings, warehouses, nursing homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for less than 6 months.

• Basement/Enclosure/Crawlspace/Subgrade Crawlspace

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

Check whether the building contains:

- Basement – Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.
- Enclosure – That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. A garage below or attached to an elevated building is considered an enclosure.

NOTE: A **finished** (habitable) area is an enclosed area that has more than 20 linear feet of finished interior walls (paneling, etc.).

An **unfinished** area is an enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area.

- Crawlspace – In an elevated building, an under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor.
- Subgrade Crawlspace – A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next-higher floor and no more than 2 feet below the lowest adjacent grade on all sides. (A building with a subgrade crawlspace is not an elevated building.)

Select NONE if the enclosure or crawlspace is not the lowest floor for rating. In all zones with the exception of zones V, VE, and V1–V30, this means that the enclosure has proper openings, is unfinished, and is used only for building access, parking, or storage.

Select NONE for a Post-FIRM V-Zone building constructed before October 1, 1981, if the enclosure is less than 300 square feet with breakaway walls and no machinery or equipment, is unfinished, and is used only for building access, parking, or storage.

Select NONE if coverage is for an individual unit in a high-rise condominium building that is elevated with an enclosure.

NOTE: If NONE is selected, use the without basement/enclosure/crawlspace/subgrade crawlspace rates.

• **Number of Floors or Building Type**

NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ ENCLOSED AREA, IF ANY) OR BUILDING TYPE

1 2

3 OR MORE SPLIT LEVEL

TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)

MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

Indicate the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

If the building’s enclosure or crawlspace is eligible for exclusion from rating, do not count the enclosed area as a floor. See the explanation under “Basement/Enclosure/Crawlspace/Subgrade Crawlspace” for eligibility of exclusion from rating.

- 1 Floor – excludes unfinished attic;
- 2 Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;

- 3 or More Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- Split Level – A foundation with a vertical offset in the floor framing on either side of a common wall;
- Townhouses/Rowhouses (RCBAP low-rise only) – A row of homes sharing at least 1 common wall;
- Manufactured (Mobile) Home or Travel Trailer – Must be built on a permanent chassis and affixed to a permanent foundation, regardless of size. A serial number must be provided in Part 2 of the Application.

• **Number of Occupancies (Units)**

IF NOT A SINGLE-FAMILY DWELLING, NUMBER OF OCCUPANCIES (UNITS) IS _____

For other than single-family dwellings, indicate the number of units in the building.

• **Condominium Information**

CONDO FORM OF OWNERSHIP?
 YES NO
 CONDO COVERAGE IS FOR:
 UNIT ENTIRE BUILDING
 RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY TOTAL NUMBER OF UNITS (INCLUDE NON-RES)

 HIGH-RISE LOW-RISE

◦ **Form of Ownership**

Check YES if the building is under a condominium form of ownership; otherwise, check NO. (A homeowners association [HOA] may or may not be in a condominium form of ownership.) Refer to the Condominiums section for rating guidelines.

◦ **Condominium Coverage**

If condominium coverage is being purchased, indicate whether the coverage is for a condominium unit or the entire condominium building.

◦ **Residential Condominium Building Association Policy (RCBAP)**

For an RCBAP, enter the total number of units (including non-residential) within the building and indicate whether the building is a high-rise or low-rise. The RCBAP covers only a residential condominium building in a Regular Program community.

- High-Rise Building – A condominium building having 5 or more units and at least 3 floors excluding enclosures.
- Low-Rise Building – A condominium building having fewer than 5 units regardless of the number of floors, or 5 or more units with fewer than 3 floors including a basement.

Estimated Replacement Cost

ESTIMATED REPLACEMENT COST
AMOUNT \$ _____

Using normal company practice, estimate the Replacement Cost Value (RCV) and enter the value in the space provided. Include the cost of the building foundation when determining the RCV.

Insured's Principal Residence

IS BUILDING INSURED'S PRINCIPAL RESIDENCE? YES NO

Check YES if the building is the policyholder's principal residence; otherwise, check NO.

Building in the Course of Construction

IS BUILDING IN THE COURSE OF CONSTRUCTION? YES NO

Check YES if the building is in the course of construction (if the building is not yet walled and roofed); otherwise, check NO.

Building Walled and Roofed

IS BUILDING WALLED AND ROOFED? YES NO

Check YES if the building has at least 2 outside rigid walls and a fully secured roof; otherwise, check NO.

Building Over Water

IS BUILDING OVER WATER?
 NO
 PARTIALLY
 ENTIRELY

Check NO if the building is not located over water. Check PARTIALLY if any part of the building is over water. Check ENTIRELY if the building is completely over water. In tidal areas, use the mean high tide in determining whether the building is partially or entirely over water. For Post-FIRM buildings located completely over water, use the Submit-for-Rate procedures in the Rating section of this manual.

Elevated Building

IS BUILDING ELEVATED?
 YES NO
IF YES, AREA BELOW IS:
 FREE OF OBSTRUCTION
 WITH OBSTRUCTION
IF ELEVATED, COMPLETE PART 2 OF APPLICATION

Check YES if the building is an elevated building; otherwise, check NO. An elevated building is a building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.

If the building is elevated, indicate in the next box whether the area below the lowest elevated floor is free of obstruction or with obstruction. An obstruction is a partially or fully enclosed area, or machinery and equipment, below the lowest elevated floor of the building.

Building Use

BUILDING USE:
 MAIN HOUSE/BUILDING
 DETACHED GUEST HOUSE
 DETACHED GARAGE
 AGRICULTURAL BUILDING
 WAREHOUSE
 POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
 TOOL/STORAGE SHED
 OTHER: _____

Check the box that indicates the insured building's use. If OTHER, describe the building use.

Manufactured (Mobile) Homes and Travel Trailers

FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS, COMPLETE PART 2, SECTION III.

For all manufactured (mobile) homes and travel trailers, complete Part 2 on the back of the Flood Insurance Application after you have completed Part 1.

K. Contents

CONTENTS LOCATED IN:
 BASEMENT/ENCLOSURE
 BASEMENT/ENCLOSURE AND ABOVE
 LOWEST FLOOR ONLY ABOVE GROUND LEVEL
 LOWEST FLOOR ABOVE GROUND LEVEL AND FLOOR
 ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR
 AT ANGLE/FAMILY CONTENTS ARE PLACED THROUGHOUT THE BUILDING
IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? YES NO IF NO, PLEASE DESCRIBE: _____

Check the box that describes the location of the contents to be insured. Check YES if personal property is household contents; otherwise, check NO and describe.

L. Construction Data

1. Construction Date

ALL BUILDINGS: CHECK ONE OF THE FIVE BOXES AND RECORD CORRESPONDING DATE IN THE DATE BOX:
 BUILDING PERMIT DATE MANUFACTURED HOME/TRAILER/PLACED LOCATED IN A MOBILE HOME PARK
 END OF CONSTRUCTION BE BROADCASTING CONSTRUCTION (END OF WORK) FROM PARADE (CONSTRUCTION FACILITY)
 HOUSEHOLD APPLICANT'S DATE HOUSEHOLD APPLICANT'S DATE (SEE INSTRUCTIONS FOR HOUSEHOLD APPLICANT)
DATE: _____
INSURANCE COMPANY: _____

Check 1 of the 5 boxes in the first part of this section. Enter the appropriate date in the Date box.

Building Permit Date

Select this box if construction began within 180 days of the building permit date and enter the building permit date.

Date of Construction

Select this box if construction began more than 180 days after the building permit date and enter the date of the start of construction.

RATING

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

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

I. AMOUNT OF INSURANCE AVAILABLE

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

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

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

NOTE: For the RCBAP, refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1-5 show annual rates per \$100 of coverage. Table 6 provides

tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES

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

	BUILDING	CONTENTS
Residential	.76	.96
Non-Residential	.83	1.62

TABLE 2. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D²

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .66	.96 / 1.18	.76 / .66		.76 / 1.37		.83 / 1.31	
	With Basement	.81 / .97	.96 / .99	.81 / .97		.76 / 1.14		.88 / 1.29	
	With Enclosure	.81 / 1.17	.96 / 1.18	.81 / 1.17		.81 / 1.43		.88 / 1.62	
	Elevated on Crawlspace	.76 / .66	.96 / 1.18	.76 / .66		.76 / 1.37		.83 / 1.31	
	Non-Elevated with Subgrade Crawlspace	.76 / .66	.96 / .99	.76 / .66		.76 / 1.37		.83 / 1.31	
	Manufactured (Mobile) Home ³	.76 / .66	.96 / 1.18					.83 / 1.31	
CONTENTS LOCATION	Basement & Above ⁴				.96 / .99		.96 / .99		1.62 / 2.20
	Enclosure & Above ⁵				.96 / 1.18		.96 / 1.18		1.62 / 2.63
	Lowest Floor Only – Above Ground Level				.96 / 1.18		.96 / 1.18		1.62 / 1.16
	Lowest Floor Above Ground Level and Higher Floors				.96 / .82		.96 / .82		1.62 / .99
	Above Ground Level – More Than 1 Full Floor				.35 / .16		.35 / .16		.24 / .16
	Manufactured (Mobile) Home ³								1.62 / 1.16

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 / 1.70	1.23 / 2.91	.99 / 1.70		.99 / 3.14		1.10 / 3.26	
	With Basement	1.06 / 2.53	1.23 / 2.46	1.06 / 2.53		1.06 / 4.69		1.16 / 4.84	
	With Enclosure	1.06 / 2.99	1.23 / 2.90	1.06 / 2.99		1.06 / 5.24		1.16 / 5.40	
	Elevated on Crawlspace	.99 / 1.70	1.23 / 2.91	.99 / 1.70		.99 / 3.14		1.10 / 3.26	
	Non-Elevated with Subgrade Crawlspace	.99 / 1.70	1.23 / 2.46	.99 / 1.70		.99 / 3.14		1.10 / 3.26	
	Manufactured (Mobile) Home ³	.99 / 6.11	1.23 / 2.90					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above ⁴				1.23 / 2.46		1.23 / 2.46		2.14 / 5.72
	Enclosure & Above ⁵				1.23 / 2.90		1.23 / 2.90		2.14 / 6.17
	Lowest Floor Only – Above Ground Level				1.23 / 2.90		1.23 / 2.90		2.14 / 5.17
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.55		1.23 / 2.55		2.14 / 4.47
	Above Ground Level – More Than 1 Full Floor				.47 / .38		.47 / .38		.45 / .50
	Manufactured (Mobile) Home ³								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	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home ³	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above ⁴				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above ⁵				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only – Above Ground Level				1.39 / .69		1.39 / .69		1.12 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level – More Than 1 Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home ³								.98 / .61

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

2 Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures for policy processing.

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

4 Includes subgrade crawlspace.

5 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
BUILDING TYPE	No Basement/Enclosure	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home ¹	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above ²				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above ³				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only – Above Ground Level				1.39 / .69		1.39 / .69		1.12 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level – More Than 1 Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home ¹								.98 / .61

FIRM ZONE D

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.37 / .32	1.11 / .60	1.37 / .32		1.25 / .52		1.25 / .52	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.37 / .32	1.11 / .60	1.37 / .32		1.25 / .52		1.25 / .52	
	Non-Elevated with Subgrade Crawlspace	1.37 / .32	1.11 / .60	1.37 / .32		1.25 / .52		1.25 / .52	
	Manufactured (Mobile) Home ¹	1.78 / .65	1.31 / .67					2.45 / .78	
CONTENTS LOCATION	Basement & Above ²				***		***		***
	Enclosure & Above ³				***		***		***
	Lowest Floor Only – Above Ground Level				1.11 / .60		1.11 / .60		1.58 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .40		1.11 / .40		1.58 / .49
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								1.58 / .50

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)⁴

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance or Elevation Certificate ⁵	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ^{6,7}	1.12 / .21	1.10 / .25	1.05 / .19	1.75 / .24

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

2 Includes subgrade crawlspace.

3 Includes crawlspace.

4 Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.

5 “With Certification of Compliance or Elevation Certificate” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement, or when there is a Letter of Compliance from the community.

6 “Without Certification of Compliance or Elevation Certificate” rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement.

7 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company’s file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 6 apply.

*****SUBMIT FOR RATING**

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES AE, A1-A30 – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{1, 4}	1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .10	.24 / .10
+3	.30 / .08	.24 / .10	.25 / .08	.22 / .08	.27 / .08	.22 / .09	.31 / .10	.27 / .10
+2	.42 / .08	.32 / .10	.31 / .08	.25 / .08	.30 / .08	.24 / .09	.52 / .10	.42 / .11
+1	.75 / .10	.56 / .13	.57 / .09	.36 / .09	.38 / .09	.30 / .10	.94 / .13	.83 / .14
0	1.78 / .13	1.60 / .17	1.30 / .12	.99 / .17	.91 / .10	.77 / .16	2.55 / .17	2.15 / .22
-1	4.40 / 1.10	5.39 / 1.15	3.70 / 0.80	3.80 / .50	2.40 / .50	2.15 / .58	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{1, 4}	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ²		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.26 / .14
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.34 / .17
+1	.53 / .12	.39 / .15	.38 / .12	.28 / .12	.38 / .12	.22 / .12	.58 / .20	.58 / .26
0	1.16 / .12	.81 / .27	.68 / .12	.59 / .18	.45 / .12	.35 / .13	1.20 / .26	1.11 / .37
-1	3.10 / .63	2.29 / .80	1.90 / .42	1.53 / .52	.72 / .15	1.15 / .15	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ¹	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12

1 If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section in this manual or contact the insurer for rating guidance; rate may be lower.

2 Includes subgrade crawlspace.

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

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

*****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/SUBGRADE CRAWLSPACE^{1,2}**

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential & Non-Residential	Residential ³	Non-Residential ³	
+5 or more	.46 / .08	.40 / .12	.44 / .12	.44 / .12	No Base Flood Elevation ⁴
+2 to +4	1.36 / .11	1.25 / .18	.74 / .13	.70 / .18	
+1	2.60 / .52	2.86 / .32	1.52 / .22	1.31 / .40	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.39 / .10	.38 / .12	.34 / .12	With Base Flood Elevation ⁵
0 to +1	1.35 / .13	1.15 / .19	1.06 / .14	.91 / .15	
-1	4.25 / 1.00	4.96 / .53	2.70 / .33	2.08 / .61	
-2 or below	***	***	***	***	
No Elevation Certificate ⁶	5.00 / 1.30	6.17 / .90	3.33 / .80	2.85 / .96	No Elevation Certificate

- 1 Zone A buildings with basement/enclosure without proper openings/crawlspace without proper openings/subgrade crawlspace: follow Submit-for-Rate procedures.
- 2 Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured. For optional rating, follow the Submit-for-Rate procedures.
- 3 For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than 1 Full Floor.
- 4 Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.
- 5 Elevation difference is the measured distance between the BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.
- 6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an Elevation Certificate.

*****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 RATES¹

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	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 ⁴	3.12 / .56	3.77 / 1.45	2.53 / .56	2.74 / 1.36	2.19 / .56	2.45 / 1.10	4.67 / .46	6.65 / .42
-1 ⁵	6.63 / 3.38	9.87 / 5.43	6.06 / 3.38	8.50 / 4.13	4.32 / 3.07	4.51 / 4.19	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ²		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ⁴	4.36 / .92	3.85 / 3.49	2.83 / .91	2.69 / 2.12	1.60 / .78	1.60 / .80	4.19 / .98	4.37 / 4.42
-1 ⁵	9.55 / 5.81	9.37 / 10.01	5.63 / 4.42	6.43 / 6.28	1.88 / .80	5.73 / 1.07	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ⁴		.56 / .25	.56 / .25	.42 / .25
-1 ⁵		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

1 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 in this section for V-Zone Optional Rating.

2 Includes subgrade crawlspace.

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

4 These rates are to be used if the lowest floor of the building is at or above the BFE.

5 Use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****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 RATES¹

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ²	ELEVATED BUILDINGS FREE OF OBSTRUCTION ³				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	.44	.44	.73	.96	1.48
+3	.46	.46	.84	1.14	1.71
+2	.69	.74	1.15	1.54	2.32
+1	1.19	1.28	1.67	2.23	3.12
0	2.04	2.19	2.63	3.52	4.94
-1	2.93	3.02	3.58	4.72	6.13
-2	4.19	4.42	4.57	5.98	7.63
-3	5.48	5.81	5.48	7.33	9.29
-4 or below	***	***	***	***	***

1 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 in this section for V-Zone Optional Rating.

2 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

3 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% of its area open and made of material no thicker than ½ inch; or
- (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
- (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

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

Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

4 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section 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^{1,2}

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ³	ELEVATED BUILDINGS WITH OBSTRUCTION ⁴				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.57	.57	1.58	2.10	3.12
+3	.61	.61	1.77	2.33	3.55
+2	.82	.82	2.14	2.80	4.27
+1	1.38	1.47	2.62	3.51	5.07
0	2.20	2.32	3.42	4.68	6.34
-1 ⁶	3.02	3.19	4.37	5.80	7.79
-2 ⁶	4.31	4.60	5.28	6.94	9.01
-3 ⁶	5.62	5.98	6.33	8.24	10.59
-4 or below ⁶	***	***	***	***	***

- 1 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 in this section for V-Zone Optional Rating.
- 2 Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.
- 3 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
- 4 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 Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.
- 5 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.
- 6 For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES
NOT ELEVATION-RATED RATES**

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

PRE-FIRM RATES¹

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home ²	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only – Above Ground Level				1.39 / .69		1.39 / .69		1.12 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level – More Than 1 Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home ²								.98 / .61

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM.

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

POST-FIRM RATES

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home ¹	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only – Above Ground Level				1.39 / .69		1.39 / .69		1.12 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level – More Than 1 Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home ¹								.98 / .61

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

**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 THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .10	.24 / .10
+3	.30 / .08	.24 / .10	.25 / .08	.22 / .08	.27 / .08	.22 / .09	.31 / .10	.27 / .10
+2	.42 / .08	.32 / .10	.31 / .08	.25 / .08	.30 / .08	.24 / .09	.52 / .10	.42 / .11
+1	.75 / .10	.56 / .13	.57 / .09	.36 / .09	.38 / .09	.30 / .10	.91 / .44	.83 / .14
0	.91 / .24	.85 / .24	.91 / .24	.85 / .24	.91 / .10	.77 / .16	.91 / .44	1.09 / .45
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ¹		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.26 / .14
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.34 / .17
+1	.53 / .12	.39 / .15	.38 / .12	.28 / .12	.38 / .12	.22 / .12	.58 / .20	.58 / .26
0	1.16 / .12	.81 / .27	.68 / .12	.59 / .18	.45 / .12	.35 / .13	1.20 / .26	.98 / .61
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ⁴		.35 / .12	.35 / .12	.22 / .12
-2 ⁴		.35 / .12	.35 / .12	.22 / .12

1 Includes subgrade crawlspace.

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

3 Use Table 4.

4 These rates are applicable only to contents-only policies.

TABLE 6. TENTATIVE RATES TABLE¹

RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A, AE, A1-A30, A0, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Non-Elevated, No Basement				
1-4 Family	4.00	3.00	6.00	4.00
Other Residential	6.00	4.00	6.00	4.00
Non-Residential	6.00	4.00	8.00	8.00
Non-Elevated with Basement/ Elevated Building²				
1-4 Family	2.00	2.00	2.00	2.00
Other Residential	3.00	3.00	2.00	2.00
Non-Residential	3.00	3.00	3.00	3.00

FIRM ZONES V, V1-V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Non-Elevated, No Basement				
1-4 Family	8.00	8.00	11.00	11.00
Other Residential	11.00	11.00	11.00	11.00
Non-Residential	11.00	11.00	11.00	11.00
Non-Elevated with Basement/ Elevated Building²				
1-4 Family	5.00	5.00	5.00	5.00
Other Residential	7.00	7.00	5.00	5.00
Non-Residential	7.00	7.00	7.00	7.00

1 Use of this table is subject to the provisions found in the Tentative Rates subsection in this section.

2 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as an elevated building or has a basement as defined by the NFIP.

TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$40	\$50

1. For the Preferred Risk Policy, the Federal Policy Fee is \$20.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either \$1,000 or \$2,000. An optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. See Table 8B for deductible options. Refer to the Condominiums section for the RCBAP optional deductibles.

A. Deductible Buyback

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 in Table 8B must be used to calculate the deductible surcharge. For an RCBAP, use the RCBAP Deductible Factors table in the Condominiums section.

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.

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, unless the request is in connection with making, increasing, extending, or renewing a loan.

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

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, V1-V30, VE, V, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	\$2,000	\$1,000	\$1,000

TABLE 8B. DEDUCTIBLE FACTORS

Single-Family and 2-4 Family Building and Contents Policies^{1,2,3}

DEDUCTIBLE OPTIONS: Building/Contents	POST-FIRM \$1,000 Ded.	PRE-FIRM \$2,000 Ded.	DEDUCTIBLE OPTIONS: Building/Contents	POST-FIRM \$1,000 Ded.	PRE-FIRM \$2,000 Ded.
\$1,000/\$1,000	1.000	1.100	\$4,000/\$3,000	.800	.875
\$2,000/\$1,000	.950	1.030	\$4,000/\$4,000	.775	.850
\$2,000/\$2,000	.925	1.000	\$5,000/\$1,000	.825	.900
\$3,000/\$1,000	.900	.980	\$5,000/\$2,000	.800	.875
\$3,000/\$2,000	.875	.950	\$5,000/\$3,000	.780	.850
\$3,000/\$3,000	.850	.925	\$5,000/\$4,000	.765	.830
\$4,000/\$1,000	.850	.900	\$5,000/\$5,000	.750	.810
\$4,000/\$2,000	.825	.900			

Single-Family and 2-4 Family Building-Only or Contents-Only Policies^{1,2,3}

BUILDING	POST-FIRM \$1,000 Ded.	PRE-FIRM \$2,000 Ded.	CONTENTS ⁴	POST-FIRM \$1,000 Ded.	PRE-FIRM \$2,000 Ded.
\$1,000	1.000	1.075	\$1,000	1.000	1.100
\$2,000	.935	1.000	\$2,000	.900	1.000
\$3,000	.885	.945	\$3,000	.825	.915
\$4,000	.835	.890	\$4,000	.750	.830
\$5,000	.785	.840	\$5,000	.675	.750

Other Residential and Non-Residential Policies^{1,2,5}

BUILDING/CONTENTS	DISCOUNT FROM		AMOUNT	BUILDING ONLY		CONTENTS ONLY	
	POST-FIRM \$1,000 Ded.	PRE-FIRM \$2,000 Ded.		POST-FIRM \$1,000 Ded.	PRE-FIRM \$2,000 Ded.	POST-FIRM \$1,000 Ded.	PRE-FIRM \$2,000 Ded.
\$1,000/\$1,000	1.000	1.050	\$1,000	1.000	1.050	1.000	1.050
\$2,000/\$2,000	.960	1.000	\$2,000	.960	1.000	.965	1.000
\$3,000/\$3,000	.930	.970	\$3,000	.925	.965	.940	.975
\$4,000/\$4,000	.910	.950	\$4,000	.900	.935	.915	.950
\$5,000/\$5,000	.890	.930	\$5,000	.875	.910	.890	.925
\$10,000/\$10,000 ⁵	.815	.855	\$10,000	.775	.800	.815	.850
\$15,000/\$15,000 ⁵	.765	.800	\$15,000	.700	.725	.740	.775
\$20,000/\$20,000 ⁵	.715	.750	\$20,000	.625	.650	.670	.700
\$25,000/\$25,000 ⁵	.665	.700	\$25,000	.575	.600	.620	.650
\$50,000/\$50,000 ⁵	.565	.600	\$50,000	.475	.500	.550	.575

1 Deductible factors for the RCBA are located in the Condominiums section.

2 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.

3 These deductible factors apply for condominium unit owners.

4 Also applies to residential unit contents in Other Residential building or in multi-unit condominium building.

5 Deductibles of \$10,000 to \$50,000 are available only for Non-Residential Policies.

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE

Coverage is afforded under the Standard Flood Insurance Policy (SFIP) for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with state or local floodplain management ordinances or laws.

ICC coverage is mandatory for all SFIPs except for (1) those sold in Emergency Program communities, (2) contents-only policies, (3) Dwelling Forms on individual condominium units within a multi-unit building, and (4) Group Flood Insurance. For these 4 cases, ICC

coverage is not available. In a condominium building, ICC coverage is only available through the condominium association's flood policy.

The current ICC coverage limit is \$30,000 per building or, for non-condominium townhouse construction, per unit, per policy. This coverage amount is in addition to the Building Amount of insurance purchased. However, for any 1 flood event, the amount of combined loss payment received from Building coverage and ICC coverage cannot exceed the maximum program limits of \$250,000 for residential structures and \$500,000 for non-residential structures.

**TABLE 9. STANDARD FLOOD INSURANCE POLICY
INCREASED COST OF COMPLIANCE (ICC) COVERAGE
Premiums for \$30,000 ICC Coverage**

All Except RCBAP, MPPP, Preferred Risk Policies, and Submit-for-Rate Policies

FIRM	ZONE	RESIDENTIAL		NON-RESIDENTIAL	
		Building Amount of Insurance		Building Amount of Insurance	
		\$1-\$230,000	\$230,001-\$250,000	\$1-\$480,000	\$480,001-\$500,000
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 5	\$ 4	\$ 5	\$ 4
	AR, AR DUAL ZONES	\$ 5	\$ 4	\$ 5	\$ 4
	POST-'81 V1-V30, VE	\$18	\$13	\$18	\$13
	'75-'81 V1-V30, VE	\$30	\$20	\$30	\$20
	A99, B, C, X, D	\$ 5	\$ 4	\$ 5	\$ 4
Pre-FIRM	A, AE, A1-A30, AO, AH	\$70	\$55	\$70	\$55
	AR, AR DUAL ZONES	\$ 5	\$ 4	\$ 5	\$ 4
	V, VE, V1-V30	\$70	\$55	\$70	\$55
	A99, B, C, X, D	\$ 5	\$ 4	\$ 5	\$ 4

NOTES: (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units located within a multi-unit building and insured under the Dwelling Form, contents-only policies, and Group Flood Insurance Policies.

(2) The ICC Premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC Premium.

(3) Use only 1 ICC Premium amount listed above for each building to be insured.

(4) For scheduled building policies, apply ICC Premium for each building.

(5) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

(6) Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC Premiums.

(7) See page RATE 18 for AR Zone and AR Dual Zone Rating information.

(8) For flood policies issued through the Mortgage Portfolio Protection Program (MPPP), use the rates and ICC Premiums in the table in the MPPP section.

(9) For Submit-for-Rate policies, use the ICC Premium Table contained in the *Specific Rating Guidelines*.

BFE may not be covered under the SFIP, such as a deck attached to a building. (Example: The building must be rated using the more hazardous flood risk zone/BFE if any portion of the attached deck foundation extends into the more hazardous flood risk zone/BFE. If the attached deck overhangs the more hazardous flood risk zone/BFE, but its foundation system does not extend into more hazardous flood risk zone/BFE, then the building must be rated using the flood risk zone/BFE where the building foundation is located.)

F. Different BFEs Reported

When the BFE shown on a Flood Zone Determination is different than that shown on the Elevation Certificate, and the zone and the FIRM number (including panel number and suffix) are the same, the BFE shown on the Elevation Certificate must be used to rate the policy. In all cases, the zone and BFE must be from the FIRM in effect on the application date or renewal effective date, unless grandfathering.

G. Flood Zone Discrepancies

When presented with 2 different flood zones, use the more hazardous flood zone for rating unless the building is eligible for grandfathering (see XIV.D. on pages RATE 21 – 22). The FIRM number (including panel number and suffix) and BFE must come from the same source as the zone used to rate the policy.

NOTE: The NFIP rules allow the continued use of the flood zone and/or BFE that was in effect at the time of application or renewal even when a map revision that changes the zone and/or BFE occurs after the policy effective date.

H. Mortgagee on Policy – Higher Deductible Requested

When a mortgagee is listed on the policy, their written consent should be secured before requesting a deductible higher than the applicable standard deductible.

VIII. REGULAR PROGRAM, POST-FIRM ELEVATION-RATED RISKS

A. Elevation Difference

The elevation difference is the difference between the lowest floor used for rating and the BFE. The elevation difference must be determined if the building is Post-FIRM, located in a Special Flood Hazard Area (SFHA), and within a Regular Program community.

Refer to the Lowest Floor Guide section for a guide to determining the lowest floor. Note that, in Puerto

Rico, elevations are based on meters rather than feet. Before rating the flood insurance premium, the agent/producer must convert the meter elevations into feet.

For rating purposes, the elevation difference is the difference, measured in feet, between the lowest floor elevation of the building to be rated, and the BFE for that zone. The elevation difference can be a number of feet above (+) or below (-) the BFE.

If the BFE and/or the lowest floor elevation is shown in tenths (e.g., 10.5'), the agent/producer must apply the rounding rule to the difference between the elevation of the lowest floor for rating and the BFE. If the difference is negative, the final figure is rounded up from .5. If the difference is positive, the final figure is rounded up from .5. Always round to the higher elevation. For example, -3' is higher than -3.5' and +4' is higher than +3.5'.

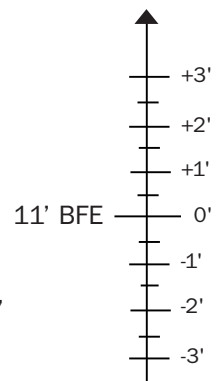
Rounding Rule Example:

$$11.5' \text{ LF} - 11.0' \text{ BFE} = +0.5'$$

Because the difference is positive, it is rounded up to 1.0'.

$$10.5' \text{ LF} - 11.0' \text{ BFE} = -0.5'$$

Because the difference is negative, it is rounded up to 0'.



B. Examples

Examples to illustrate how to determine the elevation difference are provided below.

1. Zones A1–A30, AE, AR, AR Dual Zones, Post-'81 V1–V30, VE, and A (With BFE)

Lowest Floor Elevation – Base Flood Elevation (BFE) = Elevation Difference

Examples:

- a. Lowest Floor Elevation (+10') – BFE (+6') = Elevation Difference of (+4').
- b. Lowest Floor Elevation (+8.3') – BFE (+6.0') = Elevation Difference of (+2.3'); therefore, (+2.3') is rounded down to (+2.0').
- c. Lowest Floor Elevation (+12.4') – BFE (+8.8') = Elevation Difference of (+3.6'); therefore, (+3.6') is rounded up to (+4.0').
- d. Lowest Floor Elevation (+9.5') – BFE (+12.0') = Elevation Difference of (-2.5'); therefore, (-2.5') is rounded up to (-2').

2. Zone AH

Lowest Floor Elevation – Base Flood Elevation (BFE) = Elevation Difference

Examples:

- a. Lowest Floor Elevation (+4') – BFE (+2') = (+2'); use With Certification of Compliance rates.
- b. Lowest Floor Elevation (+6') – BFE (+8') = (-2'); use Without Certification of Compliance rates.
- c. Lowest Floor Elevation (+3.9') – BFE (+4') = (0'); use With Certification of Compliance rates.

3. Zone AO

In AO Zones, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating. If the lowest floor elevation is equal to or greater than the Base Flood Depth printed on the FIRM, use With Certification of Compliance rate. If the elevation difference is less than the Base Flood Depth, use Without Certification of Compliance rates. When no Base Flood Depth is printed on the FIRM, a depth of 2 feet must be used for rating purposes.

Examples:

- a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+2.9') – Base Flood Depth (3') = (0'); use With Certification of Compliance rates.
- b. Lowest Floor Elevation (0') – Base Flood Depth (+1') = (-1'); use Without Certification of Compliance rates.
- c. Lowest Floor Elevation (+2') – (+2') (no published Base Flood Depth) = (0'); use With Certification of Compliance rates.

4. Zone A (With No BFE)

In Zone A where there is no established BFE, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating.

Examples:

Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+3') = (+3') for rating purposes (use the No BFE rates). The top of the bottom floor is 3' above the highest adjacent grade.

- a. Lowest Floor Elevation (-2') = (-2') for rating purposes. The top of the bottom floor is below the highest adjacent grade by 2'.

5. Zones V1–V30, VE Post-FIRM 1975–'81

Lowest Floor Elevation – Base Flood Elevation (BFE) = Elevation Difference

C. Optional Elevation Rating

Pre-FIRM construction, at the option of the applicant, may be rated using Pre- or Post-FIRM rating. Once it is determined which rating will provide a lower premium, a policy may be endorsed to obtain a lower rate.

Pre-FIRM buildings with subgrade crawlspaces that are below the BFE may use optional Post-FIRM elevation rating. For policy processing, follow the procedures in the Submit-for-Rate subsection in this section. This is the only Pre-FIRM construction that can be rated using the Submit-for-Rate procedures. Pre-FIRM buildings in AO and AH Zones with the basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the With Certification of Compliance or Elevation Certificate rates and would not have to follow Submit-for-Rate procedures.

IX. PRE-FIRM ELEVATED BUILDING RATED WITH PRE-FIRM RATES

Pre-FIRM elevated buildings with no enclosures beneath the lowest elevated floor are to be rated using the No Basement rates.

Pre-FIRM elevated buildings with 1 or more enclosures beneath the lowest elevated floor are to be rated using the With Enclosure or Elevated on Crawlspace rates as appropriate.

X. AR ZONE AND AR DUAL ZONE RATING

NOTE: AR Dual Zones appear on the FIRM as AR/AE, AR/AH, AR/AO, AR/A1–A30, and AR/A.

For Pre-FIRM construction and Post-FIRM non-elevation rated risks, use the rates provided in Table 4.

Structures in AR and AR Dual Zones with an Elevation Certificate may be rated using the rates provided in Table 5.

XI. POST-FIRM AO ZONE RATING

In Zone AO, when the Base Flood Depth number is not printed on the FIRM, a Base Flood Depth of 2 feet is an acceptable standard unless modified by community ordinance or state law. The difference from the top of the lowest floor to the highest adjacent ground (grade) must be greater than or equal to 2 feet in order to use the more favorable With Certification of Compliance or Elevation Certificate rates. If the difference is less than 2 feet, the Without Certification of Compliance rates are to be used.

XII. POST-FIRM RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D

Post-FIRM elevated buildings in the above zones with no enclosures beneath the lowest elevated floor are to be rated using the No Basement/Enclosure rates.

Post-FIRM elevated buildings in the above zones with 1 or more enclosures beneath the lowest elevated floor are to be rated using the With Enclosure rates unless all enclosures are properly vented.

XIII. REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION

A. Rating All V-Zone Buildings

For an elevated building (building on posts, piles, or piers only) rated without an enclosure or obstruction, the zone V, V1–V30, and VE rates do not take into consideration the flood risk associated with any addition of a habitable area (finished or used as living or work area) below the lowest elevated floor. Further, rates do not allow for any flood risk to the machinery or equipment used to service the building located below the lowest elevated floor.

NOTE: A 1975–'81 elevated building with an unfinished enclosure under 300 square feet, with breakaway walls, and without machinery or equipment, can be rated without taking into account the enclosure, but an elevated Post-FIRM building constructed on or after October 1, 1981, cannot.

For all Post-FIRM non-elevated buildings constructed on or after October 1, 1981, the Submit-for-Rate procedures should be followed.

B. Zones VE and V1–V30 — Enclosure Containing Machinery or Equipment Below BFE

Follow these steps when determining the lowest floor for rating in zones VE and V1–V30 where there is an enclosure containing machinery or equipment located below the BFE:

1. The bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.c on the Elevation Certificate (bottom of lowest horizontal structural member) reflects the top or the bottom of the slab.
2. If the lowest horizontal structural member is equal to or higher than Item C2.f on the Elevation Certificate (lowest adjacent grade), deduct (for 1–4 family residences) 12 inches from the elevation found in Item C2.c and 18 inches for buildings other than 1–4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

3. If the surveyor has used Item C2.a on the Elevation Certificate (top of bottom floor including basement or enclosure) to indicate the elevation of the enclosure slab, then the bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.a or Item C3.a reflects the top or the bottom of the slab.
4. If Item C2.a is equal to or higher than Item C2.f, deduct (for 1–4 family residences) 12 inches from the elevation found in Item C2.a and 18 inches for buildings other than 1–4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

C. 1975–'81 Post-FIRM V-Zone Construction

1975–'81 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which the start of construction or substantial improvement began January 1, 1975, through September 30, 1981.

D. 1981 Post-FIRM V-Zone Construction

1981 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which (1) the permit application date for the construction or substantial improvement is on or after October 1, 1981, or (2) the permit was issued before October 1, 1981, and the actual start date of construction did not begin within 180 days of the permit date.

E. Elevated Buildings – Post-FIRM V-Zone Construction

1. Elevated Building Without Obstruction

The area below the lowest elevated floor is open, with no obstruction, to allow the flow of floodwaters. Insect screening is permissible. Wooden or plastic lattice, slats, or shutters are also permissible if at least 40% of their area is open. Lattice can be no thicker than ½ inch; slats or shutters can be no thicker than 1 inch.

In addition, buildings are considered without obstruction if the area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Machinery or equipment below the lowest elevated floor must be at or above the BFE. Use the rates from Table 3E. For unnumbered Zone V, use Submit-for-Rate procedures.

2. Elevated Building With Obstruction

Buildings are rated With Obstruction if any of the following conditions are met:

- a. The area below the lowest elevated floor is enclosed fully by solid breakaway walls.
- b. The area below the lowest elevated floor is enclosed by a combination of 2 or more solid breakaway walls, with the remaining sides constructed of insect screening, or wooden or plastic lattice, slats, or shutters.
- c. Machinery or equipment below the lowest elevated floor is also below the BFE.

Use the rates from Table 3F provided that the enclosure is less than 300 square feet with solid breakaway walls, or any machinery or equipment is below the BFE. For unnumbered Zone V, use Submit-for-Rate procedures.

NOTE: For elevated buildings with non-breakaway walls below their lowest elevated floors, elevated buildings with habitable or finished areas located below their lowest elevated floors, or buildings with enclosures 300 square feet or greater, the Submit-for-Rate procedures should be followed. Agents/producers should be sure to include a recent photograph or blueprints, including a site grading plan if ocean front, a copy of the variance, and an Elevation Certificate with the Application form.

Any addition to a building during a policy term that changes the applicable rates must be endorsed to the policy. Any additional premium must be paid by the insured.

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 purchased through the NFIP by the replacement cost of the building. Do not include excess coverage when determining the amount of coverage purchased.

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 residential building replacement cost is \$1,000,000 and the amount of building coverage requested is the maximum statutory building limit of \$250,000, the ratio is .25; 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 agents/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 other 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, agent/producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined.

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 an SFHA, and the FIRM zone should be shown as Zone AA. AA is

For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section 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 agent/producer must provide proper documentation to the insurer. 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. The Flood Hazard Boundary Map (FHBM) cannot be used for grandfathering.

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.

E. 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. All policies for Pre-FIRM buildings and 1975 through 1981 Post-FIRM buildings in Zones VE and V1–V30 are allowed to be rated using the Post-'81 V-Zone rate tables (Table 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.

F. 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 an +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-rated policy.

3. If a Pre-FIRM or Post-FIRM building has been declared substantially damaged by a local community official, the agent/producer 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 insurer may renew the policy using the proper rating prior to the loss. The agent/producer or insured must notify the insurer 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.

G. 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 insurer 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 twofold 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 enclosures (including elevators) or crawlspaces below the elevated floor, the use of the enclosure/crawlspace, a list of machinery and equipment, and the approximate value of each item located in the enclosure/crawlspace.
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. The number of elevators located below the lowest elevated floor of an elevated building and below the BFE.
8. 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).
9. If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value.
10. For elevated buildings, an Elevated Building Determination Form signed by the insured.
11. For all Post-'81 V-Zone, non-elevated buildings, foundation/structural plans or, if foundation/structural plans are not available, a written statement from the applicant or agent/producer providing the same information.

For Submit-for-Rate policies written as NFIP Direct business, all of the appropriate documentation listed above must be mailed to the NFIP Servicing Agent, P.O. Box 2965, Shawnee Mission, KS 66201-1365.

If the building is insurable, the Servicing Agent will deliver a written rate and the applicable ICC Premium to the producer. Since a rate must be determined on these risks, no premium is to accompany the submission. Coverage will be effective 30 days after the receipt of the premium at the NFIP, with the following 3 exceptions:

- If the coverage is in conjunction with the making, increasing, extending, or renewing of a loan, the effective date is on the day and time of the loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.
- If a lender determines that a loan on a building located in an SFHA does not have flood insurance coverage but should be covered, then the coverage is effective upon the completion of an Application and presentment of premium.
- If the new policy is being obtained as a result of a revision to a community's flood map, during the 13-month period beginning on the effective date of the map revision, the effective date shall be 12:01 a.m., local time, following the day after the presentment of premium. For the NFIP Direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

Submit-for-Rate quotations, excluding the ICC Premium, Federal Policy Fee, and Probation Surcharge, if applicable, are valid for 90 days. After 90 days, the Flood Insurance Application and supporting

documentation must be resubmitted for another determination of the rating.

H. Crawlspace

A building with a "crawl space" (under-floor space) has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor. If a crawl space is below grade on all sides, and the elevation of the crawl space floor is below the BFE, the crawl space must be rated according to the guidelines found in the Lowest Floor Guide section. For the purpose of completing the Flood Insurance Application, the building must be described as a "non-elevated building with basement."

NFIP rules and regulations specify that a crawl space with its interior floor below grade on all sides is considered a basement; therefore, the SFIP basement coverage limitations apply to such crawl spaces.

A building with a crawl space that is not subgrade must be described as an elevated building.

Pre-FIRM buildings with subgrade crawl spaces that are below the BFE may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures when using this optional rating.

XV. CONTENTS LOCATION

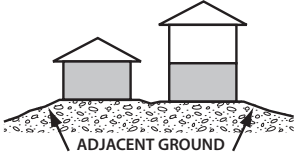
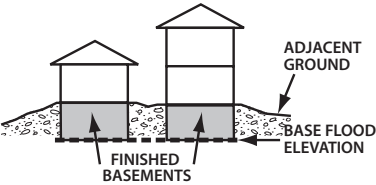
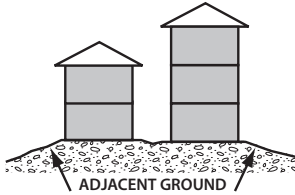
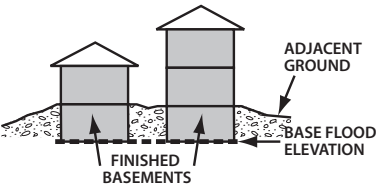

A. Single-Family Dwellings

For rating purposes, contents in a single-family dwelling are considered to be located throughout the entire building regardless of the building type, with limited coverage in a basement and an enclosed area beneath the lowest elevated floor. Refer to the SFIP.

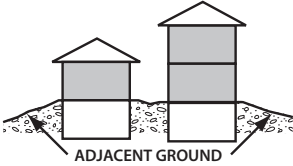
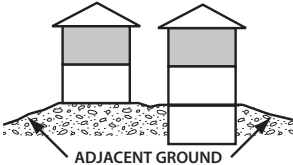
B. Multi-Family and Non-Residential Buildings

The shaded areas in the illustrations below identify the location of the contents. The rates for contents located in the area indicated will be established based on the zone, construction date, and building description.

1. NON-ELEVATED BUILDINGS (contents in shaded areas)

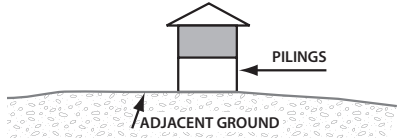
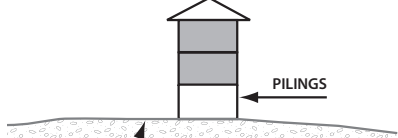
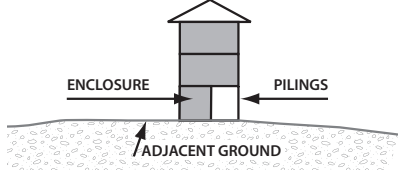
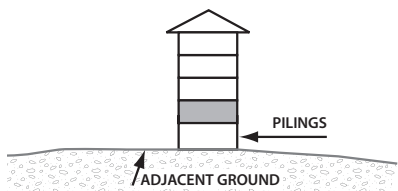
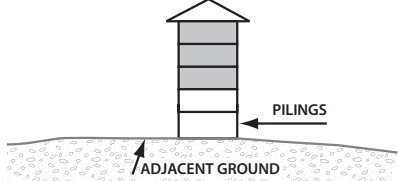
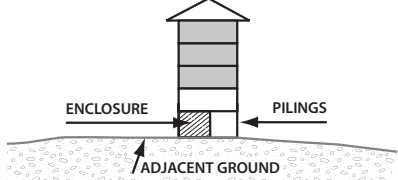
		ON APPLICATION FORM		
		Building Type (including basement, if any)	Basement	Contents
 <p>ADJACENT GROUND</p>	<ul style="list-style-type: none"> • 1 Floor or • 2 Floors 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Lowest Floor Only Above Ground Level 	
 <p>ADJACENT GROUND BASE FLOOD ELEVATION FINISHED BASEMENTS</p>	<ul style="list-style-type: none"> • 2 Floors or • 3 or More Floors 	<ul style="list-style-type: none"> • Finished 	<ul style="list-style-type: none"> • Basement Only <p style="text-align: center;">LIMITED COVERAGE IN BASEMENT</p>	
 <p>ADJACENT GROUND</p>	<ul style="list-style-type: none"> • 2 Floors or • 3 or More Floors 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Lowest Floor Above Ground Level and Higher Floors 	
 <p>ADJACENT GROUND BASE FLOOD ELEVATION FINISHED BASEMENTS</p>	<ul style="list-style-type: none"> • 2 Floors or • 3 or More Floors 	<ul style="list-style-type: none"> • Finished 	<ul style="list-style-type: none"> • Basement and Above <p style="text-align: center;">LIMITED COVERAGE IN BASEMENT</p>	
 <p>ADJACENT GROUND UNFINISHED BASEMENTS</p>	<ul style="list-style-type: none"> • 2 Floors or • 3 or More Floors 	<ul style="list-style-type: none"> • Unfinished 	<ul style="list-style-type: none"> • Basement and Above <p style="text-align: center;">LIMITED COVERAGE IN BASEMENT</p>	

NON-ELEVATED BUILDINGS continued (contents in shaded areas)

ON APPLICATION FORM			
	Building Type (including basement, if any)	Basement	Contents
	<ul style="list-style-type: none"> • 2 Floors or • 3 or More Floors 	<ul style="list-style-type: none"> • Finished or • Unfinished 	<ul style="list-style-type: none"> • Lowest Floor Above Ground Level and Higher Floors
	<ul style="list-style-type: none"> • 2 Floors or • 3 or More Floors 	<ul style="list-style-type: none"> • None or • Finished or • Unfinished 	<ul style="list-style-type: none"> • Above Ground Level More Than 1 Full Floor

2. ELEVATED BUILDINGS (contents in shaded areas)

ON APPLICATION FORM

	Building Type (including enclosure, if any)	Enclosure	Contents
 <p>Elevated building free of obstruction</p>	<ul style="list-style-type: none"> • 1 floor 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Lowest Floor Only Above Ground Level
 <p>Elevated building free of obstruction</p>	<ul style="list-style-type: none"> • 2 floors 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Lowest Floor Above Ground Level And Higher Floor
 <p>Elevated building with enclosure below lowest elevated floor</p>	<ul style="list-style-type: none"> • 3 or more floors 	<ul style="list-style-type: none"> • Unfinished 	<ul style="list-style-type: none"> • Basement/ Enclosure and Above
LIMITED COVERAGE IN ENCLOSED AREA			
 <p>Elevated building, multiple occupancy, no enclosure</p>	<ul style="list-style-type: none"> • 3 or more floors 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Lowest Floor Only Above Ground Level
 <p>Elevated building, multiple occupancy, no enclosure</p>	<ul style="list-style-type: none"> • 3 or more floors 	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • Above Ground Level More Than 1 Full Floor
 <p>Elevated building, multiple occupancy, with enclosure</p>	<ul style="list-style-type: none"> • 3 or more floors 	<ul style="list-style-type: none"> • Unfinished 	<ul style="list-style-type: none"> • Above Ground Level More Than 1 Full Floor

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
- Number of Floors: 2
- 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
- Floodproofed (Yes/No): No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .91/.24 Contents: 1.39/.43

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	\$60,000	.91	\$546	\$90,000	.24	\$216	-\$38	\$150,000	\$ 724	
CONTENTS	\$25,000	1.39	\$348	\$35,000	.43	\$151	-\$25	\$ 60,000	\$ 474	
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	\$1,198
							ICC PREMIUM		\$ 5	
							SUBTOTAL		\$1,203	
							CRS PREMIUM DISCOUNT _____ %		–	
							SUBTOTAL		\$1,203	
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		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$1,243	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$762 / Contents: \$499
2. Apply Deductible Factor: Building: 0.95 × \$762 = \$724 / Contents: 0.95 × \$499 = \$474
3. Premium Decrease: Building: \$762 – \$724 = \$38 / Contents: \$499 – \$474 = \$25
4. Subtotal: \$1,198
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,203
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$1,243

EXAMPLE 3

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$1,000 DEDUCTIBLE OPTION (SURCHARGE), ZONE AE

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.100
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$70
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .81/1.17 Contents: .96/1.18

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	\$60,000	.81	\$486	\$90,000	1.17	\$1,053	+\$154	\$150,000	\$1,693	
CONTENTS	\$25,000	.96	\$240	\$35,000	1.18	\$ 413	+\$ 65	\$ 60,000	\$ 718	
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	\$2,411
							ICC PREMIUM		\$ 70	
							SUBTOTAL		\$2,481	
							CRS PREMIUM DISCOUNT _____ %		–	
							SUBTOTAL		\$2,481	
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		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$2,521

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$1,539 / Contents: \$653
2. Apply Deductible Factor: Building: 1.100 × \$1,539 = \$1,693 / Contents: 1.100 × \$653 = \$718
3. Premium Increase: Building: \$1,693 – \$1,539 = \$154 / Contents: \$718 – \$653 = \$65
4. Subtotal: \$2,411
5. Add ICC Premium: \$70
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,481
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$2,521

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
- Number of Floors: 3
- 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
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$55
- CRS Rating: 4
- CRS Discount: 30%

Determined Rates:

Building: .81/.97 Contents: .96/.99

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	\$60,000	.81	\$486	\$190,000	.97	\$1,843	-\$116	\$250,000	\$2,213	
CONTENTS	\$25,000	.96	\$240	\$ 75,000	.99	\$ 743	-\$ 49	\$100,000	\$ 934	
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	\$3,147
							ICC PREMIUM		\$ 55	
							SUBTOTAL		\$3,202	
							CRS PREMIUM DISCOUNT 30%		-\$ 961	
							SUBTOTAL		\$2,241	
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		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$2,281	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$2,329 / Contents: \$983
2. Apply Deductible Factor: Building: .950 × \$2,329 = \$2,213/ Contents: .950 × \$983 = \$934
3. Premium Reduction: Building: \$2,329 – \$2,213 = \$116 / Contents: \$983 – \$934 = \$49
4. Subtotal: \$3,147
5. Add ICC Premium: \$55
6. Subtract CRS Discount: -\$961 (30%)
7. Subtotal: \$2,241
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$2,281

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
- Number of Floors: 2
- 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
- Floodproofed (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	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	\$175,000	.20	\$350	\$325,000	.08	\$260	-\$67	\$500,000	\$ 543	
CONTENTS	\$150,000	.22	\$330	\$350,000	.12	\$420	-\$82	\$500,000	\$ 668	
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	\$1,211
							ICC PREMIUM		\$ 4	
							SUBTOTAL		\$1,215	
							CRS PREMIUM DISCOUNT 25%		-\$ 304	
							SUBTOTAL		\$ 911	
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		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$ 951

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$610 / Contents: \$750
2. Apply Deductible Factor: Building: .890 × \$610 = \$543 / Contents: .890 × \$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
- Number of Floors: 2
- 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
- Floodproofed (Yes/No): No
- Building Coverage: \$150,000
- Contents Coverage: \$100,000
- ICC Premium: \$30
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: 2.53/.56 Contents: 2.83/.91

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	\$60,000	2.53	\$1,518	\$90,000	.56	\$504	\$0	\$150,000	\$2,022	
CONTENTS	\$25,000	2.83	\$ 708	\$75,000	.91	\$683	\$0	\$100,000	\$1,391	
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	\$3,413
							ICC PREMIUM		\$ 30	
							SUBTOTAL		\$3,443	
							CRS PREMIUM DISCOUNT 10%		-\$ 344	
							SUBTOTAL		\$3,099	
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		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$3,139	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$2,022 / Contents: \$1,391
2. Apply Deductible Factor: Building: 1.000 × \$2,022 = \$2,022/Contents: 1.000 × \$1,391 = \$1,391
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$3,413
5. Add ICC Premium: \$30
6. Subtract CRS Discount: -\$344 (10%)
7. Subtotal: \$3,099
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$3,139

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)
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: \$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level More Than 1 Full Floor
- Date of Construction: Post-FIRM
- Elevation Difference: +2
- Floodproofed (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	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										
CONTENTS	\$25,000	.35	\$88	\$75,000	.12	\$90	\$0	\$100,000	\$178	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							ANNUAL SUBTOTAL		\$178	
<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		SUBTOTAL	\$178
							<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT _____ %	–
									SUBTOTAL	\$178
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 _____							FEDERAL POLICY FEE		\$ 40	
DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$218	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: N/A / Contents: \$178
2. Apply Deductible Factor: Building: N/A / Contents: 1.000 × \$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 9

**REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION, ZONE AO
(WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)**

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (Without Certification of Compliance or Elevation Certificate)
- Occupancy: Non-Residential
- Number of Floors: 2
- 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: -1
- Floodproofed (Yes/No): No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: N/A

Determined Rates:

Building: 1.10/.25 Contents: 1.75/.24

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM		TOTAL AMOUNT OF INSURANCE		
BUILDING	\$175,000	1.10	\$1,925	\$325,000	.25	\$813	-\$301	\$500,000	\$2,437	
CONTENTS	\$150,000	1.75	\$2,625	\$350,000	.24	\$840	-\$381	\$500,000	\$3,084	
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	\$5,521
							ICC PREMIUM		\$ 4	
							SUBTOTAL		\$5,525	
							CRS PREMIUM DISCOUNT _____ %		–	
							SUBTOTAL		\$5,525	
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		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$5,565	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$2,738 / Contents: \$3,465
2. Apply Deductible Factor: Building: .890 × \$2,738 = \$2,437 / Contents: .890 × \$3,465 = \$3,084
3. Premium Reduction: Building: \$2,738 – \$2,437 = \$301 / Contents: \$3,465 – \$3,084 = \$381
4. Subtotal: \$5,521
5. Add ICC Premium: \$4
6. Subtract CRS Discount: N/A
7. Subtotal: \$5,525
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$5,565

EXAMPLE 10

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

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (With Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- 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
- Floodproofed (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: .38/.13

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	\$60,000	.28	\$168	\$190,000	.08	\$152	\$0	\$250,000	\$320	
CONTENTS	\$25,000	.38	\$ 95	\$ 75,000	.13	\$ 98	\$0	\$100,000	\$193	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							PAYMENT OPTION:		ANNUAL SUBTOTAL	\$513
<input type="checkbox"/> MANUAL		<input type="checkbox"/> SUBMIT FOR RATING		<input type="checkbox"/> CREDIT CARD			ICC PREMIUM		\$ 4	
<input type="checkbox"/> ALTERNATIVE		<input type="checkbox"/> V-ZONE RISK RATING FORM		<input type="checkbox"/> OTHER:			SUBTOTAL		\$517	
<input type="checkbox"/> PROVISIONAL RATING		<input type="checkbox"/> LEASED FEDERAL PROPERTY		_____			CRS PREMIUM DISCOUNT _____ %		–	
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							SUBTOTAL		\$517	
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/YY) _____		FEDERAL POLICY FEE	\$ 40
							TOTAL PREPAID AMOUNT		\$557	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$320 / Contents: \$193
2. Apply Deductible Factor: Building: 1.000 × \$320 = \$320 / Contents: 1.000 × \$193 = \$193
3. Premium Reduction/Increase: Building: \$0 / Contents: = \$0
4. Subtotal: \$513
5. Add ICC Premium: \$4
6. Subtract CRS Discount: N/A
7. Subtotal: \$517
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$557

EXAMPLE 11

**REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE AH
(WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)**

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AH (Without Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 1
- 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
- Floodproofed (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: 1.12/.21 Contents: 1.05/.19

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	\$60,000	1.12	\$672	\$190,000	.21	\$399	-\$134	\$250,000	\$ 937	
CONTENTS	\$25,000	1.05	\$263	\$0	.19	\$0	-\$ 33	\$ 25,000	\$ 230	
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	\$1,167
							ICC PREMIUM		\$ 4	
							SUBTOTAL		\$1,171	
							CRS PREMIUM DISCOUNT _____ %		—	
							SUBTOTAL		\$1,171	
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		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$1,211	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$1,071 / Contents: \$263
2. Apply Deductible Factor: Building: .875 × \$1,071 = \$937 / Contents: .875 × \$263 = \$230
3. Premium Reduction: Building: \$1,071 – \$937 = \$134 / Contents = \$263 – \$230 = \$33
4. Subtotal: \$1,167
5. Add ICC Premium: \$4
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,171
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$1,211

EXAMPLE 12

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

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AH (With Certification of Compliance or Elevation Certificate)
- Occupancy: 2-4 Family Dwelling
- Number of Floors: 2
- 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
- Floodproofed (Yes/No): No
- Building Coverage: \$200,000
- Contents Coverage: \$40,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .28/.08 Contents: .38/.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	\$60,000	.28	\$168	\$140,000	.08	\$112	\$0	\$200,000	\$280	
CONTENTS	\$25,000	.38	\$ 95	\$ 15,000	.13	\$ 20	\$0	\$ 40,000	\$115	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							ANNUAL SUBTOTAL		\$395	
<input type="checkbox"/> MANUAL		<input type="checkbox"/> SUBMIT FOR RATING		PAYMENT OPTION:			ICC PREMIUM		\$ 5	
<input type="checkbox"/> ALTERNATIVE		<input type="checkbox"/> V-ZONE RISK RATING FORM		<input type="checkbox"/> CREDIT CARD			SUBTOTAL		\$400	
<input type="checkbox"/> PROVISIONAL RATING		<input type="checkbox"/> LEASED FEDERAL PROPERTY		<input type="checkbox"/> OTHER:			CRS PREMIUM DISCOUNT _____ %		–	
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM								SUBTOTAL		\$400
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		\$ 40	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$440

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$280 / Contents: \$115
2. Apply Deductible Factor: Building: 1.000 × \$280 = \$280 / Contents: 1.000 × \$115 = \$115
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$395
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$400
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$440

EXAMPLE 13

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

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A
- Occupancy: 2–4 Family Dwelling
- Number of Floors: 2
- 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: +6 (with BFE)
- Floodproofed (Yes/No): No
- Building Coverage: \$140,000
- Contents Coverage: \$70,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .44/.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	\$60,000	.44	\$264	\$80,000	.08	\$64	\$0	\$140,000	\$328		
CONTENTS	\$25,000	.38	\$ 95	\$45,000	.12	\$54	\$0	\$ 70,000	\$149		
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		\$477 \$ 5 \$482 – \$482
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		– \$ 40 \$522		
SIGNATURE OF INSURANCE AGENT/BROKER _____				DATE (MM/DD/YY) _____							

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$328 / Contents: \$149
2. Apply Deductible Factor: Building: 1.000 × \$328 = \$328 / Contents: 1.000 × \$149 = \$149
3. Premium Reduction/Increase: Building: \$0 / Contents = \$0
4. Subtotal: \$477
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$482
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$522

EXAMPLE 14

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE A (WITHOUT BFE)

Data Essential to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- 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: Post-FIRM
- Elevation Difference: +5 (without BFE)
- Floodproofed (Yes/No): No
- Building Coverage: \$135,000
- Contents Coverage: \$60,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .46/.08 Contents: .44/.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	\$60,000	.46	\$276	\$75,000	.08	\$60	\$0	\$135,000	\$336	
CONTENTS	\$25,000	.44	\$110	\$35,000	.12	\$42	\$0	\$ 60,000	\$152	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							PAYMENT OPTION:		ANNUAL SUBTOTAL	\$488
<input type="checkbox"/> MANUAL		<input type="checkbox"/> SUBMIT FOR RATING		<input type="checkbox"/> CREDIT CARD				ICC PREMIUM	\$ 5	
<input type="checkbox"/> ALTERNATIVE		<input type="checkbox"/> V-ZONE RISK RATING FORM		<input type="checkbox"/> OTHER:				SUBTOTAL	\$493	
<input type="checkbox"/> PROVISIONAL RATING		<input type="checkbox"/> LEASED FEDERAL PROPERTY						CRS PREMIUM DISCOUNT _____ %	–	
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM								SUBTOTAL	\$493	
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/YY) _____		FEDERAL POLICY FEE	\$ 40
							TOTAL PREPAID AMOUNT		\$533	

Premium Calculation:

1. Multiply Rate × \$100 of Coverage: Building: \$336 / Contents: \$152
2. Apply Deductible Factor: Building: 1.000 × \$336 = \$336 / Contents: 1.000 × \$152 = \$152
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$488
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$493
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$533

CONDOMINIUMS

Important Notice to Agents/Producers:

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 (SFHAs). 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 4 methods of insuring condominiums under the National Flood Insurance Program (NFIP). Each method has its own eligibility requirements for condominium type. Only residential buildings having a condominium form of ownership are eligible for the Residential Condominium Building Association Policy (RCBAP).

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 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/producer must provide legal documentation to confirm that the insured is a condominium association. (See the Eligibility Requirements subsection in this section.)

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

A residential condominium unit in a high-rise or low-rise building, including a townhouse or rowhouse, is considered to be a single-family residence. An individual dwelling unit in a condominium building may be insured in any 1 of the following 4 ways:

1. 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.
2. An individual unit may be separately insured under the Dwelling Form, if purchased by the association in the name of the unit owner and the association as their interests may appear, up to the limits of insurance for a single-family dwelling.

3. 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.
4. An individual non-residential unit owner may not purchase building coverage. However, contents-only coverage can be purchased either under the General Property Form or the Dwelling Form, depending on the type of contents.

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.

D. Non-Residential (Commercial) Condominium: Unit Owner's Coverage (Contents)

The owner of a non-residential or residential condominium unit within a non-residential condominium building 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% of the stated amount of contents coverage can be applied to losses to condominium interior walls, floors, and ceilings. The 10% is not an additional amount of insurance.

TABLE 1. CONDOMINIUM UNDERWRITING GUIDELINES¹

POLICY FORM	INSURED	PROPERTY COVERED	ELIGIBILITY REQUIREMENTS	REPLACEMENT COVERAGE	ICC ²	COVERAGE LIMITS	ASSESSMENT COVERAGE	FEDERAL POLICY FEE
RCBAP	Residential condominium association	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Community must be in regular program Residential condominium buildings including homeowner associations (HOAs) 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 ³	Yes	<p>MAXIMUM LIMITS:</p> <p>BUILDING</p> <ul style="list-style-type: none"> Replacement cost, or the total number of units x \$250,000, whichever is less <p>CONTENTS</p> <ul style="list-style-type: none"> Actual cash value (ACV) of commonly owned contents to a maximum of \$100,000 per building 	No	NUMBER OF UNITS: 1 - \$40/POLICY 2-4 - \$80/POLICY 5-10 - \$200/POLICY 11-20 - \$440/POLICY 21 + - \$840/POLICY
GENERAL PROPERTY FORM	Condominium association	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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	<p>EMERGENCY PROGRAM (ACV maximum limits):</p> <p>Residential Building \$100,000 Contents \$10,000</p> <p>Non-residential Building \$100,000 Contents \$100,000</p> <p>REGULAR PROGRAM (ACV maximum limits): Building \$500,000 Contents \$500,000</p>	No	\$40
DWELLING FORM	Condominium association, residential condominium unit owners	<ul style="list-style-type: none"> Building elements Individually owned contents 	<ul style="list-style-type: none"> Residential condominium units Emergency and regular programs are eligible 	Yes ³	No	<p>EMERGENCY PROGRAM (maximum limits): Building \$35,000 Contents \$10,000</p> <p>REGULAR PROGRAM (maximum limits): Building \$250,000 Contents \$100,000</p>	Yes	\$40
GENERAL PROPERTY FORM	Individual unit owners and tenants	<ul style="list-style-type: none"> Non-residential condo units (only contents coverage is available) 	<ul style="list-style-type: none"> Commercial Contents only Emergency and regular programs are eligible 	No	No	<p>EMERGENCY PROGRAM: \$100,000 maximum</p> <p>REGULAR PROGRAM: \$500,000 maximum</p>	No	\$40

1. These are basic guidelines for condominium associations and unit owners. Please refer to appropriate section of this manual for specific details.

2. ICC coverage does not apply to the Emergency Program, individually owned condominium units located within a multi-unit building and insured under the Dwelling Form, contents-only policies, and Group Flood Insurance Policies.

3. Subject to replacement cost provisions in policy.

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 ¹	BUILDING INDICATOR ¹	CONTENTS INDICATOR ²	TYPE OF COVERAGE	RATING CLASSIFICATION	POLICY FORM ³
UNIT OWNER	Single family	Single unit	Household	RC ⁴	Single family	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Single family	Single unit	Household	RC ⁴	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

2-4 UNITS PER BUILDING – REGARDLESS OF NUMBER OF FLOORS (NON-TOWNHOUSE)

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	BUILDING INDICATOR ¹	CONTENTS INDICATOR ²	TYPE OF COVERAGE	RATING CLASSIFICATION	POLICY FORM ³
UNIT OWNER	2-4	Single unit	Household	RC ⁴	Single family for building; 2-4 family for contents	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2-4	Single unit	Household	RC ⁴	Single family for building; 2-4 family for contents	Dwelling
ASSOCIATION (ENTIRE BUILDING)	2-4	Low-rise	Household	RC	RCBAP Low-rise	RCBAP
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential	Single unit (Building coverage not available)	Other than household	ACV	Non-residential	General Property

MULTI-UNIT BUILDING

5 OR MORE UNITS PER BUILDING – FEWER THAN 3 FLOORS

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	BUILDING INDICATOR ¹	CONTENTS INDICATOR ²	TYPE OF COVERAGE	RATING CLASSIFICATION	POLICY FORM ³
UNIT OWNER	Other residential	Single unit	Household	RC ⁴	Single family for building; other residential for contents	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Other residential	Single unit	Household	RC ⁴	Single family for building; other residential for contents	Dwelling
ASSOCIATION (ENTIRE BUILDING)	Other residential	Low-rise	Household	RC	RCBAP low-rise	RCBAP
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential	Single unit (Building coverage not available)	Other than household	ACV	Non-residential	General Property

- 1 When there is a mixture of residential and commercial usage within a single building, refer to the General Rules section of this manual.
- 2 In determining the contents location, refer to the Rating section of this manual.
- 3 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 the General Property Form if ineligible under RCBAP.
- 4 Replacement Cost if the RC eligibility requirements are met (building only).

TABLE 2. CONDOMINIUM RATING CHART (continued)

HIGH-RISE RESIDENTIAL CONDOMINIUMS

MULTI-UNIT BUILDING – 5 OR MORE UNITS PER BUILDING – 3 OR MORE FLOORS¹

PURCHASER OF POLICY	BUILDING OCCUPANCY²	BUILDING INDICATOR²	CONTENTS INDICATOR³	TYPE OF COVERAGE	RATING CLASSIFICATION	POLICY FORM⁴
UNIT OWNER	Other residential	Single unit	Household	RC ⁵	Single family for building; other residential for contents	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Other residential	Single unit	Household	RC ⁵	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 OCCUPANCY²	BUILDING INDICATOR²	CONTENTS INDICATOR³	TYPE OF COVERAGE	RATING CLASSIFICATION	POLICY FORM⁴
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential	Single unit (Building coverage not available)	Other than household	ACV	Non-residential	General property
OWNER OF RESIDENTIAL CONTENTS	Single family (In a 2-4 unit building)	Single unit (Building coverage not available)	Household	ACV	Single family	Dwelling
OWNER OF RESIDENTIAL CONTENTS	Other residential (In a 5-or-more-unit building)	Single unit (Building coverage not available)	Household	ACV	Single family	Dwelling
ASSOCIATION	Non-residential	Low-rise or high-rise	Other than household	ACV	Non-residential	General property

1 Enclosure/crawlspace, 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.

2 When there is a mixture of residential and commercial usage within a single building, refer to subsection D. Determination of Building Occupancy in the General Rules section of this manual.

3 In determining the contents location, refer to the Rating section of this manual.

4 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 the General Property Form if ineligible under RCBAP.

5 Replacement Cost if the RC eligibility requirements are met (building only).

II. RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) FORM

The policy form used for the residential condominium buildings owned by a condominium association is the 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 1 or more residential units and in which at least 75% 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 3 and 4.)

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

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/producer must provide legal documentation to confirm that the insured is a condominium association before the RCBAP can be written. This documentation may be a copy of the condominium association by-laws or a statement signed by an officer or representative of the condominium association confirming that the building is in a condominium form of ownership. In the event of a loss, RCBAPs written for buildings found not to be in a condominium form of ownership will be rewritten under the correct policy form for up to the maximum amount of building coverage allowed under the program for the type of building insured, not to exceed the coverage purchased under the RCBAP.

A homeowners association (HOA) may differ from a condominium association and is ineligible for the RCBAP, unless the HOA meets the definition of a condominium

association as defined in the policy. Cooperative ownership buildings are *not* eligible. Timeshare buildings in a condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided that all other criteria are met.

If, during a policy term, the risk fails to meet the eligibility requirements due to a change in the form of ownership, it will be ineligible for coverage under the RCBAP. The policy will be canceled and rewritten using the correct Standard Flood Insurance Policy (SFIP) form. The effective date of cancellation will be the date on which the change in the form of ownership occurred.

If an RCBAP was issued for a risk that was ineligible for the RCBAP, the policy is void and the coverage must be written under the correct form. The provisions of the correct SFIP form apply. The coverage limits must be reformed according to the provisions of the correct SFIP form and cannot exceed the coverage limits originally issued under the incorrect policy.

The NFIP has grouped condominium buildings into 2 different types, low-rise 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 5 or more units and at least 3 floors excluding enclosure, even if it is the lowest floor for rating.
- *Low-rise buildings* have fewer than 5 units regardless of the number of floors, or 5 or more units with fewer than 3 floors, including the basement.
- *Townhouse/rowhouse buildings* are always considered low-rise buildings for rating purposes, no matter how many units or floors they have.

See the Definitions section in this manual for complete definitions of high-rise and low-rise buildings.

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 in the General Rules section, 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 1 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 (RCV) 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 (ACV) of the commonly owned contents up to a maximum of \$100,000 per building.

Basic Limit Amount:

1. The building basic limit amount of insurance for a detached building housing a single-family unit owned by the condominium association is \$60,000.
2. 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.

3. For high-rise condominiums, the building basic amount of insurance is \$175,000.
4. The contents basic limit amount of insurance is \$25,000.
5. 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% 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

The RCBAP's building coverage is on a Replacement Cost valuation basis. RCV 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% 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:

$$\frac{\text{Insurance Carried}}{\text{Insurance Required}} \times \text{Amount of Loss} = \text{Limit of Recovery}$$

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 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 Form and General Property Form do 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 cannot be used to meet the 80% coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

In addition, assessment coverage cannot be used to pay a loss assessment resulting from a deductible under the RCBAP.

For more information on this topic, see “E. Loss Assessments” in the General Rules section and Section III. C.3. of the Dwelling Form, “Condominium Loss Assessments,” in the Policy section.

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 SFHAs, 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; see Table 7 in this section.

B. Federal Policy Fee

The Federal Policy Fees for the RCBAP are:

1 unit	\$40	per policy
2–4 units	\$80	per policy
5–10 units	\$200	per policy
11–20 units	\$440	per policy
21 or more units	\$840	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%, will be reduced to 5% 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 owners’ policies written under the Dwelling Form may be canceled mid-term for the reasons mentioned in the Cancellation/Nullification section of this manual. To cancel building coverage while retaining contents coverage on a unit owner’s policy, submit a general change request. In the event of a cancellation:

- The commission on a unit owner’s policy will be retained, in full, by the agent/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 policy written under the Dwelling Form or RCBAP Form 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 agent/producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach 2 new photographs of the building, 1 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 5 units and having at least 3 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 fewer than 5 units and/or fewer than 3 floors. 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, see the Application section of this manual.

B. Replacement Cost Value

For an RCBAP, use normal company practice to estimate the 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 valuation report that states the value of the building, including its foundation, on an RCV basis. 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/producer must update this information and provide it to the insurer at least every 3 years. (See sample notification letter regarding updating RCV on page CONDO 9.)

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 purchased by the association is for only 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 Table 7 in this section.
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 1 unit.
3. Add the total premium for building and contents and enter the Annual Subtotal.
4. Add the Increased Cost of Compliance (ICC) Premium.
5. Calculate the Community Rating System (CRS) discount, if applicable.
6. Subtract the CRS discount, if applicable.
7. Add the \$50 Probation Surcharge, if applicable.
8. Add the Federal Policy Fee to determine the Total Prepaid Amount.

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Agent's Name:

Agent's Address:

Re: Insured's Name:

Property Address:

Policy Number:

Dear Agent:

The letter is to inform you that the Replacement Cost Value (RCV) on file for the building referenced above, insured under the Residential Condominium Building Association Policy (RCBAP), must now be updated. The National Flood Insurance Program (NFIP) requires that the RCV be evaluated every 3 years; it has been at least 3 years since the RCV for the building has been updated.

The RCV as currently listed on the above-referenced policy is <INSERT CURRENT RCV>. The amount of building coverage on the policy is <INSERT CURRENT BUILDING COVERAGE>.

If the RCV indicated above needs to be revised, you must provide new documentation showing the revised RCV. Acceptable documentation of the building's RCV is a recent property valuation report that states the building's value, including the foundation, on an RCV basis.

If the RCV has not changed, you must provide either new RCV documentation or a statement signed by an officer or a representative of the Condominium Association confirming that the RCV is still valid.

Please be aware that to the extent that the amount of building coverage on the policy is not in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of a loss or the maximum amount of insurance available under the NFIP, the Condominium Association may not be fully reimbursed for the loss.

If you have any questions about the information in this letter, please contact < INSERT CONTACT NAME AND TELEPHONE NUMBER>.

cc: Insured, Lender

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			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 / .24	1.08 / .59	1.17 / .05	1.17 / .05	1.17 / .24
WITH BASEMENT	.90 / .33	1.15 / 1.25	1.42 / .07	1.42 / .07	SUBMIT FOR RATE
WITH ENCLOSURE	.90 / .24	1.15 / .61	1.23 / .05	1.23 / .05	
ELEVATED ON CRAWLSPACE	.85 / .24	1.08 / .59	1.17 / .05	1.17 / .05	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.85 / .24	1.08 / .59	1.17 / .05	1.17 / .05	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			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 / .99	1.23 / 2.46	1.77 / .65	1.77 / .65	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	.96 / 1.18	1.23 / 2.90	1.77 / .75	1.77 / .75	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	.96 / 1.18	1.23 / 2.90	1.39 / .69	1.39 / .69	1.11 / .60
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	.96 / .82	1.23 / 2.55	1.39 / .37	1.39 / .37	1.11 / .40
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.35 / .16	.47 / .38	.41 / .14	.38 / .13	.35 / .12

BUILDING — A1-A30, AE · POST-FIRM

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.33 / .03	.33 / .03
+3	.35 / .03	.34 / .03
+2	.45 / .03	.40 / .03
+1	.81 / .04	.56 / .04
0	1.61 / .05	1.44 / .05
-1 ³	6.10 / .15	3.48 / .12
-2	SUBMIT FOR RATE	

CONTENTS — A1-A30, AE · POST-FIRM

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ENCLOSURE/CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 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	.53 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.16 / .12	.68 / .12	.45 / .12	.35 / .12
-1 ³	3.10 / .63	1.90 / .42	.72 / .15	.35 / .12
-2	SUBMIT FOR RATE			.35 / .12

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Includes subgrade crawlspace.

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

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES

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

**AO, AH POST-FIRM
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS¹**

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ²	.48 / .04	.38 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{3,8}	1.11 / .09	1.05 / .19

**POST-FIRM UNNUMBERED A ZONE
WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1,4}**

ELEVATION DIFFERENCE	BUILDING	CONTENTS ⁵	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 / .05	.44 / .12	NO BASE FLOOD ELEVATION ⁶
+2 TO +4	1.69 / .06	.74 / .13	
+1	2.76 / .14	1.52 / .22	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .04	.38 / .12	WITH BASE FLOOD ELEVATION ⁷
0 TO +1	1.50 / .06	1.06 / .14	
-1	5.90 / .18	2.70 / .33	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁸	7.90 / 1.26	3.33 / .80	NO ELEVATION CERTIFICATE

- 1 Zones A, AO, or AH buildings with basement/enclosure/crawlspace/subgrade crawlspace – follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.
- 2 “With Certification of Compliance or Elevation Certificate” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 3 “Without Certification of Compliance or Elevation Certificate” rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement.
- 4 Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.
- 5 For elevation-rated policies, when contents are located 1 floor or more above the lowest floor used for rating, use .35/.12.
- 6 NO BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.
- 7 WITH BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the BFE provided by the community or registered professional engineer, surveyor, or architect.
- 8 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

*****SUBMIT FOR RATING**

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AR AND AR DUAL ZONES

BUILDING – PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.17 / .05
With Basement	1.42 / .07
With Enclosure	1.23 / .05
Elevated on Crawlspace	1.17 / .05
Non-Elevated with Subgrade Crawlspace	1.17 / .05

CONTENTS – PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.77 / .65
Enclosure/Crawlspace and above	1.77 / .75
Lowest floor only – above ground level	1.39 / .69
Lowest floor above ground level and higher floors	1.39 / .37
Above ground level more than 1 full floor	.38 / .13

BUILDING – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ⁴
+4	.33 / .03	.33 / .03
+3	.35 / .03	.34 / .03
+2	.45 / .03	.40 / .03
+1	.81 / .04	.56 / .04
0	1.17 / .05	1.44 / .05
-1 ⁵	SEE FOOTNOTE	

CONTENTS – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ENCLOSURE/CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 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	.53 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.16 / .12	.68 / .12	.45 / .12	.35 / .12
-1 ⁵	SEE FOOTNOTE			

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Base deductible is \$2,000.

3 Base deductible is \$1,000.

4 Includes subgrade crawlspace.

5 Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES

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

**REGULAR PROGRAM — 1975–1981¹ POST-FIRM CONSTRUCTION²
FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE ³
0 ⁴	3.30 / .18	3.15 / .18
-1 ⁵	9.79 / .71	5.15 / .53
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 ⁴	4.36 / .92	2.83 / .91	1.60 / .78	.56 / .25
-1 ⁵	9.55 / 5.81	5.63 / 4.42	1.88 / .80	.56 / .25
-2	***	***	***	***

- 1 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 in the Rating section for V-Zone Optional Rating.
- 2 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.
- 3 Includes subgrade crawlspace.
- 4 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 5 Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****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 RATES¹

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70 / .63	.96 / 1.17	.93 / 1.66	1.23 / 3.05	.74 / .21	1.20 / .37
	WITH BASEMENT	.75 / .77	.96 / .98	1.00 / 2.88	1.23 / 2.87	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.75 / .92	.96 / 1.01	1.00 / 3.14	1.23 / 3.13	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.70 / .63	.96 / 1.17	.93 / 1.66	1.23 / 3.05	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.70 / .63	.96 / 1.17	.93 / 1.66	1.23 / 3.05	.74 / .21	1.20 / .37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74 / .21	1.20 / .37	1.12 / .39	1.11 / .60
	WITH BASEMENT	.81 / .30	1.36 / .46	***	***
	WITH ENCLOSURE	.81 / .34	1.36 / .54	***	***
	ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37	1.12 / .39	1.11 / .60
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37	1.12 / .39	1.11 / .60
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ²)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ³		.24 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{4,5}		1.04 / .21		1.05 / .19	

- 1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.
- 2 Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- 3 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 4 "Without Certification of Compliance or Elevation Certificate" rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement.
- 5 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

*****SUBMIT FOR RATING**

TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – POST-FIRM CONSTRUCTION
FIRM ZONES A1–A30, AE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ¹	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE ²	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ²
+4	.20 / .08	.18 / .08	.20 / .08
+3	.22 / .08	.20 / .08	.20 / .08
+2	.30 / .08	.22 / .08	.22 / .08
+1	.54 / .09	.32 / .08	.26 / .09
0	1.36 / .11	.88 / .11	.69 / .10
-1 ³	3.47 / .84	2.61 / .70	1.52 / .60
-2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 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	.53 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.16 / .12	.68 / .12	.45 / .12	.35 / .12
-1 ³	3.10 / .63	1.90 / .42	.72 / .15	.35 / .12
-2	***	***	***	.35 / .12

1 If the Lowest Floor is -1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.

2 Includes subgrade crawlspace.

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

*****SUBMIT FOR RATING**

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE^{1,2}

ELEVATION DIFFERENCE	BUILDING	CONTENTS ³	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.41 / .09	.44 / .12	NO BASE FLOOD ELEVATION ⁴
+2 TO +4	1.11 / .12	.74 / .13	
+1	2.25 / .57	1.52 / .22	
0 OR BELOW	***	***	
+2 OR MORE	.37 / .08	.38 / .12	WITH BASE FLOOD ELEVATION ⁵
0 TO +1	.87 / .12	1.06 / .14	
-1	3.30 / .83	2.70 / .33	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁶	4.16 / 1.44	3.33 / .80	NO ELEVATION CERTIFICATE

1 Zone A buildings with basement/enclosure without proper openings/crawlspace without proper openings/subgrade crawlspace: follow Submit-for-Rate procedures in the Rating section.

2 Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured. For optional rating, follow the Submit-for-Rate procedures in the Rating section.

3 For elevation-rated policies, when contents are located 1 floor or more above lowest floor used for rating, use .35/.12.

4 NO BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

5 WITH BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the BFE provided by the community or registered professional engineer, surveyor, or architect.

6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

*****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^{1,2} AND POST-FIRM³ 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 THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/CRAWLSPACE ⁴
+4	.20 /.08	.18 /.08	.20 /.08
+3	.22 /.08	.20 /.08	.20 /.08
+2	.30 /.08	.22 /.08	.22 /.08
+1	.54 /.09	.32 /.08	.26 /.09
0	.74 /.21	.88 /.11	.69 /.10
-1 ⁵	SEE FOOTNOTE		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ENCLOSURE/CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 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	.53 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.16 /.12	.68 /.12	.45 /.12	.35 /.12
-1 ⁵	SEE FOOTNOTE			

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM.

2 Standard deductible is \$2,000.

3 Standard deductible is \$1,000.

4 Includes subgrade crawlspace.

5 Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

**REGULAR PROGRAM — 1975–1981¹ POST-FIRM CONSTRUCTION²
FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
0 ⁴	3.01 / .56	2.41 / .56	2.08 / .56
-1 ⁵	6.58 / 3.43	6.02 / 3.43	4.30 / 3.12
-2	***	***	***

**REGULAR PROGRAM — 1975–1981¹ POST-FIRM CONSTRUCTION²
FIRM ZONES V1–V30, VE — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN 1 FULL FLOOR
0 ⁴	4.36 / .92	2.83 / .91	1.60 / .78	.56 / .25
-1 ⁵	9.55 / 5.81	5.63 / 4.42	1.88 / .80	.56 / .25
-2	***	***	***	.56 / .25

- 1 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 in the Rating section for V-Zone Optional Rating.
- 2 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.
- 3 Includes subgrade crawlspace.
- 4 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 5 Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING**

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

SUBMIT FOR RATING

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 RATES¹
ELEVATED BUILDINGS FREE OF OBSTRUCTION² BELOW THE
BEAM SUPPORTING THE BUILDING’S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ³	BUILDING RATE	CONTENTS RATE
+4 or more	.73	.53
+3	.84	.54
+2	1.15	.73
+1	1.67	1.25
0	2.63	2.04
- 1	3.58	2.93
- 2	4.57	4.19
- 3	5.48	5.48
- 4 or lower	***	***

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

- 1 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 in the Rating section for V-Zone Optional Rating.
- 2 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% of its area open and made of material no thicker than ½ inch; or
 - (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
 - (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
- 3 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^{1,2}
ELEVATED BUILDINGS WITH OBSTRUCTION³ BELOW THE
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ⁴	BUILDING RATE	CONTENTS RATE
+4 or more	1.31	.67
+3	1.40	.68
+2	1.73	.86
+1	2.17	1.38
0	3.29	2.20
-1 ⁵	4.12	3.02
-2 ⁵	5.14	4.31
-3 ⁵	6.03	5.62
- 4 or lower ⁵	***	***

- 1 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 in the Rating section for V-Zone Optional Rating.
- 2 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.
- 3 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 the Rating section for details.
- 4 Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.
- 5 For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the 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

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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
- Number 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: \$70 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

DETERMINED RATES:

Building: .75/.92 Contents: .96/1.01

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	\$140,000	.75	\$1,050	\$0	.92	\$0	\$0	\$140,000	\$1,050	
CONTENTS	\$ 25,000	.96	\$ 240	\$75,000	1.01	\$758	\$0	\$100,000	\$ 998	
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	\$2,048
							ICC PREMIUM	\$ 70		
							SUBTOTAL	\$2,118		
							CRS PREMIUM DISCOUNT _____ %	–		
							SUBTOTAL	\$2,118		
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	\$ 200		
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT	\$2,318		

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$1,050 / Contents: \$998
2. Apply Deductible Factor: Building: 1.000 × \$1,050 = \$1,050 / Contents: 1.000 × \$998 = \$998
3. Premium Reduction: Building: \$0 / Contents: \$0
4. Subtotal: \$2,048
5. Add ICC Premium: \$70
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,118
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$2,318

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \quad \$140,000}{(\text{Insurance Required}) \quad \$480,000} \times (\text{Amount of Loss}) \$100,000 = (\text{Limit of Recovery}) \$29,167 - \text{Less Deductible}$$

(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
- Number 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: \$70 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

DETERMINED RATES:

Building: .70/.63 Contents: .96/1.17

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	\$360,000	.70	\$2,520	\$120,000	.63	\$756	\$0	\$480,000	\$3,276	
CONTENTS	\$ 25,000	.96	\$ 240	\$ 25,000	1.17	\$293	\$0	\$ 50,000	\$ 533	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							PAYMENT OPTION:		ANNUAL SUBTOTAL	\$3,809
<input type="checkbox"/> MANUAL			<input type="checkbox"/> SUBMIT FOR RATING				<input type="checkbox"/> CREDIT CARD		ICC PREMIUM	\$ 70
<input type="checkbox"/> ALTERNATIVE			<input type="checkbox"/> V-ZONE RISK RATING FORM				<input type="checkbox"/> OTHER:		SUBTOTAL	\$3,879
<input type="checkbox"/> PROVISIONAL RATING			<input type="checkbox"/> LEASED FEDERAL PROPERTY				_____		CRS PREMIUM DISCOUNT _____ %	–
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM									SUBTOTAL	\$3,879
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/YY) _____		FEDERAL POLICY FEE	\$ 200
							TOTAL PREPAID AMOUNT		\$4,079	

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$3,276 / Contents: \$533
2. Apply Deductible Factor: Building: 1.00 × \$3,276 = \$3,276 / Contents: 1.00 × \$533 = \$533
3. Premium Reduction: Building: \$0 / Contents: \$0
4. Subtotal: \$3,809
5. Add ICC Premium: \$70
6. Subtract CRS Discount: N/A
7. Subtotal: \$3,879
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$4,079

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

**CONDOMINIUM RATING EXAMPLE 3
POST-FIRM, LOW-RISE, COINSURANCE PENALTY, ZONE AE**

REGULAR PROGRAM:

- Building Coverage: \$750,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 14
- Date of Construction: Post-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,120,000
- Elevation Difference: +1
- 80% Coinsurance Amount: \$896,000
- ICC Premium: \$5 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

DETERMINED RATES:

Building: .32/.08 Contents: .38/.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	\$750,000	.32	\$2,400	\$0	.08	\$0	\$0	\$750,000	\$2,400	
CONTENTS	\$ 25,000	.38	\$ 95	\$75,000	.12	\$90	\$0	\$100,000	\$ 185	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							ANNUAL SUBTOTAL		\$2,585	
<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	\$ 5
							<input type="checkbox"/> CREDIT CARD		SUBTOTAL	\$2,590
							<input type="checkbox"/> OTHER:		CRS PREMIUM DISCOUNT _____ %	–
									SUBTOTAL	\$2,590
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		\$ 440	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$3,030

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$2,400 / Contents: \$185
2. Apply Deductible Factor: Building: 1.000 × \$2,400 = \$2,400 / Contents: 1.000 × \$185 = \$185
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$2,585
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,590
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$440
10. Total Prepaid Amount: \$3,030

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \$750,000}{(\text{Insurance Required}) \$896,000} \times (\text{Amount of Loss}) \$300,000 = (\text{Limit of Recovery}) \$251,116 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$896,000 was not 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
- Number 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: \$5 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

DETERMINED RATES:

Building: .22/.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	\$360,000	.22	\$792	\$240,000	.08	\$192	\$0	\$600,000	\$ 984	
CONTENTS	\$ 15,000	.38	\$ 57	\$0	.12	\$0	\$0	\$ 15,000	\$ 57	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							ANNUAL SUBTOTAL		\$1,041	
<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	\$ 5
							<input type="checkbox"/> CREDIT CARD		SUBTOTAL	\$1,046
							<input type="checkbox"/> OTHER:		CRS PREMIUM DISCOUNT _____ %	–
							SUBTOTAL		\$1,046	
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 _____							FEDERAL POLICY FEE		\$ 200	
DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		\$1,246	

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$984 / Contents: \$57
2. Apply Deductible Factor: Building: 1.000 × \$984 = \$984 / Contents: 1.000 × \$57 = \$57
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$1,041
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,046
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$1,246

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
- Number 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: \$70 (\$30,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%

DETERMINED RATES:

Building: .85/.24 Contents: .96/.82

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	\$175,000	.85	\$1,488	\$935,000	.24	\$2,244	\$0	\$1,110,000	\$3,732	
CONTENTS	\$ 25,000	.96	\$ 240	\$ 75,000	.82	\$ 615	\$0	\$ 100,000	\$ 855	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							ANNUAL SUBTOTAL		\$4,587	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING							PAYMENT OPTION:		ICC PREMIUM	\$ 70
<input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM							<input type="checkbox"/> CREDIT CARD		SUBTOTAL	\$4,657
<input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY							<input type="checkbox"/> OTHER:		CRS PREMIUM DISCOUNT 25%	-\$1,164
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							_____		SUBTOTAL	\$3,493
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/YY) _____		FEDERAL POLICY FEE	\$ 840
							TOTAL PREPAID AMOUNT		\$4,333	

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$3,732 / Contents: \$855
2. Apply Deductible Factor: Building: 1.000 × \$3,732 = \$3,732 / Contents: 1.000 × \$855 = \$855
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$4,587
5. Add ICC Premium: \$70
6. Subtract CRS Discount: -\$1,164 (25%)
7. Subtotal: \$3,493
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$840
10. Total Prepaid Amount: \$4,333

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ \$1,110,000}{(\text{Insurance Required}) \ \$1,200,000} \times (\text{Amount of Loss}) \ \$200,000 = (\text{Limit of Recovery}) \ \$185,000 - \text{Less Deductible}$$

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

**CONDOMINIUM RATING EXAMPLE 6
PRE-FIRM, HIGH-RISE, BASEMENT, MAXIMUM DISCOUNT, ZONE AE**

REGULAR PROGRAM:

- Building Coverage: \$3,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, including Basement
- Deductible: \$5,000/\$5,000
- Deductible Factor: .940 (Maximum Total Discount of \$221 applies)
- Replacement Cost: \$3,750,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$3,000,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: 8
- CRS Discount: 10%

DETERMINED RATES:

Building: .90/.33 Contents: .96/.99

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	\$175,000	.90	\$1,575	\$2,825,000	.33	\$9,323	-\$221	\$3,000,000	\$10,677	
CONTENTS	\$ 25,000	.96	\$ 240	\$ 75,000	.99	\$ 743	\$0	\$ 100,000	\$ 983	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							PAYMENT OPTION:		ANNUAL SUBTOTAL	\$11,660
<input type="checkbox"/> MANUAL			<input type="checkbox"/> SUBMIT FOR RATING				<input type="checkbox"/> CREDIT CARD		ICC PREMIUM	\$ 70
<input type="checkbox"/> ALTERNATIVE			<input type="checkbox"/> V-ZONE RISK RATING FORM				<input type="checkbox"/> OTHER:		SUBTOTAL	\$11,730
<input type="checkbox"/> PROVISIONAL RATING			<input type="checkbox"/> LEASED FEDERAL PROPERTY						CRS PREMIUM DISCOUNT 10%	-\$ 1,173
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM									SUBTOTAL	\$10,557
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/YY) _____		FEDERAL POLICY FEE	\$ 840
							TOTAL PREPAID AMOUNT		\$11,397	

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$10,898 / Contents: \$983
2. Apply Deductible Factor: Building: .940 × \$10,898 = \$10,244 / Contents: .940 × \$983 = \$924
3. Premium Reduction: Building: \$221 (maximum discount since \$10,898 – \$10,244 = \$654 exceeds the maximum) / Contents: \$0
4. Subtotal: \$11,660
5. Add ICC Premium: \$70
6. Subtract CRS Discount: -\$1,173 (10%)
7. Subtotal: \$10,557
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$840
10. Total Prepaid Amount: \$11,397

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole-dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

**CONDOMINIUM RATING EXAMPLE 7
POST-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, ZONE AE**

REGULAR PROGRAM:

- Building Coverage: \$12,000,000
- Contents Coverage: \$15,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 100
- Date of Construction: Post-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$15,000,000
- Elevation Difference: 0
- 80% Coinsurance Amount: \$12,000,000
- ICC Premium: \$5 (\$30,000 Coverage)
- CRS Rating: 9
- CRS Discount: 5%

DETERMINED RATES:

Building: 1.61/.05 Contents: .68/.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	\$175,000	1.61	\$2,818	\$11,825,000	.05	\$5,913	\$0	\$12,000,000	\$8,731	
CONTENTS	\$ 15,000	.68	\$ 102	\$0	.12	\$0	\$0	\$ 15,000	\$ 102	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							ANNUAL SUBTOTAL		\$8,833	
<input type="checkbox"/> MANUAL		<input type="checkbox"/> SUBMIT FOR RATING		PAYMENT OPTION:			ICC PREMIUM		\$ 5	
<input type="checkbox"/> ALTERNATIVE		<input type="checkbox"/> V-ZONE RISK RATING FORM		<input type="checkbox"/> CREDIT CARD			SUBTOTAL		\$8,838	
<input type="checkbox"/> PROVISIONAL RATING		<input type="checkbox"/> LEASED FEDERAL PROPERTY		<input type="checkbox"/> OTHER:			CRS PREMIUM DISCOUNT 5%		-\$ 442	
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							SUBTOTAL		\$8,396	
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		\$ 840	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$9,236

PREMIUM CALCULATION:

1. Multiply Rate x \$100 of Coverage: Building: \$8,731 / Contents: \$102
2. Apply Deductible Factor: Building: 1.000 x \$8,371 = \$8,731 / Contents: 1.000 x \$102 = \$102
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$8,833
5. Add ICC Premium: \$5
6. Subtract CRS Discount: -\$442 (5%)
7. Subtotal: \$8,396
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$840
10. Total Prepaid Amount: \$9,236

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole-dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

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
- Number 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: \$70 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

DETERMINED RATES:

Building: .90/.24 Contents: .96/1.18

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	\$175,000	.90	\$1,575	\$3,825,000	.24	\$9,180	-\$111	\$4,000,000	\$10,644	
CONTENTS	\$ 25,000	.96	\$ 240	\$ 75,000	1.18	\$ 885	\$0	\$ 100,000	\$ 1,125	
RATE TYPE (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED):							PAYMENT OPTION:		ANNUAL SUBTOTAL	\$11,769
<input type="checkbox"/> MANUAL				<input type="checkbox"/> SUBMIT FOR RATING			<input type="checkbox"/> CREDIT CARD		ICC PREMIUM	\$ 70
<input type="checkbox"/> ALTERNATIVE				<input type="checkbox"/> V-ZONE RISK RATING FORM			<input type="checkbox"/> OTHER:		SUBTOTAL	\$11,839
<input type="checkbox"/> PROVISIONAL RATING				<input type="checkbox"/> LEASED FEDERAL PROPERTY					CRS PREMIUM DISCOUNT ____ %	–
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM									SUBTOTAL	\$11,839
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		\$ 840	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	\$12,679

PREMIUM CALCULATION:

1. Multiply Rate x \$100 of Coverage: Building: \$10,755 / Contents: \$1,125
2. Apply Deductible Factor: Building: .980 x \$10,755 = \$10,540 / Contents: .980 x \$1,125 = \$1,103
3. Premium Reduction: Building: \$111 (maximum discount since \$10,755 – \$10,540 = \$215 exceeds the maximum) / Contents: \$0
4. Subtotal: \$11,769
5. Add ICC Premium: \$70
6. Subtract CRS Discount: N/A
7. Subtotal: \$11,839
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$840
10. Total Prepaid Amount: \$12,679

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ \$4,000,000}{(\text{Insurance Required}) \ \$14,400,000} \times (\text{Amount of Loss}) \ \$1,000,000 = (\text{Limit of Recovery}) \ \$277,778 - \text{Less Deductible}$$

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

LOWEST FLOOR GUIDE

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

I. LOWEST FLOOR DETERMINATION

The following guidance, along with the comments accompanying each building drawing provided in this section, will help insurance agents/producers determine the lowest floor so that the appropriate rate can be applied.

A. Non-Elevated Buildings

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

If a building described and rated as a single-family dwelling located in an A Zone (any flood zone beginning with the letter A) has an attached garage floor elevation at or above the Base Flood Elevation (BFE), the garage floor may be excluded for rating.

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

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

- The building is described and rated as a single-family dwelling;
- The building is located in an A Zone;
- The garage floor elevation is below the elevation of the top of the bottom floor; *and*
- The garage has proper openings (flood vents).

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

B. Elevated Buildings in A Zones

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

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

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

NOTE: A garage attached to an elevated building is considered an enclosure.

1. Proper Opening Requirements

An elevated building with an enclosure or crawlspace below the elevated floor with proper flood openings (flood vents) in the enclosure or crawlspace can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper flood openings in an unfinished enclosure or crawlspace, the Application should indicate "None" for enclosure.) This rule applies to buildings in zones A, A1–A30, AE, AO, AH, AR, and AR Dual.

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

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

2. Alternative to the Openings Requirement Above

For architectural or other reasons, a designer or builder may use an alternative to satisfy the requirement for a building to have openings that

provide 1 square inch per square foot of enclosed area below the BFE. These alternatives, which may be referred to as “engineered openings,” must be certified as having been designed to provide automatic equalization of hydrostatic flood forces by allowing for the entry and exit of floodwaters. Design requirements and specifications for certification statements are outlined in FEMA Technical Bulletin 1-08, “Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas,” at <http://www.fema.gov/library/viewRecord.do?id=1579>.

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

- a. For engineered openings designed for installation in a specific building, a copy of the certification is required. This certification will verify to community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The original certification statement must include the design professional’s name, title, address, type of license, license number, the state in which the license was issued, and the signature and applied seal of the certifying registered design professional. In addition, this certification shall identify the building in which the engineered openings will be installed and it shall address the following: (1) a statement certifying that the openings are designed to automatically equalize hydrostatic flood loads on exterior walls by allowing for the automatic entry and exit of floodwaters; (2) description of the range of flood characteristics tested or computed for which the certification is valid, such as rates of rise and fall of floodwaters; and (3) description of the installation requirements or limitations that, if not followed, will void the certification; or
- b. For engineered openings for which the International Code Council Evaluation Service, Inc., has issued an Evaluation Report, a copy of the Evaluation Report is required. This report is required to assure community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The Evaluation Report identifies the model numbers of the engineered openings addressed in the report, specifies the number of engineered openings that are required for a specified square footage of enclosed area below the BFE, and lists installation requirements. Acceptable

documentation must include the model numbers of the engineered openings, which must match the model numbers provided in the International Code Council Evaluation Report.

3. Crawlspace

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

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

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

C. Elevated Buildings in V Zones

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

- The enclosed space is finished (having more than 20 linear feet of interior finished wall [paneling, etc.]); or
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; or
- The enclosed space is of any size, and there is machinery or equipment below the BFE located inside or outside the enclosed space. (Machinery or equipment is defined as building items permanently affixed to the building and that provide utility services for the building – i.e., furnaces, water heaters, heat pumps, air conditioners, and elevators and their associated equipment. Washers, dryers, and food freezers are contents items and are not considered machinery or equipment.); or

- The enclosed space is constructed with non-breakaway walls. (A non-breakaway wall is defined as a wall that is attached to the structural support of the building and is not designed or constructed to collapse under specific lateral loading forces. This type of construction endangers the foundation system of the building.); *or*
- The enclosed space is 300 square feet or more and has breakaway walls; *or*
- The enclosed space has load-bearing (supporting) walls.

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

Also see “E. Post-’81 V Zone Optional Rating” in the Rating section.

II. USE OF ELEVATION CERTIFICATE

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

A. Mandatory Use of Elevation Certificate

An EC is required for a Post-FIRM building located in zones AE, A1–A30, VE, or V1–V30, or a Pre-FIRM building opting for Post-FIRM rates (see “B.” below). An EC is also required for a Post-FIRM building located in Unnumbered A Zones (With or Without BFE) and Zones AH and AO. In Zone AO, a Letter of Compliance is acceptable in lieu of an EC.

If the building is Post-FIRM construction located in an unnumbered A Zone, check with the community official to determine whether there is a BFE. If available, an EC that certifies the lowest floor elevation must be submitted.

B. Optional Rating Using the Elevation Certificate

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

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

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

If the surveyor has not applied the conversion factor, the National Geodetic Survey (NGS) has developed a tool that will help you convert the LFE and BFE measurements to like form. This tool is available through the NGS website at http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.prl. Enter the north latitude and west longitude of the structure. Enter “ft” in the orthometric height field. The conversion factor will then be provided for calculations.

For example, to convert a property with a latitude of 35° 15' and longitude of 121° 22' 30" from NGVD 29 to NAVD 88, 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.

PUTTING IT INTO PERSPECTIVE....

Sections A and C of the 2009 Elevation Certificate provide fields for entering numerous measurements that the surveyor must record in completing an elevation survey. This data will be used to not only help insurance agents accurately rate a flood insurance policy, but also assist FEMA and the local communities with their floodplain management compliance issues. This 2009 Elevation Certificate does not specifically identify for the insurance agent the Lowest Floor Elevation that must be used for rating purposes. Based upon your knowledge of the rules and regulations of the National Flood Insurance Program, you must make the final determination regarding which elevation should be used to accurately rate the policy and calculate the premium. This guide **must** be used in conjunction with information provided on the Flood Insurance Application form.

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

WHERE TO START.....

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

STEP 1:

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

STEP 2:

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

STEP 3:

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

- For Building Diagrams 1A, 1B, and 3, if Item C2.a is higher than C2.f, the building is slab on grade, or a

walkout first level. Rate as no basement and use Item C2.a as the lowest floor elevation for rating.

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

IMPORTANT HINT:

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

WHERE TO GET HELP

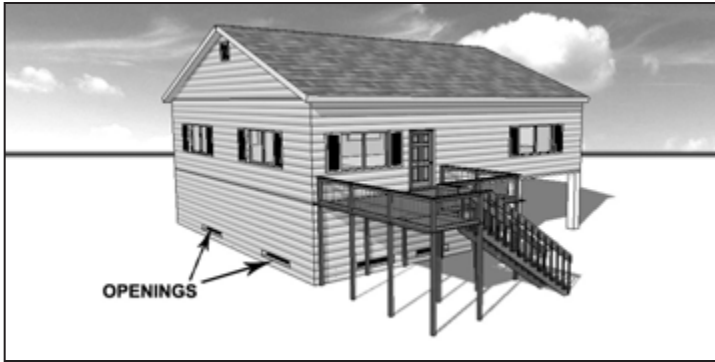
The Lowest Floor Guide will assist you in determining the lowest floor for rating purposes for the majority of your business. However, if you are unable to make the determination, contact your WYO Company underwriting staff or, for NFIP-direct policies, the NFIP Servicing Agent underwriting department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

III. SPECIFIC BUILDING DRAWINGS

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



Building Description	1 floor with unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table No Basement/Enclosure category.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



Building Description	2 floors with unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table No Basement/Enclosure category.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



Building Description	2 floors with unfinished enclosed area
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure (garage) and crawlspace No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table With Enclosure category.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



Building Description	1 floor with finished or unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Non-load-bearing walls No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table With Enclosure category.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



Building Description	1 floor on slab
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Rating	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table No Basement/Enclosure category.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



Building Description	3 or more floors on slab
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Rating	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table No Basement/Enclosure category.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

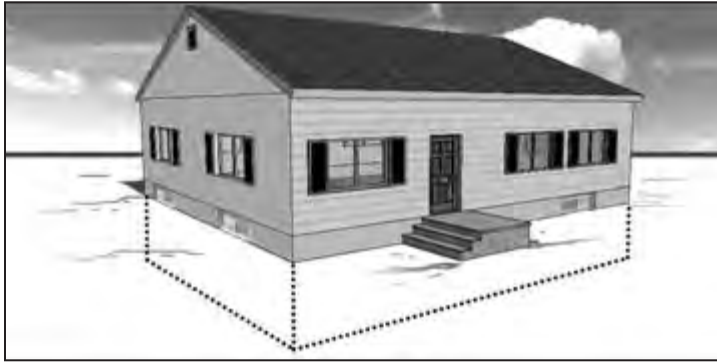
⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

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



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

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	None
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

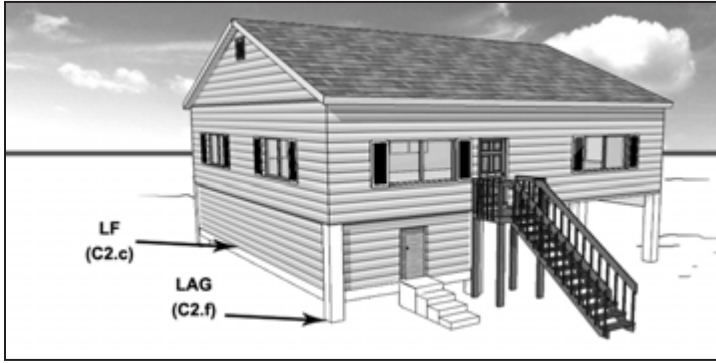
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ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



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

Building Description	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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



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

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If the difference is 0 feet or less, submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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



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

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Lowest elevated floor
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Post-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If the difference is 0 feet or less, submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure (garage) and crawlspace No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (lower of crawlspace or garage)
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table With Enclosure category. AH Zone: Use Pre-FIRM rate table With Enclosure category. A Zone: Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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



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

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure Non-load-bearing walls No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table With Enclosure category. AH Zone: Use Pre FIRM rate table With Enclosure category. A Zone: Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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



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

Building Description	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	AO Zone: Use Pre-FIRM rate table <i>Manufactured (Mobile) Home</i> category. AH Zone: Use Pre-FIRM rate table <i>Manufactured (Mobile) Home</i> category. A Zone with BFE²: Use Pre-FIRM rate table <i>No Basement/Enclosure</i> category. A Zone without BFE²: Use Pre-FIRM rate table <i>No Basement/Enclosure</i> category.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use <i>With Certification of Compliance or Elevation Certificate</i> rate. If not, use <i>Without Certification of Compliance or Elevation Certificate</i> rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use <i>With Certification of Compliance or Elevation Certificate</i> rate. If not, use <i>Without Certification of Compliance or Elevation Certificate</i> rate. A Zone with BFE²: Use Post-FIRM rate table <i>With Base Flood Elevation</i> category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table <i>No Base Flood Elevation</i> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

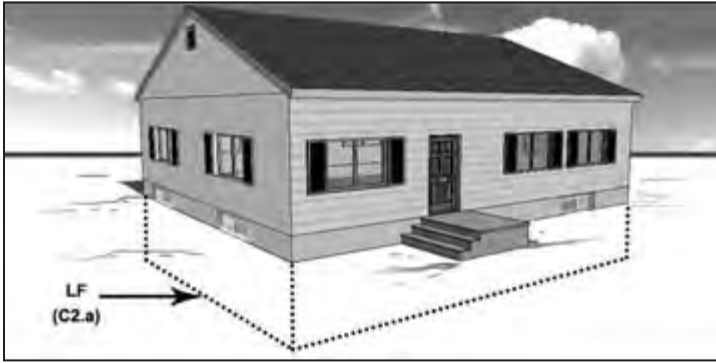
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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



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

Building Description	1 floor with finished or unfinished basement (see Elevation Certificate, Diagram 2)
Machinery or Equipment Servicing Building	With or without machinery or equipment in the basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building type — 2 floors Basement — Finished or unfinished Is building elevated? — No
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table With Basement category. AH Zone: Use Pre-FIRM rate table With Basement category. A Zone: Use Pre-FIRM rate table With Basement category.
Post-FIRM Rating	Submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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



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

Building Description	1 floor on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

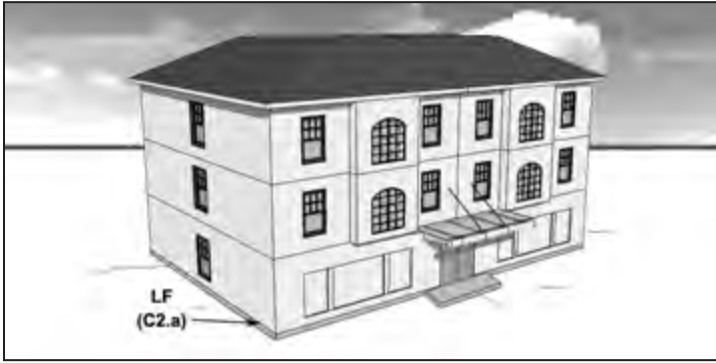
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NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



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

Building Description	3 or more floors on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table No Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table With Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table No Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table With Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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



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

Building Description	2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	If attached garage has no proper openings ³ , and has machinery or equipment below the BFE ² , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	AO Zone: Use Pre-FIRM rate table No Basement/Enclosure category. AH Zone: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone with BFE²: Use Pre-FIRM rate table No Basement/Enclosure category. A Zone without BFE²: Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. AH Zone: If LF ¹ elevation is greater than or equal to the BFE ² , use With Certification of Compliance or Elevation Certificate rate. If not, use Without Certification of Compliance or Elevation Certificate rate. A Zone with BFE²: Use Post-FIRM rate table With Base Flood Elevation category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate. A Zone without BFE²: If difference between the LF ¹ and HAG ⁴ is 1 foot or more, use Post-FIRM rate table No Base Flood Elevation category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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



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

Building Description	1 floor on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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



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

Building Description	3 or more floors on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

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



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

Building Description	2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	If attached garage has no proper openings ³ , and has machinery or equipment below the BFE ² , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	2 floors with subgrade crawlspace with or without openings (see Elevation Certificate, Diagram 9) Subgrade crawlspace floor is no more than 2 feet below grade, and the distance between the subgrade crawlspace floor and the top of the next-higher floor is no more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including subgrade crawlspace)
Application Should Show	Building type — 3 or more floors Is building elevated? — No Subgrade crawlspace
Pre-FIRM Rating⁵	Use Pre-FIRM rate table Non-Elevated With Subgrade Crawlspace 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 <i>Specific Rating Guidelines</i> for policy processing.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate. See “H. Crawlspace” in the Special Rating Situations subsection in the Rating section.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

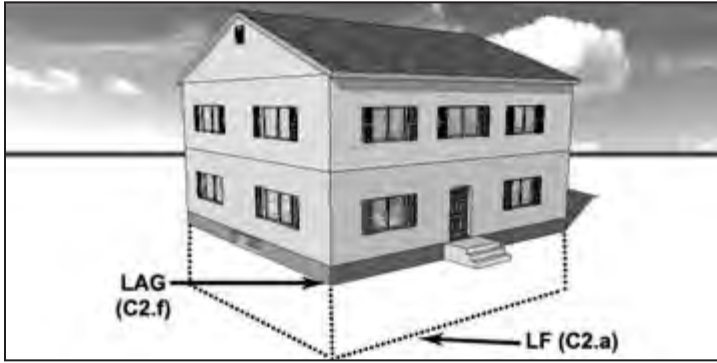
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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



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

Building Description	2 floors with unfinished basement (see Elevation Certificate, Diagram 2) Basement floor is subgrade more than 2 feet, or subgrade no more than 2 feet and the distance between the basement floor and the top of the next-higher floor is more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building type — 3 or more floors Is building elevated? — No Basement — Finished or unfinished
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Basement category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

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



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

Building Description	1 floor with attached garage Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	If attached garage has no proper openings ³ , and has machinery or equipment below the BFE ² , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

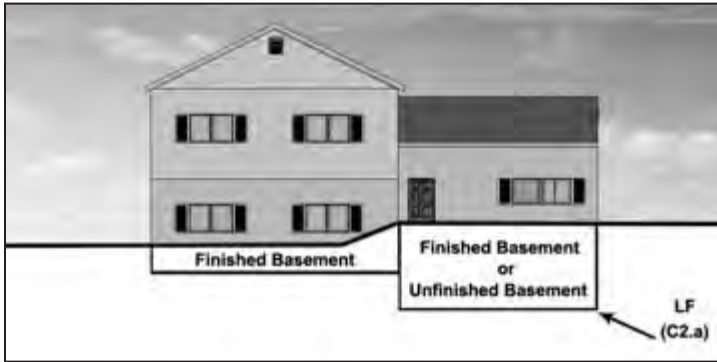
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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



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

Building Description	Split level with unfinished or finished basement (see Elevation Certificate, Diagram 4)
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building type — Split level Basement — Finished or unfinished Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Basement category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	2 floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished lower level No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment at ground level
Lowest Floor for Rating	Top of bottom floor (enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

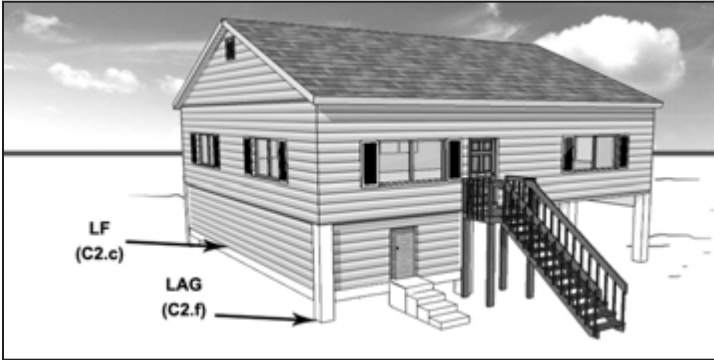
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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



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

Building Description	Elevated on piers, posts, piles, or columns with hanging floor 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE ² is unfinished and used for storage or building access only, use More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

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



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

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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² BFE — Base Flood Elevation

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



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

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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



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

Building Description	2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure (garage) and crawlspace No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (garage)
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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



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

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Non-load-bearing walls No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

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



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

Building Description	1 floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Enclosure garage and storage area Proper openings in garage and enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

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

Building Description	2 floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Enclosure garage and storage area No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Floor of garage and storage area
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

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

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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² BFE — Base Flood Elevation

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

Building Description	2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Enclosed garage at same level as crawlspace Unfinished enclosure/crawlspace No proper openings ³ in crawlspace or garage Floor of crawlspace/garage is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Floor of crawlspace and garage
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

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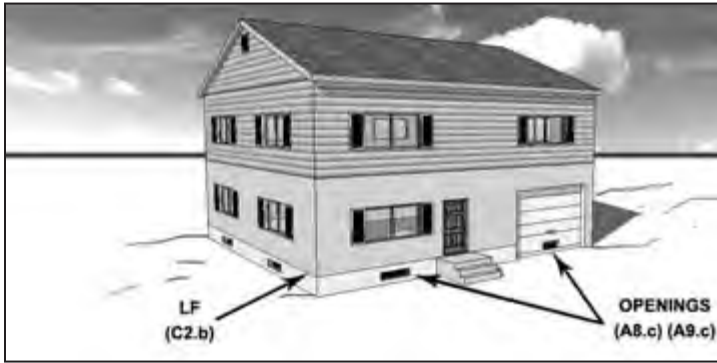
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Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace Proper openings ³ in crawlspace and garage Floor of crawlspace/garage is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	Without machinery or equipment in crawlspace or garage
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

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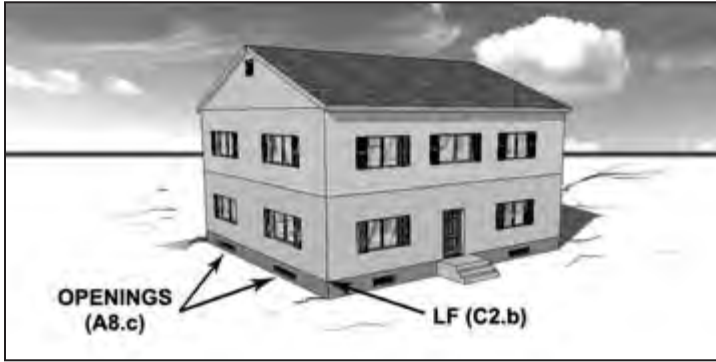
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Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace With proper openings ³ Floor of crawlspace is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment in crawlspace
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor No Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

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Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace No proper openings ³ Floor of crawlspace is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment in crawlspace
Lowest Floor for Rating	Top of bottom floor (crawlspace)
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table Elevated on Crawlspace category.
Post-FIRM Rating	Use Post-FIRM rate table More Than 1 Floor With Basement/Enclosure/Crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

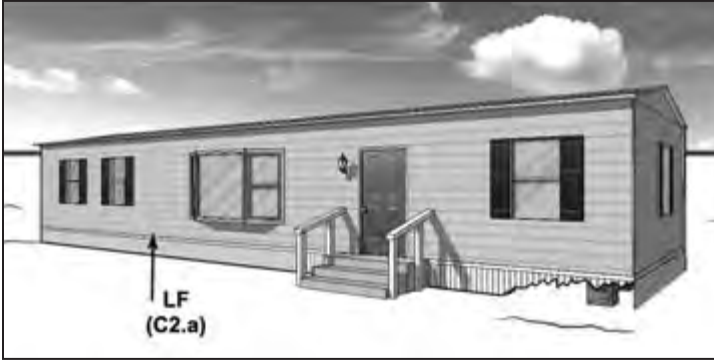
⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

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



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

Building Description	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table Manufactured (Mobile) Home category.
Post-FIRM Rating	Use Post-FIRM Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶**



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

Building Description	1 floor No basement (see Elevation Certificate, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30⁶**



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

Building Description	3 or more floors No basement (see Elevation Certificate, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

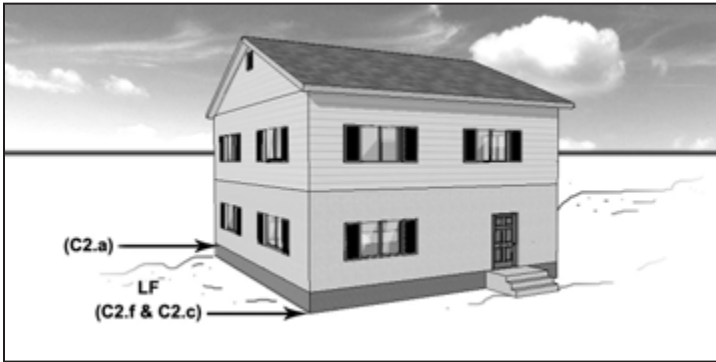
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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶**



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

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Lowest Floor for Rating	Lowest adjacent grade (C2.f)
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30⁶**



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

Building Description	1 floor with attached garage Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1)
Lowest Floor for Rating	In V Zones, the lowest floor for rating should reflect the bottom of the slab. If the surveyor used item C2. a or d (attached garage/top of slab) in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2. a or d, whichever is lower. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2. a or d, whichever is lower.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

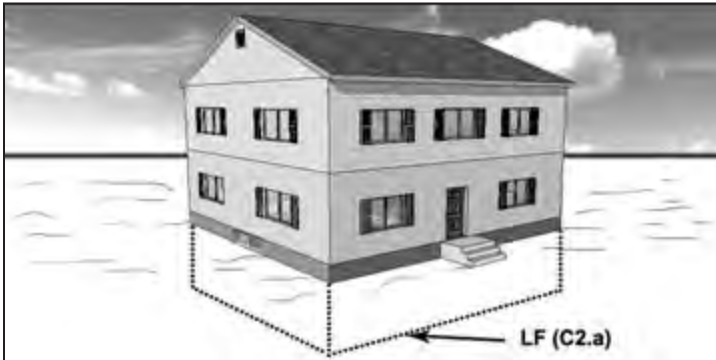
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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶**



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

Building Description	3 floors Finished basement (see Elevation Certificate, Diagram 2)
Lowest Floor for Rating	Bottom of slab (basement) In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Basement — Finished Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Basement category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

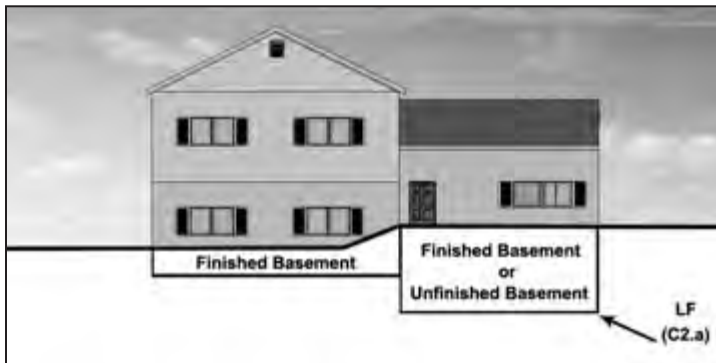
⁴ HAG — Highest Adjacent Grade

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**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30⁶**



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

Building Description	Split level Unfinished basement (see Elevation Certificate, Diagram 4)
Lowest Floor for Rating	Bottom of slab (basement) In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — Split level Basement — Unfinished Is building elevated? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Basement category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	2 floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	<p>The space below the lowest elevated floor either has no enclosure or has:</p> <p>(1) Insect screening, provided that no additional supports are required for the screening; <i>or</i></p> <p>(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; <i>or</i></p> <p>(3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; <i>or</i></p> <p>(4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters.</p> <p>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.</p>
Machinery or Equipment Servicing Building	Any machinery or equipment below elevated floor is at or above the BFE ²
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	<p>Building type — 1 floor</p> <p>Is building elevated? — Yes</p> <p>Is area below the elevated floor enclosed? — No</p>
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

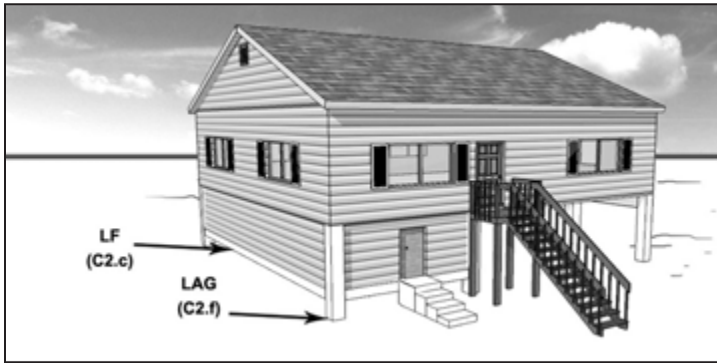
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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30**



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

Building Description	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

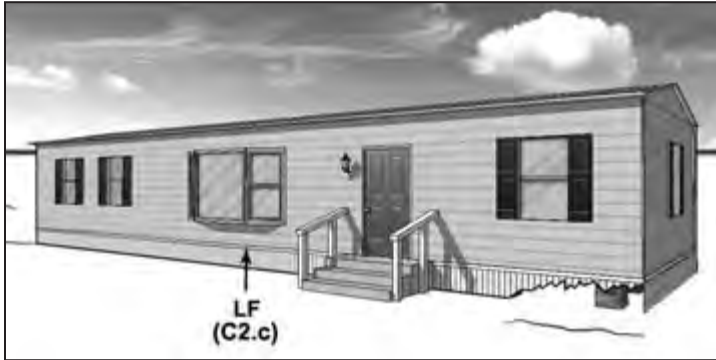
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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



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

Building Description	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table No Basement/Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)		
Elevating Foundation of Building	Piers, posts, piles, or columns		
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls		
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor		
Lowest Floor for Rating	Bottom of lowest horizontal structural member		
Application Should Show		<u>Pre-FIRM</u>	<u>Post-FIRM</u>
	Building type	2 floors	2 floors
	Is building elevated?	Yes	Yes
	Is area below the elevated floor enclosed?	Yes	No
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category and describe the building as an elevated building with enclosure.		
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.		

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)		
Elevating Foundation of Building	Piers, posts, piles, or columns		
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls		
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor		
Lowest Floor for Rating	Bottom of lowest horizontal structural member		
Application Should Show	<u>Pre-FIRM</u>	<u>Post-FIRM</u>	
Building type	2 floors	1 floor	
Is building elevated?	Yes	Yes	
Is area below the elevated floor enclosed?	Yes	No	
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category and describe the building as an elevated building with enclosure.		
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone 1 Floor No Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the Application to the insurer for a rate.		

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

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

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

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



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

Building Description	2 floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with non-breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type — 3 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

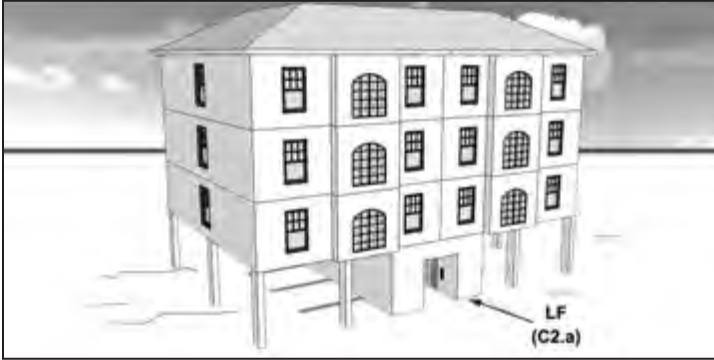
⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

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



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

Building Description	3 or more floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

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



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

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

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



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

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table With Enclosure category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

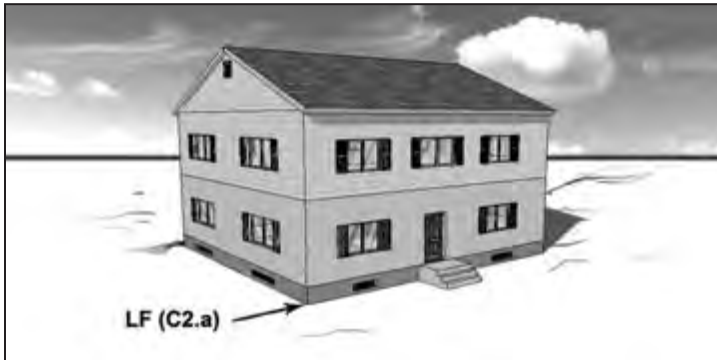
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**ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



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

Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of foundation wall
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	Use Pre-FIRM rate table Elevated On Crawlspace category.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone More Than 1 Floor With Basement/Enclosure/Crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	<p>The space below the lowest elevated floor either has no enclosure or has:</p> <p>(1) Insect screening, provided that no additional supports are required for the screening; <i>or</i></p> <p>(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; <i>or</i></p> <p>(3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; <i>or</i></p> <p>(4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters.</p> <p>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.</p>
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	<p>Building type — 1 floor</p> <p>Is building elevated? — Yes</p> <p>Is area below the elevated floor enclosed? — No</p>
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1–V30, VE Zone Free of Obstruction rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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**ELEVATED BUILDINGS
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CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

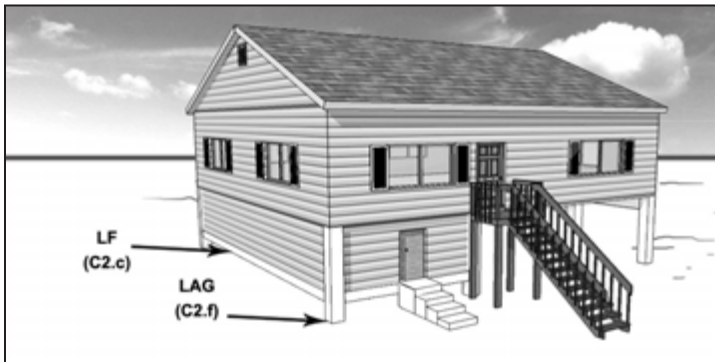
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**ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 —
CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



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

Building Description	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1–V30, VE Zone Free of Obstruction rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below the BFE
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

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³ See page LFG 1 for explanation of proper openings

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



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

Building Description	2 floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below the BFE
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

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



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

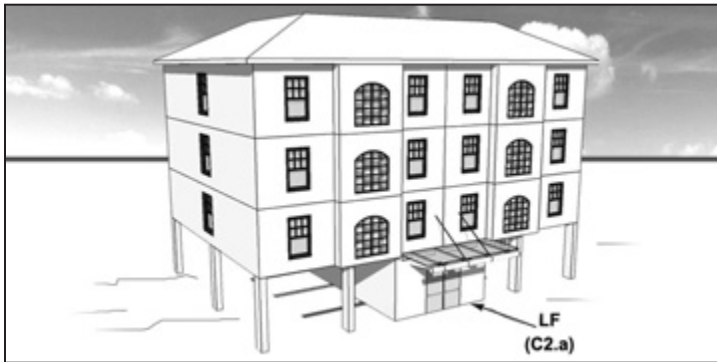
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**ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 —
CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

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



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

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

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



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

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



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

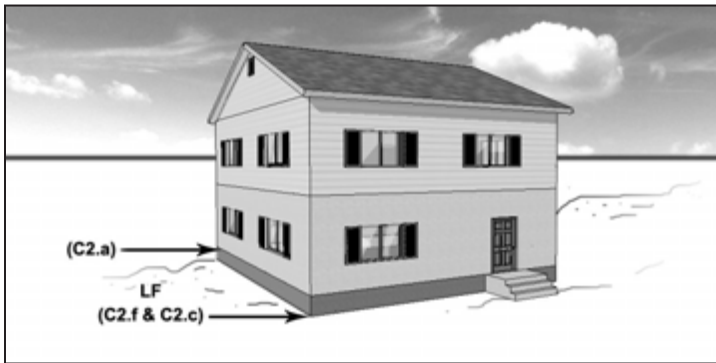
⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

⁵ Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

SPECIAL CERTIFICATIONS

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

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

I. NFIP ELEVATION CERTIFICATE

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

The NFIP EC form and instructions were revised effective March 16, 2009. The surveyor, engineer, architect, property owner, or owner's representative is required to provide the square footage of any crawlspace or enclosure(s) below the lowest elevated floor (including an attached garage) plus information about any permanent flood openings in the crawlspace or enclosure(s). When the EC is being submitted to obtain flood insurance through the NFIP, generally at least 2 photographs of the building must accompany it. This additional information will significantly enhance the agent's/producer's and company underwriter's ability to properly rate elevation-rated risks. Current photograph requirements, and exceptions to them, are described in Section II. below.

Elevations certified on or after April 1, 2010, must be submitted on the 2009 EC form. An exception is made when the community official completes the 2006 EC with elevation data received by the community before April 1, 2010. It must be noted in the Comments area of Section G of the 2006 EC that the community had the data on file before April 1, 2010.

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

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

The EC is required on Post-FIRM buildings constructed in an SFHA, but is optional on Post-FIRM buildings constructed in a non-SFHA and on Pre-FIRM construction. For Post-FIRM buildings constructed in a non-SFHA and remapped to an SFHA and that are eligible for grandfathering, the insured has the option of obtaining an EC or continuing with the non-SFHA rates without an EC. The EC is required by the NFIP to certify the lowest floor elevation of a building so that

the policy can be properly rated, as follows (also see the Lowest Floor Guide section in this manual):

- All Post-FIRM Buildings

The EC is to be completed by a land surveyor, an engineer, or an architect who is authorized by state or local law to certify elevation information when it is required for zones A1–A30, AE, AH, AO, A (with or without Base Flood Elevations [BFEs]), V1–V30, VE, and V (with BFEs). Community officials who are authorized by local law or ordinance to provide floodplain management information may also complete this form. For zones AO and A (without BFEs), a building official, a property owner, or an owner's representative may also provide the information on this certification. Building elevation information may be available through the community official if the community is a Community Rating System (CRS) participating community.

The lowest adjacent grade and diagram number are required for all new business applications effective on or after October 1, 1997, if the elevation certification date is on or after October 1, 1997.

- Pre-FIRM Buildings Rated Using Post-FIRM Rates

Pre-FIRM construction can be elevation rated using Post-FIRM EC rates, which are more favorable rates if the lowest floor of the building is at or above the BFE for the community. In many cases, the lowest floor level of a Pre-FIRM building is below the BFE, and it would not benefit the insured to pay the cost for an EC in an attempt to secure a lower rate. The decision to obtain an EC and to request Post-FIRM rating of a Pre-FIRM building is an option of the insured.

- AR and AR Dual Zones

The EC is optional on all Post- and Pre-FIRM construction located in AR and AR Dual Zones. The decision to obtain an EC and to request Post-FIRM rating is at the discretion of the insured. The EC includes the AR and AR Dual Zone elevation requirements.

The agent/producer is to attach a copy of the completed and signed EC to the Application. The certifier's seal or license number must be legible on the copy of the EC. The agent/producer and the policyholder should retain a copy.

II. PHOTOGRAPH REQUIREMENTS

Generally, all new business applications for elevation-rated risks with a policy effective date of January 1, 2007, or later must be submitted with at least 2 photographs that show the front and back of the building and were taken and dated within 90 days of the mailing date (not the certification date, if that date was

earlier). For buildings with flood openings (flood vents), 1 or more photographs must clearly show the openings. If the building is a split level or has multi-level areas at ground level, at least 2 additional photographs showing views of both sides of the building must be submitted.

- *Exception 1:* When an agent/producer moves his or her book of business from 1 insurer to another, or when an insurer acquires another's book of business, photographs are not required. The Federal Emergency Management Agency (FEMA) will continue to consider such policies as renewals, even though they are reported as new business under the Transaction Record Reporting and Processing Plan. (However, when an insured changes agent/producer and insurer, the policy is considered new business, and photographs are required.)
- *Exception 2:* When a Flood Insurance Application and an EC are submitted for a building in the course of construction, photographs are not required and proposed elevations will be used for rating. When the building is completed, a revised EC with required photographs and as-built elevations must be submitted for use in rating the policy.

These requirements also apply to all renewal and endorsement transactions adding elevation rating effective on or after January 1, 2007.

For the convenience of users, 2 Building Photographs pages are included with the EC and instructions. However, photographs may be attached to any sheet(s) of blank paper or business letterhead. All photographs must measure at least 3"× 3", provide a clear image of the building's distinguishing features, and include date taken. Analog or digital photographs are acceptable; color photographs are preferred.

An EC submitted without the required photographs is not considered valid for rating, unless the building is in the course of construction. Each Write Your Own (WYO) Company may use its current business practices in handling ECs without photographs, whether that is tentative rating, provisional rating, or rejection of the Application.

III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS

A. Section A – Property Information

- Section A of the EC includes the building use. This information is helpful in validating the data collected by the insurance agent/producer, and the Flood Insurance Application information.
- On the EC, latitude, longitude, and related information are optional only if the document is being certified by other than a licensed surveyor, engineer, or architect.

- If the EC is being used to obtain flood insurance, and the certification date is on or after January 1, 2007, the EC must be accompanied by at least 2 current photographs of the building. (See "II. Photograph Requirements" above.)
- For any crawlspace, enclosure(s), or attached garage, the EC collects square footage, number of flood openings within 1.0 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings, and total area of flood openings in square inches. (A parking area located beneath an elevated floor is not considered an attached garage.)

The information found in Section A of the EC is critical, as it relates to the insured property. Should information be missing from Section A (except latitude, longitude, and related information), the certificate must be returned to the surveyor, engineer, architect, or community official who executed the form. These individuals should be encouraged to fully complete Section A to avoid any delay in the issuance of the flood insurance policy.

B. Section B – Flood Insurance Rate Map (FIRM) Information

The Flood Insurance Rate Map (FIRM) information includes the following:

- FIRM panel effective date and revision date;
- Source of the BFE or base flood depth;
NOTE: The same elevation datum should be used in determining all certification elevations as was used in determining the BFE (i.e., NGVD 1929 or NAVD 1988).
- Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA).
NOTE: Refer to the CBRS section of this manual for flood insurance coverage eligibility.

C. Section C – Building Elevation Information (Survey Required)

Responsibilities for building elevation information are as follows:

- The surveyor, engineer, or architect is required to provide a number of elevations based on the building type selected.
- From the elevations gathered, the insurance agent/producer is required to determine the lowest floor for rating flood insurance.

As it relates to Section C, information found not to be applicable to the property being certified should be marked N/A (not applicable) by the surveyor, engineer, or architect. If any part of Section C is left blank,

critically review it and contact the surveyor, engineer, or architect who completed the form and your company underwriter with any questions.

Elevation(s) of machinery and equipment servicing the building (e.g., water heater, furnace, A/C compressor, heat pump, water pump) must be provided, regardless of its location, whether inside or outside of the building, elevated on a platform, or non-elevated.

The surveyor, engineer, or architect may not be able to gain access to some crawlspaces to obtain the elevation of the crawlspace floor. In this instance, Item C2.a on the EC may be left blank and the estimated measurements entered in the Comments area of Section D.

Elevations in Section C are based on feet, except in Puerto Rico, where the metric system is used. The agent/producer must convert any metric elevation readings into feet before calculating the flood insurance premium.

D. Section D – Surveyor, Engineer, or Architect Certification

Section D is the surveyor's, engineer's, or architect's certification that the information provided in Sections A, B, and C is representative of the certifier's best efforts to interpret the data available. The surveyor's, engineer's, or architect's signature and identification number are required fields; some states also may require a seal.

E. Section E – Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE)

The elevation differences between the lowest floor and the lowest adjacent grade and highest adjacent grade are required.

For Zone A (without a FEMA-issued or community-issued BFE) and Zone AO, a property owner or owner's authorized representative may complete Sections A, B, and E.

F. Section F – Property Owner (or Owner's Representative) Certification

Address and other contact information about the property owner are requested in Section F. The party completing Sections A, B, and E must execute Section F as well.

G. Section G – Community Information (Optional)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance may transfer elevation information found on existing documentation (i.e., an older Elevation

Certification form, or surveyor letterhead) to Section C of the EC. The local official must then certify this information by fully completing Section G. A statement advising FEMA of this transfer of information must be made in the Comments area. Section G may also be used to certify Item E5.

IV. FLOODPROOFING CERTIFICATE

A. Purpose and Eligibility

- In certain circumstances, floodproofing may be permitted as an alternative to elevating to or above the BFE; however, a floodproofing design certification is required. Certified floodproofing may result in lower rates. Floodproofing credit cannot be applied to buildings under construction.
- Non-residential buildings in any community, in all locations except in V Zones, may be floodproofed in lieu of elevating.
- Residential buildings may be floodproofed only if they have basements, are located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE, and only if they are located in communities specifically approved and authorized by FEMA. A current list of approved communities appears on page CERT 4.
- The allowable methods of floodproofing for non-residential buildings differ from those allowed for residential buildings. The specific requirements should be available from the local government.

B. Specifications

The specifications for floodproofing ensure that the building is watertight, its floodproofed walls will not collapse, and the floor at the base of the floodproofed walls will resist flotation during flooding conditions. For residential buildings, the building must be watertight without human intervention.

C. Rating

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms with the minimum floodproofing specifications of FEMA. This means that the building must be floodproofed to at least 1 foot above the BFE. If floodproofed to 1 foot above the BFE, flood depth, or comparable community-approved floodplain management standards, it can then be treated for rating purposes as having a "0" elevation difference from the BFE. This certification must be submitted with the Flood Insurance Application, and must be accompanied by at least 2 photographs. For non-residential buildings, the photographs must show the floodproofing measures in place.

To further illustrate, if the building is certified to be floodproofed to 2 feet above the BFE, flood depth, or comparable community-approved floodplain management standards, whichever is highest, then it is credited for floodproofing and is to be treated for rating purposes as having a “+1” foot elevation. See the Rating section for information on rounding elevations.

D. Certification

1. Residential Buildings (With Basements)

The Residential Basement Floodproofing Certificate is available for residential buildings with basements located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE and located in a FEMA-approved community that is listed in the

table below. To receive credit for floodproofing, the completed certificate must be submitted. The Residential Floodproofing Rating Credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date and rescission date, but not on or after the rescission date.

2. Non-Residential Buildings

A completed Floodproofing Certificate for Non-Residential Structures is required for all such buildings in Regular Program communities, located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE, in order to receive credit for floodproofing in lieu of elevation.

APPROVED COMMUNITIES FOR RESIDENTIAL BASEMENT FLOODPROOFING RATING CREDIT

COMMUNITY NUMBER	STATE/ COMMUNITY NAME	EFFECTIVE DATE ¹	STATUS ²
	Alaska		
025009	Fairbanks N. Star Borough	2/28/73	Current
	Idaho		
160028	Ammon, City of	6/8/90	Current
	Iowa		
190488	Clive, City of	4/24/81	Current
190031	Independence, City of	9/7/89	Current
190309	La Porte City, City of	6/12/89	Current
	Kansas		
200075	Chapman, City of	8/13/08	Current
200484	Colwich, City of	1/17/86	Current
200323	Derby, City of	2/15/83 ³	Current
200019	Great Bend, City of	8/10/83	Current
200131	Halstead, City of	7/8/83	Current
200215	Lindsborg, City of	11/7/94	Current
200334	Rossville, City of	2/18/92	Current
200319	Salina, City of	3/6/86	Current
200316	Saline County	1/14/86	Current
200134	Sedgwick, City of	5/19/86 ³	Current
	Minnesota		
270267	Alvarado, City of	2/28/85	Current
275235	Clay County	3/28/75	Current
270080	Dilworth, City of	8/29/83	Current
275236	East Grand Forks, City of	5/15/86 ³	Current
275244	Moorhead, City of	2/12/76	Current

1 Effective date corresponds to the date of the letter from FEMA that granted the community’s exception request.

2 The Residential Floodproofing Rating Credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date and rescission date, but not on or after the rescission date.

3 The date the community adopted floodproofing ordinances.

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) is a lower-cost Standard Flood Insurance Policy (SFIP), written under the Dwelling Form or General Property Form. It offers fixed combinations of building/contents coverage limits or contents-only coverage. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property's flood loss history. It is also available for buildings that are eligible under the 2-year PRP Eligibility Extension. (See eligibility requirements below.)

For residential properties, the maximum coverage combination is \$250,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available.

For non-residential properties, the maximum coverage combination is \$500,000 building and \$500,000 contents. Up to \$500,000 contents-only coverage is available.

Only 1 building can be insured per policy, and only 1 policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

To be eligible for coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy, with the following exceptions:

- Buildings that were newly designated within a Special Flood Hazard Area (SFHA) due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for 2 policy years if their policy effective date is between January 1, 2011, and December 31, 2012.
- Buildings that are newly designated within an SFHA due to a map revision on or after January 1, 2011, are eligible for a PRP for 2 policy years from the map revision date.

Buildings meeting the above requirement must also meet the PRP loss history requirements. At the end of the 2-year PRP Eligibility Extension period following a map revision, policies on these buildings must be written as standard-rated policies.

For the purpose of determining the flood zone, the agent/producer may use the Flood Insurance Rate Map (FIRM) in effect at the time of application and presentment of premium, except when the building is eligible for the PRP under the 2-year PRP Eligibility Extension. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. NFIP 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 — 1–4 family properties (including individual condominium units in condominium buildings), other residential properties, and non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If 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 for separate losses, each more than \$1,000; or
- 3 or more flood insurance claim payments for separate losses, regardless of amount; or
- 2 Federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than \$1,000; or
- 3 Federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount; or
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each for separate losses and each more than \$1,000.

In determining a building's flood loss history for PRP eligibility, Federal flood disaster relief payments

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

(including loans and grants) are considered only if the building sustained flood damage.

III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the PRP Condominium Rating Chart in this section.

- Buildings and/or contents in Emergency Program communities are not eligible for the PRP.
- Buildings and/or contents in SFHAs are not eligible for the PRP, unless eligible under the 2-year PRP Eligibility Extension.
- Multi-unit residential condominium buildings eligible under the Residential Condominium Building Association Policy (RCBAP) are not eligible for the PRP.
- Individual residential condominium units in non-residential condominium buildings are not eligible for building coverage.
- Individual non-residential condominium units are not eligible for building coverage.
- Contents located entirely in a basement are not eligible for contents-only coverage. However, contents located entirely in an enclosure are eligible.
- Condominium units are not eligible for Increased Cost of Compliance (ICC) coverage.
- Buildings on Leased Federal Property determined by the Administrator to be located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure are not eligible for the PRP.

IV. DOCUMENTATION

All PRP new business applications must include current documentation of eligibility for the PRP. Such applications must be accompanied by 1 of the following:

- A Letter of Map Amendment (LOMA);
- A Letter of Map Revision (LOMR);
- A Letter of Determination Review (LODR);
- A copy of the most recent flood map marked to show the exact location of the property and flood zone of the building;
- A letter indicating the property address and flood zone of the building, and signed and dated by a local community official;

- An Elevation Certificate indicating the exact location and flood zone of the building, signed and dated by a surveyor, an engineer, an architect, or a local community official; *or*
- A flood zone determination certification that guarantees the accuracy of the information.

If issuing coverage under the 2-year PRP Eligibility Extension, the previous and current zones must each be documented with 1 of the items from the list above.

An agent/producer writing through a Write Your Own (WYO) Company should contact that company for guidance.

V. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it cannot be renewed as a PRP. It must be nonrenewed or rewritten as a standard-rated policy.

Effective May 1, 2008, if there has been a map change during the policy term that may affect the insured property, proof of the building's continued eligibility for the PRP must be provided for the policy to be renewed. In addition, effective January 1, 2011, PRPs renewed under the 2-year PRP Eligibility Extension must have the current and previous flood maps to document the building's eligibility.

VI. COVERAGE LIMITATIONS

The elevated building coverage limitation provisions do not apply to the PRP; however, basement coverage limitations do apply.

VII. REPLACEMENT COST COVERAGE

Replacement cost coverage is provided only under the Dwelling Form when the building is the principal residence of the insured and the building coverage limits are at least 80% of the replacement cost of the building at the time of the loss, or the maximum limits available under the NFIP.

VIII. DISCOUNTS/FEES/ICC PREMIUM

- Community Rating System (CRS) discounts are not available for the PRP.
- The \$50 Community Probation Surcharge is added, when applicable.
- The Federal Policy Fee of \$20 is included in the premium and is not subject to commission.

- The ICC Premium of \$5 is included in the premium. Deduct this amount if the risk is a condominium unit.

IX. DEDUCTIBLES

The standard deductible for PRPs is \$1,000 each for building and contents, applied separately. Optional deductibles are not available for PRPs.

X. ENDORSEMENTS

The PRP may be endorsed to:

- Increase coverage mid-term, subject to the coverage limits in effect when the policy was issued or renewed. See the General Change Endorsement section in this manual for an example.
- Correct misratings, such as incorrect building description or community number.

XI. CONVERSION OF STANDARD-RATED POLICY TO PRP DUE TO MISRATING

A policy written as a standard-rated B, C, or X Zone policy and later found to be eligible for a PRP may be endorsed or canceled and rewritten as a PRP for only the current policy term. In addition, effective January 1, 2011, standard-rated policies, regardless of zone, found to be eligible for the 2-year PRP extension may be endorsed or canceled and rewritten.

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

XII. CONVERSION OF STANDARD-RATED POLICY TO PRP DUE TO THE 2-YEAR PRP ELIGIBILITY EXTENSION

A policy correctly written as a standard-rated policy and determined to be newly eligible for extended PRP rating may be endorsed at its next renewal, or rewritten as a PRP for 2 policy terms. When converting a standard-rated policy to a PRP due to the 2-year PRP Eligibility Extension, the 30-day waiting period will not apply if the standard-rated policy has only building coverage and is rewritten as a PRP that includes contents coverage.

XIII. CONVERSION OF STANDARD-RATED POLICY TO PRP DUE TO MAP REVISION, LOMA, OR LOMR

A standard-rated policy may be endorsed or canceled and rewritten as a PRP as a result of a map revision, LOMA, or LOMR 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-rated policy must be received during the policy term or within 6 months of the policy expiration date.
- The standard-rated 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-rated policy, or to the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated policy building and/or contents limit.

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 ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
UNIT OWNER	Single family	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Single family	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

MULTI-UNIT RESIDENTIAL BUILDING – 2 TO 4 UNITS PER BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
UNIT OWNER	2-4	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2-4	Yes	Yes	1-4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A
OWNER OF NON- RESIDENTIAL CONTENTS	Non-residential	Yes (Building coverage not available)	Yes	Non-residential contents-only	General Property

MULTI-UNIT RESIDENTIAL BUILDING – 5 OR MORE UNITS PER BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
UNIT OWNER	Other residential	Yes	Yes	Other residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Other residential	Yes	Yes	Other residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A
OWNER OF NON- RESIDENTIAL CONTENTS	Non-residential	Yes (Building coverage not available)	Yes	Non-residential contents-only	General Property

NON-RESIDENTIAL BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
OWNER OF NON- RESIDENTIAL CONTENTS	Non-residential	Yes (Building coverage not available)	Yes	Non-residential contents-only	General Property
OWNER OF RESIDENTIAL CONTENTS	Single family	Yes (Building coverage not available)	Yes	Residential contents-only	Dwelling
ASSOCIATION (ENTIRE BUILDING)	Non-residential	N/A	Yes	Non-residential building and contents	General Property

1. When there is a mixture of residential and commercial usage within a single building, refer to the General Rules section of this manual.

PRP COVERAGE LIMITS AVAILABLE EFFECTIVE JANUARY 1, 2011

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

WITH BASEMENT OR ENCLOSURE ⁴			WITHOUT BASEMENT OR ENCLOSURE ⁵		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$154	\$ 20,000	\$ 8,000	\$129
\$ 30,000	\$ 12,000	\$185	\$ 30,000	\$ 12,000	\$160
\$ 50,000	\$ 20,000	\$236	\$ 50,000	\$ 20,000	\$211
\$ 75,000	\$ 30,000	\$277	\$ 75,000	\$ 30,000	\$247
\$100,000	\$ 40,000	\$304	\$100,000	\$ 40,000	\$274
\$125,000	\$ 50,000	\$324	\$125,000	\$ 50,000	\$294
\$150,000	\$ 60,000	\$343	\$150,000	\$ 60,000	\$313
\$200,000	\$ 80,000	\$378	\$200,000	\$ 80,000	\$343
\$250,000	\$100,000	\$405	\$250,000	\$100,000	\$365

RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 6}

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$49	\$ 8,000	\$68
\$ 12,000	\$65	\$ 12,000	\$92
\$ 20,000	\$96	\$ 20,000	\$128
\$ 30,000	\$110	\$ 30,000	\$147
\$ 40,000	\$122	\$ 40,000	\$164
\$ 50,000	\$134	\$ 50,000	\$181
\$ 60,000	\$146	\$ 60,000	\$198
\$ 80,000	\$170	\$ 80,000	\$218
\$100,000	\$194	\$100,000	\$238

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

With Basement or Enclosure⁴

CONTENTS COVERAGE	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
BUILDING COVERAGE	\$ 20,000	\$168	\$182	\$195	\$208	\$220	\$231	\$242	\$252	\$262
	\$ 30,000	\$182	\$196	\$209	\$222	\$234	\$245	\$256	\$266	\$276
	\$ 50,000	\$216	\$230	\$243	\$256	\$268	\$279	\$290	\$300	\$310
	\$ 75,000	\$232	\$246	\$259	\$272	\$284	\$295	\$306	\$316	\$326
	\$100,000	\$254	\$268	\$281	\$294	\$306	\$317	\$328	\$338	\$348
	\$125,000	\$261	\$275	\$288	\$301	\$313	\$324	\$335	\$345	\$355
	\$150,000	\$266	\$280	\$293	\$306	\$318	\$329	\$340	\$350	\$360
	\$200,000	\$297	\$311	\$324	\$337	\$349	\$360	\$371	\$381	\$391
	\$250,000	\$314	\$328	\$341	\$354	\$366	\$377	\$388	\$398	\$408

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

Without Basement or Enclosure⁵

CONTENTS COVERAGE	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
BUILDING COVERAGE	\$ 20,000	\$140	\$152	\$163	\$174	\$184	\$194	\$203	\$212	\$220
	\$ 30,000	\$158	\$169	\$180	\$191	\$201	\$211	\$220	\$229	\$237
	\$ 50,000	\$193	\$204	\$215	\$226	\$236	\$246	\$255	\$264	\$272
	\$ 75,000	\$213	\$224	\$235	\$245	\$255	\$265	\$274	\$283	\$291
	\$100,000	\$231	\$242	\$253	\$263	\$273	\$283	\$292	\$301	\$309
	\$125,000	\$240	\$251	\$262	\$272	\$282	\$291	\$300	\$309	\$317
	\$150,000	\$247	\$258	\$269	\$279	\$289	\$298	\$307	\$316	\$324
	\$200,000	\$275	\$286	\$297	\$307	\$317	\$326	\$335	\$343	\$351
	\$250,000	\$290	\$301	\$312	\$322	\$332	\$341	\$350	\$358	\$366

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

2 Premium includes Federal Policy Fee of \$20.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

6 Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

PRP COVERAGE LIMITS AVAILABLE EFFECTIVE JANUARY 1, 2011 (continued)

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1,2}

With Basement or Enclosure³

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	\$ 897	\$1,156	\$1,404	\$1,640	\$1,865	\$2,079	\$2,282	\$2,473	\$2,653	\$2,822
	\$100,000	\$1,271	\$1,530	\$1,777	\$2,013	\$2,238	\$2,452	\$2,655	\$2,846	\$3,026	\$3,195
	\$150,000	\$1,546	\$1,805	\$2,052	\$2,288	\$2,513	\$2,727	\$2,930	\$3,121	\$3,301	\$3,470
	\$200,000	\$1,695	\$1,954	\$2,201	\$2,437	\$2,662	\$2,876	\$3,079	\$3,270	\$3,450	\$3,619
	\$250,000	\$1,800	\$2,059	\$2,306	\$2,542	\$2,767	\$2,981	\$3,184	\$3,375	\$3,555	\$3,724
	\$300,000	\$1,916	\$2,175	\$2,422	\$2,658	\$2,883	\$3,097	\$3,300	\$3,491	\$3,671	\$3,840
	\$350,000	\$2,044	\$2,303	\$2,550	\$2,786	\$3,011	\$3,225	\$3,427	\$3,618	\$3,798	\$3,967
	\$400,000	\$2,128	\$2,387	\$2,634	\$2,870	\$3,095	\$3,309	\$3,511	\$3,702	\$3,882	\$4,051
	\$450,000	\$2,224	\$2,483	\$2,730	\$2,966	\$3,191	\$3,405	\$3,607	\$3,798	\$3,978	\$4,147
	\$500,000	\$2,329	\$2,588	\$2,835	\$3,071	\$3,296	\$3,510	\$3,712	\$3,903	\$4,083	\$4,252

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1,2}

Without Basement or Enclosure⁴

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	\$ 567	\$ 705	\$ 837	\$ 963	\$1,083	\$1,197	\$1,305	\$1,407	\$1,503	\$1,593
	\$100,000	\$ 759	\$ 897	\$1,029	\$1,155	\$1,275	\$1,389	\$1,497	\$1,599	\$1,695	\$1,785
	\$150,000	\$ 902	\$1,040	\$1,172	\$1,298	\$1,418	\$1,532	\$1,640	\$1,742	\$1,838	\$1,928
	\$200,000	\$1,051	\$1,189	\$1,321	\$1,447	\$1,567	\$1,681	\$1,789	\$1,891	\$1,987	\$2,077
	\$250,000	\$1,151	\$1,289	\$1,421	\$1,547	\$1,667	\$1,781	\$1,889	\$1,991	\$2,087	\$2,177
	\$300,000	\$1,257	\$1,395	\$1,527	\$1,653	\$1,773	\$1,887	\$1,995	\$2,097	\$2,193	\$2,283
	\$350,000	\$1,314	\$1,452	\$1,584	\$1,710	\$1,830	\$1,944	\$2,052	\$2,154	\$2,250	\$2,340
	\$400,000	\$1,377	\$1,515	\$1,647	\$1,773	\$1,893	\$2,007	\$2,115	\$2,217	\$2,313	\$2,403
	\$450,000	\$1,446	\$1,584	\$1,716	\$1,842	\$1,962	\$2,076	\$2,184	\$2,286	\$2,382	\$2,472
	\$500,000	\$1,521	\$1,659	\$1,791	\$1,917	\$2,037	\$2,151	\$2,259	\$2,361	\$2,457	\$2,547

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1,2}

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$162	\$ 50,000	\$ 347
\$100,000	\$237	\$100,000	\$ 517
\$150,000	\$312	\$150,000	\$ 687
\$200,000	\$387	\$200,000	\$ 857
\$250,000	\$462	\$250,000	\$1,027
\$300,000	\$537	\$300,000	\$1,197
\$350,000	\$612	\$350,000	\$1,367
\$400,000	\$687	\$400,000	\$1,537
\$450,000	\$762	\$450,000	\$1,707
\$500,000	\$837	\$500,000	\$1,877

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

2 Premium includes Federal Policy Fee of \$20.

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

4 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

XIV. CONVERSION OF PRP TO STANDARD-RATED POLICY

A PRP must be canceled and rewritten to a standard-rated policy if the risk does not meet the PRP eligibility requirements on the policy effective date. (See the Eligibility Requirements subsection in this section.)

The building and/or contents coverage on the new standard-rated policy cannot exceed the building limit and/or contents limit issued under the PRP.

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

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

XV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

A. Policy Status

<input type="checkbox"/> NEW <input type="checkbox"/> RENEWAL	CURRENT POLICY NUMBER _____
	IF NEW, LEAVE BLANK

In the upper right corner of the form, check the appropriate box to indicate if the application is for a NEW policy or RENEWAL of an existing policy. If the application is for a renewal, enter the current 10-digit policy number.

B. Policy Term

POLICY TERM	DIRECT BILL INSTRUCTIONS:				
	<input type="checkbox"/> BILL INSURED	<input type="checkbox"/> BILL FIRST MORTGAGEE	<input type="checkbox"/> BILL SECOND MORTGAGEE	<input type="checkbox"/> BILL LOSS PAYEE	<input type="checkbox"/> BILL OTHER

Check the appropriate box to indicate who should receive the renewal bill. If BILL FIRST MORTGAGEE is checked, complete the “First Mortgagee” section. If BILL SECOND MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, complete the “Second Mortgagee or Other” section.

POLICY PERIOD IS FROM _____ TO _____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION
WAITING PERIOD: <input type="checkbox"/> STANDARD 30 DAY
<input type="checkbox"/> LOAN TRANSACTION OR LENDER REQUIRED - NO WAITING

Enter the policy effective date and policy expiration date (month/day/year). The effective date of the policy is determined by adding the appropriate waiting period, if applicable, to the date of application listed in the “Signature” section. The standard waiting period is 30 days.

NOTE: Refer to the General Rules section of this manual for exceptions to the standard waiting period.

C. Agent Information

AGENT INFORMATION	NAME, ADDRESS, PHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:	
	PHONE NO.: _____	FAX NO.: _____
	AGENCY NO.: _____	
	AGENT'S TAX ID: _____	

Enter the agent's/producer's name, agency name and number, address, city, state, ZIP Code, telephone number, and fax number. Enter the agent's/producer's Tax I.D. Number.

D. Insured Mailing Address

INSURED MAILING ADDRESS	NAME, MAILING ADDRESS, AND PHONE NO. OF INSURED:
	PHONE NO.: _____

Enter the name, mailing address, city, state, ZIP Code, and telephone number of the insured. If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, the “Property Location” section of the application must be completed. If there is more than 1 building at the property location, see “H. Property Location” for further instructions.

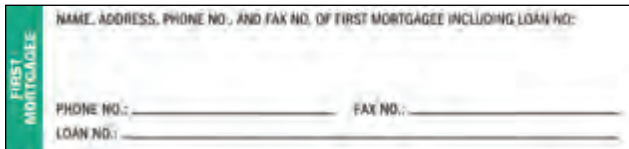
E. Disaster Assistance

DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO
	IF YES, CHECK THE GOVERNMENT AGENCY:
	<input type="checkbox"/> SBA <input type="checkbox"/> FHA
	<input type="checkbox"/> FEMA <input type="checkbox"/> OTHER (SPECIFY): _____
CASE FILE NO.: _____	

Check YES if flood insurance is being required for disaster assistance. Identify the Government (disaster) agency and enter the insured's case file number.

If NO is checked, no further information is required.

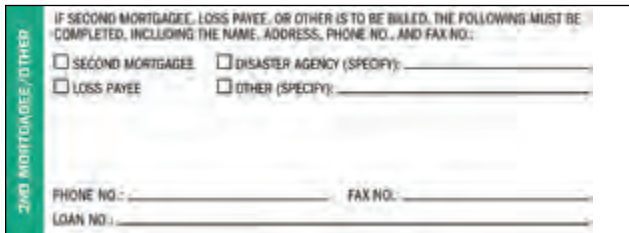
F. First Mortgagee



Form for First Mortgagee information. The form includes a header with the text "FIRST MORTGAGEE" and a main section with the text "NAME, ADDRESS, PHONE NO., AND FAX NO. OF FIRST MORTGAGEE INCLUDING LOAN NO:". Below this, there are fields for "PHONE NO.:", "FAX NO.:", and "LOAN NO.:".

Enter the name, mailing address, city, state, ZIP Code, telephone number, and fax number of the first mortgagee. Enter the loan number. If any of this information is not available at the time of application, add it to the policy by submitting a change request.

G. Second Mortgagee/Other

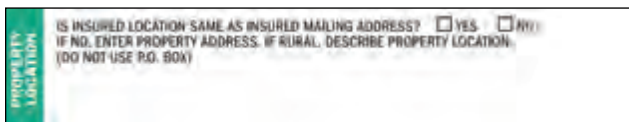


Form for Second Mortgagee/Other information. The form includes a header with the text "SECOND MORTGAGEE/OTHER" and a main section with the text "IF SECOND MORTGAGEE, LOSS PAYEE, OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, ADDRESS, PHONE NO., AND FAX NO:". Below this, there are checkboxes for "SECOND MORTGAGEE", "LOSS PAYEE", "DISASTER AGENCY (SPECIFY):", and "OTHER (SPECIFY):". There are also fields for "PHONE NO.:", "FAX NO.:", and "LOAN NO.:".

Identify the second mortgagee or the loss payee by checking the appropriate box and entering the loan number, the mortgagee's name, mailing address, telephone number, and fax number.

If more than 1 additional mortgagee or disaster assistance agency exists, provide the requested information on the insurance agency's letterhead and attach the letterhead to the application form.

H. Property Location



Form for Property Location information. The form includes a header with the text "PROPERTY LOCATION" and a main section with the text "IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? YES NO". Below this, there is a text box with the text "IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX)".

Check YES if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Mailing Address" section. Leave the rest of the section blank unless there is more than 1 building at the property location.

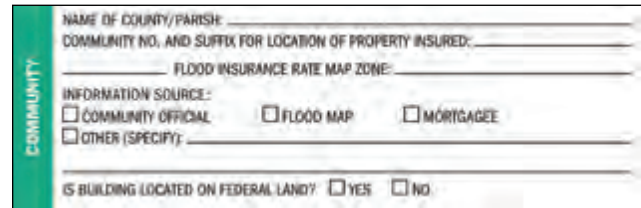
If NO is checked, provide the address or location of the property to be insured.

If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

Only 1 building can be insured per policy, and only 1 policy can be written on each building.

If there is more than 1 building with the same address at the location of the property to be insured, clearly identify the specific building in this section. Attach a sketch if needed for clarity.

I. Community



Form for Community information. The form includes a header with the text "COMMUNITY" and a main section with the text "NAME OF COUNTY/PARISH: COMMUNITY NO. AND SUFFIX FOR LOCATION OF PROPERTY INSURED:". Below this, there are fields for "FLOOD INSURANCE RATE MAP ZONE:", "INFORMATION SOURCE:", and "IS BUILDING LOCATED ON FEDERAL LAND?". The "INFORMATION SOURCE:" section has checkboxes for "COMMUNITY OFFICIAL", "FLOOD MAP", and "MORTGAGEE". The "OTHER (SPECIFY):" section has a text box. The "IS BUILDING LOCATED ON FEDERAL LAND?" section has checkboxes for "YES" and "NO".

Enter the name of the county or parish where the property is located. (Not all communities that have been assigned NFIP community numbers are participating in the NFIP. Policies may not be written in non-participating communities.)

Enter the community identification number, map panel number, and revision suffix of the map that will be used for rating for the community where the building is located. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits.

NOTE: The postal address of the insured building may not reflect the community where the property is located. Therefore, do not rely on the postal address when determining community status and identification.

In addition, because of possible changes in the FIRM, do not rely on information from a prior policy as accurately reflecting the current FIRM information.

Obtain the community information from the FIRM currently in effect and that has been published at the time of presentment of premium and completion of the application. However, if applying for the PRP under the 2-year Eligibility Extension following a map revision, enter the community number, panel number, and panel suffix from the FIRM in effect immediately prior to the current FIRM.

The current community number may also be obtained from a flood zone determination or by checking the NFIP Community Status Book online (<http://www.fema.gov/fema/csb.shtm>) or contacting the insurer or a local community official.

Enter the FIRM zone in the space provided and identify the information source.

If applying for the PRP under the 2-year Eligibility Extension following a map revision, enter the FIRM zone from the FIRM in effect immediately prior to the current FIRM. If the previous FIRM zone was Zone D, indicate FIRM Zone X on the application form. Submit documentation of both the previous and current zones with the application.

Check YES if the building is located on Federal land; otherwise, check NO.

NOTE: If the property is located on Federal Land, refer to the Leased Federal Property section for guidance.

J. Building

Complete all required information in this section.

• Building Occupancy

BUILDING OCCUPANCY:
 SINGLE FAMILY
 2-4 FAMILY
 OTHER RESIDENTIAL
 NON-RESIDENTIAL (INCL. HOTEL/MOTEL)

Check the type of occupancy for the building (i.e., SINGLE FAMILY, 2-4 FAMILY, OTHER RESIDENTIAL, or NON-RESIDENTIAL).

- **Single Family** – This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if limited to less than 50% of the building’s total floor area.

NOTE: Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

- **2-4 Family** – This is a residential building that contains 2-4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies (see note above) are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.
- **Other Residential** – This is a residential building that contains more than 4 apartments/units. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. These buildings are permitted incidental occupancies (see note above). The total area of incidental occupancy is limited to less than 25% of the total floor area within the building. Examples of Other Residential buildings include dormitories and assisted-living facilities.
- **Non-Residential (including hotel/motel)** – This is a commercial or non-habitational building, or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, small businesses, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural buildings, industrial buildings, warehouses, nursing homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for less than 6 months.

• Construction Date

CONSTRUCTION DATE:
 BUILDING PERMIT DATE
 DATE OF CONSTRUCTION
 SUBSTANTIAL IMPROVEMENT DATE
 MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION
 NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)

Check 1 of the 5 boxes in the first part of this section. Enter the appropriate date in the space provided.

- Building Permit Date

Select this box if construction began within 180 days of the building permit date and enter the building permit date.

- Date of Construction

Select this box if construction began more than 180 days after the building permit date and enter the date of the start of construction.

- Substantial Improvement Date

Select this box if the building has been substantially improved or damaged. If the building has been substantially improved, enter the date that substantial improvement started or the building permit date. If the building has been substantially damaged, enter the date that substantial damage occurred.

Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the start of construction of the improvement.

Substantial damage is damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.

Do not select this box for substantial improvement to a Pre-FIRM building where the improvement is an addition next to and in contact with the existing building and the lowest floor elevation of the addition is at or above BFE. Select the Building Permit Date box or the Date of Construction box as applicable and enter the appropriate date.

Do not select this box if the building qualifies as a historic building; see the Definitions section for more information.

- Manufactured (Mobile) Homes/Travel Trailers Located in a Mobile Home Park or Subdivision

Select this box if the manufactured (mobile) home or travel trailer is located inside a mobile home park or subdivision, and enter the construction date of the mobile home park or subdivision facilities.

- o Manufactured (Mobile) Homes/Travel Trailers Located Outside a Mobile Home Park or Subdivision

Select this box if the manufactured (mobile) home or travel trailer is located outside a mobile home park or subdivision, and enter the date of permanent placement.

• Make, Model, and Serial Number

MAKE, MODEL, AND SERIAL NO. OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER _____

Enter make, model, and serial number of manufactured (mobile) home/travel trailer.

• Insured's Principal Residence

INSURED'S PRINCIPAL RESIDENCE? YES NO

Check YES if the building is the policyholder's principal residence; otherwise, check NO.

• Building Type

BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE):
 ONE FLOOR SPLIT LEVEL
 TWO FLOORS THREE OR MORE FLOORS
 MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

Check the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

If the building's enclosure or crawlspace is eligible for exclusion from rating, do not count the enclosed area as a floor. If a building elevated on a crawlspace has an attached garage without openings, it must be rated using the With Basement or Enclosure rate table; see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual.

- o 1 Floor – excludes unfinished attic;
- o 2 Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- o 3 or More Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- o Split Level – A foundation with a vertical offset in the floor framing on either side of a common wall;
- o Manufactured (Mobile) Home or Travel Trailer – Must be built on a permanent chassis and affixed to a permanent foundation, regardless of size.

• Condo Form of Ownership

CONDO FORM OF OWNERSHIP? YES NO
 COVERAGE FOR CONDO UNIT? YES NO
 TOWNHOUSE/ROWHOUSE CONDO UNIT? YES NO

Check YES if the building is under a condominium form of ownership; otherwise, check NO. (A

homeowners association [HOA] may or may not be in a condominium form of ownership.) Refer to the Condominiums section for rating guidelines.

Check YES if the coverage is for a condominium unit; otherwise, check NO.

Check YES if the coverage is for a townhouse/rowhouse condo unit; otherwise, check NO.

• Contents

CONTENTS LOCATED IN:
 ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE)
 BASEMENT/ENCLOSURE AND ABOVE
 LOWEST FLOOR ONLY ABOVE GROUND LEVEL
 LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS
 ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR

Check the box that describes the location of the contents to be insured.

• Estimated Replacement Cost

ESTIMATED REPLACEMENT COST AMOUNT \$ _____

Using normal company practice, estimate the Replacement Cost Value (RCV) and enter it in the space provided. Include the cost of the building foundation when determining the RCV.

• Building Use

BUILDING USE:
 MAIN HOUSE/BUILDING
 DETACHED GUEST HOUSE
 DETACHED GARAGE
 AGRICULTURAL BUILDING
 WAREHOUSE
 POOLHOUSE, CLUBHOUSE, REC. BLDG.
 TOOL/STORAGE SHED
 OTHER: _____

Check the box that indicates the insured building's use. If OTHER, describe the building use.

• Basement/Enclosure/Crawlspace/Subgrade Crawlspace

BASEMENT, ENCLOSURE, CRAWLSPACE:
 NONE
 FINISHED BASEMENT/ENCLOSURE
 UNFINISHED BASEMENT/ENCLOSURE
 CRAWLSPACE
 SUBGRADE CRAWLSPACE

Check whether the building contains:

- o **Basement** – Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

- o **Enclosure** – That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. A garage below or attached to an elevated building is considered an enclosure.

NOTE: A **finished** (habitable) area is an enclosed area that has more than 20 linear feet of interior finished walls (paneling, etc.).

An **unfinished** area is an enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area.

- o **Crawlspace** – In an elevated building, an under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor.
- o **Subgrade Crawlspace** – A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next-higher floor and no more than 2 feet below the lowest adjacent grade on all sides. (A building with a subgrade crawlspace is not an elevated building.)

NOTE: For buildings insured under the PRP that have crawlspaces or subgrade crawlspaces, use the Without Basement or Enclosure section of the rate table.

K. Notice – Building Eligibility

<p>THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP: A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA, ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, AT-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A7</p>		<input type="checkbox"/> YES <input type="checkbox"/> NO
--	--	--

Check YES if the building is located in an SFHA; otherwise, check NO.

<p>B) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST? TWO (2) LOSS PAYMENTS, EACH MORE THAN \$1,000</p>		<input type="checkbox"/> YES <input type="checkbox"/> NO
<p>THREE (3) OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT</p>		<input type="checkbox"/> YES <input type="checkbox"/> NO
<p>TWO (2) FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000</p>		<input type="checkbox"/> YES <input type="checkbox"/> NO
<p>THREE (3) FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT</p>		<input type="checkbox"/> YES <input type="checkbox"/> NO
<p>ONE (1) FLOOD INSURANCE CLAIM PAYMENT AND ONE (1) FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000</p>		<input type="checkbox"/> YES <input type="checkbox"/> NO

Check YES for any of the conditions above that apply; otherwise, check NO.

NOTE: If the answer to either question A or question B is YES, this risk is not eligible for the PRP, except for buildings eligible under the 2-year PRP Eligibility Extension.

L. Premium

PROBATION	ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL	
	BUILDING AND CONTENTS COVERAGE COMBINATION	
	BUILDING: \$	<input type="text"/>
	CONTENTS: \$	<input type="text"/>
	PREMIUM: \$	<input type="text"/>
	CONTENTS COVERAGE ONLY	
AMOUNT: \$	<input type="text"/>	
PREMIUM: \$	<input type="text"/>	

1. Enter the coverage selected, and the premium, from the appropriate PRP premium tables in this section.
2. Add the \$50 Probation Surcharge, if applicable. Deduct \$5 if this is an application for a condominium unit.

M. Signature

<p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER HAS I UNDERSTOOD THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY THE OR APPROPRIATELY APPLICABLE FEDERAL LAW.</p>	
SIGNATURE OF PRODUCER/AGENT: _____	DATE: _____

The agent/producer must sign and date the PRP application and is responsible for the completeness and accuracy of the information provided on it.

NOTE: The waiting period, if applicable, is added to this date to determine the policy effective date entered in the Policy Term section of the application.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

A credit card payment by VISA, MasterCard, Discover, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted with the PRP application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone, the agent/producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

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MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the mandatory purchase requirements usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their insurance agent/producer or their insurer to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

The following paragraphs represent the criteria and requirements that must be followed by all parties engaged in the sale of flood insurance under the National Flood Insurance Program (NFIP) Mortgage Portfolio Protection Program.

A. General

1. All mortgagors notified, in conjunction with this program, of their need to purchase flood insurance must be encouraged to obtain a Standard Flood Insurance Policy (SFIP) from their agent/producer or insurer.
2. When a mortgagee or a mortgage-servicing company discovers, at any time following loan origination, that there is no evidence of flood insurance on a property in a Special Flood Hazard Area (SFHA), then the MPPP may be used by such lender/servicer to obtain (force-place) the required flood insurance coverage. The MPPP process

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE^{1, 2}

ZONE	MPPP RATES PER \$100 OF BUILDING COVERAGE ³	MPPP RATES PER \$100 OF CONTENTS COVERAGE ³	ICC PREMIUM FOR \$30,000 COVERAGE ^{4, 5}
Emergency Program Community	3.92	3.96	N/A
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	3.92 / 1.99	3.96 / 1.90	\$70
V Zones - All building & occupancy types	5.84 / 5.84	5.49 / 5.49	\$70
A99 Zone, AR, AR Dual Zones	1.01 / .60	1.35 / .54	\$5

1 Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

2 MPPP policies are not eligible for Community Rating System premium discounts.

3 Basic and additional insurance limits are shown in the Rating section.

4 ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.

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

can be accomplished with limited underwriting information and with special flood insurance rates.

3. In the event of a loss, the policy will have to be reformed if the wrong rate has been applied for the zone in which the property is located. Also, the amount of coverage may have to be changed if the building occupancy does not support that amount.
4. It will be the Write Your Own (WYO) Company's responsibility to notify the mortgagor of all coverage limitations at the inception of coverage and to impose those limitations that are applicable at the time of loss adjustment.

B. WYO Arrangement Article III – Fees

With the implementation of the MPPP, there is no change in the method of WYO Company allowance from that which is provided in the Financial Assistance/Subsidy Arrangement for all flood insurance written.

C. Use of WYO Company Fees for Lenders/Serviceors or Others

1. No portion of the allowance that a WYO Company retains under the WYO Financial Assistance/Subsidy Arrangement for the MPPP may be used to pay, reimburse, or otherwise remunerate a lending institution, mortgage servicing company, or other similar type of company that the WYO Company may work with to assist in its flood insurance compliance efforts.
2. The only exception to this is a situation where the lender/servicer may be actually due a commission on any flood insurance policies written on any portion of the institution's portfolio because it was written through a licensed property insurance agent/producer on their staff or through a licensed insurance agency owned by the institution or servicing company.

D. Notification

1. WYO Company/Mortgagee – Any WYO Company participating in the MPPP must notify the lender or servicer, for which it is providing the MPPP capability, of the requirements of the MPPP. The WYO Company must obtain signed evidence from each such lender or servicer indicating their receipt of this information, and keep a copy in its files.
2. Mortgagee to Mortgagor – In order to participate in the MPPP, the lender (or its authorized representative, which typically will be the WYO Company providing the coverage through the MPPP) must notify the borrower of the following, at a minimum:

- a. The requirements of the Flood Disaster Protection Act of 1973;
- b. The flood zone location of the borrower's property;
- c. The requirement for flood insurance;
- d. The fact that the lender has no evidence of the borrower's having flood insurance;
- e. The amount of coverage being required and its cost under the MPPP; *and*
- f. The options of the borrower for obtaining conventionally underwritten flood insurance coverage and the potential cost benefits of doing so.

A more detailed discussion of the notification requirements is made a part of this program document under "O. Policy Declarations Page Notification Requirements" on page MPPP 3.

E. Eligibility

1. Type of Use – The MPPP will be allowed only in conjunction with mortgage portfolio reviews and the servicing of those portfolios by lenders and mortgage servicing companies. The MPPP is not allowed to be used in conjunction with any form of loan origination.
2. Type of Property – The standard NFIP rules apply, and all types of property eligible for coverage under the NFIP will be eligible for coverage under the MPPP.

F. Source of Offering

The force-placement capability will be offered by the WYO Companies only and not by the NFIP Servicing Agent.

G. Dual Interest

The policy will be written covering the interest of both the mortgagee and the mortgagor. The name of the mortgagor must be included on the Application Form. It is not, however, necessary to include the mortgagee as a named insured because the Mortgage Clause (section VII.Q. of the Dwelling Form and the General Property Form) affords building coverage to any mortgagee named as mortgagee on the Flood Insurance Application. If contents coverage for the mortgagee is needed, the mortgagee should be included as a named insured.

H. Term of Policy

NFIP policies written under the MPPP will be for a term of 1 year only (subject to the renewal notification process).

I. Coverage Offered

Both building and contents coverage will be available under the MPPP. The coverage limits available under the Regular Program will be \$250,000 for building coverage and \$100,000 for contents. If the WYO Company wishes to provide higher limits that are available to other occupancy types such as other residential or non-residential, it may do so only if it can indicate that occupancy type as appropriate. If the mortgaged property is in an Emergency Program community, then the coverage limits available will be \$35,000 for building coverage and \$10,000 for contents. Again, if the higher limits are desired for other types of property, then the building occupancy type must be provided at the inception of the policy or when that information may become available, but it must be prior to any loss.

J. Policy Form

The current SFIP Dwelling Form and General Property Form will be used, depending upon the type of structure insured. In the absence of building occupancy information, the Dwelling Form should be used.

K. Waiting Period

The NFIP rules for the waiting period and effective dates apply to the MPPP.

L. Premium Payment

The current rules applicable to the NFIP will apply. The lender or servicer (or payor) has the option to follow its usual business practices regarding premium payment, so long as the NFIP rules are followed.

M. Underwriting – Application

1. The MPPP will require less underwriting information than normally required under the standard NFIP rules and regulations. The MPPP data requirements for rating and processing are, at a minimum:
 - a. Name and mailing address of insured (mortgagor; also see Dual Interest);
 - b. Address of insured (mortgaged) property;
 - c. Community name, number, map panel number and suffix, and program type (Emergency and Regular);
 - d. Occupancy type (so statutory coverage limits are not exceeded. This information may be difficult to obtain. Also see Coverage Offered.);
 - e. NFIP flood zone where property is located (lender must determine, in order to determine if flood insurance requirements are necessary and to use the MPPP);

- f. Amount of coverage;
- g. Name and address of mortgagee; *and*
- h. Mortgage loan number.

2. No elevation certificates will be required as there will be no elevation rating.

N. Rates

See table on page MPPP 1.

O. Policy Declarations Page Notification Requirements

In addition to the routine information, such as amounts of coverage, deductibles, and premiums, that a WYO Company may place on the policy declarations page issued to each insured under the NFIP, the following messages are required:

1. This policy is being provided for you as it is required by Federal law as has been mentioned in the previous notices sent to you on this issue. Since your mortgage company has not received proof of flood insurance coverage on your property in response to those notices, we provide this policy at their request.
2. The rates charged for this policy may be considerably higher than those that may be available to you if you contact your local insurance agent/producer (or the WYO Company).
3. The amounts of insurance coverage provided in this policy may not be sufficient to protect your full equity in the property in the event of a loss.
4. You may contact your local insurance agent/producer (or WYO Company) to replace this policy with a conventionally underwritten SFIP, at any time, and typically at a significant savings in premium.

The WYO Company may add other messages to the declarations page and make minor editorial modifications to the language of these messages if it believes any are necessary to conform to the style or practices of that WYO Company, but any such additional messages or modifications must not change the meaning or intent of the above messages.

Since the amount of underwriting data obtained at the time of policy inception will typically be limited, the extent of any coverage limitations (such as when replacement coverage is not available or coverage is limited because the building has a basement or is considered an elevated building with an enclosure) will be difficult to determine. It is, therefore, the responsibility of the WYO

Company to notify the mortgagor/insured of all coverage limitations at the inception of coverage and impose any that are applicable at the time of the loss adjustment.

P. Policy Reformation – Policy Correction

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

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

- Dwelling Form, section VII, paragraph G.; *and*
- General Property Form, section VII, paragraph G.

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

The 2 exceptions are following and apply only when after a loss it is discovered that the premium is insufficient to provide the coverage requested:

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

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

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

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

Q. Coverage Basis – Actual Cash Value or Replacement Cost

There are no changes from the standard practices of the NFIP for these provisions. The coverage basis

will depend on the type of occupancy of the building covered and the amount of coverage carried.

R. Deductible

A \$1,000 deductible is applicable for policies written under the MPPP.

S. Federal Policy Fee

There is no change from the standard practice. The Federal Policy Fee in effect at the time the MPPP policy is written must be used.

T. Renewability

The MPPP policy is a 1-year policy. Any renewal of that policy can occur only following the full notification process that must take place between the lender (or its authorized representative) and the insured/mortgagor, when the insured/mortgagor has failed to provide evidence of obtaining a substitute flood insurance policy.

U. Cancellations

The *NFIP Flood Insurance Manual* rules for cancellation/nullification are to be followed, when applicable.

V. Endorsement

An MPPP policy may not be endorsed to convert it directly to a conventionally underwritten SFIP. Rather, a new policy application, with a new policy number, must be completed according to the underwriting requirements of the SFIP, as contained in the *NFIP Flood Insurance Manual*. The MPPP policy may be endorsed to assign it under rules of the NFIP. It may also be endorsed for other reasons such as increasing coverage.

W. Assignment to a Third Party

Current NFIP rules remain unchanged; therefore, an MPPP policy may be assigned to another mortgagor or mortgagee. Any such assignment must be through an endorsement.

X. Article XIII – Restriction on Other Flood Insurance

Article XIII of the Arrangement is also applicable to the MPPP and, as such, does not allow a company to sell other flood insurance that may be in competition with NFIP coverage. This restriction, however, applies solely to policies providing flood insurance. It also does not apply to insurance policies provided by a WYO Company in which flood is only 1 of several perils provided, or when the flood insurance coverage amounts are in excess of the statutory limits provided under the NFIP or when the coverage itself is of such a nature that it is unavailable under the NFIP, such as blanket portfolio coverage.

Y. Participating WYO Companies

A list of the WYO Companies that participate in the MPPP is available on FEMA's website at <http://www.fema.gov/nfiInsurance/search.do?action=Search&state=mppp>.

IV. ENDORSEMENT RATING EXAMPLES

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EXAMPLE 1

INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is October 15, 2010–2011.
- Pre-FIRM, X-Zone, with basement.
- Present coverage: Building \$75,000/
Contents \$30,000.
- Premium at policy effective date was \$267.
- Endorsement effective date is May 2, 2011.
- 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 2 premiums is \$111.
- Prorate the Difference.

Time period is May 2, 2011,
to October 15, 2011;
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	\$75,000	—	\$267	\$125,000	—	\$378	\$378		
BUILDING ADDITIONAL	—	—	—	—	—	—	—		
CONTENTS BASIC	\$30,000	—	—	\$50,000	—	—	—		
CONTENTS ADDITIONAL	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$378		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		\$378
—	—	\$200,000	—	—	\$80,000	ICC PREMIUM		—	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL		SUBTOTAL		\$378	
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		—	
				SUBTOTAL		PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)		\$267	
				DIFFERENCE __+__ (+/-)		DIFFERENCE __+__ (+/-)		+\$111	
				PRO-RATA FACTOR		PRO-RATA FACTOR		.455	
				TOTAL		TOTAL (+/-)		+\$ 51	
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)				

EXAMPLE 2

INCREASING COVERAGE, PROGRAM CONVERSION

- Policy term is January 15, 2011–2012.
- 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, 2011.
- Building located in an A99 Zone.
- Premium rates are: Building .86/.23,
Contents 1.32/.41.
- Endorsement effective date is October 14, 2011. (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, 2011,
to January 15, 2012;
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	\$35,000	.76	\$266	\$25,000	.86	\$215	\$481	
BUILDING ADDITIONAL	—	—	—	\$25,000	.23	\$ 58	\$ 58	
CONTENTS BASIC	\$10,000	.96	\$96	\$15,000	1.32	\$198	\$294	
CONTENTS ADDITIONAL	—	—	—	—	—	—	—	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$833	
BUILDING COVERAGE		CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	
\$60,000	\$25,000	\$85,000	\$25,000	—	\$25,000	ICC PREMIUM		\$ 5
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL		\$838		
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		\$838		
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)		\$362		
				DIFFERENCE + (+/-)		+\$476		
				PRO-RATA FACTOR		.255		
SIGNATURE OF INSURED AND DATE _____				SIGNATURE OF INSURANCE AGENT/BROKER _____		DATE (MMDDYY) _____		
				TOTAL		(+/-) +\$121		

EXAMPLE 3

INCREASING COVERAGE

- Policy term is December 12, 2010–2011.
 - 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 October 1, 2011, 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 .86/.23, Contents 1.32/.41.
 - 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 \$438 (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 1, 2011, to December 12, 2011;
Number of days is 72;
Pro-rata factor is .197

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B INCREASED/DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC	\$35,000	.86	\$301	\$25,000	.86	\$215	\$516		
BUILDING ADDITIONAL	—	—	—	\$40,000	.23	\$ 92	\$ 92		
CONTENTS BASIC	\$10,000	1.32	\$132	\$15,000	1.32	\$198	\$330		
CONTENTS ADDITIONAL	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$938		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		\$938
\$60,000	\$40,000	\$100,000	\$25,000	—	\$25,000	ICC PREMIUM		\$ 5	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL				\$943	
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				\$943	
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)				\$438	
				DIFFERENCE + (-) (+/-)				+\$505	
				PRO-RATA FACTOR				.197	
SIGNATURE OF INSURED AND DATE _____				SIGNATURE OF INSURANCE AGENT/BROKER _____		DATE (MMDDYY) _____		TOTAL (+/-)	+\$ 99

EXAMPLE 4

INCREASING COVERAGE AFTER A RATE CHANGE

- Policy term is April 15, 2011–2012.
- Single-family dwelling, Regular Program.
- 1 floor, no basement.
- Current policy limits: Building \$30,000/ Contents \$8,000.
- Building located in an AE Zone, Post-FIRM.
- Premium rates are: Building 1.60, Contents 1.18.
- Post-FIRM construction with a 0 elevation difference.
- Endorsement effective date is October 15, 2011.
- 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 October 1, 2011.
- 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 (1.60). (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 (1.18).
- 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 \$579 (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, 2011, to April 15, 2012;
 Number of days is 182;
 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	\$30,000	1.60	\$480	\$15,000	1.60	\$240	\$720
BUILDING ADDITIONAL	–	–	–	–	–	–	–
CONTENTS BASIC	\$ 8,000	1.18	\$ 94	\$ 7,000	1.18	\$ 83	\$177
CONTENTS ADDITIONAL	–	–	–	–	–	–	–
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$897
BUILDING COVERAGE		CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		–
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL	
\$45,000	–	\$45,000	\$15,000	–	\$15,000	ICC PREMIUM	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.						SUBTOTAL	
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 (Excludes Probation Surcharge/Federal Policy Fee)	
						\$579	
						DIFFERENCE + (+/-)	
						+\$323	
						PRO-RATA FACTOR	
						.499	
SIGNATURE OF INSURED AND DATE				SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)	
						TOTAL (+/-)	
						+\$161	

EXAMPLE 5

REDUCING BUILDING COVERAGE

- Policy term is December 1, 2010–2011.
 - Single-family dwelling, with basement.
 - Regular Program, Zone B, Post-FIRM.
 - Policy limits: Building \$150,000/Contents \$0.
 - A wing of the building was destroyed by fire on July 1, 2011, and the building was repaired without the wing, reducing the value of the dwelling to \$100,000. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
 - Present rates are: Building .98/.33.
 - Endorsement effective date is July 1, 2011.
 - In Section A, enter the basic building amount (\$60,000) and the applicable rate (.98).
 - In Section B, enter the new additional building amount at the same rate of .33.
 - 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 \$890 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium.
 - Add in the 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 July 1, 2011,
to December 1, 2011;
Number of days is 153;
Pro-rata factor is .419

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B INCREASED/DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC	\$60,000	.98	\$588	-	-	-	\$588		
BUILDING ADDITIONAL	\$90,000	.33	\$297	-\$50,000	.33	-\$165	\$132		
CONTENTS BASIC	-	-	-	-	-	-	-		
CONTENTS ADDITIONAL	-	-	-	-	-	-	-		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$720		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		-	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		\$720
\$60,000	\$40,000	\$100,000	-	-	-	ICC PREMIUM		\$ 5	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL		SUBTOTAL		\$725	
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		-	
				SUBTOTAL		PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)		\$890	
				DIFFERENCE ____+____ (+/-)		DIFFERENCE ____+____ (+/-)		-\$165	
				PRO-RATA FACTOR		PRO-RATA FACTOR		.419	
				TOTAL		TOTAL		-\$69	
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)					

EXAMPLE 6

REMOVING CONTENTS

- Policy term is November 20, 2010–2011.
- 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, 2011.
- 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, 2011, to November 20, 2011;
 - 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	—	—	—	\$ 830		
BUILDING ADDITIONAL	—	—	—	—	—	—	—		
CONTENTS BASIC	\$100,000	1.62	\$1,620	-\$100,000	1.62	-\$1,620	—		
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	—	—	—	ICC PREMIUM		—	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL		\$ 830			
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 (Excludes Probation Surcharge/ Federal Policy Fee)		\$2,450			
				DIFFERENCE — (+/-)		-\$1,620			
				PRO-RATA FACTOR		.849			
				TOTAL		(+/-) -\$1,375			
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)				

EXAMPLE 7

INCREASING DEDUCTIBLE

- Policy term is January 15, 2011–2012.
 - 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, 2011. (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 \$362 (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, 2011, to January 15, 2012;
 - Number of days is 275;
 - Pro-rata factor is .753
- * ICC is not available in the 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	\$35,000	.76	\$266	—	—	—	\$266		
BUILDING ADDITIONAL	—	—	—	—	—	—	—		
CONTENTS BASIC	\$10,000	.96	\$96	—	—	—	\$ 96		
CONTENTS ADDITIONAL	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$362		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		-\$ 36	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		\$326
—	—	—	—	—	—	ICC PREMIUM		—	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				SUBTOTAL		\$326			
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		\$326			
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)		\$362			
				DIFFERENCE — (+/-)		-\$ 36			
				PRO-RATA FACTOR		.753			
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)		TOTAL (+/-)		-\$ 27	

POLICY RENEWALS

I. GENERAL INFORMATION

The Standard Flood Insurance Policy (SFIP) 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 (FEMA). The National Flood Insurance Program (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 2 ways to renew a policy:

- The agent/producer should complete the **entire** Flood Insurance Application when recertifying or changing policy information, and mail it with the Total Prepaid Amount to the insurer.

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. In order for the coverage amount higher than the inflation option to take effect on the renewal date, the full premium must be received at least 30 days prior to the renewal effective date.

OR

- 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 insurer.

II. RENEWAL NOTICE

All parties listed on the policy (insured, agent/producer, 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% for building coverage and 5% for contents coverage. The current deductible is used. For Preferred Risk Policies (PRPs), 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:

- Building under construction;
- Tentatively rated policy;
- Suspended community;
- Provisional rating;
- Group Flood Insurance Policy;
- PRP ineligibility; *and*
- 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 SFIP (see the Policy section, General Conditions, "Q. Mortgage Clause" in all policy forms). Within 5 days of the policy expiration date, an appropriately worded expiration notice must be sent to the mortgagee, with copies to the agent/producer 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 insurer 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 Receipt Date subsection in the General Rules section. Use the renewal date plus 29 days to determine whether the renewal premium was received within 30 days.

Renewal payments may also be paid by VISA, MasterCard, Discover, or American Express. Use the detachable payment stub at the bottom of the Renewal Notice and Final Notice, 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 website at <http://www.nfipservices.com>. If a charge is declined, you will be notified by mail.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. Write Your Own (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.

IV. FINAL NOTICE

If the premium payment is not received by the insurer by the date of expiration, a Final Notice is produced. This notice is mailed to the agent/producer, insured, and mortgagee. The expired policy will be reissued with a new effective date if the premium payment is not received by the insurer 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 insurer 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 insurer 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 insurer.
- If the Final Notice and the premium payment are received after 90 days following the expiration date, the agent/producer must submit a new application with the full annual premium. The standard 30-day waiting period will apply.

VI. INSUFFICIENT RENEWAL INFORMATION

To generate Renewal Notices and Final Notices, the insurer 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 agents/producers respond immediately to requests for additional information.

VII. ENDORSEMENTS DURING RENEWAL CYCLE

Endorsements received by the insurer within 75 days of the policy expiration date may not be reflected on the renewal bill. The agent/producer therefore should ensure that the new policy is properly endorsed after renewal.

The agent/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 more information.

IX. TRANSFER OF BUSINESS AT RENEWAL

The new insurer must collect all required underwriting information needed to verify the correct rating and issuance of the policy. However, a declarations page usually does not provide all the required underwriting information.

The new insurer may use the elevation information on the declarations page issued by the previous insurer only when the Lowest Floor Elevation (LFE) and BFE are provided. The elevation information on the previous declarations page must be validated when there is a discrepancy in the building description (e.g., the Application shows a basement or an enclosure and the declarations page does not, or the Application describes a non-elevated building and the declarations page describes an elevated building).

A PRP requires documentation of eligibility including verification of the flood zone.

A Residential Condominium Building Association Policy (RCBAP) requires all information needed to issue and rate the policy, including photos and Replacement Cost Value (RCV) documentation.

When an agent/producer moves his or her book of business from 1 insurer to another, or when an insurer acquires another's book of business, photographs are not required. However, when transferring an individual policy, the photograph requirement applies.

SUMMARY OF POLICY NOTICES

NOTICES	INSURED	AGENT/PRODUCER	MORTGAGEE
RENEWAL NOTICE Shown on pages REN 4–5	NFIP mails notice for payment 45 days prior to renewal date.	NFIP mails notice for payment 45 days prior to renewal date.	NFIP mails notice for payment 45 days prior to renewal date.
FINAL NOTICE Shown on pages REN 6–7	NFIP mails notice on policy expiration date.	NFIP mails notice on policy expiration date.	NFIP mails a 30-day notice of nonrenewal on expiration date. Mortgagee protection terminates 30 days after mailing of notice.
POLICY DECLARATIONS PAGE Not shown	NFIP mails policy declarations page.	NFIP mails policy declarations page.	NFIP mails policy declarations page.

National Flood Insurance Program
 U.S. Department of Homeland Security
 P.O. Box 2965
 Shawnee Mission, KS 66204-1365
 (800) 638-6620



FEMA

Agent:

Policy Number:
 Policy Expiration Date:
 Billing Date:

Payor:

Insured Property Location:

RENEWAL NOTICE: Your flood insurance is about to expire on the date shown above. Please follow renewal instructions on the remittance coupon below.

Special Instructions:

These premiums reflect a ___ % credit on community floodplain management activities.

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A: CURRENT COVERAGE	\$	\$			\$
B: INCREASED COVERAGE	\$	\$			\$

See reverse side of bill for important additional information.

**This Is Not A Bill - Homeoffice Copy
 RETAIN FOR YOUR RECORDS**

(Please detach here and send this portion with your payment)			DIRECT
Policy No.:	Bill ID:	Loan No.:	Amount Paid \$
Choose from one of the following payment options: <input type="checkbox"/> Option A: \$ <input type="checkbox"/> Option B: \$			
For credit card payment check card type and provide account information below:			
<input type="checkbox"/> MasterCard <input type="checkbox"/> AMEX <input type="checkbox"/> Discover Card#:		Exp. Date: ___/___/___	
<input type="checkbox"/> VISA Cardholder Signature:		X _____	
To remit by check make check payable to:			
FEMA Flood Payments P.O. Box 790348 St. Louis, MO 63179-0348			
Due Date:		To renew your policy by check or money order, be sure to return this portion to the address above. Make payment for the exact amount of the coverage option you selected. Write your policy number on your check or money order.	
Billing Date:			

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.

National Flood Insurance Program
 U.S. Department of Homeland Security
 P.O. Box 2965
 Shawnee Mission, KS 66204-1365
 (800) 638-0620



FEMA

Agent:

Policy Number:
 Policy Expiration Date:
 Billing Date:

Payor:

Insured Property Location:

FINAL NOTICE: Your flood insurance policy expired on the date shown above.
 Please disregard this notice if your payment has already been mailed.

Special Instructions:

These premiums reflect a ___ % credit on community floodplain management activities.

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A: CURRENT COVERAGE	\$	\$			\$
B: INCREASED COVERAGE	\$	\$			\$

See reverse side of bill for important additional information.

**This is Not A Bill - Homeoffice Copy
 RETAIN FOR YOUR RECORDS**

(Please detach here and send this portion with your payment) DIRECT

Policy No.:	Bill ID:	Loan No.:	Amount Paid \$
-------------	----------	-----------	----------------

Choose from one of the following payment options: Option A: \$ Option B: \$

For credit card payment check card type and provide account information below:

MasterCard AMEX Discover VISA
 Card#: _____ Exp. Date: ___/___/___
 Cardholder Signature: X _____

To remit by check make check payable to:

FEMA Flood Payments
P.O. Box 790348
St. Louis, MO 63179-0348

Due Date: _____
 Billing Date: _____

To renew your policy by check or money order, be sure to return this portion to the address above. Make payment for the exact amount of the coverage option you selected. Write your policy number on your check or money order.

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, American Express, and Discover 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: ____ / ____

Discover

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.

not located in a community participating in the NFIP. (The use of an incorrect community number allowed the policy to be issued.) (2) Contents are not located in an eligible building. (3) 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 Coastal Barrier Resources Act (CBRA) determination, as appropriate, or photographs showing ineligibility

7. Property Closing Did Not Occur (TRRP Reason 08)

This reason is used to *nullify* a policy when it is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- 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 insurer. A revised determination from the lender may be used to cancel the policy. A Federal Emergency Management Agency (FEMA) Out-As-Shown Determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

NOTE: This cancellation reason may be used even if the policy was rated in a non-SFHA.

- Type of Refund: Pro rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- 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. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering or to the 2-year PRP Eligibility Extension.

NOTE: The Residential Condominium Building Association Policy (RCBAP) requires a release from the mortgagee for each unit owner in the building or a signed release from each unit owner when there is no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit.

- Type of Refund: Full
- Years Eligible for Refund: Current year in those cases where the map was revised during the current policy term, 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 dwelling policy covering a condominium unit because coverage is being provided under an RCBAP. This reason is used 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

11. This cancellation reason code has been deactivated.

12. Mortgage Paid Off (TRRP Reason 52)

This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan, and that mortgage loan has now been paid off, provided no claim has been paid or is pending.

- Type of Refund: Pro rata
- Years Eligible for Refund: Current year and the pro-rata portion of the prior policy year in those cases where the policy renewed after the mortgage was paid off
- Cancellation Request: Must be received within 60 days of the date the mortgage was paid off for the cancellation to be effective on the date of payoff. When the request is received more than 60 days after the mortgage was paid off, there is no refund.
- 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 an SFHA. Following a review under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured home is not in an SFHA and insurance is not required. The policy may be canceled back to inception.

This cancellation reason can be used only if the request from the borrower and lender was sent to FEMA for a LODR within 45 days from the lender's notification to the borrower that the building is in an SFHA and that flood insurance is required. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering or to the 2-year PRP Eligibility Extension.

- Type of Refund: Full
- Years Eligible for Refund: Current year provided no claim has been paid or is pending
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Documentation: Copy of FEMA's LODR, and statement from the lender that flood insurance is not required

16. Duplicate Policies from Sources Other Than the NFIP (TRRP Reason 17)

This reason 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

17. This cancellation reason code has been deactivated.

18. Mortgage Paid Off on an 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 and the pro-rata portion of the prior policy year in those cases where the policy renewed after the mortgage was paid off
- Cancellation Request: Must be received within 60 days of the date the mortgage was paid off for the cancellation to be effective on the date of payoff. When the request is received more than 60 days after the mortgage was paid off, there is no refund.
- 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 SFHA by Means of a LOMA or 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. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering or to the 2-year PRP Eligibility Extension. 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: The RCBAP requires a release from the mortgagee for each unit owner in the building

or a signed release from each unit owner when there is no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit.

- Type of Refund: Full

- Years Eligible for Refund: Current year and, if applicable, 1 prior year provided the LOMA/LOMR became effective within 60 days before the current policy's effective date and no claim has been paid or is pending during the policy year that is being canceled. For example, the flood policy was effective from January 1, 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 a multi-property LOMR or LOMA.
 - A letter from the applicable community official, on official letterhead, stating that the building was included in the area removed from the SFHA by the multi-property LOMR or LOMA, which listed only boundaries/intersections of streets, lot numbers, or rural addresses.
 - In cases, and only in cases, where (1) a community official could not or would not provide a letter, or (2) the structure has a rural address, the following set of 2 documents may be submitted:
 - A copy of a legal notice, such as a real estate assessment notice or a water/sewer notice, that shows the lot number, street or rural address, or other legal designation of the location of the 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 insurer may accept zone determinations in lieu of the documentation cited above for these situations.

20. Policy Was Written to the Wrong Facility (Severe Repetitive Loss Property) (TRRP Reason 21)

This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as Severe Repetitive Loss Properties. The cancellation effective date must be the same as the policy effective date.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Documentation: Report provided by the NFIP identifying the building as a Severe Repetitive Loss Property

21. Other: Continuous Lake Flooding or Closed Basin Lakes (TRRP Reason 10)

This cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only 1 term of a policy. The cancellation effective date must be after the date of loss.

- Type of Refund: No refund allowed
- Years Eligible for Refund: N/A
- Cancellation Request: N/A
- 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-rated policy that is eligible for

a PRP due to misrating. This includes a standard-rated policy incorrectly rated in an SFHA, or the failure to apply the 2-year PRP Eligibility Extension to an eligible property. Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Rollover Indicator "Z" to report the new policy. In order to process a cancel/rewrite due to misrating, the policy to be canceled must have no open or paid claim during the policy year(s) to be canceled.

- Type of Refund: Full
- Years Eligible for Refund: Current year only when converting a standard-rated B, C, or X Zone policy to a PRP. Up to 6 years from the date of misrating of a standard-rated policy in an SFHA, or the failure to apply the 2-year PRP Eligibility Extension to an eligible property.

NOTE: In determining the number of years for refund eligibility, do not include policy years that expired before a lapse in coverage.

- Cancellation Request: N/A
- 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/producer will retain the full commission, and the company's expense allowance will not be reduced.

- Type of Refund: No refund allowed
- Years Eligible for Refund: N/A
- Cancellation Request: N/A
- 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-rated flood insurance policy to a PRP within the same company as the result of a map revision, LOMA, or LOMR. The standard-rated policy will be canceled and rewritten as a PRP. Use New/Rollover Indicator "Z" to report the new policy. Premium from the canceled policy will be applied to the PRP, with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The agent/producer will retain the full commission, and the company's expense allowance will not be reduced. This rule applies to the current policy year and 1 prior year

provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

- Type of Refund: Full
- Years Eligible for Refund: 2 years
- 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 agent/producer.

D. Insured Mailing Address

Enter the complete name, mailing address, and phone number of the insured. If the insured has moved to a new location, enter the new mailing address.

E. First Mortgagee

Enter the complete name, mailing address, phone number, and fax number of the first mortgagee.

F. Other Parties Notified

Enter the complete name and mailing address of all other interested parties who are to be notified, such as any additional insured, the second mortgagee, the loss payee, trustee, or disaster assistance agency.

G. Property Location

Enter the location of the insured property.

H. Cancellation Reason Code

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 agent/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 for all cancellation reason codes except 5, 6, and 22. The agent/producer must sign and date the cancellation/nullification request for all cancellation reason codes except 6 and 22.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

After completing the cancellation request, attach all required supporting documents and submit them to the insurer. The agent/producer should retain a copy, give a copy to the insured, and send a copy to the mortgagee, if applicable.

After processing the cancellation request, the insurer will send the agent/producer, mortgagee, and insured a notice of cancellation.

Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy

REASON CODE FOR CANCELLATION/NULLIFICATION (WITH TRRP CODE)	PREMIUM REFUND		FEDERAL POLICY FEE AND PROBATION SURCHARGE			PRODUCER COMMISSION (DIRECT BUSINESS ONLY)		
	Full	Pro Rata	Full Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained
1 (01)		✓		✓			✓	
2 (02)		✓		✓			✓	
3 (03)		✓		✓			✓	
4 (04)		✓		✓			✓	
5 (05)	✓		✓			✓		
6 (06)	✓		✓			✓		
7 (08)	✓		✓			✓		
8 (50)		✓		✓			✓	
9 (09)	✓		✓					✓
10 (45)		✓		✓			✓	
12 (52)		✓		✓			✓	
13 (60)	✓		✓			✓		
14 (70)	✓		✓			✓		
15 (16)	✓		✓			✓		
16 (17)		✓		✓			✓	
18 (52)		✓		✓			✓	
19 (20)	✓		✓					✓
20 (21)	✓		✓			✓		
21 (10)	NO REFUND ALLOWED					✓		✓
22 (22)	✓		✓			✓		
23 (23)	NO REFUND ALLOWED					✓		✓
24 (24)	✓		✓					✓

A LOMA is a determination made by FEMA for property and/or building as to whether it is located within the SFHA. LOMA determinations are based on the following:

- Comparing the location of the property to the SFHA.
- Comparing the elevation of the property to the 1-percent-annual-chance flood elevation.

If, after plotting the location on the FIRM, the FEMA examiner finds that the property and/or building is not shown in the SFHA, then the Determination will be “Out As Shown” rather than “Removed.” The FEMA Out-As-Shown Determination will state that the property or building is correctly shown outside the SFHA and, therefore, the mandatory flood insurance requirement does not apply.

An Out-As-Shown Determination does not require elevations. The minimum requirements to make an Out-As-Shown Determination are as follows:

- A photocopy of the FIRM panel (including the title block) that shows the area in which the property is located.
- Section A of the MT-EZ form, which is found in the MT-EZ application package and can be obtained from the FEMA website at http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm, or by calling the toll-free number listed below.
- A copy of the subdivision Plat Map of the area, showing the recordation data (i.e., Book/Volume and Page numbers) and containing the recorder’s seal.

OR

- A copy of the deed for the property, showing the recordation information (i.e., Book/Volume and Page numbers) and containing the recorder’s seal, accompanied by a tax assessor’s or other suitable map showing the surveyed location of the property and at least 2 street intersections that are also shown on FEMA’s FIRM.

In some cases, additional information may be required to make a determination.

Questions about LOMAs may be directed to the FEMA Map Information eXchange (FMIX) toll-free information line at 1-877-FEMA-MAP (1-877-336-2627).

B. Letter of Map Revision (LOMR)

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations, and planimetric features. All requests for LOMRs must be made to FEMA through the chief executive officer of the community, since it is the community that must

adopt any changes and revisions to the map. A LOMR is usually followed by a physical map revision.

C. Physical Map Revision

A physical map revision is an official republication of a map to effect changes to flood insurance zones, floodplain delineations, flood elevations, floodways, and planimetric features.

The community’s chief executive officer can submit scientific and technical data to FEMA to support the request for a map revision. The data will be analyzed, and the map will be revised if warranted.

NOTE: To verify past rating determinations and to establish floodplain management compliance requirements, old maps should be retained.

V. ORDERING FLOOD MAPS

Flood maps and related products may be ordered by writing to the FEMA MSC at P.O. Box 1038, Jessup, MD 20794-1038. Orders also may be placed by calling the FEMA Map Information eXchange (FMIX) toll-free number, 1-877-336-2627, from 8:00 a.m. to 8:00 p.m., Monday through Friday.

Information about flood maps and other products also is available at the MSC’s website (<http://msc.fema.gov>). Visitors to the site now can download and print free “FIRMettes” – user-selected portions of official FEMA FIRMs. Regular visitors may set up accounts to order and pay for fee-based products online.

The MSC distributes FHBMs, FIRMs, and Flood Insurance Studies in hardcopy format. Digital flood data, known as Q3, are available on CD-ROM for approximately 900 counties nationwide. The Q3 data require GIS software for use. Call the FEMA Map Information eXchange (FMIX) at 1-877-336-2627 for Q3 information for specific areas.

A. Ordering Instructions

Z-fold maps may be ordered by community number and panel number. Flat map orders require a 6-digit community number. When ordering maps, be sure to identify specific map panels needed.

B. Prices

There is a \$4 charge for each hardcopy map panel, including index maps, plus shipping. Q3 data are \$50 per CD-ROM. Federal, state, and local governments are exempt from the fees for hardcopy maps. However, they must pay for Q3 CD-ROMs.

A chart showing MSC products, services, and fees is provided on pages MAP 5–6. Orders must be prepaid, and all sales are final. Overpayments of less than \$3 are not refunded.

The MSC accepts VISA, MasterCard, American Express, and Discover; deposit accounts (see “C. Map Revisions,” following); and checks. Credit card and deposit account orders can be faxed to 1-800-358-9620. Checks should be made payable to “NFIP” and mailed to the address shown at the beginning of “V. Ordering Flood Maps.”

C. Map Revisions

To automatically receive map revisions, an account must be set up by either check or credit card. Accounts are established with a check of \$1,500 minimum. The check must be sent to the MSC at the address on the previous page, along with a list of the required map areas. As revised maps become available, they will be sent automatically, and the appropriate fees will be deducted from the deposit account.

Revised map information also may be obtained from the Flood Map Status Information Service or the *Community Status Book*. For more information, call the FEMA Map Information eXchange (FMIX) at 1-877-336-2627.

PROVISIONAL RATING

I. GENERAL DESCRIPTION

Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate (EC). It is expected that an EC will be secured and actuarial rating completed within 60 days of the policy effective date. Failure to obtain the EC could result in reduced coverage limits at the time of a loss. A sample rate questionnaire and a sample notice to the policyholders informing them of their obligations under a provisionally rated policy are included in this section.

Provisional rates may be used in writing new business whether or not the 30-day waiting period is applicable.

Provisionally rated policies are subject to Community Rating System (CRS) Premium Discount, Probation Surcharge, and optional deductible factors, as applicable. The Federal Policy Fee and Increased Cost of Compliance (ICC) Premium also apply to provisionally rated policies.

II. ELIGIBILITY REQUIREMENTS

Provisional rating is available only for newly insured risks meeting all of the following criteria:

- Post-FIRM;
- 1–4 family residential buildings; *and*
- Property located in either
 - Zones AE, A1–A30, AO, or AH, or
 - Zone A where the community provides Base Flood Elevations (BFEs).

Manufactured (mobile) homes are not eligible.

Policies written with provisional rates cannot be renewed or rewritten with provisional rates. In addition, an insured who has purchased a provisionally rated policy on a given property may not purchase another provisionally rated policy on that same property.

III. REFORMATION

While provisionally rated policies may remain in effect for up to 1 year, actuarial rating must be accomplished prior to any claim payment, should there be a loss.

A. Limitations

A provisionally rated policy has limited reformation rights.

1. If the insurer receives a valid EC and the required photographs within 60 days of the policy effective date, the coverage limits on the declarations page will be revised as of the policy effective date. If any

additional premium is due because the actuarial premium is more than the provisional premium, the insured will then have 30 days to pay the additional premium for the entire term to restore the originally requested limits without a waiting period. Those coverage limits will apply even to a loss occurring before the EC and additional premium are received. Actuarial rating will be completed before the loss payment is made.

2. If the insurer receives a valid EC and any additional premium due as a result of using actuarial rates more than 60 days after the policy effective date but before a loss occurs, the insured has 2 options. The insured may submit the additional premium for the entire policy term, in which case the coverage limits on the declarations page will be in force from the effective date. Alternatively, the insured may submit the additional premium, computed for the remainder of the policy term with a 30-day waiting period. In this latter case, the originally requested coverage limits will apply only to any loss occurring after the waiting period. Reduced coverage limits as described in number (3) below will apply to any loss occurring within the waiting period.
3. If neither (1) nor (2) above applies, actuarial rates must be determined before any loss payment will be made. If the actuarial premium is more than the provisional premium, the coverage limits will be less than those shown on the declarations page. In that case, the loss payment will be subject to the reduced coverage limits, which will be the coverage limits that the provisional premium would buy using the actuarial rates. If the insured wants to increase the reduced coverage limits, a 30-day waiting period will apply to the additional coverage.

In all instances, if the actuarial premium is less than the provisional premium, the amount of coverage may not exceed the amount originally requested.

B. Endorsement Procedure

A provisionally rated policy may not be endorsed to increase coverage until the policy has been reformed to an actuarially rated policy. At that time, all standard endorsement rules apply (e.g., 30-day wait). In order to reform the rating method of a provisionally rated policy, the agent/producer should submit a general change request along with the necessary documentation. Any additional premium due must be calculated and submitted at that time. The reason for change should be listed as “reforming from provisional to actuarial rating.”

IV. NOTIFICATION REQUIREMENTS

When a policy is issued using provisional rating, along with the declarations page, a notice will be provided to the insured, the agent/producer, and the lender (if applicable) that explains the nature of the coverage, the limited reformation rights, and the expectation that actuarial rating will be accomplished. See the sample notice at the end of this section.

V. COMPLETING THE PROVISIONAL RATING QUESTIONNAIRE

A. General Directions

The Provisional Rating Questionnaire, shown on page PR 3, is for Post-FIRM properties in zones A with BFE, AE, A1–A30, AO, and AH where there is no EC at the point of sale. Eligibility is restricted to 1–4 family buildings. The questionnaire must be completed and submitted with the Flood Insurance Application.

The following are instructions for completing the questionnaire.

1. Enter the applicant's name and the property address, city, state, and ZIP Code.
2. Enter the policy number, if known.
3. 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 listed on the Flood Insurance Application.
4. For questions 1–4 on the Provisional Rating Questionnaire, start with question 1 and proceed

until a question is answered affirmatively. That will indicate the foundation type that is to be used in selecting the rate from the table.

5. Complete the Flood Insurance Application and attach the questionnaire. Use the rates in the table indicated by the answers to questions 1–4 to complete the premium calculation section on the Flood Insurance Application. Note that optional deductibles, ICC Premium, CRS Premium Discount, Probation Surcharge, and Federal Policy Fee affect the Total Prepaid Amount calculation for provisional rates.

B. Guidance for Determining Building Elevated on Fill

For the purposes of this questionnaire, the following questions are provided to help correctly determine whether a building has been elevated on fill.

1. Is the building built on a mound of earth? An indication could be that the land slopes significantly down away from the building in the front and rear, or the driveway slopes significantly down toward the street.
2. Is the front door threshold at least 3 feet above the crown of the street?
3. Do steps up from the street to the house result in at least a 3-foot rise?
4. Is the lower floor of the house at least 2 feet above the floor of the garage?

If the answer to any of the above is "yes," indicate "yes" for question 2 on the questionnaire.

NATIONAL FLOOD INSURANCE PROGRAM PROVISIONAL RATING QUESTIONNAIRE

1-4 Family Post-FIRM Zones A with BFE¹, AE, A1-A30, AO, and AH
(To be attached to the Flood Insurance Application)

NAME _____ POLICY NUMBER _____

PROPERTY ADDRESS _____ POLICY PERIOD IS FROM _____ TO _____

CITY _____ STATE _____ ZIP CODE _____

Answer the questions below. Use the rates associated with the first “yes” response. These rates are to be used on the Flood Insurance Application.

Yes No

- 1. Is there a basement or subgrade crawlspace?
- 2. Is the house built on fill² or with a crawlspace or solid perimeter foundation walls?
- 3. Is the house elevated on pilings, piers, columns, or parallel shear walls? If yes, determine whether there is an enclosed area underneath the building.
- 4. Were the answers to the previous questions all no? Then the house is assumed to be slab on natural grade.

FOUNDATION TYPE	BUILDING TYPE		CONTENTS LOCATION			
	1 Floor (No Basement)	More Than 1 Floor (Basement or No Basement)	Basement and Above	Lowest Floor Only - Above Ground Level (Not in Basement)	Lowest Floor Above Ground Level and Higher (Not in Basement)	Above ³ Ground Level - More Than 1 Full Floor
Basement or Subgrade Crawlspace		2.40 / .66	1.29 / .13	.96 / .13	.68 / .13	.35 / .12
Slab on Fill, Crawlspace, or Solid Perimeter Foundation Walls	1.78 / .13	1.30 / .12		1.49 / .62	.95 / .45	.35 / .12
Piles, Piers, Columns, or Parallel Shear Walls						
With Enclosure	1.27 / .12	.94 / .11		1.40 / .14	1.09 / .13	.35 / .12
No Enclosure	.75 / .10	.57 / .09		1.04 / .14	.73 / .13	.35 / .12
Slab on Natural Grade	4.00 / 2.15	4.00 / 2.15		6.77 / 4.07	6.77 / 4.07	.35 / .12

1 Provisional rates can be used in Unnumbered A Zones only where communities provide BFEs.
 2 For information on how to determine whether a house is built on fill, see the guidelines on page PR 2.
 3 The “Above Ground Level - More Than 1 Full Floor” rates are applicable to 2-4 family buildings only.

NOTE: Add \$5 ICC Premium and \$50 Probation Surcharge, if applicable, for all provisionally rated policies.

VI. PROVISIONAL RATING EXAMPLE

REGULAR PROGRAM, POST-FIRM CONSTRUCTION

Data Essential to Determine Appropriate Rates and Premium:

REGULAR PROGRAM:

- Flood Zone: A with BFE, AE, A1–A30, AO, or AH
- Occupancy: Single-Family Dwelling
- Number of Floors: 3
- Basement/Enclosure: Basement
- Deductible: \$3,000/\$2,000
- Deductible Factor: .875
- Contents Location: Basement and Above
- Date of Construction: Post-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A
- Probation Surcharge: \$50

DETERMINED RATES:

Building: 2.40/.66 Contents: 1.29/.13

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	\$60,000	2.40	\$1,440	\$190,000	.66	\$1,254	\$337	\$250,000	\$2,357
CONTENTS	\$25,000	1.29	\$323	\$75,000	.13	\$98	\$53	\$100,000	\$368
RATE TYPE: (ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED)				PAYMENT OPTION:			ANNUAL SUBTOTAL		\$2,725
<input type="checkbox"/> MANUAL				<input type="checkbox"/> SUBMIT FOR RATING			ICC PREMIUM		\$5
<input type="checkbox"/> ALTERNATIVE				<input type="checkbox"/> V-ZONE RISK RATING FORM			SUBTOTAL		\$2,730
<input type="checkbox"/> PROVISIONAL RATING				<input type="checkbox"/> LEASED FEDERAL PROPERTY			CRS PREMIUM DISCOUNT _____ %		—
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							SUBTOTAL		\$2,730
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		\$50
							FEDERAL POLICY FEE		\$40
SIGNATURE OF INSURANCE AGENT/BROKER _____							TOTAL PREPAID AMOUNT		\$2,820
							DATE (MM/DD/YY) _____		

PREMIUM CALCULATION:

1. Multiply Rate × \$100 of Coverage: Building: \$2,694 / Contents: \$421
2. Apply Deductible Factor: Building: .875 × \$2,694 = \$2,357 / Contents: .875 × \$421 = \$368
3. Premium Reduction: Building: \$337 / Contents: \$53
4. Subtotal: \$2,725
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,730
8. Add Probation Surcharge: \$50
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$2,820

SAMPLE NOTICE TO ACCOMPANY PROVISIONALLY RATED POLICIES

At the request of you and your agent/producer, the enclosed Standard Flood Insurance Policy has been issued using provisional rates because an Elevation Certificate was not available at the time of application. An Elevation Certificate is necessary to determine a premium that accurately reflects the flood risk (i.e., actuarial rates). By accepting this provisionally rated policy, you agree to submit an Elevation Certificate and the required photographs within 60 days of your policy becoming effective. Failure to comply with this requirement may result in lower coverage limits than those shown on the enclosed declarations page and may affect other aspects of your coverage. This policy is issued for a 1-year term and cannot be renewed using provisional rates.

It is likely that after you submit a valid Elevation Certificate, the resulting actuarial premium will be determined to be lower than the provisional premium. In that case, you will receive a refund of the difference for the policy term.

If the actuarial premium is determined to be higher, the following rules apply:

- (1) If we receive from you a valid Elevation Certificate and the required photographs within 60 days of the policy effective date, the coverage limits on the declarations page will be revised as of the policy effective date. If any additional premium is due because the actuarial premium is more than the provisional premium, you will then have 30 days to pay the additional premium for the entire term to restore the originally requested limits without a waiting period. Those coverage limits will apply even to a loss occurring before we receive the Elevation Certificate and additional premium. Actuarial rating will be completed before the loss payment is made.
- (2) If we receive from you a valid Elevation Certificate and any additional premium due as a result of using actuarial rates more than 60 days after the policy effective date but before a loss occurs, you have 2 options. You may submit the additional premium for the entire policy term, in which case the coverage limits on the enclosed declarations page will be in force from the effective date. Alternatively, you may submit the additional premium, computed for the remainder of the policy term with a 30-day waiting period. In this latter case, the originally requested coverage limits will only apply to any loss occurring after the waiting period. Reduced coverage limits as described in number (3) below will apply to any loss occurring within the waiting period.
- (3) If neither (1) nor (2) above applies, actuarial rates must be determined before any loss payment will be made. If the actuarial premium is more than the provisional premium, the coverage limits will be less than those shown on the enclosed declarations page. In that case, the loss payment will be subject to the reduced coverage limits, which will be the coverage limits that the provisional premium would buy using the actuarial rates. If you want to increase your reduced coverage limits, a 30-day waiting period will apply to the additional coverage.

In all instances, if the actuarial premium is less than the provisional premium, the amount of coverage may not exceed the amount originally requested.

If you have any questions, please contact your insurance agent/producer for assistance.

COASTAL BARRIER RESOURCES SYSTEM

The Coastal Barrier Resources Act (Pub. L. 97-348) and the Coastal Barrier Improvement Act of 1990 (Pub. L. 101-591) are Federal laws that were enacted on October 18, 1982, and November 16, 1990, respectively. The legislation was implemented as part of a Department of the Interior (DOI) initiative to minimize loss of human life by discouraging development in high-risk areas, reduce wasteful expenditures of Federal resources, and preserve the ecological integrity of areas Congress designates as a Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs). The laws provide this protection by prohibiting all Federal expenditures or financial assistance, including flood insurance, for residential or commercial development in areas so identified.

The 1990 Act amends the 1982 Act by adding and deleting CBRS areas and by adding OPAs. As a result, revisions are made to the Flood Insurance Rate Maps (FIRMs) for the affected communities. Both of the laws provided 1-year grace periods for the National Flood Insurance Program (NFIP) to comply with the statutory requirements: October 1, 1983, for the 1982 Act and November 16, 1991, for the 1990 Act. The 1-year grace period for the 1990 Act applies only to the OPAs. New CBRS areas established by the 1990 Act have no grace period.

To determine whether a building is eligible for flood insurance coverage, the agent/producer should consult the list of communities where coastal barriers and/or OPAs have been identified. The list is included in this section. The community's map should *always* be reviewed to determine if the property to be insured is located in a designated CBRS area or OPA.

A listing of map panels that have CBRS areas is available for review on the Federal Emergency Management Agency (FEMA) website at <http://www.fema.gov/business/nfip/cbrs/cbrs.shtm>. The website page is for information and notification purposes only. The website does not determine flood insurance eligibility or status in relation to a CBRS or an OPA; it merely indicates whether a particular FIRM panel contains a portion of the CBRS or an OPA. Further study of the FIRM and property location and/or the building's date of construction in relation to the CBRS designation date is necessary to determine whether a specific property is eligible for flood insurance.

Buildings may be eligible for flood insurance even if they are located within such areas. Eligibility depends upon which Act identified that community as having such areas.

Eligibility under the 1982 Act for a building in a CBRS area requires that:

- A legally valid building permit for the construction of the building was issued prior to October 1, 1983; *and*
- The building was built (walled and roofed) prior to October 1, 1983; *and*
- The building was not substantially improved or substantially damaged on or after October 1, 1983.

Eligibility under the 1990 Act for a building in a CBRS area or an OPA requires that:

- For CBRS areas:
 - A legally valid building permit for the construction of the building was issued prior to November 16, 1990; *and*
 - The actual start of construction of the building was prior to November 16, 1990; *and*
 - The building was not substantially improved or substantially damaged on or after November 16, 1990.
- For OPAs:
 - A legally valid building permit for the construction of the building was issued prior to November 16, 1991; *and*
 - A building in an OPA was built (walled and roofed) no later than November 16, 1991; *and*
 - The building was not substantially improved or substantially damaged after November 16, 1991.

OR

- The building is used in a manner consistent with the purpose for which the area is protected, regardless of the date of construction.

Eligibility under other CBRS amendments is based on the preceding rules applied to the date the insurance prohibition became effective.

When an Application for flood insurance is submitted for buildings located in CBRS and/or OPA communities, the following types of documentation must be submitted as evidence of eligibility by the agent/producer writing through the NFIP Direct:

- For buildings built on or after the date the insurance prohibition became effective, a legible copy of the

current map panel marked to show the exact location of the building and that the building is not in a CBRS area or an OPA.

o Other forms of acceptable documentation include the following:

- A letter indicating that the building is not located in a CBRS area or an OPA, signed and dated by a local community official;
- An EC indicating that the building is not located in a CBRS area or an OPA, signed and dated by a surveyor, an engineer, an architect, or a local community official;
- A flood zone determination certification indicating that the building is not located in a CBRS area or an OPA, that guarantees the accuracy of the information; *or*
- A letter from the U.S. Fish & Wildlife Service stating that the building is not located in a CBRS area or an OPA.

• For buildings in CBRS areas and OPAs:

- o A legally valid building permit, or if the building permit was lost or destroyed, a written statement to this effect signed by the community official responsible for the building permits will be accepted in lieu of the building permit; *and*
- o A statement by a responsible community official that:
 - The walls and roof of the building were in place (1982 Act) or the start of construction took place (1990 Act) before the date the insurance prohibition became effective; *and*
 - The building was not substantially improved or substantially damaged on or after the date the insurance prohibition became effective.
- o Other forms of acceptable documentation include the following:
 - First mortgage financing records;
 - Property tax records;

- Electrical permit records;
- On-site septic or sewer system records;
- State Coastal Zone Management Agency records; *and*
- State Wetlands Program permit records.

• For structures in OPAs only:

- o Certification from the governmental body overseeing the area indicating that a building in an OPA is used in a manner consistent with the purpose for which the area is protected may be submitted in lieu of the above documentation.

If an agent/producer writing through the NFIP Direct is uncertain whether a building is located in a CBRS area or an OPA, the following procedure should be used:

- Do not collect the premium.
- Mark the Application "Possible CBRS."
- Attach a legible copy of the map panel showing the community number, map suffix, and FIRM date. Mark the risk's location on the FIRM.
- Attach a copy of a plat survey or tax map.
- Provide a copy of a county or municipal street map that shows the area surrounding the property location and has the risk's location clearly marked. Also provide, if available, an aerial photograph that shows the property in question, a metes-and-bounds description of the location, and/or the latitude and longitude of the property.
- Provide a statement explaining the mechanism used to identify whether the property is located inside or outside the CBRS/OPA (e.g., contacted community's tax office).
- Mail all documentation listed above and a legible photocopy of the Application to NFIP Servicing Agent, P.O. Box 29138, Shawnee Mission, KS 66201-9138.

An agent/producer writing through an insurer should contact that insurer for guidance.

TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Alabama							
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	10/1/10	8	10	5	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
Alaska							
020005	Anchorage, Municipality of	10/1/95	10/1/09	6	20	10	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020003	Ketchikan Gateway Borough	10/1/05	10/1/05	9	5	5	C
020069	Nome, City of	10/1/05	10/1/07	8	10	5	C
020113	Seward, City of	10/1/05	10/1/10	7	15	5	C
020094	Valdez, City of	10/1/92	10/1/09	8	10	5	C
Arizona							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	05/1/11	7	15	5	C
040080	Casa Grande, City of	10/1/91	05/1/11	9	5	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/11	10	0	0	R
040095	Clarkdale, Town of	10/1/91	05/1/11	7	15	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040061	Dewey-Humboldt, Town of	10/1/07	05/1/11	7	15	5	C
040020	Flagstaff, City of	10/1/91	10/1/07	7	15	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	05/1/10	7	15	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
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	05/1/11	7	15	5	C
040090	Santa Cruz County	10/1/03	05/1/08	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/07	6	20	10	C
040130	Sedona, City of	10/1/91	05/1/11	8	10	5	C
040069	Show Low, City of	10/1/91	05/1/10	8	10	5	C
040054	Tempe, City of	10/1/91	05/1/02	8	10	5	C

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

2 Status: C = Current, R = Rescinded

TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Arizona (continued)							
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
Arkansas							
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	10/1/11	7	15	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
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
California							
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
060708	East Palo Alto, City of	10/1/11	10/1/11	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	10/1/11	6	20	10	C
060340	Gilroy, City of	05/1/07	05/1/07	8	10	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	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	10/1/10	7	15	5	C
060636	Lake Elsinore, City of	10/1/09	10/1/09	9	5	5	C
060738	Lathrop, City of	10/1/08	10/1/08	8	10	5	C
060395	Live Oak, City of	10/1/11	10/1/11	9	5	5	C
060136	Long Beach, City of	10/1/93	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	05/1/11	7	15	5	C
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

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

2 Status: C = Current, R = Rescinded

TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
	California (continued)						
060735	Mission Viejo, City of	10/1/05	05/1/10	8	10	5	C
060195	Monterey County	10/1/91	05/1/07	5	25	10	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060347	Mountain View, City of	05/1/02	05/1/08	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	10/1/10	6	20	10	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/10	6	20	10	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	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	05/1/11	6	20	10	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	05/1/09	5	25	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/08	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060702	Poway, City of	05/1/08	05/1/08	8	10	5	C
060360	Redding, City of	10/1/96	05/1/08	6	20	10	C
060279	Redlands, City of	10/1/07	10/1/07	9	5	5	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060245	Riverside County	10/1/10	10/1/10	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060266	Sacramento, City of	10/1/91	10/1/08	5	25	10	C
060262	Sacramento County	10/1/92	05/1/10	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	10/1/11	7	15	5	C
060311	San Mateo County	10/1/10	10/1/10	9	5	5	C
060710	San Ramon, City of	10/1/91	05/1/11	6	20	10	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/08	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/09	10	0	0	R
060729	Santa Clarita, City of	10/1/01	10/1/09	8	10	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060421	Simi Valley, City of	10/1/93	10/1/09	7	15	5	C
060631	Solano County	10/1/91	10/1/07	7	15	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/09	7	15	5	C
060394	Sutter County	10/1/08	10/1/10	6	20	10	C
060400	Tehama, City of	10/1/03	10/1/08	6	20	10	C
060401	Trinity County	05/1/11	05/1/11	9	5	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
060413	Ventura County	10/1/11	10/1/11	6	20	10	C
060409	Visalia, City of	10/1/11	10/1/11	9	5	5	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
California (continued)							
065070	Walnut Creek, City of	10/1/91	05/1/11	8	10	5	C
060357	Watsonville, City of	10/1/92	10/1/02	7	15	5	C
060728	West Sacramento, City of	10/1/11	10/1/11	8	10	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060423	Yolo County	10/1/10	10/1/10	8	10	5	C
060396	Yuba City, City of	10/1/07	10/1/11	6	20	10	C
060427	Yuba County	10/1/03	05/1/09	7	15	5	C
060739	Yucaipa, City of	10/1/11	10/1/11	9	5	5	C
Colorado							
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080009	Alamosa County	10/1/96	10/1/11	10	0	0	R
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/10	5	25	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/08	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	10/1/10	7	15	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	10/1/10	8	10	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080051	Eagle County	10/1/08	10/1/08	8	10	5	C
080059	El Paso County	10/1/92	10/1/10	7	15	5	C
085074	Englewood, City of	10/1/95	10/1/11	7	15	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	10/1/10	7	15	5	C
080067	Fremont County	10/1/93	05/1/08	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	05/1/11	7	15	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/10	7	15	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
080078	Gunnison County	10/1/94	10/1/09	8	10	5	C
080087	Jefferson County	10/1/05	10/1/10	6	20	10	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/05	8	10	5	C
080103	Loveland, City of	10/1/10	10/1/10	7	15	5	C
080063	Manitou Springs, City of	10/1/92	10/1/10	7	15	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	10/1/10	7	15	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	10/1/10	7	15	5	C
080310	Parker, Town of	10/1/92	05/1/07	6	20	10	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Colorado (continued)							
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	05/1/10	8	10	5	C
080168	Telluride, Town of	10/1/94	10/1/05	8	10	5	C
080007	Thornton, City of	10/1/94	10/1/06	7	15	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	10/1/11	8	10	5	C
085079	Wheat Ridge, City of	10/1/91	10/1/11	6	20	10	C
Connecticut							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/10	10	0	0	R
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/04	9	5	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/07	8	10	5	C
090070	Westbrook, Town of	05/1/05	05/1/11	10	0	0	R
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
Delaware							
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
Florida							
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	10/1/11	6	20	10	C
120196	Boynton Beach, City of	10/1/91	10/1/10	7	15	5	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Florida (continued)							
120155	Bradenton, City of	10/1/91	05/1/11	6	20	10	C
125091	Bradenton Beach, City of	10/1/91	05/1/08	6	20	10	C
125092	Brevard County	10/1/91	10/1/06	7	15	5	C
125093	Broward County	10/1/92	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	10/1/11	6	20	10	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/10	7	15	5	C
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	05/1/10	6	20	10	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	05/1/09	7	15	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120218	Cutler Bay, Town of	05/1/11	05/1/11	6	20	10	C
120034	Dania Beach, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125099	Daytona Beach, City of	10/1/94	10/1/08	6	20	10	C
125100	Daytona Beach Shores, City of	10/1/92	05/1/07	7	15	5	C
125101	Deerfield Beach, City of	10/1/92	05/1/11	7	15	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/10	6	20	10	C
120041	Doral, City of	05/1/09	05/1/09	8	10	5	C
125103	Dunedin, City of	10/1/92	10/1/11	6	20	10	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	05/1/11	6	20	10	C
120146	Fanning Springs, Town of	10/1/93	10/1/08	8	10	5	C
120120	Fellsmere, City of	10/1/99	10/1/04	9	5	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/02	7	15	5	C
120087	Flagler Beach, City of	10/1/95	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

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

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	Florida (continued)						
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/10	6	20	10	C
120643	Hialeah, City of	10/1/93	05/1/08	7	15	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/09	8	10	5	C
120112	Hillsborough County	10/1/92	10/1/07	5	25	10	C
125112	Holly Hill, City of	10/1/94	10/1/09	8	10	5	C
125113	Hollywood, City of	10/1/92	10/1/07	7	15	5	C
125114	Holmes Beach, City of	10/1/91	05/1/11	6	20	10	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	10/1/07	6	20	10	C
120121	Indian River Shores, Town of	10/1/94	10/1/09	7	15	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/11	7	15	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120125	Jackson County	10/1/02	05/1/07	8	10	5	C
120077	Jacksonville, City of	10/1/91	05/1/10	6	20	10	C
120078	Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
120331	Jefferson County	10/1/96	10/1/11	8	10	5	C
120208	Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
125119	Jupiter, Town of	10/1/94	10/1/11	6	20	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, Village of	04/1/98	10/1/07	7	15	5	C
125121	Key Colony Beach, City of	10/1/92	05/1/08	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	05/1/10	7	15	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/09	8	10	5	C
120421	Lake County	10/1/94	05/1/09	7	15	5	C
120416	Lake Mary, City of	10/1/09	10/1/09	8	10	5	C
120212	Lake Park, Town of	10/1/92	05/1/10	8	10	5	C
120213	Lake Worth, City of	10/1/96	10/1/10	8	10	5	C
120267	Lakeland, City of	10/1/04	10/1/09	7	15	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/08	6	20	10	C
125123	Lauderdale by the Sea, Town of	04/1/00	10/1/10	7	15	5	C
120044	Lauderhill, City of	10/1/92	05/1/08	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	10/1/10	10	0	0	R
120009	Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	05/1/11	6	20	10	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	05/1/08	9	5	5	C
120153	Manatee County	10/1/91	10/1/10	5	25	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/10	8	10	5	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

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Florida (continued)							
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C
120047	Margate, City of	10/1/92	05/1/11	7	15	5	C
120160	Marion County	10/1/94	10/1/09	7	15	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120337	Mary Esther, City of	10/1/07	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	10/1/11	5	25	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120276	Milton, City of	10/1/07	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	05/1/11	7	15	5	C
120217	North Palm Beach, Village of	10/1/94	05/1/09	7	15	5	C
120279	North Port, City of	10/1/92	05/1/07	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	10/1/10	5	25	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120179	Orange County	10/1/91	05/1/08	5	25	10	C
120186	Orlando, City of	10/1/93	05/1/08	6	20	10	C
125136	Ormond Beach, City of	10/1/92	05/1/07	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	10/1/11	5	25	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	10/1/11	8	10	5	C
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	10/1/11	7	15	5	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
	Florida (continued)						
125139	Pinellas County	10/1/93	10/1/10	7	15	5	C
120251	Pinellas Park, City of	10/1/91	05/1/09	6	20	10	C
120054	Plantation, City of	10/1/92	10/1/02	7	15	5	C
120261	Polk County	10/1/92	10/1/11	6	20	10	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	05/1/11	7	15	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	10/1/11	5	25	10	C
125150	Sarasota, City of	10/1/91	10/1/10	6	20	10	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/10	7	15	5	C
120289	Seminole County	10/1/91	05/1/11	6	20	10	C
120164	Sewall's Point, Town of	10/1/96	05/1/10	7	15	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	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	10/1/11	7	15	5	C
125146	St. Augustine Beach, City of	10/1/93	05/1/08	8	10	5	C
120191	St. Cloud, City of	10/1/93	05/1/08	8	10	5	C
125147	St. Johns County	10/1/95	05/1/07	6	20	10	C
120285	St. Lucie County	10/1/94	05/1/09	6	20	10	C
120316	St. Marks, Town of	10/1/93	10/1/08	8	10	5	C
125149	St. Pete Beach, City of	10/1/91	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	10/1/11	6	20	10	C
120114	Tampa, City of	10/1/91	05/1/09	6	20	10	C
120259	Tarpon Springs, City of	10/1/92	10/1/93	8	10	5	C
120302	Taylor County	10/1/96	10/1/11	7	15	5	C
120115	Temple Terrace, City of	10/1/93	10/1/03	8	10	5	C
120228	Tequesta, Village of	10/1/92	05/1/09	8	10	5	C
125152	Titusville, City of	10/1/92	05/1/11	7	15	5	C
125153	Treasure Island, City of	10/1/92	10/1/99	7	15	5	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Florida (continued)							
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
Georgia							
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
130216	Douglas, City of	05/1/11	05/1/11	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130098	Duluth, City of	10/1/97	10/1/08	8	10	5	C
130432	Fayette County	05/1/04	10/1/09	6	20	10	C
130431	Fayetteville, City of	05/1/06	10/1/11	7	15	5	C
135160	Fulton County	04/1/00	10/1/10	8	10	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130165	Griffin, City of	10/1/08	05/1/11	5	25	10	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
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	10/1/10	7	15	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/10	6	20	10	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/07	7	15	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
Hawaii							
155166	Hawaii County	05/1/11	05/1/11	8	10	5	C
150003	Maui County	10/1/95	10/1/00	8	10	5	C
Idaho							
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

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Idaho (continued)							
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160206	Bonner County	10/1/05	05/1/11	8	10	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	10/1/09	9	5	5	C
160004	Garden City, City of	10/1/98	10/1/08	9	5	5	C
160127	Gem County	05/1/08	05/1/08	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/97	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	10/1/11	9	5	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/09	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
Illinois							
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	10/1/11	6	20	10	C
170026	Champaign, City of	05/1/11	05/1/11	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
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	05/1/11	7	15	5	C
170091	Flossmoor, Village of	10/1/93	05/1/08	8	10	5	C
170207	Glen Ellyn, Village of	10/1/11	10/1/11	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/09	6	20	10	C
170096	Glenview, Village of	10/1/11	10/1/11	6	20	10	C
170365	Gurnee, Village of	10/1/11	10/1/11	8	10	5	C
170327	Hampshire, Village of	05/1/11	05/1/11	7	15	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170312	Jersey County	05/1/09	10/1/10	6	20	10	C
170357	Lake County	10/1/08	10/1/11	6	20	10	C
170481	Lake in the Hills, Village of	05/1/08	10/1/11	6	20	10	C
170400	LaSalle County	05/1/05	10/1/09	8	10	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	10/1/08	6	20	10	C
170732	McHenry County	10/1/11	10/1/11	8	10	5	C
170591	Moline, City of	10/1/10	10/1/10	8	10	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170822	North Utica, Village of	05/1/05	10/1/09	10	0	0	R

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Illinois (continued)							
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
170405	Ottawa, City of	10/1/10	10/1/10	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	05/1/09	5	25	10	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170448	Roxana, Village of	10/1/11	10/1/11	8	10	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/11	5	25	10	C
170333	Sugar Grove, Village of	10/1/06	10/1/11	6	20	10	C
170169	Tinley Park, City of	10/1/05	10/1/11	6	20	10	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
170488	Woodstock, City of	05/1/11	05/1/11	7	15	5	C
Indiana							
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
Iowa							
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190187	Cedar Rapids, City of	05/1/11	05/1/11	8	10	5	C
190242	Davenport, City of	10/1/95	05/1/08	8	10	5	C
190227	Des Moines, City of	10/1/91	05/1/08	7	15	5	C
190171	Iowa City, City of	10/1/11	10/1/11	8	10	5	C
Kansas							
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

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Kansas (continued)							
200189	Lansing, City of	05/1/11	05/1/11	8	10	5	C
200090	Lawrence, City of	10/1/04	10/1/04	8	10	5	C
200168	Lenexa, City of	10/1/11	10/1/11	8	10	5	C
200215	Lindsborg, City of	10/1/92	05/1/09	8	10	5	C
200201	Lyon County	10/1/07	10/1/07	9	5	5	C
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
200331	Shawnee County	05/1/11	05/1/11	9	5	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
Kentucky							
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	10/1/11	8	10	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/11	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
Louisiana							
220013	Ascension Parish	10/1/92	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	10/1/11	8	10	5	C
220033	Bossier City, City of	10/1/92	05/1/08	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/07	8	10	5	C
220037	Calcasieu Parish	10/1/91	10/1/07	8	10	5	C
220103	Carencro, City of	05/1/09	05/1/10	8	10	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	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	10/1/11	6	20	10	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/08	9	5	5	C
225198	Gretna, City of	10/1/00	05/1/11	8	10	5	C
225200	Harahan, City of	10/1/08	10/1/08	8	10	5	C
220220	Houma, City of	10/1/92	10/1/09	7	15	5	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Louisiana (continued)							
225199	Jefferson Parish	10/1/92	05/1/10	6	20	10	C
225201	Kenner, City of	10/1/92	05/1/09	7	15	5	C
220105	Lafayette, City of	10/1/11	10/1/11	8	10	5	C
220101	Lafayette Parish	10/1/11	10/1/11	8	10	5	C
225202	Lafourche Parish	01/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	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	05/1/11	7	15	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/11	6	20	10	C
220121	Walker, Town of	10/1/92	05/1/08	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220094	Westwego, City of	10/1/07	10/1/07	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/07	8	10	5	C
Maine							
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

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

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Maine (continued)							
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/11	10	0	0	R
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
Maryland							
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	10/1/11	8	10	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
Massachusetts							
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	10/1/10	10	0	0	R
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255218	Provincetown, Town of	10/1/11	10/1/11	9	5	5	C
255219	Quincy, City of	10/1/93	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
Michigan							
260142	Bedford, Township of	05/1/02	05/1/08	8	10	5	C
260467	Brooks Township	10/1/11	10/1/11	8	10	5	C
260473	Commerce, Township of	05/1/03	05/1/09	8	10	5	C
260221	Dearborn Heights, City of	10/1/92	05/1/08	7	15	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/08	8	10	5	C
260140	Midland, City of	10/1/92	10/1/08	5	25	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260109	Plainfield Township	05/1/10	05/1/10	9	5	5	C
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

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Michigan (continued)							
260402	Richfield Township	05/1/11	05/1/11	8	10	5	C
260190	Saginaw, Charter Township of	10/1/06	05/1/11	8	10	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260126	Shelby, Charter Township of	10/1/11	10/1/11	7	15	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	10/1/09	8	10	5	C
260503	Taymouth, Township of	05/1/03	10/1/09	8	10	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
Minnesota							
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	10/1/11	6	20	10	C
275243	Montevideo, City of	05/1/10	05/1/10	5	25	10	C
275244	Moorhead, City of	05/1/10	05/1/10	7	15	5	C
270307	Mower County	10/1/95	04/1/00	8	10	5	C
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
Mississippi							
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	10/1/10	5	25	10	C
280332	Gautier, City of	10/1/94	10/1/10	7	15	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/11	6	20	10	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/10	6	20	10	C
280292	Hernando, City of	10/1/11	10/1/11	9	5	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285256	Jackson County	10/1/11	10/1/11	9	5	5	C
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	10/1/11	5	25	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	05/1/11	6	20	10	C
280300	Stone County	10/1/10	10/1/10	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
Missouri							
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290223	Hannibal, City of	05/1/11	05/1/11	8	10	5	C

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Missouri (continued)							
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
Montana							
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
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
Nebraska							
310187	DeWitt, Village of	05/1/11	05/1/11	9	5	5	C
315275	Papillion, City of	10/1/10	10/1/10	8	10	5	C
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	10/1/09	6	20	10	C
310078	Valley, City of	10/1/08	10/1/08	8	10	5	C
Nevada							
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
New Hampshire							
330023	Keene, City of	05/1/02	05/1/08	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	10/1/10	10	0	0	R
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
New Jersey							
340312	Aberdeen, Township of	05/1/10	05/1/10	9	5	5	C
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/07	6	20	10	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/11	6	20	10	C

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New Jersey (continued)							
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/08	7	15	5	C
340459	Berkeley Heights, Township of	10/1/94	04/1/99	10	0	0	R
340428	Bernards, Township of	10/1/10	10/1/10	8	10	5	C
340178	Bloomfield, Township of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/09	6	20	10	C
345287	Burlington, City of	04/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
345292	Denville, Township of	10/1/11	10/1/11	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
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
340298	Hazlet Township	05/1/11	05/1/11	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
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	Pequannock, Township of	10/1/91	10/1/11	7	15	5	C
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	05/1/09	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/11	6	20	10	C
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

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
New Jersey (continued)							
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
340159	Upper Township	10/1/11	10/1/11	7	15	5	C
345326	Ventnor, City of	10/1/92	05/1/10	7	15	5	C
340446	Warren, Township of	05/1/10	05/1/10	9	5	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/93	10/1/03	8	10	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
New Mexico							
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
New York							
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
361194	Esperance, Town of	10/1/10	10/1/10	9	5	5	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
New York (continued)							
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360466	Great Neck Estates, Village of	10/1/10	10/1/10	9	5	5	C
360417	Greece, Town of	10/1/92	10/1/10	8	10	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
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	05/1/11	10	0	0	R
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	10/1/05	8	10	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	05/1/10	8	10	5	C
360056	Union, Town of	10/1/91	10/1/08	8	10	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
North Carolina							
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	10/1/10	8	10	5	C
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370632	Duck, Town of	10/1/11	10/1/11	7	15	5	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
	North Carolina (continued)						
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	05/1/08	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	05/1/11	7	15	5	C
375349	Forsyth County	10/1/93	05/1/08	8	10	5	C
370099	Gaston County	10/1/11	10/1/11	9	5	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
375351	Greensboro, City of	05/1/09	05/1/09	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/07	7	15	5	C
370192	Grifton, Town of	10/1/04	05/1/08	5	25	10	C
370111	Guilford County	10/1/93	10/1/08	8	10	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/11	6	20	10	C
370145	Kinston, City of	10/1/94	05/1/06	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
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
370342	Orange County	10/1/11	10/1/11	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	10/1/11	7	15	5	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370094	Tarboro, Town of	10/1/06	10/1/11	7	15	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

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North Carolina (continued)							
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	05/1/11	6	20	10	C
375360	Winston-Salem, City of	10/1/93	05/1/08	8	10	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	05/1/08	8	10	5	C
North Dakota							
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
Ohio							
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	05/1/09	7	15	5	C
390378	Medina County	05/1/07	05/1/07	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
Oklahoma							
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/08	5	25	10	C
400234	Chickasha, City of	10/1/92	10/1/08	8	10	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/08	7	15	5	C
400062	Enid, City of	10/1/93	05/1/09	8	10	5	C
400049	Lawton, City of	10/1/91	05/1/09	6	20	10	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400046	Norman, City of	10/1/11	10/1/11	5	25	10	C
400080	Ponca City, City of	05/1/10	05/1/10	6	20	10	C
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	10/1/06	8	10	5	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C

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Oregon							
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	Heppner, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
415591	Lane County	05/1/09	05/1/09	7	15	5	C
410154	Marion County	04/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	05/1/09	8	10	5	C
410064	Myrtle Creek, City of	05/1/03	05/1/08	10	0	0	R
410200	Nehalem, City of	10/1/03	05/1/08	7	15	5	C
410021	Oregon City, City of	10/1/03	05/1/08	7	15	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/07	5	25	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/09	7	15	5	C
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410167	Salem, City of	05/1/08	10/1/09	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	05/1/11	7	15	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
410184	Troutdale, City of	05/1/08	05/1/08	8	10	5	C
Pennsylvania							
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
422034	Chapman, Township of	10/1/07	10/1/07	9	5	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420608	Hanover Township	10/1/10	10/1/10	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/06	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

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Pennsylvania (continued)							
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	10/1/10	10	0	0	R
425387	Selinsgrove, Borough of	10/1/07	10/1/07	7	15	5	C
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420743	Sunbury, City of	10/1/07	10/1/07	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
420745	Upper Augusta, Township of	10/1/07	10/1/07	8	10	5	C
421119	Upper St. Clair, Township of	10/1/98	10/1/09	7	15	5	C
420631	Wilkes-Barre, City of	10/1/92	05/1/08	7	15	5	C
Rhode Island							
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
South Carolina							
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	10/1/10	7	15	5	C
450076	Florence County	05/1/10	05/1/10	9	5	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	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
450037	Hollywood, Town of	10/1/10	10/1/10	6	20	10	C
450104	Horry County	10/1/10	10/1/10	9	5	5	C
455416	Isle of Palms, City of	10/1/94	10/1/04	7	15	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/07	8	10	5	C
450039	McClellanville, Town of	10/1/00	10/1/10	6	20	10	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/10	6	20	10	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
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

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
South Carolina (continued)							
450255	Pawley's Island, Town of	10/1/05	10/1/09	6	20	10	C
450166	Pickens County	04/1/99	05/1/04	8	10	5	C
450028	Port Royal, Town of	05/1/11	05/1/11	9	5	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/10	8	10	5	C
450249	Rockville, Town of	10/1/98	10/1/05	6	20	10	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivans Island, Town of	05/1/04	10/1/10	6	20	10	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
450111	Surfside Beach, Town of	10/1/10	10/1/10	9	5	5	C
450193	York County	10/1/09	10/1/09	9	5	5	C
South Dakota							
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C
Tennessee							
470211	Athens, City of	10/1/93	10/1/09	8	10	5	C
470182	Bristol, City of	05/1/06	10/1/07	8	10	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/09	8	10	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/06	8	10	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson County	10/1/91	10/1/06	8	10	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
470204	Williamson County	10/1/08	10/1/08	9	5	5	C
Texas							
485454	Arlington, City of	10/1/91	10/1/10	7	15	5	C
480624	Austin, City of	10/1/91	05/1/10	6	20	10	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
485457	Beaumont, City of	10/1/08	10/1/08	8	10	5	C
480289	Bellaire, City of	10/1/93	10/1/08	8	10	5	C
480586	Benbrook, City of	10/1/91	10/1/06	6	20	10	C
480878	Bevil Oaks, City of	05/1/10	10/1/11	7	15	5	C
480082	Bryan, City of	10/1/95	10/1/11	6	20	10	C
485459	Burleson, City of	10/1/91	05/1/07	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	05/1/11	5	25	10	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	5	C

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Texas (continued)							
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	10/1/10	6	20	10	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	05/1/11	8	10	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
480077	Pearland, City of	05/1/05	10/1/10	7	15	5	C
481028	Pflugerville, City of	05/1/11	05/1/11	7	15	5	C
480140	Plano, City of	10/1/92	10/1/08	5	25	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/11	7	15	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/11	7	15	5	C
480234	Sugar Land, City of	05/1/10	05/1/10	7	15	5	C
481127	Sunset Valley, City of	05/1/10	05/1/10	8	10	5	C
480502	Sweetwater, City of	10/1/91	05/1/08	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	05/1/02	8	10	5	C
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480654	Wharton, City of	10/1/11	10/1/11	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	5	C
Utah							
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	10/1/11	9	5	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

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Vermont							
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
Virginia							
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/09	7	15	5	C
515520	Arlington County	10/1/92	10/1/08	8	10	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510106	Cape Charles, Town of	05/1/10	05/1/10	9	5	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	05/1/09	7	25	10	C
510054	Falls Church, City of	05/1/07	05/1/07	8	10	5	C
510071	Gloucester County	10/1/95	05/1/11	7	15	5	C
515527	Hampton, City of	05/1/11	05/1/11	8	10	5	C
510201	James City County	10/1/92	05/1/10	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
510154	Stafford County	05/1/11	05/1/11	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/11	8	10	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/10	8	10	5	C
Washington							
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	10/1/10	8	10	5	C
530331	Lummi Nation	05/1/10	05/1/10	8	10	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/07	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

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TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
Washington (continued)							
530088	Renton, City of	10/1/94	10/1/09	6	20	10	C
530151	Skagit County	04/1/98	10/1/08	4	30	10	C
535534	Snohomish County	05/1/06	10/1/10	4	30	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	05/1/08	7	15	5	C
530204	Sumas, City of	10/1/93	05/1/08	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
West Virginia							
540282	Berkeley County	10/1/11	10/1/11	7	15	5	C
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540073	Charleston, City of	10/1/11	10/1/11	9	5	5	C
540065	Jefferson County	10/1/06	10/1/06	9	5	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
Wisconsin							
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
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
Wyoming							
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	10/1/10	8	10	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C
Puerto Rico							
720101	Ponce, Municipality of	10/1/09	10/1/09	9	5	5	C

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GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES

I. GENERAL DESCRIPTION

The primary objective of the Severe Repetitive Loss (SRL) properties strategy is to eliminate or reduce the damage to residential property and the disruption to life caused by repeated flooding. Approximately 9,000 insured properties have been identified with a high frequency of losses or a high value of claims. As these policies come up for renewal, they will be transferred to the National Flood Insurance Program (NFIP) Servicing Agent's Special Direct Facility (SDF).

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

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

In either case, 2 of the claim payments must have occurred within 10 years of each other. Multiple losses at the same location within 10 days of each other are counted as 1 loss, with the payment amounts added together.

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

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

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

II. NOTIFICATION REQUIREMENTS

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

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

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

III. DISPUTE RESOLUTION

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

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

The policyholder and agent/producer will be notified of the results of the review. If the policyholder's request for review is successful, and the policyholder requests that the policy be returned to the previous carrier, the SDF policy will be canceled and the full premium will be returned to the former carrier. Otherwise, the policy will be set up for release from the SDF at its next renewal. The carrier will write the policy using the SDF's effective dates. If, however, a loss occurs both in the current term and before the policy can be returned to the former carrier, the SDF will continue to service the claim and will return the policy at the next renewal cycle, unless the new claim qualifies the property for the SDF.

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

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

out or demolished, any commission chargeback to the agent/producer will be forgiven.

IV. SEVERE REPETITIVE LOSS GRANT PROGRAM

Through the Flood Insurance Reform Act of 2004 (FIRA 2004), Congress directed FEMA to develop a program to reduce future flood losses. The SRL Grant Program makes funding available for a variety of flood mitigation activities. Under this program, FEMA provides funds to state and local governments to make offers of assistance to NFIP-insured SRL residential property owners for mitigation projects that reduce future flood losses through:

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

SRL mitigation grants are provided to eligible applicant states/tribes/territories that, in turn, provide subgrants to local governments or communities. The applicant must have a FEMA-approved mitigation program in place that includes SRL properties.

State and local officials will prioritize SRL properties within their jurisdictions for SRL grants. They may contact the policyholder directly to determine the appropriate mitigation activity that will most effectively reduce future flood losses and to advise them of their inclusion in the SRL grant application. If a grant is awarded, a written offer will be made to the policyholder.

Participation in the SRL program is voluntary. However, SRL policyholders who refuse an offer of mitigation will be subject to an increase in their flood insurance

premium rate equal to 150% of the chargeable rate for the property at the time the offer was made, as adjusted by any other premium adjustments otherwise applicable to the property. This increase will more accurately reflect the flood risk to the SRL property. Upon notification from FEMA of an SRL policyholder's declining an offer of mitigation under this program, the SDF will send a Premium Increase Notification Letter (pages SRL 9–10) to notify all holders of recorded interest for the property.

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

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

More detailed information regarding SRL grant availability, eligibility requirements, tools, and application instructions is available on the FEMA website at <http://www.fema.gov/government/grant/srl/index.shtm>.

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



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Agent:

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

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2011, FEMA has identified approximately 9,000 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

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

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

The strategy for reducing the number of SRL properties is twofold: First, the NFIP has centralized the processing of all flood insurance policies of SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA has implemented a grant program authorized by FIRA 2004 to mitigate residential SRL properties. You need to be aware of the following:

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

www.fema.gov

Agent
Date
Page 2

- As a result, your client's policy will not be processed by the chosen WYO Company or by the traditional NFIP Direct Program. You will, however, continue to be the agent of record throughout the process. While the policy remains in the SDF, you will receive the same 15 percent commission that the NFIP Direct agents are given.
- Approximately 45 days prior to the renewal date of the policy, your client will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that should be paid by your client.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage for your client's property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.
- You should encourage your client to continue to contact you directly for any service needs on the policy because you will remain the agent of record.
- The NFIP provides a procedure for your client to follow if he or she believes that FEMA has incorrectly included his or her insured property on its list of SRL properties.

The SRL Program may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation plan requirements are met) of the cost of eligible mitigation activities, such as elevating your client's residential NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the SRL Program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation official, or go to the FEMA Hazard Mitigation Assistance webpage at www.fema.gov/government/grant/hma.

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

Sincerely,



Edward L. Connor
Deputy Administrator, Insurance
Federal Insurance and Mitigation Administration

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



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Lender:

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

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2011, FEMA has identified approximately 9,000 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

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

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

The strategy for reducing the number of SRL properties is twofold. First, the NFIP has centralized the processing of all flood insurance policies of SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA has implemented a grant program authorized by FIRA 2004 to mitigate residential SRL properties. You need to be aware of the following:

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

www.fema.gov

Lender

Date

Page 2

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

The SRL Program may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation plan requirements are met) of the cost of eligible mitigation activities, such as elevating your client's residential NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the SRL Program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation official, or go to the FEMA Hazard Mitigation Assistance webpage at www.fema.gov/government/grant/hma.

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

Sincerely,



Edward L. Connor
Deputy Administrator, Insurance
Federal Insurance and Mitigation Administration

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



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Policyholder:

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

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2011, FEMA has identified approximately 9,000 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

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

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

The strategy for reducing the number of SRL properties is twofold. First, the NFIP has centralized the processing of all flood insurance policies of SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA has implemented a grant program authorized by FIRA 2004 to mitigate residential SRL properties. You need to be aware of the following:

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

www.fema.gov

Policyholder

Date

Page 2

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

The SRL Program may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation plan requirements are met) of the cost of eligible mitigation activities, such as elevating your residential NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the SRL Program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation official, or go to the FEMA Hazard Mitigation Assistance webpage at www.fema.gov/government/grant/hma.

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

Sincerely,



Edward L. Connor
Deputy Administrator, Insurance
Federal Insurance and Mitigation Administration

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



FEMA

DATE

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

Re: Policy Number RL0xxxxxxx

Dear <Name>:

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

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

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

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

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

SAMPLE

www.fema.gov

<Name>
 DATE
 Page 2

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

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

SAMPLE

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

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

If you do not wish to accept the mitigation offer, your policy will be subject to a rate increase unless you file an appeal to the proposed rate increase. See the enclosed document for more information regarding the appeal process. If you choose to appeal, please continue to keep your policy in force so that you may continue to receive protection under the National Flood Insurance Program. For additional information on the SRL Program and the SRL appeal process, please go to the SRL webpage at www.fema.gov/government/grant/srl

Sincerely,

Underwriting Department
 800-638-6620

Enclosure

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



FEMA

DATE

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

YOUR FLOOD INSURANCE RENEWAL BILLING IS ENCLOSED

Re.: Policy Number RL0xxxxxxx

Dear <Name>:

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

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

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

PLEASE NOTE: If you do choose to appeal, in addition to paying the \$< >, you must also submit an appeal with the FEMA regional office in accordance with the procedure detailed in the attached brochure. If you pay the smaller premium of \$< > AND do not submit an appeal within the allotted time frame, the amount of coverage on your policy will be reduced to the amount that can be purchased with the premium that we receive. For additional information on the SRL Program and the SRL appeal process, please go to the SRL webpage at www.fema.gov/government/grant/srl.

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

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

Sincerely,

Underwriting Department
800-638-6620

Enclosures

www.fema.gov

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



FEMA

DATE

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

YOUR FLOOD INSURANCE RENEWAL BILLING IS ENCLOSED

Re.: Policy Number RL0xxxxxxx

Dear <Name>:

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

The enclosed renewal bill reflects this increased premium.

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

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

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

Sincerely,

Underwriting Department
800-638-6620

Enclosure

www.fema.gov

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



FEMA

DATE

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

YOUR FLOOD INSURANCE RENEWAL BILLING IS ENCLOSED

Re.: Policy Number RL0xxxxxxx

Dear <Name>:

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

Your property has had an additional paid NFIP loss in excess of \$1,500 and therefore is subject to an additional 50-percent increase over the current rate. The enclosed renewal bill reflects this increased premium.

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

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

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

Sincerely,

Underwriting Department
800-638-6620

Enclosure

www.fema.gov

GUIDANCE FOR LEASED FEDERAL PROPERTIES

I. GENERAL DESCRIPTION

In accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106, the Federal Emergency Management Agency (FEMA) will begin charging actuarial rates for a Leased Federal Property (LFP), which is any property leased from the Federal Government (including residential and non-residential properties) 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. A list of property addresses meeting this description has been provided to FEMA by the U.S. Army Corps of Engineers. Actuarial rates will apply to all new and renewal policies with effective dates on or after October 1, 2009, that meet these criteria.

II. NOTIFICATION REQUIREMENTS

The National Flood Insurance Program (NFIP) maintains a list of LFP addresses available only to insurers. The insurer must determine whether property addresses for new or existing business appear on this list. Policies that have an address match must be rated using actuarial rates in accordance with the procedures below.

The insurer must notify existing policyholders (and their agents/producers and lenders) at least 120 days before renewal that their property has been identified as being 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. The notice must include the requirement for such policies to be rated using actuarial rates. Sample notification letters have been provided at the end of this section that can be altered to work with a company's billing cycle as necessary.

In order to establish the actuarial rate, the insurer must obtain a FEMA Elevation Certificate (EC), which provides current Flood Insurance Rate Map (FIRM) information and elevations. At least 2 photographs (front and back) of the building must also be submitted. If the EC is not received within 45 days from the date of notice, the renewal policy may be canceled or nullified, or it may be issued using tentative rates. Tentative rates use Risk Rating Method code "F," which is part of the Transaction Record Reporting and Processing (TRRP) Plan.

The use of tentative rates must follow the established tentative rate procedure, which includes informing the parties of the missing information that prevents the policy from being rated actuarially. Additionally, the claim settlement procedure, when a tentatively rated property suffers a loss, must also be included in the

information presented with the tentative rates. Policies that are within the 120-day window prior to renewal will not receive the Leased Federal Property notice until the subsequent renewal.

III. TENTATIVE RATES

Tentative rates (see table on page LFP 2) are used to issue policies when the underwriting information necessary to determine actuarial rates has not been obtained. Tentative rates are generally higher than actuarial rates. If the premium payment received is not sufficient to purchase the coverage limits requested, the policy will be issued with the coverage limits that can be purchased for the premium received, based on tentative rates.

When tentative rates are applied, a declarations page and a Tentative Rate Letter will be forwarded to the policyholder, agent/producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined. 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.

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.

IV. APPEALS

The notice to policyholders must inform them that they can challenge their properties' inclusion on the Leased Federal Properties list by submitting documentation refuting the information that placed them on the list. One example of acceptable documentation is a letter from a community official or land surveyor stating that the property is not 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. Another example is documentation showing that the insured, and not the Federal Government, owns the property. This information should be submitted to insurer, who will then process the request and forward it to FEMA for final review and determination. If FEMA approves the appeal, the property will be removed from the list and the building may continue to be rated as it was previously.

If the policyholder does not provide acceptable documentation, or the appeal has been denied, the property will remain on the list. The insurer has the following options.

- A new policy can be issued or an existing policy renewed for a single policy term using tentative rates. If the policyholder does not provide acceptable documentation prior to the next policy expiration date, the company must non-renew the policy.
- The renewal policy can be canceled or nullified in accordance with the Write Your Own (WYO) Company's business practices.

needed to establish an actuarial rate for the policy has been received.

Any flood loss occurring after notifying the policyholder of the property's inclusion in the subset of properties cannot be settled until the insurer receives the appropriate underwriting documentation (i.e., new EC and photographs) or proof that the property should not have been placed on the list.

Claims relating to a tentatively rated policy will not be processed until the required underwriting information

TABLE 1. TENTATIVE RATES TABLE¹

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

FIRM ZONES A, AE, A1-A30, A0, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
	BASIC LIMITS	ADDITIONAL LIMITS	BASIC LIMITS	ADDITIONAL LIMITS
NON-ELEVATED, NO BASEMENT				
1-4 Family	4.00	3.00	6.00	4.00
Other Residential	6.00	4.00	6.00	4.00
Non-Residential	6.00	4.00	8.00	8.00
NON-ELEVATED WITH BASEMENT/ ELEVATED BUILDING²				
1-4 Family	2.00	2.00	2.00	2.00
Other Residential	3.00	3.00	2.00	2.00
Non-Residential	3.00	3.00	3.00	3.00

FIRM ZONES V, V1-V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
	BASIC LIMITS	ADDITIONAL LIMITS	BASIC LIMITS	ADDITIONAL LIMITS
NON-ELEVATED, NO BASEMENT				
1-4 Family	8.00	8.00	11.00	11.00
Other Residential	11.00	11.00	11.00	11.00
Non-Residential	11.00	11.00	11.00	11.00
NON-ELEVATED WITH BASEMENT/ ELEVATED BUILDING²				
1-4 Family	5.00	5.00	5.00	5.00
Other Residential	7.00	7.00	5.00	5.00
Non-Residential	7.00	7.00	7.00	7.00

1 Use of this table is subject to the provisions found in the Tentative Rates subsection in the Rating section.

2 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as an elevated building or has a basement as defined by the NFIP.

DEFINITIONS

This list of terms is intended to include those that have specific meaning to the National Flood Insurance Program (NFIP). In a few instances, standard industry terms have been added for additional focus and emphasis.

Act. The National Flood Insurance Act of 1968 and any amendments to it.

Actual Cash Value (ACV). The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

Adjuster Control Office. An NFIP claims office similar to a Flood Insurance Claims Office (FICO) with the exception that the Adjuster Control Office does not house insured files, maintain a claims examiner staff at the site, or issue claim payments.

Alternative Rating. A rating method used when a building is Pre-FIRM, the Flood Insurance Rate Map (FIRM) zone is unknown, and the community in which the building is located has no V Zones. May also be used for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term.

Anchored. Adequately secured to prevent flotation, collapse, or lateral movement.

Application. The statement made and signed by the prospective policyholder or the agent/producer in applying for an NFIP flood insurance policy. The Application gives information used to determine the eligibility of the risk, the kind of policy to be issued, and the correct premium payment. The Application is part of the flood insurance policy. For a policy to be issued, the correct premium payment must accompany the Application.

Appurtenant Structure. A detached garage servicing a 1–4 family dwelling.

Assignment. The transfer by a policyholder of his/her legal right or interest in a policy contract to a third party. In the NFIP, written assignment of a policy is permissible upon transfer of title, without the consent of the FEMA, except in the case where a residential (household) contents-only policy is involved or a policy was issued to cover a building in the course of construction.

Base Flood. A flood having a 1% chance of being equaled or exceeded in any given year.

Base Flood Depth (BFD). The depth shown on the Flood Insurance Rate Map (FIRM) for Zone AO that indicates the depth of water above highest adjacent grade resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year.

Base Flood Elevation (BFE). The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM) for zones AE, AH, A1–A30, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, V1–V30, and VE.

Basement. Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

Binder or Certificate of Insurance. A temporary agreement between company, agent/producer, and insured that the policy is in effect. The NFIP does not recognize binders. However, for informational purposes only, the NFIP recognizes Certificates of Insurance and similar forms for renewal policies.

Blanket Insurance. A single amount of insurance applying to more than 1 building and/or contents. Blanket insurance is not permitted under the NFIP.

Breakaway Wall. A wall that is not part of the structural support of a building and is intended through its design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation system.

Building.

- A structure with 2 or more outside rigid walls and a fully secured roof, that is affixed to a permanent site; *or*
- 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 1 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.

“Building” does not mean a gas or liquid storage tank or a recreational vehicle, a park trailer, or other similar vehicle, except as described above.

Building in the Course of Construction. A walled and roofed building (see the General Rules section for exception) that is principally above ground and affixed to a permanent site. It does not include building materials or supplies intended for use in construction, alteration, or repair unless such materials or supplies are within an enclosed building on the premises.

■ **Cancellation.** The termination of the insurance coverage provided by a policy before the expiration date.

Cistern. Covered cisterns and the water in them are defined as an integral part of an insurable building, meaning under the building or above ground and physically attached to a side of the building with 1 of the walls of the building and cistern being common to each other.

Claims Coordinating Office (CCO). A clearinghouse for the various insurers who are responding to a multi-peril catastrophe. Through voluntary participation, all losses are reported to the CCO and are processed to locate address matches among the reported claims. The interest of each carrier is protected as the Claims Coordinator maintains sole control over the policy and loss information. If a match is found, special care is taken to direct the assigned adjuster(s) to a mutually agreeable adjustment or to have 1 adjuster surrender his/her loss with the assurance that every effort will be made to replace it.

Closed Basin Lake. A natural lake from which water leaves primarily through evaporation and whose surface area exceeds or has exceeded 1 square mile at any time in the recorded past. NFIP-insured buildings that are subject to continuous lake flooding from a closed basin lake are covered under the provisions of Standard Flood Insurance Policy (SFIP).

Coastal Barrier. A naturally occurring island, sandbar, or other strip of land, including coastal mainland, that protects the coast from severe wave wash.

Coastal Barrier Improvement Act of 1990 (CBIA). Enacted on November 16, 1990, the Act greatly expanded the identified land in the Coastal Barrier Resources System (CBRS) established pursuant to the Coastal Barrier Resources Act (CBRA) of 1982.

Coastal Barrier Resources Act of 1982 (CBRA). For the purposes of the NFIP, the CBRA of 1982 designated certain portions of the Gulf Coast and East Coast as undeveloped coastal barriers. These areas are shown on appropriate flood insurance map panels and have certain coverage restrictions.

Coastal Barrier Resources System (CBRS). Communities, coastal barriers, and Otherwise Protected Areas (OPAs) identified by the legislation defined above.

Coastal High Hazard Areas. Special Flood Hazard Areas (SFHAs) along the coasts that have additional hazards due to wind and wave action. These areas are identified on Flood Insurance Rate Maps (FIRMs) as zones V, V1-V30, and VE.

Coinsurance. A penalty imposed on the loss payment unless the amount of insurance carried on the damaged building is at least 80% of its replacement cost or the maximum amount of insurance available for that building under the NFIP, whichever is less. Coinsurance applies only to building coverage under the Residential Condominium Building Association Policy (RCBAP).

Community. A political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction.

Community Number. A 6-digit designation identifying each NFIP community. The first 2 numbers are the state code. The next 4 are the FEMA-assigned community number. An alphabetical suffix is added to a community number to identify revisions in the Flood Insurance Rate Map (FIRM) for that community.

Community Rating System (CRS). A program developed by FEMA to provide incentives for those communities in the Regular Program that have gone beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

Condominium. That form of ownership of real property in which each unit owner has an undivided interest in common elements.

Condominium Association. The entity made up of the unit owners responsible for the maintenance and operation of the following:

- Common elements owned in undivided shares by unit owners
- Other real property in which the unit owners have use rights;

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

Contract Agent. An employee of a Write Your Own (WYO) Company, or an agent/producer under written contract with a WYO Company, empowered to act on the company's behalf and with authority to advise an applicant for flood insurance that the company will accept the risk.

Countywide Map. A Flood Insurance Rate Map (FIRM) that shows flooding information for the entire geographic area of a county, including the incorporated communities within the county.

Crawlspace. An under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor. Crawlspaces generally have solid foundation walls. See Diagram 8 in the Elevation Certificate Instructions.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Flood.

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

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

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

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

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

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

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

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

Foundation Walls. Masonry walls, poured concrete walls, or precast concrete walls that support the weight of a building.

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

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

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

Grandfathering. An exemption based on circumstances previously existing.

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

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

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

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

Historic Building. Any building that is:

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

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

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

comply with mitigation requirements of state or local floodplain management ordinances or laws. Acceptable mitigation measures are elevation, floodproofing, relocation, demolition, or any combination thereof.

Letter of Determination Review (LODR). FEMA's ruling on the determination made by a lender or third party that a borrower's building is in a Special Flood Hazard Area (SFHA). A LODR deals only with the location of a building relative to the SFHA boundary shown on the Flood Insurance Rate Map (FIRM).

Letter of Map Amendment (LOMA). An amendment to the currently effective FEMA map which establishes that a property is not located in a Special Flood Hazard Area (SFHA). A LOMA is issued only by FEMA.

Letter of Map Revision (LOMR). An official amendment to the currently effective FEMA map. It is issued by FEMA and changes flood zones, delineations, and elevations.

Loss in Progress. A loss that is already in progress as of 12:01 a.m. on the first day of the policy term; or, as to any increase in the limits of coverage which is requested, a loss that is already in progress when the additional coverage is requested.

Lowest Adjacent Grade. The lowest point of the ground level immediately next to a building.

Lowest Floor. The lowest floor of the lowest enclosed area (including a basement). An unfinished or flood-resistant enclosure, usable solely for parking of vehicles, building access, or storage in an area other than a basement area, is not considered a building's lowest floor provided that such enclosure is not built so as to render the structure in violation of requirements.

Lowest Floor Elevation (LFE). The measured distance of a building's lowest floor above the National Geodetic Vertical Datum (NGVD) or other datum specified on the FIRM for that location.

Low-Rise Building. Low-rise condominium buildings have fewer than 5 units regardless of the number of floors or 5 or more units with fewer than 3 floors including basement. All townhouses/rowhouses, regardless of the number of floors or units, and all single-family detached condominium buildings are classified as low rise. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise.

Mandatory Purchase. Under the provisions of the Flood Disaster Protection Act of 1973, individuals, businesses, and others buying, building, or improving property located in identified areas of special flood hazards within participating communities are required

to purchase flood insurance as a prerequisite for receiving any type of direct or indirect Federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy, or disaster assistance) when the building or personal property is the subject of or security for such assistance.

Manufactured (Mobile) Home. A structure built on a permanent chassis, transported to its site in 1 or more sections, and affixed to a permanent foundation. "Manufactured (mobile) home" does not include recreational vehicles.

Manufactured (Mobile) Home Park or Subdivision, Existing. A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or before December 31, 1974, or before the effective date of the community's initial Flood Insurance Rate Map (FIRM), whichever is later.

Manufactured (Mobile) Home Park or Subdivision, Expansion to Existing Site. The preparation of additional sites by the construction of facilities for servicing the lots on which manufactured (mobile) homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

Manufactured (Mobile) Home Park or Subdivision, New. A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed after December 31, 1974, or on or after the effective date of the community's initial Flood Insurance Rate Map (FIRM), whichever is later.

Map Revision. A change in the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) for a community which reflects revised zone, base flood, or other information.

Masonry Walls. Walls constructed of individual components laid in and bound together with mortar. These components can be brick, stone, concrete block, etc.

Modular Building. A building that is usually transported to its site on a steel frame or special trailer because it does not have a permanent chassis like a manufactured (mobile) home. A modular building is classified and rated under 1 of the other building types.

Mortgage Portfolio Protection Program (MPPP). A program designed to help lending institutions maintain compliance with the Flood Disaster Protection Act of 1973, as amended. Policies written under the MPPP can be placed only through a Write Your Own (WYO) Company.

Mudflow. A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.

National Flood Insurance Program (NFIP). The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations promulgated in Title 44 of the Code of Federal Regulations, Subchapter B.

National Geodetic Vertical Datum (NGVD) of 1929. National standard reference datum for elevations, formerly referred to as Mean Sea Level (MSL) of 1929. NGVD 1929 may be used as the reference datum on some Flood Insurance Rate Maps (FIRMs).

Natural Grade. The grade unaffected by construction techniques such as fill, landscaping, or berming.

New Construction. Buildings for which the “start of construction” commenced on or after the effective date of an initial Flood Insurance Rate Map (FIRM) or after December 31, 1974, whichever is later, including any subsequent improvements.

NFIP Bureau and Statistical Agent. A corporation, partnership, association, or any other organized entity that contracts with FEMA to be the focal point of support operations for the NFIP.

NFIP Servicing Agent. A corporation, partnership, association, or any other organized entity that contracts with FEMA to service insurance policies as direct business.

NFIP Special Direct Facility (SDF). Formed in 2000, a branch of the NFIP Servicing Agent to which Write Your Own (WYO) Companies transfer renewals for identified Severe Repetitive Loss (SRL) properties so that mitigation assistance can be offered to the policyholders.

North American Vertical Datum (NAVD) of 1988. The vertical control datum established for vertical control surveying in the United States of America based upon the General Adjustment of the North American Datum of 1988. It replaces the National Geodetic Vertical Datum (NGVD) of 1929.

Non-Residential Building (including hotel/motel). This is a commercial or non-habitational building, or a mixed-use building that does not qualify as a residential building. This category includes, but is

not limited to, small businesses, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural and industrial buildings, warehouses, nursing homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for less than 6 months.

Nullification. The act of declaring an insurance contract invalid from its inception so that, from a legal standpoint, the insurance contract never existed.

Other Residential Building. This is a residential building that contains more than 4 apartments/units. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. These buildings are permitted incidental occupancies. The total area of incidental occupancy is limited to less than 25% of the total floor area within the building. Examples of Other Residential buildings include dormitories and assisted-living facilities.

Otherwise Protected Areas (OPAs). Areas established under Federal, state, or local law, or held by a qualified organization, primarily for wildlife refuge, sanctuary, recreational, or natural resource conservation purposes. The only Federal spending prohibition within OPAs is Federal flood insurance.

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 (SFHA) as indicated on the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM).

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 following:

- 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 1 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 Flood Insurance Rate Map (FIRM).

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

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

- **Preferred Risk Policy (PRP).** A lower-cost Standard Flood Insurance Policy (SFIP), written under the Dwelling Form or General Property Form. It offers fixed combinations of building/contents coverage limits or contents-only coverage. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property’s flood loss history. It is also available for buildings that are eligible under the 2-year PRP Eligibility Extension.

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

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

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

Principal Residence. A single-family dwelling in which, at the time of loss, the named insured or the named insured’s spouse has lived for either 80% of the 365 days immediately preceding the loss, or 80% of the period of ownership, if less than 365 days.

Principally Above Ground Building. A building that has at least 51% of its Actual Cash Value (ACV), including machinery and equipment, above ground.

Probation. A FEMA-imposed change in a community’s status resulting from violations and deficiencies in the administration and enforcement of NFIP local floodplain management regulations.

Probation Surcharge (Premium). A flat charge that the policyholder must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.

Proper Openings – Enclosures (Applicable to Zones A, A1–A30, AE, AO, AH, AR, and AR Dual). All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of 2 openings, with positioning on at least 2 walls, having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding must be provided. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

Property Removed to Safety Expense. Up to \$1,000 of reasonable expenses incurred by the insured to temporarily remove insured property from the described location because of flood or the imminent danger of flood.

Provisional Rating. A method for placing flood coverage prior to the receipt of a FEMA Elevation Certificate.

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

Regular Program Community. A community wherein a Flood Insurance Rate Map (FIRM) is in effect and full limits of coverage are available under the Act.

Repetitive Loss Structure. An NFIP-insured structure that has had at least 2 paid flood losses of more than \$1,000 each in any 10-year period since 1978.

Replacement Cost Value (RCV). The cost to replace property with the same kind of material and construction without deduction for depreciation.

Residential Condominium Building. A building, owned and administered as a condominium, containing 1 or more family units and in which at least 75% of the floor area is residential.

Residential Condominium Building Association Policy (RCBAP). See “Standard Flood Insurance Policy (SFIP) – Residential Condominium Building Association Policy (RCBAP).”

Scheduled Building Policy. A policy that requires a specific amount of insurance to be designated for each building and its contents.

Section 1316. Section of the National Flood Insurance Act of 1968, as amended, which states that no new flood insurance coverage shall be provided for any property that FEMA finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in floodprone areas.

Severe Repetitive Loss (SRL) Properties. NFIP-insured buildings that, on the basis of paid flood losses since 1978, meet either of the loss criteria described in the SRL section. SRL properties with policy effective dates of January 1, 2007, and later will be afforded coverage (new business or renewal) only through the NFIP Servicing Agent's Special Direct Facility (SDF) so that they can be considered for possible mitigation activities.

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

Sheet Flow Hazard. A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is represented by the zone designation AO on the FIRM.

Single Adjuster Program. A procedure implemented among the NFIP, various wind pools, and Write Your Own (WYO) Companies to allow 1 adjuster to represent both carriers in adjusting a combined wind-water loss where the NFIP has the flood coverage and another carrier has the wind coverage.

Single Building. A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

Single-Family Residence. This is a residential single-family building, or a dwelling unit in a non-residential condominium building; incidental occupancies are permitted if limited to less than 50% of the building's total floor area. Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

Solid Perimeter Foundation Walls. Walls that are used as a means of elevating a building in A Zones and that must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

Special Flood Hazard Area (SFHA). An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V. For the

purpose of determining Community Rating System (CRS) premium discounts, all AR and A99 Zones are treated as non-SFHAs.

Split Level. A foundation with a vertical offset in the floor framing on either side of a common wall.

Standard Flood Insurance Policy (SFIP) – Dwelling Form. The policy form used to insure a building designed for use as a residence for no more than 4 families or a single-family unit in a residential building under a condominium form of ownership. This form is also used to insure residential contents in any building. The owner of a residential building with 5 or more units can use this form to insure contents only in his or her own residential unit.

Standard Flood Insurance Policy (SFIP) – General Property Form. The policy form used to insure a non-residential building or a 5-or-more-unit residential building not eligible for the Residential Condominium Building Association Policy (RCBAP). This form is also used to insure non-residential contents in any building or a building owner's residential contents located in multiple units within a building with 5 or more units.

Standard Flood Insurance Policy (SFIP) – Residential Condominium Building Association Policy (RCBAP). The policy form used to insure a building, owned and administered as a condominium, containing 1 or more units and in which at least 75% of the floor area is residential. The building must be located in a Regular Program community.

Start of Construction. For other than new construction or substantial improvements, under the Coastal Barrier Resources Act (CBRA), this is the date when the building permit was issued, provided that the actual start of construction, repair, rehabilitation, addition, placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a building on site, such as the pouring of a slab or footing, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured (mobile) home on a foundation. For a substantial improvement, actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

Stock. Merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping. "Stock" does not include any property not covered under "Section IV. Property Not Covered" of the General Property Form, except the following:

- Parts and equipment for self-propelled vehicles;

- Furnishings and equipment for watercraft;
- Spas and hot tubs, including their equipment; and
- Swimming pool equipment.

Subgrade Crawlspace. A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next-higher floor and no more than 2 feet below the lowest adjacent grade on all sides.

Submit-for-Rate (SFR). An application for flood insurance on a building for which no risk rate is published in the *NFIP Flood Insurance Manual*. Insurance coverage can be obtained only after the insurer has approved the application and has established the risk premium rate.

Substantial Damage. Damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.

Substantial Improvement. Any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the “start of construction” of the improvement. Substantial improvement includes buildings that have incurred “substantial damage,” regardless of the actual repair work performed. The term does not, however, include either any project for improvement of a building to correct existing state or local code violations or any alteration to a “historic building,” provided that the alteration will not preclude the building’s continued designation as a “historic building.”

Suspension. FEMA’s removal of an NFIP participating community from the Program because the community has not enacted and/or enforced the proper floodplain management regulations required for participation.

Tentative Rates. NFIP rates used to issue policies for applications that fail to provide the NFIP with valid actuarial rating information.

Travel Trailer. Under the NFIP, a travel trailer can be considered a building only if it is without wheels, built on a chassis and affixed to a permanent foundation, and regulated under the community’s floodplain management and building ordinances or laws.

2–4 Family Residence. This is a residential building that contains 2–4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.

Underground Building. A building for which 50% or more of the Actual Cash Value (ACV), including machinery and equipment that are part of the building, is below ground.

Unfinished Area. An enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area. Drywall used for fire protection is permitted in unfinished areas.

Unit. A unit owned by the policyholder in a condominium building.

Valued Policy. A policy in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy (SFIP) is not a valued policy.

Variance. A grant of relief by a participating community from the terms of its floodplain management regulations.

Waiting Period. The time between the date of application and the policy effective date.

Walled and Roofed. A building that has 2 or more exterior rigid walls and a fully secured roof and that is affixed to a permanent site.

Wave Height Adjustment. A measurement that is added to the Base Flood Elevation (BFE) for V Zones shown on the Flood Insurance Rate Map (FIRM) published prior to 1981. For coastal communities, the BFE shown on FIRMs published prior to 1981 are stillwater elevations, which include only the effects of tide and storm surge, and not the height of wind-generated waves.

Write Your Own (WYO) Program. A cooperative undertaking of the insurance industry and FEMA begun in October 1983. The Write Your Own (WYO) Program operates within the context of the NFIP and involves private insurance carriers that issue and service NFIP policies.

Zone. A geographical area shown on a Flood Hazard Boundary Map (FHBM) or a Flood Insurance Rate Map (FIRM) that reflects the severity or type of flooding in the area.

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