Lowest Floor Guide

PUTTING IT INTO PERSPECTIVE...

Section A and C of the Elevation Certificate (EC) 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.

The EC does not specifically identify for the insurance agent the Lowest Floor Elevation (LFE) that must be used for rating purposes. This guide must be used in conjunction with information provided on the Flood Insurance Application form for rating purposes.

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

WHERE TO GET HELP

The Lowest Floor Guide will assist you in determining the LFE for the majority of your business. However, if you are unable to make the determination, contact your Write Your Own (WYO) company underwriting staff or, for NFIP Direct Policies, the NFIP Direct underwriting department for assistance.

WHERE TO START...

The following are guidelines for interpreting the elevation information in Section C of the EC.

STEP 1: Review the EC. 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 7–9 of the EC.

STEP 2: Once the correct building diagram has been determined, review the data contained in Section C, Item C2 of the EC. The circled letters and numbers on the building diagram correspond to the elevations entered in Items C2. a-h in Section C, Item C2.

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 LFE rating will be Item C2.a (Building Diagrams 2A, 2B, 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 LFE.
- If Item C2.c is given, and the property is in a V Zone, Item C2.c will be the correct LFE 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 LFE for 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 Base Flood Elevation (BFE). Otherwise use the bottom of Item C2.a if the enclosure is 300 sq. ft. or greater, 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 LFE 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).

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

BUILDING DIAGRAMS

Distinguishing Feature: All buildings

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

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

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

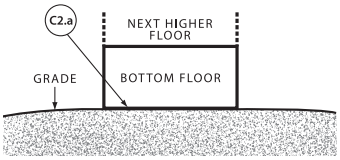
BUILDING DIAGRAM #1A

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

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

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

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



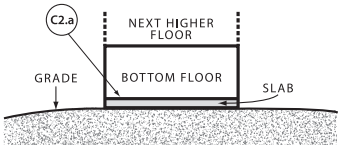
BUILDING DIAGRAM #1B

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

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

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

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



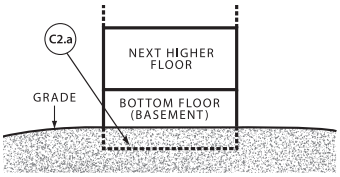
BUILDING DIAGRAM #2A

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.[1]

Lowest Floor for Rating: Top of basement floor

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

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



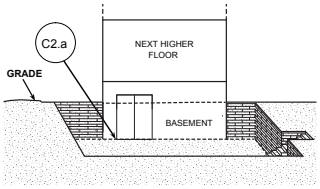
BUILDING DIAGRAM #2B

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides; most of the height of the walls are below ground level on all sides and the door and area of egress is also below ground level on all sides.[1]

Lowest Floor for Rating: Top of basement floor

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

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



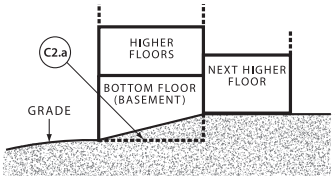
BUILDING DIAGRAM #3

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

Lowest Floor for Rating: Top of slab

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

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



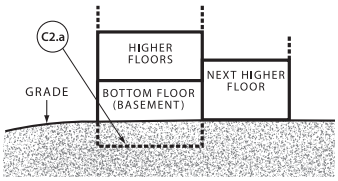
BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.[1]

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

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

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



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

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

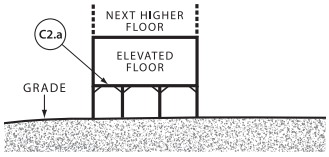
BUILDING DIAGRAM #5

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

Lowest Floor for Rating: Lowest elevated floor

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

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



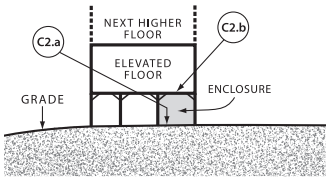
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings[1] present in the walls of the enclosure.

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

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

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



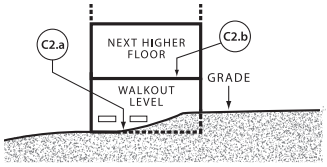
BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings[1] present in the walls of the enclosure.

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

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

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



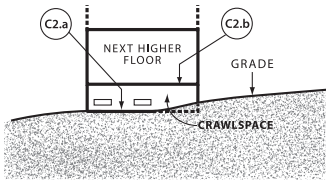
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls. In A Zones, the crawlspace is with or without openings[1] present in the walls of the crawlspace.

Lowest Floor for Rating: Next higher floor or top of bottom floor if conditions in the *FIM* (Lowest Floor Determination) for A zones are met

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

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.



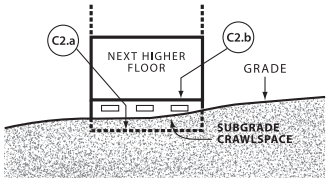
BUILDING DIAGRAM #9

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

Lowest Floor for Rating: Top of subgrade crawlspace

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

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.



1 An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If a building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings see NFIP Technical Bulletin 1.

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

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

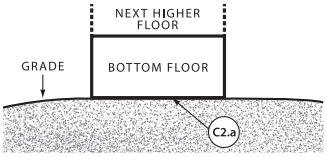
BUILDING DIAGRAM #1A

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

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA EC: Item C2.a[2]

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



BUILDING DIAGRAM #1B

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

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA EC: Item C2.a[2]

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

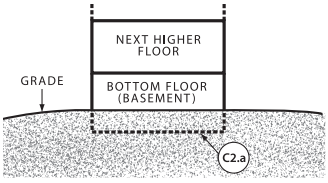
BUILDING DIAGRAM #2A

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.[1]

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

Elevation Needed for Rating from FEMA EC: Item C2.a[2]

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



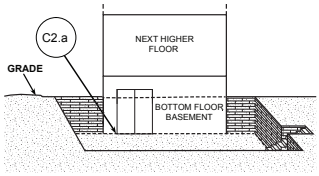
BUILDING DIAGRAM #2B

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides; most of the height of the walls are below ground level on all sides and the door and area of egress is also below ground level on all sides.[1]

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

Elevation Needed for Rating from FEMA EC: Item C2.a[2]

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



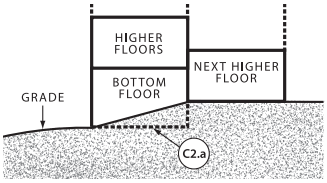
BUILDING DIAGRAM #3

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

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

Elevation Needed for Rating from FEMA EC: Item C2.a[2]

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



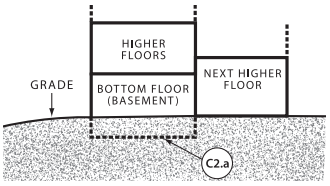
BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawlspaces that are below grade on all sides should also use this diagram.[1]

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

Elevation Needed for Rating from FEMA EC: Item C2.a[2]

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



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

2 Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.

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

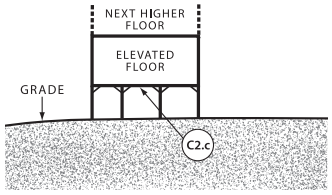
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is ½ inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

Lowest Floor for Rating: Bottom of lowest horizontal structural member

Elevation Needed for Rating from FEMA EC: Item C2.c.

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



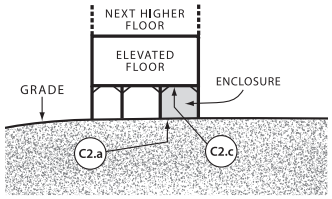
BUILDING DIAGRAM #6

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

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

Elevation Needed for Rating from FEMA EC: Item C2.a or Item C2.c.[2]

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



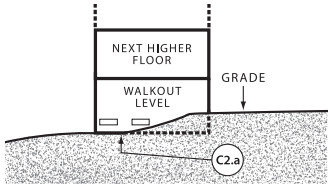
BUILDING DIAGRAM #7

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

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

Elevation Needed for Rating from FEMA EC: Item C2.a.[2]

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



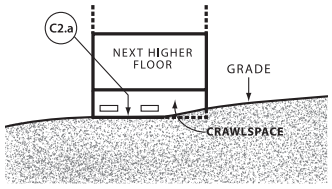
BUILDING DIAGRAM #8

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

Lowest Floor for Rating: Bottom floor

Elevation Needed for Rating from FEMA EC: Item C2.a.[2]

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.



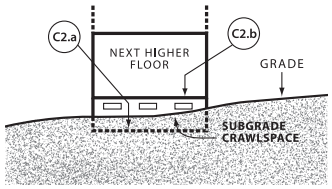
BUILDING DIAGRAM #9

Distinguishing Feature: The bottom (crawlspace) floor is at or below ground level (grade) on all sides.[1] (If the distance from the crawlspace to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

Lowest Floor for Rating: Bottom of subgrade crawlspace

Elevation Needed for Rating from FEMA EC: Item C2.a. and Item C2.b.

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.



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

2 Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.

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I. Specific Building Drawings

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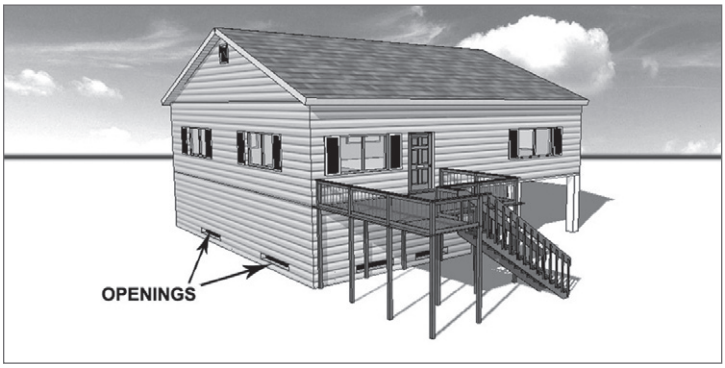
ELEVATED BUILDINGS

1. Pre- and Post-FIRM Risks In Flood Zones B, C, X, A99, and D



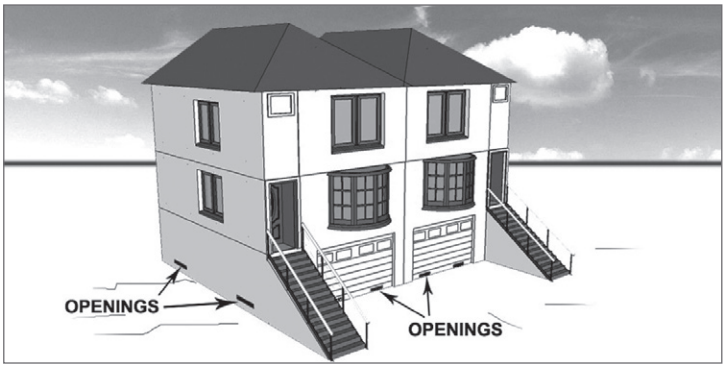
Building Description	1 floor with unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No EC 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

2. 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 EC 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

3. 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 EC 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

4. 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 EC 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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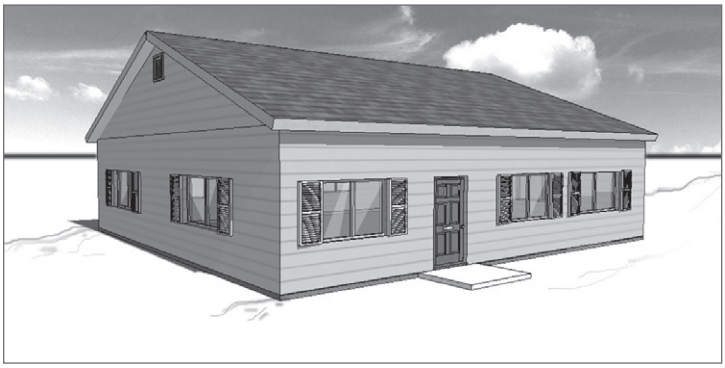
NON-ELEVATED BUILDINGS

5. 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 EC 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

6. 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 EC 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

7. 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 EC 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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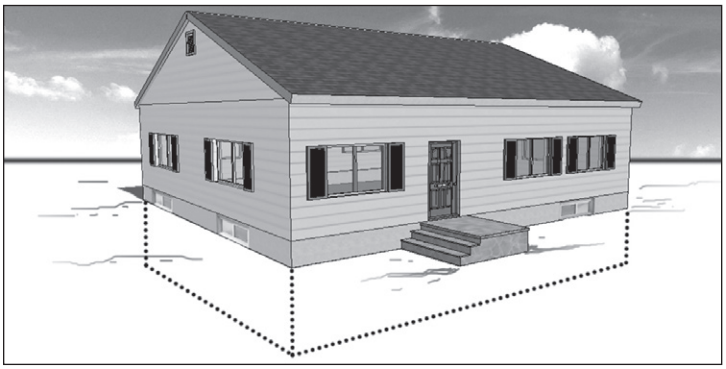
NON-ELEVATED BUILDINGS

8. 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 EC 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

9. Pre- and Post-FIRM Risks In Flood Zones A, AO, and AH

Building Description	1 floor without enclosed area (see EC, 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 Subsidized Rating[5]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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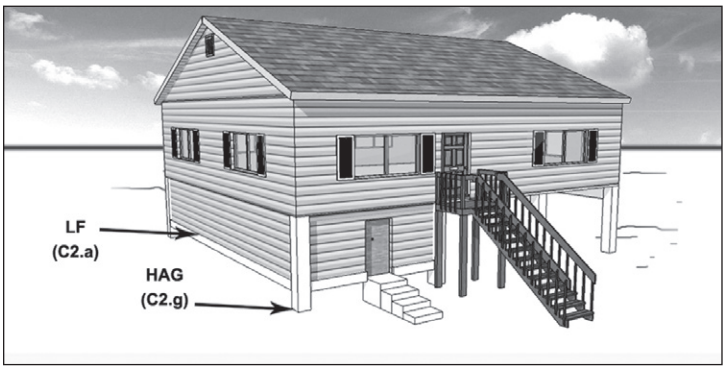
ELEVATED BUILDINGS

10. Pre- and Post-FIRM Risks In Flood Zones A, AO, and AH



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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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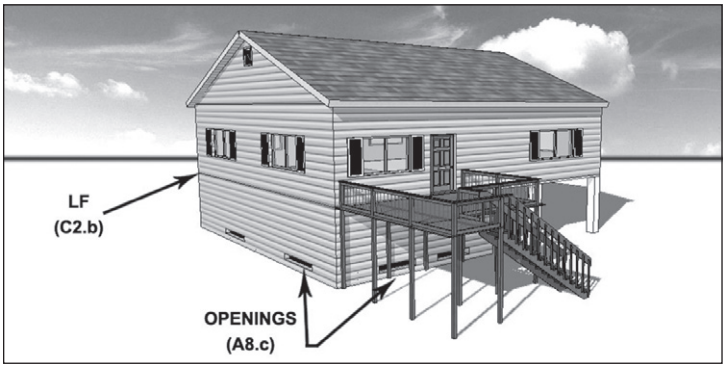
ELEVATED BUILDINGS

11. Pre- and Post-FIRM Risks In Flood Zones A, AO, and AH



Building Description	1 floor with unfinished enclosed area (see EC, 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 Subsidized Rating[5]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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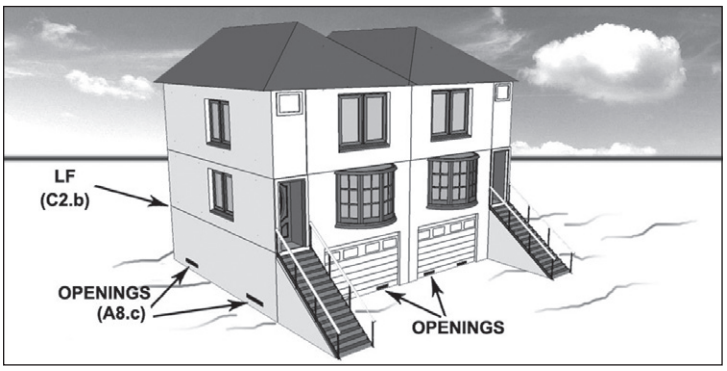
ELEVATED BUILDINGS

12. Pre- and Post-FIRM Risks In Flood Zones A, AO, and AH



Building Description	2 floors with unfinished enclosed area (see EC, 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 Subsidized Rating[5]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Post-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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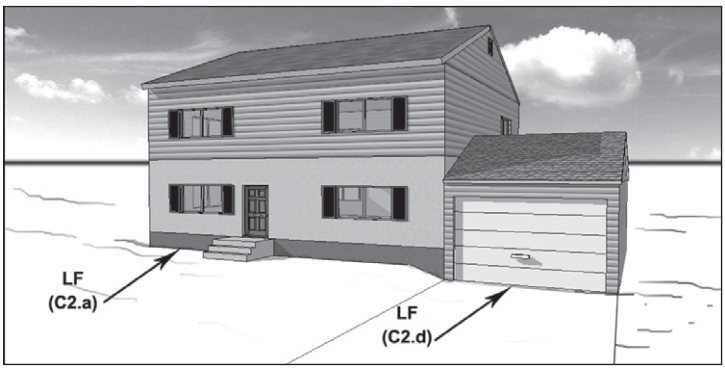
ELEVATED BUILDINGS

13. Pre- and Post-FIRM Risks In Flood Zones A, AO, and AH



Building Description	2 floors with unfinished enclosed area (see EC, Diagram 8)
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 Subsidized Rating[5]	**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.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Submit the Application to the insurer for a rate.
Post-FIRM Rating	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

14. Pre- and Post-FIRM Risks In Flood Zones A, AO, and AH

Building Description	1 floor with finished or unfinished enclosed area (see EC, 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 Subsidized Rating[5]	**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.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Submit the Application to the insurer for a rate.
Post-FIRM Rating	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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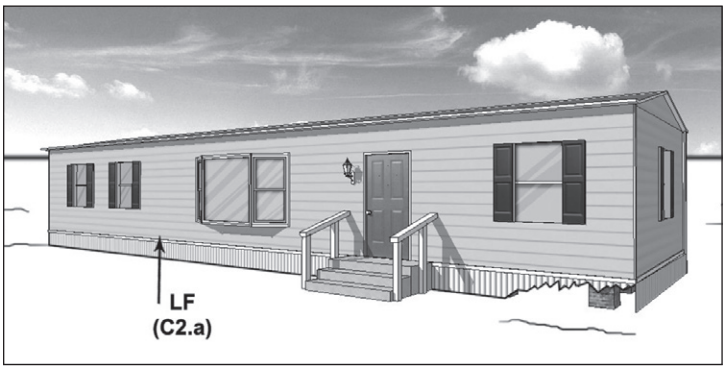
ELEVATED BUILDINGS

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



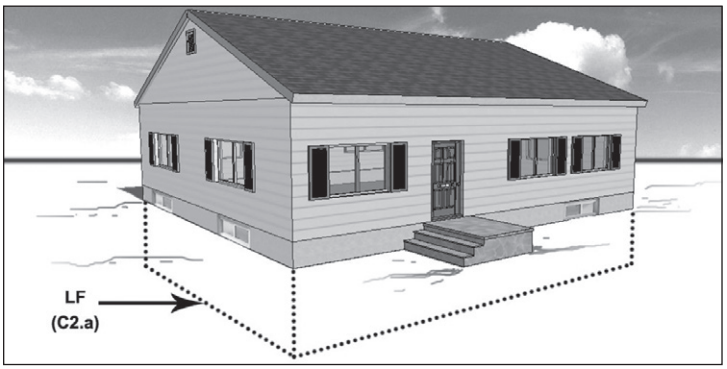
Building Description	Mobile home without enclosed area (see EC, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

16. Pre- and Post-FIRM Risks In Flood Zones A, AO, and AH



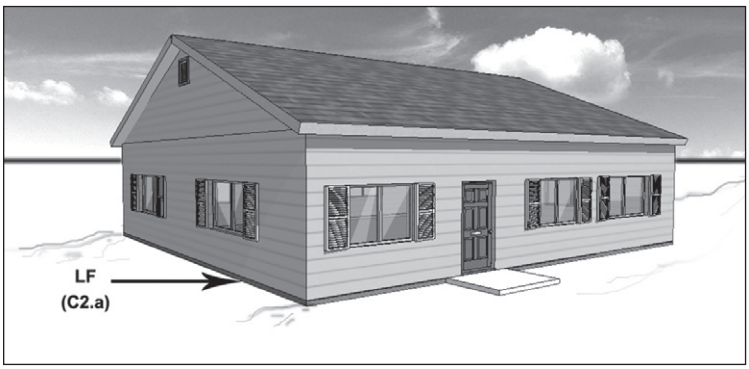
Building Description	1 floor with finished or unfinished basement (see EC, Diagram 2A)
Machinery or Equipment Servicing Building	With or without machinery or equipment in the basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building type — 2 floors Basement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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

17. Pre- and Post-FIRM Risks In Flood Zones A, AO, and AH



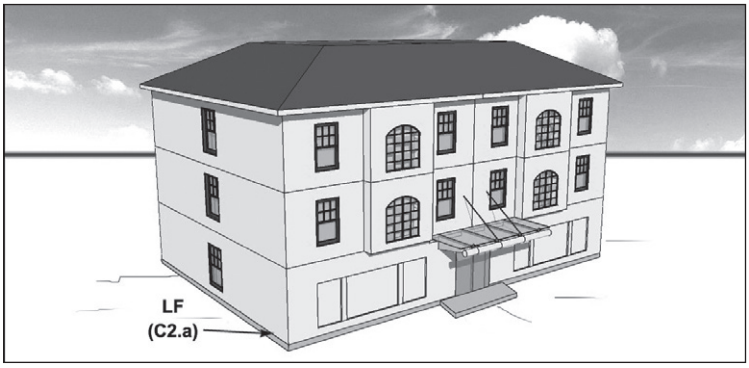
Building Description	1 floor on slab (see EC, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

18. Pre- and Post-FIRM Risks In Flood Zones A, AO, and AH



Building Description	3 or more floors on slab (see EC, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***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 BFE[2]:** 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.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***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 BFE[2]:** 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

19. Pre- and Post-FIRM Risks In Flood Zones A, AO, and AH

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see EC, 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 Subsidized Rating[5]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***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 BFE[2]:** 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.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***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 BFE[2]:** 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

20. Pre- and Post-FIRM Risks In Flood Zones A, AO, and AH

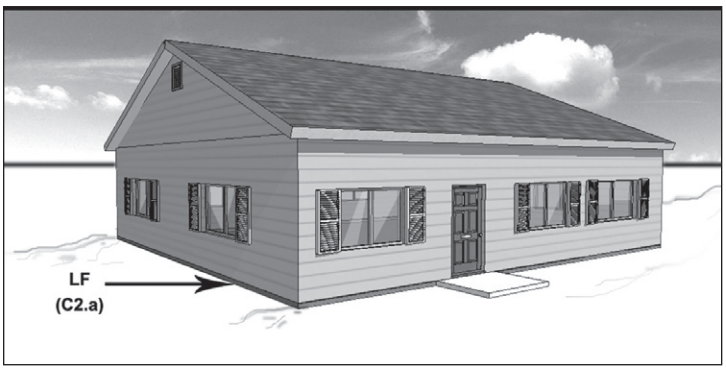
Building Description	2 floors on slab with attached garage (see EC, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	If attached garage has no proper openings[3], and has machinery or equipment below the BFE[2], use the garage floor for rating. 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 Subsidized Rating[5]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	**AO Zone**: If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]**: Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]**: If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone**: If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]**: Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]**: If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

21. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	1 floor on slab (see EC, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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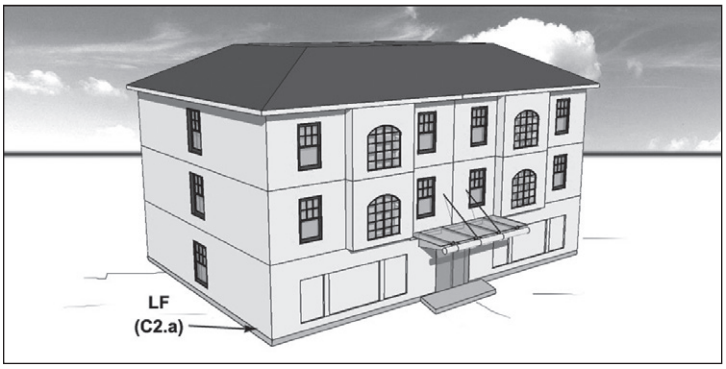
NON-ELEVATED BUILDINGS

22. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

23. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see EC, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

24. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30

Building Description	2 floors on slab with attached garage (see EC, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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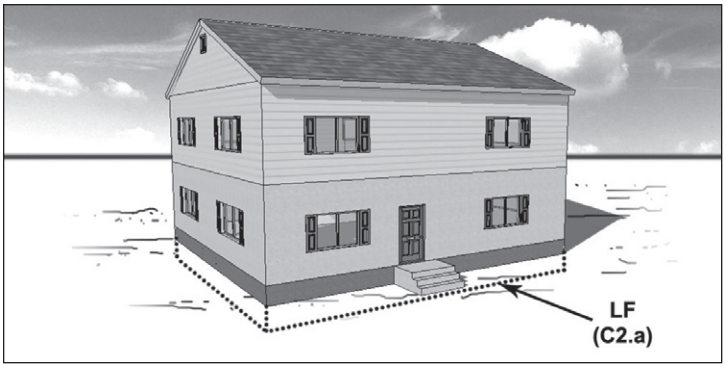
NON-ELEVATED BUILDINGS

25. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	2 floors with subgrade crawlspace with or without openings (see EC, Diagram 9) Subgrade crawlspace floor is no more than 2 feet below grade, and the distance between the subgrade crawlspace floor and the top of the next-higher floor is no more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including subgrade crawlspace)
Application Should Show	Building type — 3 or more floors Is building elevated? — No Subgrade crawlspace
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***Non-Elevated With Subgrade Crawlspace*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	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. Refer to the Special Rates subsection located in the How to Write section.
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. Refer to the Special Rates subsection located in the How to Write section.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
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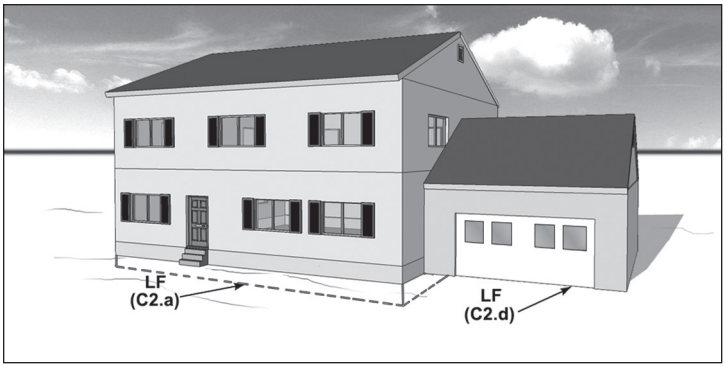
NON-ELEVATED BUILDINGS

26. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



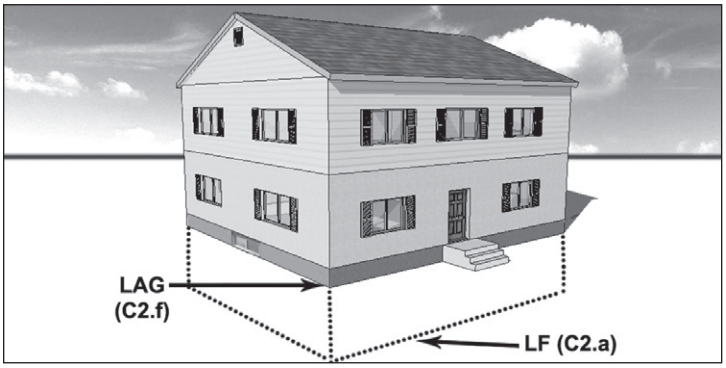
Building Description	2 floors with subgrade crawlspace with or without proper openings in crawlspace and attached enclosure (garage). (see EC, Diagram 9) Subgrade crawlspace floor is no more than 2 feet below grade, and the distance between the subgrade crawlspace floor and the top of the next higher floor is no more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including subgrade crawlspace)
Application Should Show	Building type — 3 or more floors Is building elevated? — No Subgrade crawlspace
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***Non-Elevated With Subgrade Crawlspace*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	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. Refer to the Special Rates subsection located in the How to Write section.
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. Refer to the Special Rates subsection located in the How to Write section.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

27. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	2 floors with unfinished basement (see EC, Diagram 2A) 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***With Basement*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. Refer to the Special Rates subsection located in the How to Write section.
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. Refer to the Special Rates subsection located in the How to Write section.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

28. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30

Building Description	1 floor with attached garage Garage is at lower elevation than principal building area (see EC, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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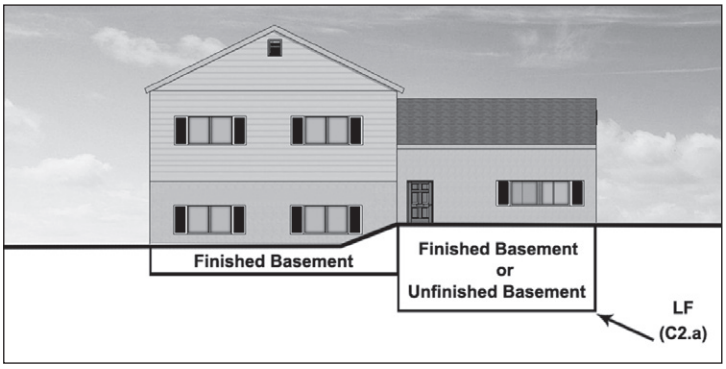
NON-ELEVATED BUILDINGS

29. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	Split level with unfinished or finished basement (see EC, Diagram 4)
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building type — Split level Basement — Finished or unfinished Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Basement*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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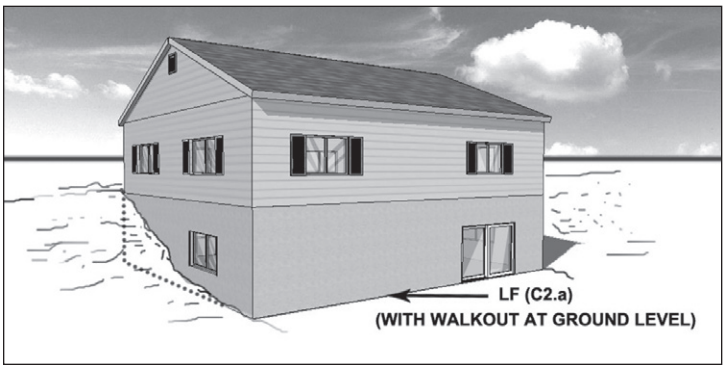
ELEVATED BUILDINGS

30. Pre- and Post-FIRM Risks in Flood Zones AE And A1–A30



Building Description	2 floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (see EC, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished lower level No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment at ground level
Lowest Floor for Rating	Top of bottom floor (enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

31. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30

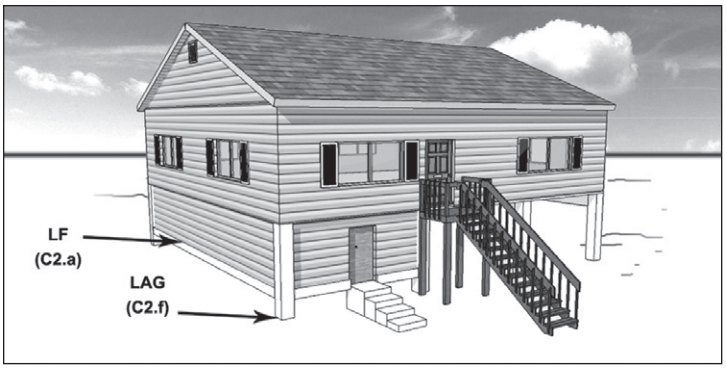
Building Description	1 floor without enclosed area (see EC, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

32. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	Elevated on piers, posts, piles, or columns with hanging floor 2 floors, including hanging floor (see EC, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	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 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the 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 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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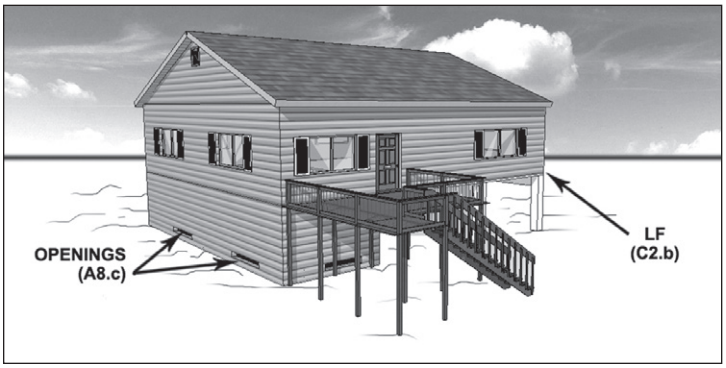
ELEVATED BUILDINGS

33. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	1 floor with unfinished enclosed area (see EC, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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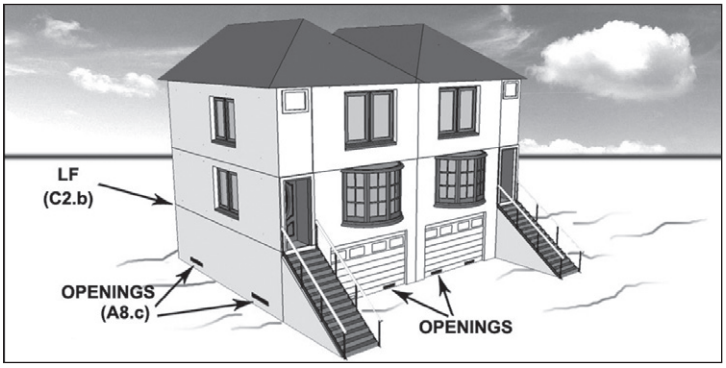
ELEVATED BUILDINGS

34. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	2 floors with unfinished enclosed area (see EC, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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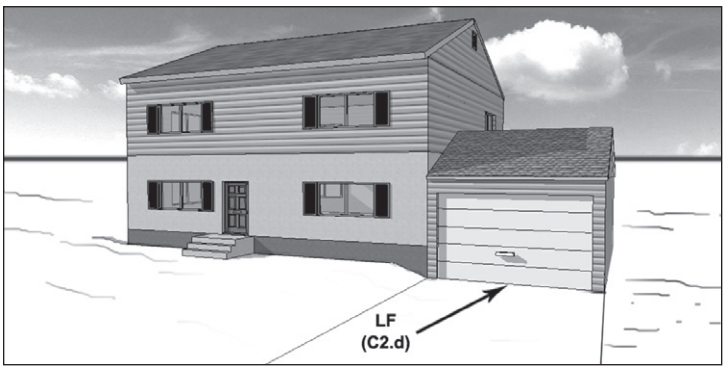
ELEVATED BUILDINGS

35. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	2 floors with unfinished enclosure/crawlspace (see EC, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

36. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30

Building Description	1 floor with finished or unfinished enclosed area (see EC, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Non-load-bearing walls No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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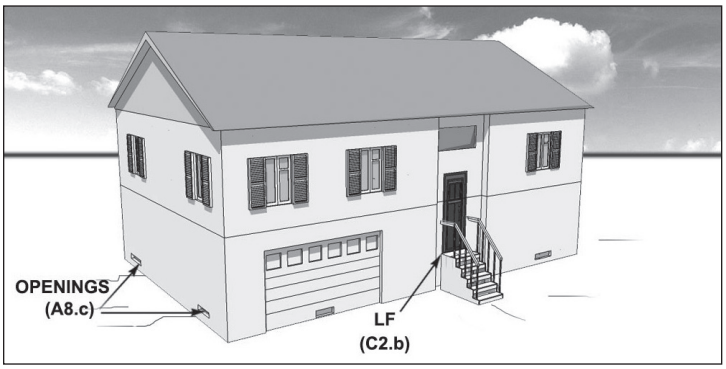
ELEVATED BUILDINGS

37. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	1-floor Mid-Level Entry with unfinished enclosure (see EC, Diagram 7)
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) Mid-Level Entry elevation
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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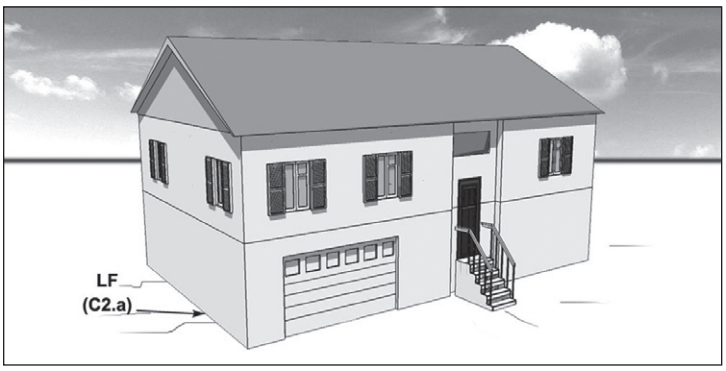
ELEVATED BUILDINGS

38. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	2-floor Mid-Level Entry with unfinished enclosure (see EC, Diagram 7)
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 Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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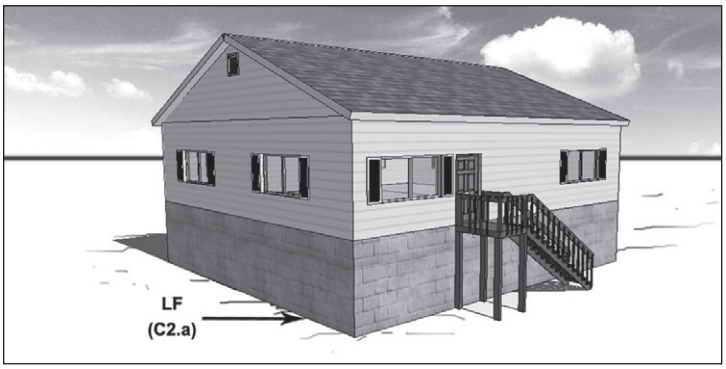
ELEVATED BUILDINGS

39. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	1 floor with unfinished enclosed area (see EC, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

40. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30

Building Description	2 floors with unfinished enclosure/crawlspace (see EC, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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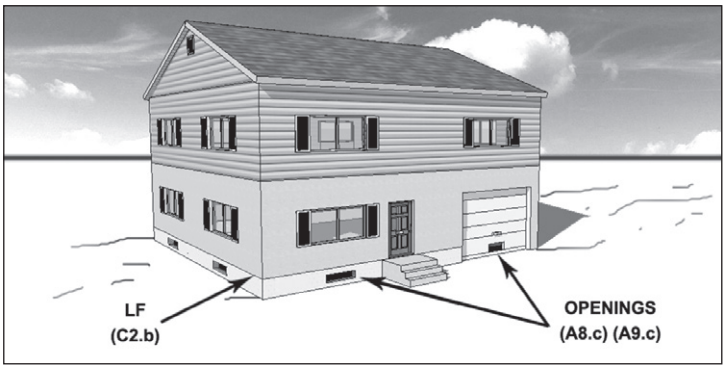
ELEVATED BUILDINGS

41. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



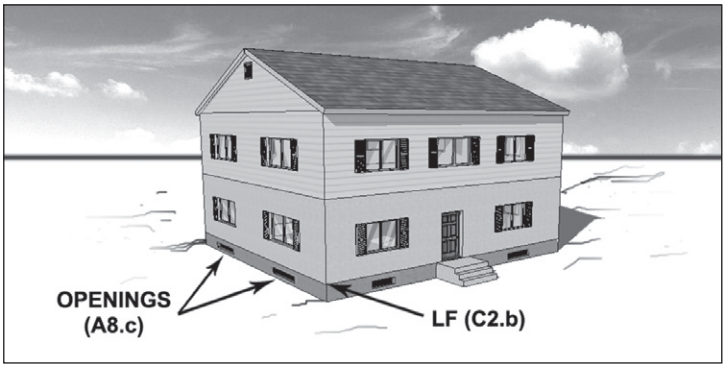
Building Description	2 floors with crawlspace (see EC, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace Proper openings[3] in crawlspace and garage Floor of crawlspace/garage is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	Without machinery or equipment in crawlspace or garage
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

42. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



Building Description	2 floors with crawlspace (see EC, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

43. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30

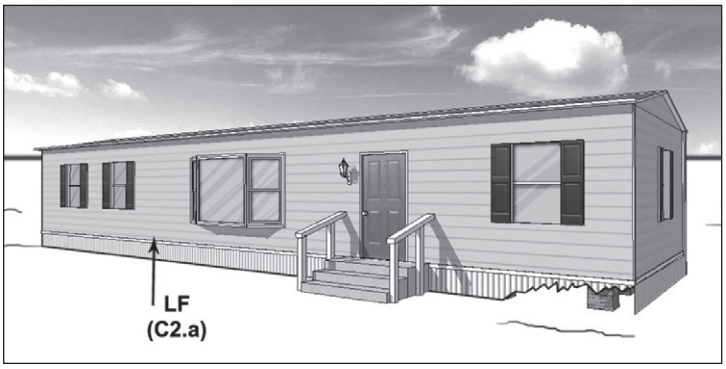
Building Description	2 floors with crawlspace (see EC, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace No proper openings[3] Floor of crawlspace is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***Elevated on Crawlspace*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

44. Pre- and Post-FIRM Risks In Flood Zones AE and A1–A30



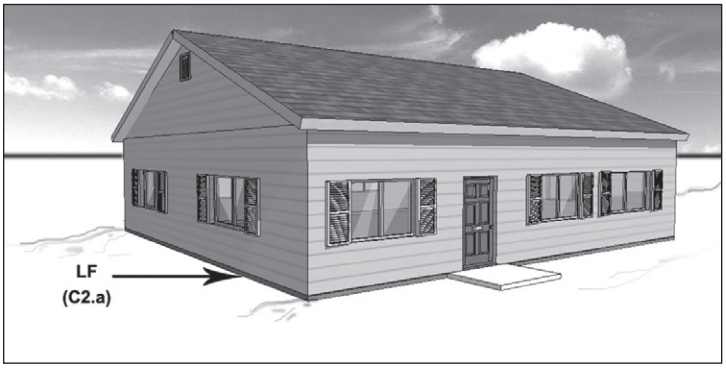
Building Description	Mobile home without enclosed area (see EC, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***Manufactured (Mobile) Home*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	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.
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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

45. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30[6]



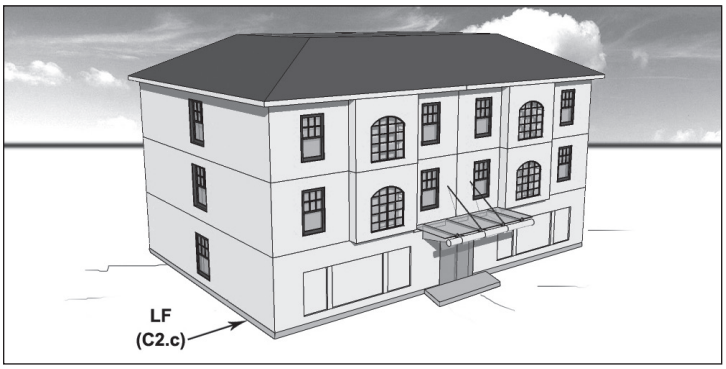
Building Description	1 floor No basement (see EC, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, and the top of the bottom floor is at or above grade, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure/Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

46. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30[6]



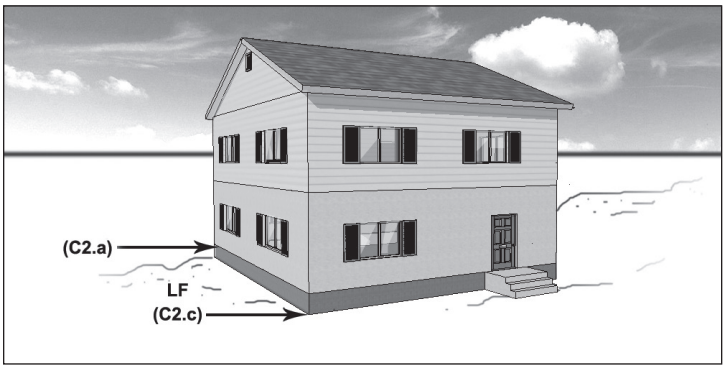
Building Description	3 or more floors No basement (see EC, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***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.
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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

47. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30[6]



Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see EC, Diagram 1B)
Lowest Floor for Rating	Bottom of lowest horizontal structural member (C2.c)
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***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.
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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

48. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30[6]

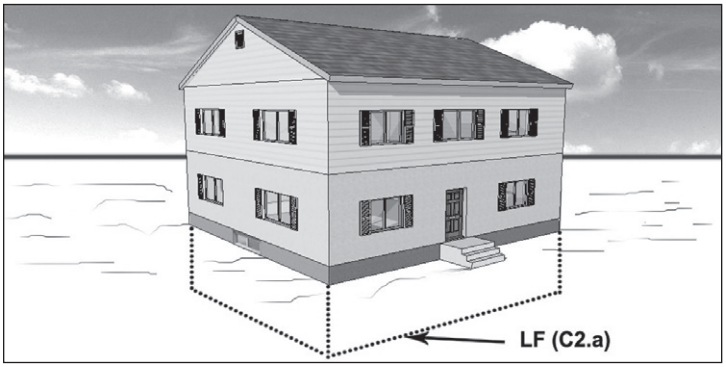
Building Description	1 floor with attached garage Garage is at lower elevation than principal building area (see EC, Diagram 1)
Lowest Floor for Rating	In V Zones, the LFE should reflect the bottom of the slab. If the surveyor used item C2. a or d (attached garage/top of slab) in lieu of C2.c of the EC, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2. a or d, whichever is lower. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2. a or d, whichever is lower.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

49. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30[6]



Building Description	3 floors Finished basement (see EC, Diagram 2A)
Lowest Floor for Rating	Bottom of slab (basement) In V Zones, the LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, and the top of the bottom floor is indicated in the EC, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Basement — Finished Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Basement*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	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.
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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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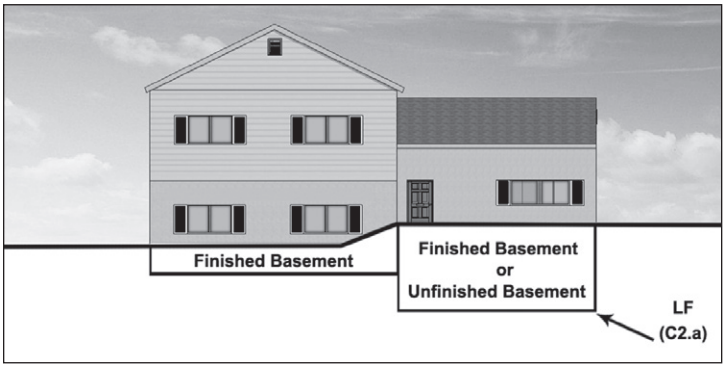
NON-ELEVATED BUILDINGS

50. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30[6]



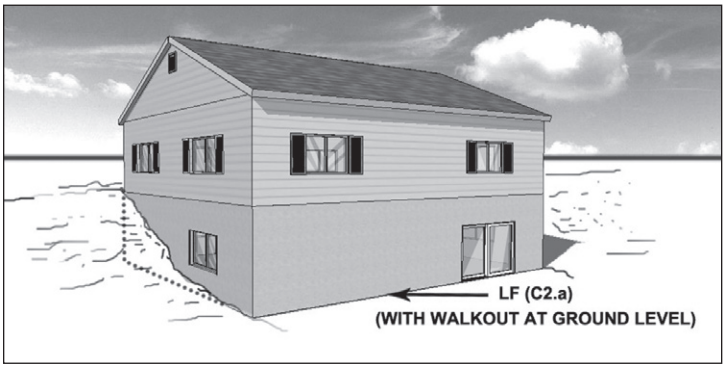
Building Description	Split level Unfinished basement (see EC, Diagram 4)
Lowest Floor for Rating	Bottom of slab (basement) In V Zones, the LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, and the top of the bottom floor is indicated in the EC, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — Split level Basement — Unfinished Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Basement*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	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.
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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

51. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30



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 EC, 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 LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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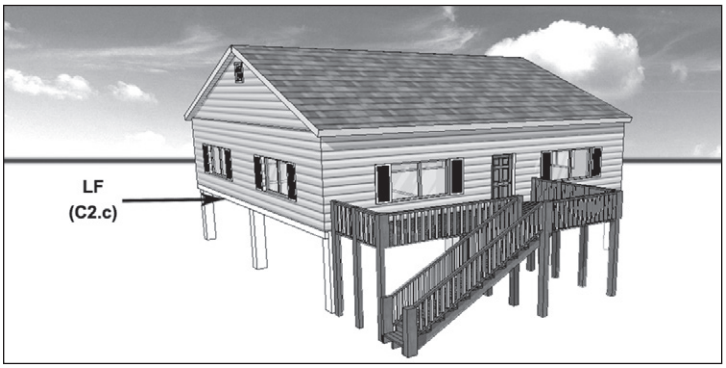
ELEVATED BUILDINGS

52. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30



Building Description	1 floor without enclosed area (see EC, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; *or* (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; *or* (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; *or* (4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
Machinery or Equipment Servicing Building	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	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure/Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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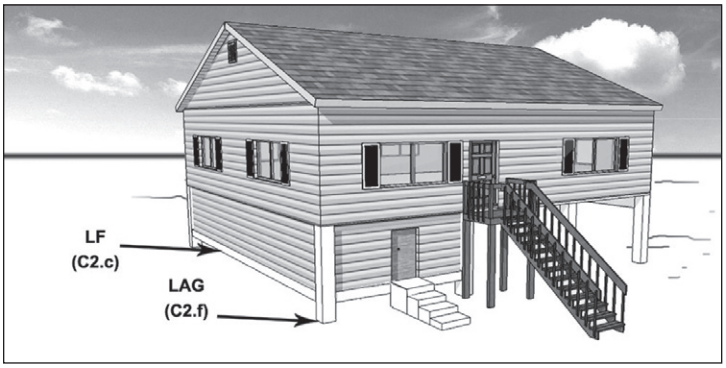
ELEVATED BUILDINGS

53. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30



Building Description	2 floors, including hanging floor (see EC, 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 Subsidized Rating5	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***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.
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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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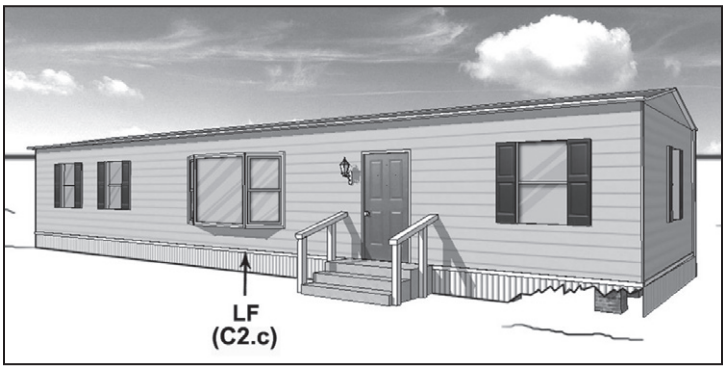
ELEVATED BUILDINGS

54. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30



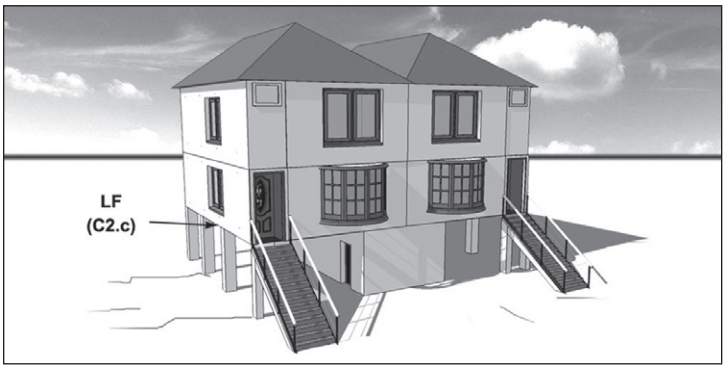
Building Description	Mobile home without enclosed area (see EC, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***Manufactured (Mobile) Home*** rates. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***Manufactured (Mobile) Home*** rates. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

55. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30



Building Description	2 floors with unfinished enclosed area (see EC, 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	

	Pre-FIRM	Post-FIRM
Building type	2 floors	2 floors
Is building elevated?	Yes	Yes
Is area below the elevated floor enclosed?	Yes	No

Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category and describe the building as an elevated building with enclosure.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/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.
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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

56. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30

Building Description	1 floor with unfinished enclosed area (see EC, 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	

	Pre-FIRM	Post-FIRM
Building type	2 floors	1 floor
Is building elevated?	Yes	Yes
Is area below the elevated floor enclosed?	Yes	No

Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category and describe the building as an elevated building with enclosure.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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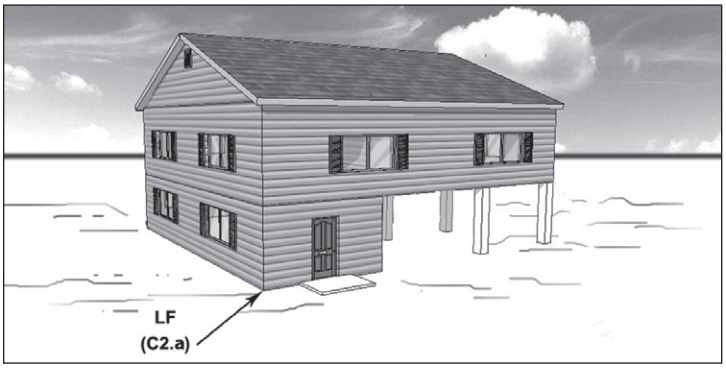
ELEVATED BUILDINGS

57. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30



Building Description	1 floor with unfinished enclosed area (see EC, 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 LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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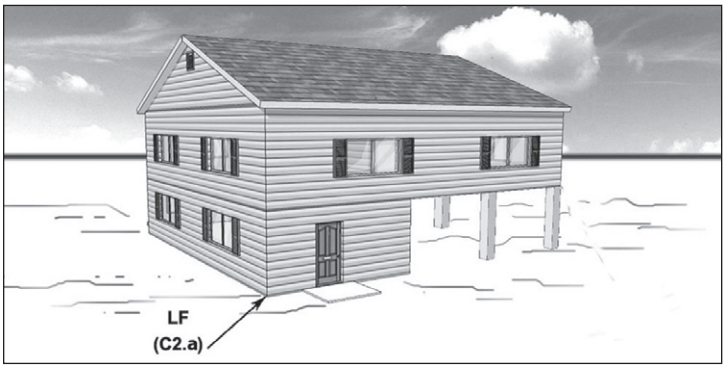
ELEVATED BUILDINGS

58. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30



Building Description	1 floor with finished enclosed area (see EC, 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 LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

59. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30

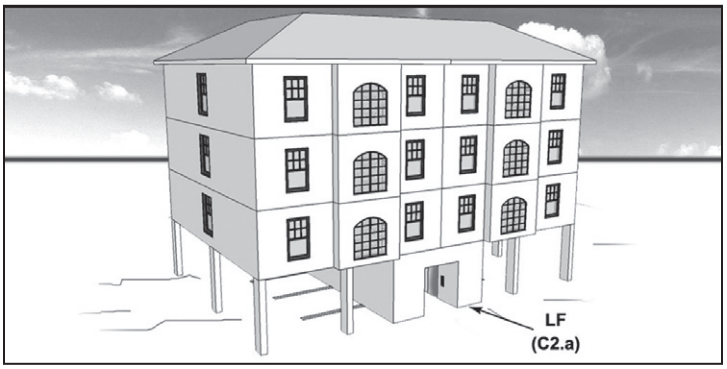
Building Description	2 floors with unfinished enclosed area (see EC, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with non-breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type — 3 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

60. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30



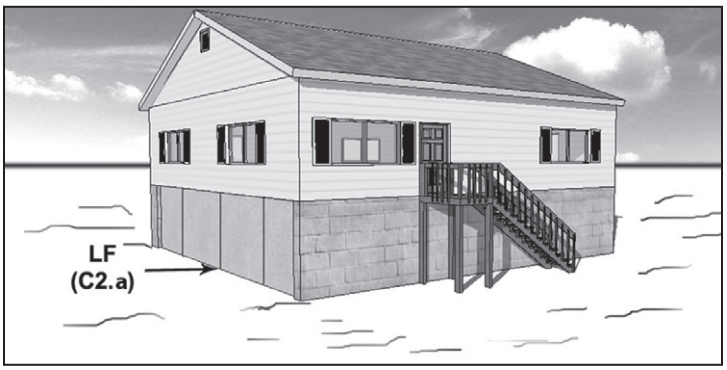
Building Description	3 or more floors with unfinished enclosed area (see EC, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

61. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30



Building Description	1 floor with finished or unfinished enclosed area (see EC, 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 LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, and the top of the bottom floor is at above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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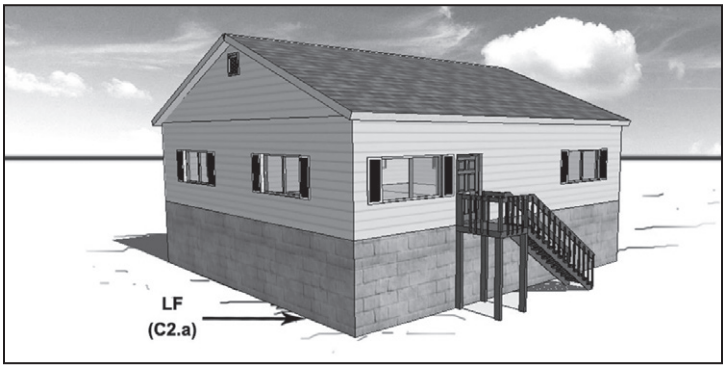
ELEVATED BUILDINGS

62. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30



Building Description	1 floor with finished or unfinished enclosed area (see EC, 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 LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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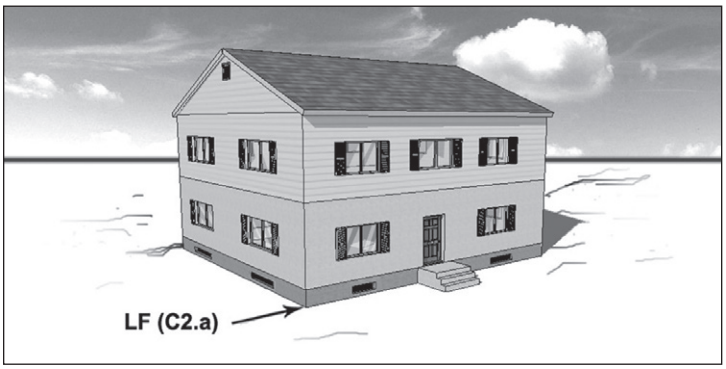
ELEVATED BUILDINGS

63. Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, In Flood Zones VE and V1–V30



Building Description	2 floors with crawlspace (see EC, 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 Subsidized Rating[5]	Use Pre-FIRM rate table ***Elevated On Crawlspace*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

64. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After

Building Description	1 floor without enclosed area (see EC, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; *or* (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; *or* (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; *or* (4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1–V30, VE Zone ***Free of Obstruction*** rates. If LF[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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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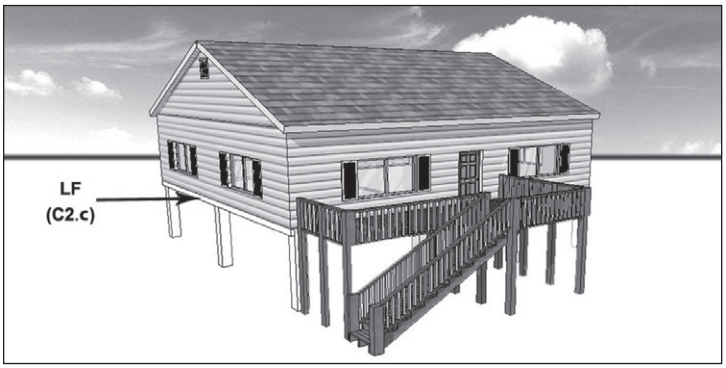
ELEVATED BUILDINGS

65. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After



Building Description	1 floor without enclosed area (see EC, 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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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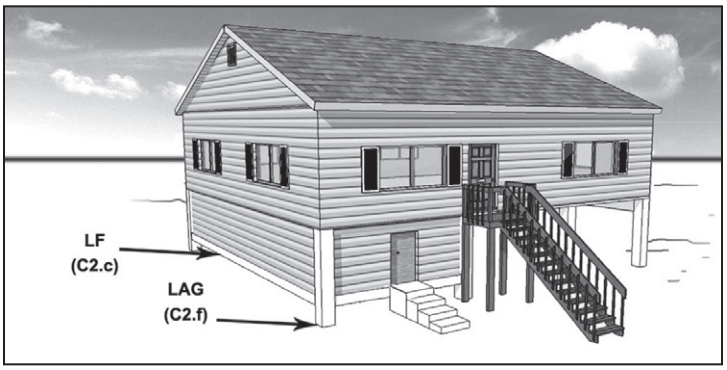
ELEVATED BUILDINGS

66. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After



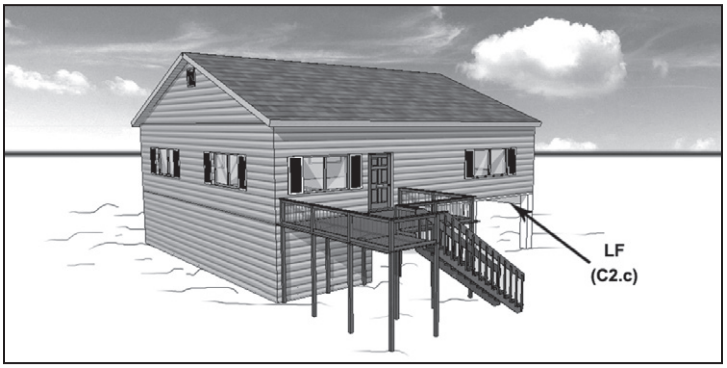
Building Description	2 floors, including hanging floor (see EC, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	Without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1–V30, VE Zone ***Free of Obstruction*** rates. If LF[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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

67. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After



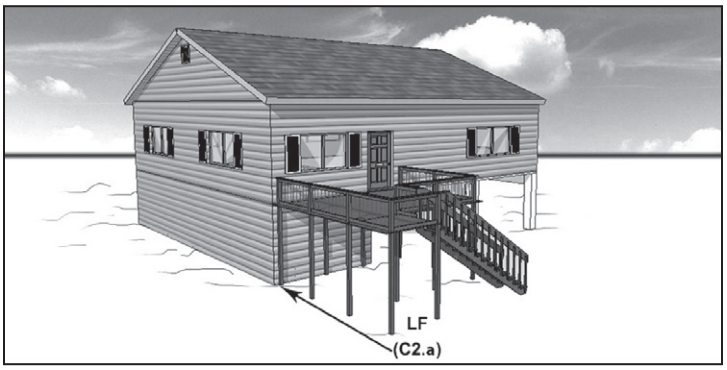
Building Description	1 floor with unfinished enclosed area (see EC, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	Without machinery or equipment 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

68. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After



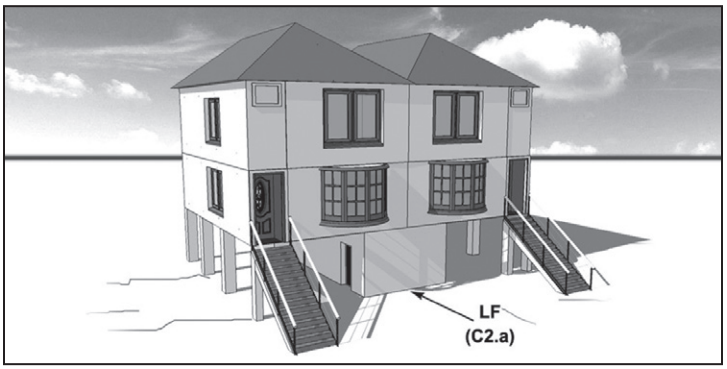
Building Description	1 floor with unfinished enclosed area (see EC, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below the BFE
Lowest Floor for Rating	Bottom of slab In V Zones, the LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, 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.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

69. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After



Building Description	2 floors with finished or unfinished enclosed area (see EC, 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 LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

70. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After

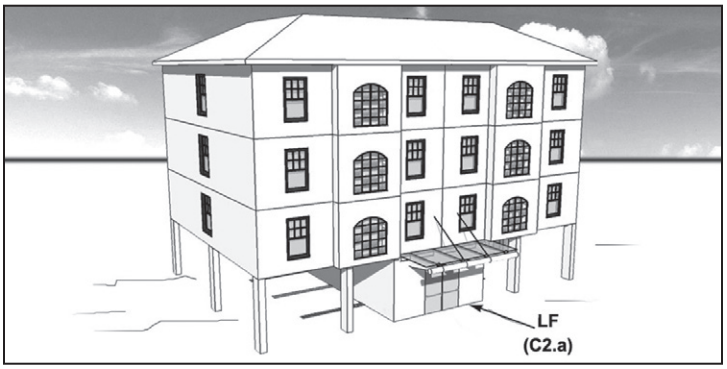
Building Description	1 floor with finished or unfinished enclosed area (see EC, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

71. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After



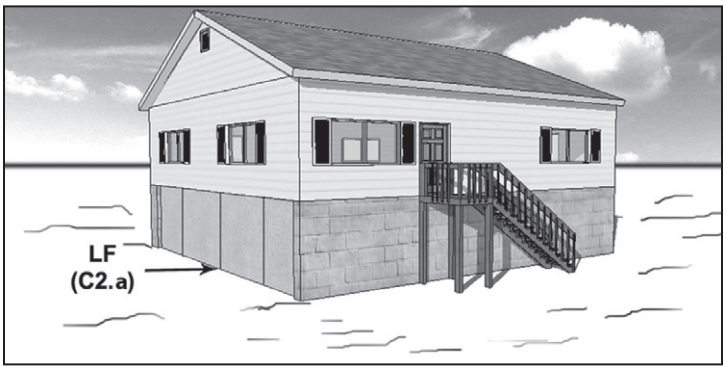
Building Description	3 or more floors with finished or unfinished enclosed area (see EC, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

72. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After



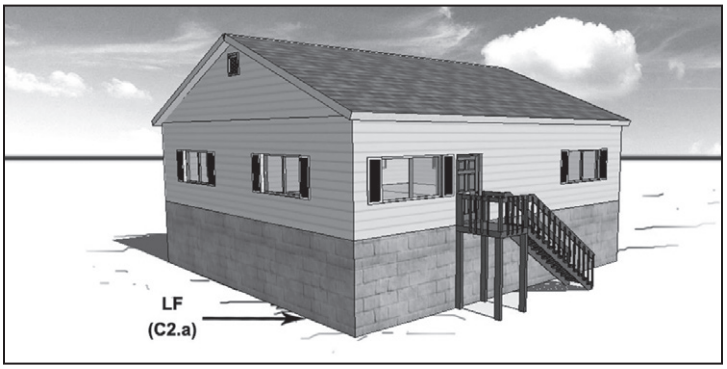
Building Description	1 floor with finished or unfinished enclosed area (see EC, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

73. Post-FIRM Risks In Flood Zones VE and V1–V30 — Construction Date October 1, 1981, And After



Building Description	1 floor with finished or unfinished enclosed area (see EC, 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 LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

74. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After

Building Description	2 floors with crawlspace (see EC, 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

75. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After

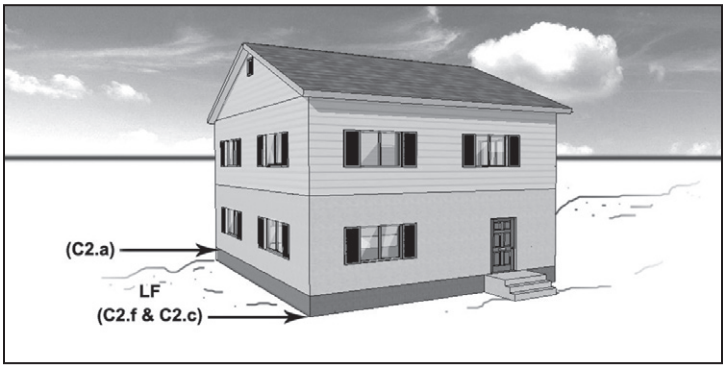
Building Description	1 floor Mid-Level Entry with unfinished enclosure (see EC, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure garage Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the LFE should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the EC, 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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

76. Post-FIRM Risks in Flood Zones VE and V1–V30 — Construction Date October 1, 1981, and After



Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see EC, 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 Proper Flood Openings Requirement located in the How to Write section for an explanation
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, 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.*

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