Appendix J: Rate Tables

I. Effective Date of Rates

FEMA updates its flood insurance rates once a year, but on occasion the effective date varies. Most of the following tables present rates that become effective April 1, 2020. However, some Preferred Risk Policy (PRP) and Newly Mapped (NM) tables have effective dates of January 1, 2020 or January 1, 2021. Affected tables will include the January dates above the table title.

II. Rates for Standard NFIP Policies

Table 1 presents annual rates per $100 of coverage for properties in Emergency Program communities. Tables 1–5 show annual rates per $100 of coverage for properties in Regular Program communities, according to Pre-FIRM premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Table 6 provides tentative rates (for more information, refer to the Tentative Rates subsection in the How to Write section). Tables 7A–7C detail the Federal Policy Fee, Probation Surcharge, Reserve Fund Assessment, and HFIAA Surcharge.

RATE TABLE 1. EMERGENCY PROGRAM RATES

ANNUAL RATES PER $100 OF COVERAGE

	BUILDING	CONTENTS
Residential	1.18	1.48
Non-Residential Business, Other Non-Residential	1.28	2.51

IMPORTANT TO NOTE

The rate tables in this Appendix have the same numbering as the tables in the April 2018 *NFIP Flood Insurance Manual* sections from which they came. These table numbers are tied to Pivot reporting requirements and cannot be modifed at this time. We have included the section abbreviation used in the April 2018 manual (e.g., RATE, CONDO, etc.) before the word “Table” in the titles in this appendix.

RATE TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1, 2, 3]

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

FIRM ZONES A, AE, A1–A30, AO, AH, D[4]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[5]		OTHER NON-RESIDENTIAL[5]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.18 / 1.08	1.48 / 1.93	1.18 / 1.08		1.18 / 2.27		2.88 / 5.40		1.28 / 2.37	
	With Basement	1.26 / 1.59	1.48 / 1.63	1.26 / 1.59		1.18 / 1.89		3.03 / 5.27		1.35 / 2.33	
	With Enclosure[6]	1.26 / 1.90	1.48 / 1.93	1.26 / 1.90		1.26 / 2.35		3.03 / 6.67		1.35 / 2.93	
	Elevated on Crawlspace	1.18 / 1.08	1.48 / 1.93	1.18 / 1.08		1.18 / 2.27		2.88 / 5.40		1.28 / 2.37	
	Non-Elevated with Subgrade Crawlspace	1.18 / 1.08	1.48 / 1.63	1.18 / 1.08		1.18 / 2.27		2.88 / 5.40		1.28 / 2.37	
	Manufactured (Mobile) Home[7]	1.18 / 1.08	1.48 / 1.93					2.88 / 5.40		1.28 / 2.37	
CONTENTS LOCATION	Basement & Above[8]				1.48 / 1.63		1.48 / 1.63		5.71/ 9.05		2.51 / 3.97
	Enclosure & Above[9]				1.48 / 1.93		1.48 / 1.93		5.71/10.86		2.51 / 4.74
	Lowest Floor Only – Above Ground Level				1.48 / 1.93		1.48 / 1.93		5.71/ 4.74		2.51 / 2.09
	Lowest Floor Above Ground Level and Higher Floors				1.48 / 1.35		1.48 / 1.35		5.71/ 4.04		2.51 / 1.80
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24/ .12		.24 / .12
	Manufactured (Mobile) Home[7]								5.71/ 4.74		2.51 / 2.09

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[5]		OTHER NON-RESIDENTIAL[5]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.53 / 2.70	1.90 / 4.60	1.53 / 2.70		1.53 / 4.95		3.83 / 13.12		1.71 / 5.73	
	With Basement	1.64 / 3.99	1.90 / 3.90	1.64 / 3.99		1.64 / 7.36		4.04 / 19.51		1.80 / 8.49	
	With Enclosure[6]	1.64 / 4.71	1.90 / 4.58	1.64 / 4.71		1.64 / 8.23		4.04 / 21.76		1.80 / 9.48	
	Elevated on Crawlspace	1.53 / 2.70	1.90 / 4.60	1.53 / 2.70		1.53 / 4.95		3.83 / 13.12		1.71 / 5.73	
	Non-Elevated with Subgrade Crawlspace	1.53 / 2.70	1.90 / 3.90	1.53 / 2.70		1.53 / 4.95		3.83 / 13.12		1.71 / 5.73	
	Manufactured (Mobile) Home[7]	1.53 / 8.39	1.90 / 4.58					3.83 / 25.00		1.71 / 16.10	
CONTENTS LOCATION	Basement & Above[8]				1.90 / 3.90		1.90 / 3.90		7.53 / 23.02		3.29 / 10.01
	Enclosure & Above[9]				1.90 / 4.58		1.90 / 4.58		7.53 / 24.90		3.29 / 10.81
	Lowest Floor Only – Above Ground Level				1.90 / 4.58		1.90 / 4.58		7.53 / 20.86		3.29 / 9.08
	Lowest Floor Above Ground Level and Higher Floors				1.90 / 4.03		1.90 / 4.03		7.53 / 18.00		3.29 / 7.84
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67		.52 / .67
	Manufactured (Mobile) Home[7]								7.53 / 25.00		3.29 / 15.06

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[5]		OTHER NON-RESIDENTIAL[5]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43		1.33 / .43		1.33 / .43	
	With Enclosure[6]	1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47		1.33 / .47		1.33 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	Manufactured (Mobile) Home[7]	1.11 / .55	1.71 / .54					1.33 / .59		1.33 / .59	
CONTENTS LOCATION	Basement & Above[8]				2.15 / .81		2.15 / .81		2.20 / .88		2.20 / .88
	Enclosure & Above[9]				2.15 / .92		2.15 / .92		2.20 / 1.02		2.20 / 1.02
	Lowest Floor Only – Above Ground Level				1.71 / .85		1.71 / .85		1.36 / .63		1.36 / .63
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54		1.71 / .54		1.36 / .44		1.36 / .44
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home[7]								1.19 / .76		1.19 / .76

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. Any policy designated as Severe Repetitive Loss (SRL) is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
4. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
5. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
6. For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
8. Includes subgrade crawlspace.
9. Includes crawlspace.

RATE TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1, 2] NON-PRIMARY RESIDENCE[3,4]

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

FIRM ZONES A, AE, A1–A30, AO, AH, D[5]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (CONDO UNIT)[6]		OTHER RESIDENTIAL (CONDO UNIT)[6]	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	3.85 /3.34	4.88 /6.03	3.85 /3.34		3.85 /3.34	
	With Basement	4.13 / 4.93	4.88 /5.02	4.13 / 4.93		4.13 / 4.93	
	With Enclosure[7]	4.13 / 5.94	4.88 /6.03	4.13 / 5.94		4.13 / 5.94	
	Elevated on Crawlspace	3.85 /3.34	4.88 /6.03	3.85 /3.34		3.85 /3.34	
	Non-Elevated with Subgrade Crawlspace	3.85 /3.34	4.88 /5.02	3.85 /3.34		3.85 /3.34	
	Manufactured (Mobile) Home[8]	2.67 / 2.30	3.36 /4.18				
CONTENTS LOCATION	Basement & Above[9]				4.88 /5.02		4.88 / 5.02
	Enclosure & Above[10]				4.88 /6.03		4.88 / 6.03
	Lowest Floor Only – Above Ground Level				4.88 /6.03		4.88 / 6.03
	Lowest Floor Above Ground Level and Higher Floors				4.88 /4.18		4.88 / 4.18
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12
	Manufactured (Mobile) Home[8]						

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (CONDO UNIT)[6]		OTHER RESIDENTIAL (CONDO UNIT)[6]	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	5.02 / 8.64	6.29 /14.81	5.02 / 8.64		5.02 / 8.64	
	With Basement	5.35 /12.86	6.29 /12.53	5.35 /12.86		5.35 /12.86	
	With Enclosure[7]	5.35 /15.21	6.29 /14.75	5.35 /15.21		5.35 /15.21	
	Elevated on Crawlspace	5.02 / 8.64	6.29 /14.81	5.02 / 8.64		5.02 / 8.64	
	Non-Elevated with Subgrade Crawlspace	5.02 / 8.64	6.29 /12.53	5.02 / 8.64		5.02 / 8.64	
	Manufactured (Mobile) Home[8]	5.02 /25.00	6.29 /14.75				
CONTENTS LOCATION	Basement & Above[9]				6.29 /12.53		6.29 /12.53
	Enclosure & Above[10]				6.29 /14.75		6.29 /14.75
	Lowest Floor Only – Above Ground Level				6.29 /14.75		6.29 /14.75
	Lowest Floor Above Ground Level and Higher Floors				6.29 /12.97		6.29 /12.97
	Above Ground Level – More Than 1 Full Floor				.68 / .59		.68 / .59
	Manufactured (Mobile) Home[8]						

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (UNIT ONLY)[6]		OTHER RESIDENTIAL (UNIT ONLY)[6]	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43	
	With Enclosure[7]	1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31	
	Manufactured (Mobile) Home[8]	1.11 / .55	1.71 / .54				
CONTENTS LOCATION	Basement & Above[9]				2.15 / .81		2.15 / .81
	Enclosure & Above[10]				2.15 / .92		2.15 / .92
	Lowest Floor Only – Above Ground Level				1.71 / .85		1.71 / .85
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54		1.71 / .54
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12
	Manufactured (Mobile) Home[8]						

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. For rating purposes only, FEMA defines a non-primary residence as a building that will not be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date.
4. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
5. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
6. Individually owned unit in the condominium form of ownership located within a multi-unit building.
7. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
8. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
9. Includes subgrade crawlspace.
10. Includes crawlspace.

RATE TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES SEVERE REPETITIVE LOSS PROPERTIES[1, 2, 3, 4]

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

FIRM ZONES A, AE, A1–A30, AO, AH, D[5]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.78 / 2.84	3.55 / 5.11	2.78 / 2.84	
	With Basement	2.97 / 4.20	3.55 / 4.25	2.97 / 4.20	
	With Enclosure[6]	2.97 / 5.04	3.55 / 5.11	2.97 / 5.04	
	Elevated on Crawlspace	2.78 / 2.84	3.55 / 5.11	2.78 / 2.84	
	Non-Elevated with Subgrade Crawlspace	2.78 / 2.84	3.55 / 4.25	2.78 / 2.84	
	Manufactured (Mobile) Home[7]	2.78 / 2.84	3.55 / 5.11		
CONTENTS LOCATION	Basement & Above[8]				3.55 / 4.25
	Enclosure & Above[9]				3.55 / 5.11
	Lowest Floor Only — Above Ground Level				3.55 / 5.11
	Lowest Floor Above Ground Level and Higher Floors				3.55 / 3.55
	Above Ground Level — More Than 1 Full Floor				.35 / .12
	Manufactured (Mobile) Home[7]				

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	3.62 / 7.16	4.52 / 12.27	3.62 / 7.16	
	With Basement	3.89 / 10.66	4.52 / 10.39	3.89 / 10.66	
	With Enclosure[6]	3.89 / 12.62	4.52 / 12.22	3.89 / 12.62	
	Elevated on Crawlspace	3.62 / 7.16	4.52 / 12.27	3.62 / 7.16	
	Non-Elevated with Subgrade Crawlspace	3.62 / 7.16	4.52 / 10.39	3.62 / 7.16	
	Manufactured (Mobile) Home[7]	3.62 / 22.64	4.52 / 12.22		
CONTENTS LOCATION	Basement & Above[8]				4.52 / 10.39
	Enclosure & Above[9]				4.52 / 12.22
	Lowest Floor Only — Above Ground Level				4.52 / 12.22
	Lowest Floor Above Ground Level and Higher Floors				4.52 / 10.76
	Above Ground Level — More Than 1 Full Floor				.78 / .65
	Manufactured (Mobile) Home[7]				

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43	
	With Enclosure[6]	1.24 / .47	1.91 / .71	1.24 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31	
	Manufactured (Mobile) Home[7]	1.11 / .55	1.71 / .54		
CONTENTS LOCATION	Basement & Above[8]				2.15 / .81
	Enclosure & Above[9]				2.15 / .92
	Lowest Floor Only — Above Ground Level				1.71 / .85
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54
	Above Ground Level — More Than 1 Full Floor				.35 / .12
	Manufactured (Mobile) Home[7]				

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. For additional guidance, refer to Appendix I: Severe Repetitive Loss Properties in this manual.
4. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
5. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
6. For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
8. Includes subgrade crawlspace.
9. Includes crawlspace.

RATE TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES [1, 2]
SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015[3,4]

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

FIRM ZONES A, AE, A1–A30, AO, AH, D[3]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[5]		OTHER NON-RESIDENTIAL[5]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.88 /2.64	3.61 /4.74	2.88 /2.64		2.88 /5.59		3.14 /5.88		3.14 / 5.88	
	With Basement	3.06 /3.90	3.60 /3.97	3.06 /3.90		2.88 /4.66		3.30 /5.72		3.30 / 5.72	
	With Enclosure[6]	3.06 /4.67	3.61 /4.74	3.06 /4.67		3.06 /5.83		3.30 /7.25		3.30 / 7.25	
	Elevated on Crawlspace	2.88 /2.64	3.61 /4.74	2.88 /2.64		2.88 /5.59		3.14 /5.88		3.14 / 5.88	
	Non-Elevated with Subgrade Crawlspace	2.88 /2.64	3.61 /3.97	2.88 /2.64		2.88 /5.59		3.14 /5.88		3.14 / 5.88	
	Manufactured (Mobile) Home[7]	2.88 /2.64	3.61 /4.74					3.14 /5.88		3.14 / 5.88	
CONTENTS LOCATION	Basement & Above[8]				3.61 /3.97		3.61 /3.97		6.18 /9.87		6.18 / 9.87
	Enclosure & Above[9]				3.61 /4.74		3.61 /4.74		6.18/11.79		6.18/11.79
	Lowest Floor Only – Above Ground Level				3.61 /4.74		3.61 /4.74		6.18 /5.16		6.18 / 5.16
	Lowest Floor Above Ground Level and Higher Floors				3.61 /3.30		3.61 /3.30		6.18 /4.40		6.18 / 4.40
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home[7]								6.18 /5.16		6.18 / 5.16

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[5]		OTHER NON-RESIDENTIAL[5]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	3.73 / 6.67	4.67 /11.42	3.73 / 6.67		3.73 /12.36		4.18 /14.29		4.18 /14.29	
	With Basement	4.02 / 9.93	4.67 / 9.70	4.02 / 9.93		4.02 /18.43		4.40 /21.20		4.40 /21.20	
	With Enclosure[6]	4.02 /11.70	4.67 /11.41	4.02 /11.70		4.02 /20.53		4.40 /23.68		4.40 /23.68	
	Elevated on Crawlspace	3.73 / 6.67	4.67 /11.42	3.73 / 6.67		3.73 /12.36		4.18 /14.29		4.18 /14.29	
	Non-Elevated with Subgrade Crawlspace	3.73 / 6.67	4.67 / 9.70	3.73 / 6.67		3.73 /12.36		4.18 /14.29		4.18 /14.29	
	Manufactured (Mobile) Home[7]	3.73 /20.95	4.67 /11.41					4.18 /25.00		4.18 /25.00	
CONTENTS LOCATION	Basement & Above[8]				4.67 / 9.70		4.67 / 9.70		8.15 /25.00		8.15 /25.00
	Enclosure & Above[9]				4.67 /11.41		4.67 /11.41		8.15 /25.00		8.15 /25.00
	Lowest Floor Only – Above Ground Level				4.67 /11.41		4.67 /11.41		8.15 /22.65		8.15 /22.65
	Lowest Floor Above Ground Level and Higher Floors				4.67 /10.02		4.67 /10.02		8.15 /19.58		8.15 /19.58
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73		.57 / .73
	Manufactured (Mobile) Home[7]								8.15 /25.00		8.15 /25.00

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[5]		OTHER NON-RESIDENTIAL[5]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43		1.33 / .43		1.33 / .43	
	With Enclosure[6]	1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47		1.33 / .47		1.33 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	Manufactured (Mobile) Home[7]	1.11 / .55	1.71 / .54					1.33 / .59		1.33 / .59	
CONTENTS LOCATION	Basement & Above[8]				2.15 / .81		2.15 / .81		2.20 / .88		2.20 / .88
	Enclosure & Above[9]				2.15 / .92		2.15 / .92		2.20 /1.02		2.20 /1.02
	Lowest Floor Only – Above Ground Level				1.71 / .85		1.71 / .85		1.36 / .63		1.36 / .63
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54		1.71 / .54		1.36 / .44		1.36 / .44
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home[7]								1.19 / .76		1.19 / .76

1. Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. However, Post-FIRM rating may always be used if beneficial to the insured. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
4. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
5. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
6. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
8. Includes subgrade crawlspace.
9. Includes crawlspace.

RATE TABLE 3A. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES[1]

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

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL[2]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43		1.33 / .43	
	With Enclosure[3]	1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47		1.33 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Manufactured (Mobile) Home[4]	1.11 / .55	1.71 / .54					1.33 / .59	
CONTENTS LOCATION	Basement & Above[5]				2.15 / .81		2.15 / .81		2.20 / .88
	Enclosure & Above[6]				2.15 / .92		2.15 / .92		2.20 / 1.02
	Lowest Floor Only — Above Ground Level				1.71 / .85		1.71 / .85		1.36 / .63
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54		1.71 / .54		1.36 / .44
	Above Ground Level — More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[4]								1.19 / .76

FIRM ZONE D

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL[2]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	3.23 / .28	1.43 / .29	3.23 / .24		2.72 / .46		2.72 / .46	
	With Basement	***	***	***		***		***	
	With Enclosure[3]	***	***	***		***		***	
	Elevated on Crawlspace	3.23 / .28	1.43 / .29	3.23 / .24		2.72 / .46		2.72 / .46	
	Non-Elevated with Subgrade Crawlspace	3.23 / .28	1.43 / .29	3.23 / .24		2.72 / .46		2.72 / .46	
	Manufactured (Mobile) Home[4]	3.68 / .90	1.87 / .41					3.31 /1.70	
CONTENTS LOCATION	Basement & Above[5]				***		***		***
	Enclosure & Above[6]				***		***		***
	Lowest Floor Only — Above Ground Level				1.54 / .29		1.54 / .29		1.36 / .23
	Lowest Floor Above Ground Level and Higher Floors				1.16 / .18		1.16 / .18		1.10 / .22
	Above Ground Level — More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[4]								1.80 / .57

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)[7]

OCCUPANCY	BUILDING		CONTENTS	
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[2]	Residential	Non-Residential Business, Other Non-Residential[2]
With Certification of Compliance or Elevation Certificate (EC)[8]	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or EC[9,10]	1.71 / .20	1.56 / .26	.84 / .15	1.20 / .16

1. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
2. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
3. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
4. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
5. Includes subgrade crawlspace.
6. Includes crawlspace.
7. Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or EC" rates and would not have to follow Submit-for-Rate procedures.
8. "With Certification of Compliance or EC" rates are to be used when the EC shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance from the community.
9. "Without Certification of Compliance or EC" rates are to be used on Post-FIRM buildings when the EC shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates even without an EC or Letter of Compliance.
10. For transfers and renewals of existing business where there is no Letter of Compliance or EC in the company's file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an EC or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 8 apply.

***** Use the *Specific Rating Guidelines* (SRG) manual.**

RATE TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES[1,2]

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

FIRM ZONES AE, A1–A30 — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[3,4]	1 FLOOR No Basement/Enclosure/ Crawlspace[5, 6]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[5, 6]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[5, 6]		MANUFACTURED (MOBILE) HOME[7, 8]	
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[9]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[9]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[9]	Single Family	Non-Residential Business, Other Non-Residential[9]
+4	.31 / .08	.27 / .13	.27 / .08	.22 / .08	.24 / .08	.20 / .08	.32 / .16	.31 / .29
+3	.34 / .09	.31 / .16	.31 / .08	.25 / .08	.27 / .08	.23 / .09	.37 / .18	.35 / .33
+2	.50 / .11	.45 / .20	.43 / .08	.36 / .08	.32 / .08	.28 / .10	.53 / .24	.50 / .44
+1	.94 / .17	.84 / .30	.78 / .08	.65 / .09	.46 / .08	.36 / .12	1.01 / .40	.94 / .76
0	2.21 / .26	1.89 / .51	1.75 / .08	1.42 / .14	.68 / .08	.58 / .14	2.36 / .71	2.14 / 1.34
–1	5.37 / .36	4.52 / .70	4.31 / .08	3.49 / .15	1.17 / .08	.86 / .17	5.75 / 1.13	5.13 / 2.15
–2[8]	7.93 / .70	6.81 / 1.35	6.40 / .13	5.17 / .26	***	***	8.53 / 2.19	7.82 / 4.14
–3[8]	9.85 / 1.19	8.67 / 2.32	8.17 / .22	6.67 / .47	***	***	10.51 / 3.41	9.84 / 6.43
–4[8]	11.90 / 1.79	10.67 / 3.46	10.08 / .37	8.33 / .77	***	***	12.59 / 4.76	11.95 / 8.97
–5[8]	13.45 / 2.40	12.25 / 4.62	11.62 / .56	9.73 / 1.17	***	***	14.12 / 6.00	13.53 / 11.27
–6[8]	13.82 / 2.96	12.78 / 5.66	12.20 / .84	10.41 / 1.70	***	***	14.44 / 6.83	13.95 / 12.81
–7[8]	14.20 / 3.44	13.27 / 6.56	12.72 / 1.11	11.00 / 2.22	***	***	14.77 / 7.50	14.35 / 14.04
–8[8]	14.25 / 3.95	13.38 / 7.49	13.09 / 1.40	11.45 / 2.76	***	***	14.82 / 8.04	14.38 / 15.06
–9[8]	14.30 / 4.26	13.49 / 8.07	13.14 / 1.68	11.61 / 3.29	***	***	14.87 / 8.24	14.40 / 15.48
–10[8]	14.35 / 4.42	13.59 / 8.40	13.16 / 1.88	11.76 / 3.68	***	***	14.92 / 8.19	14.43 / 15.55
–11[8]	14.40 / 4.92	13.69 / 9.36	13.18 / 2.32	11.90 / 4.48	***	***	14.97 / 8.68	14.46 / 16.40
–12[8]	14.45 / 5.35	13.79 / 10.13	13.42 / 2.62	12.20 / 5.05	***	***	15.02 / 9.03	14.49 / 17.03
–13[8]	14.49 / 5.64	13.94 / 10.63	13.57 / 2.86	12.38 / 5.49	***	***	15.07 / 9.26	14.64 / 17.40
–14[8]	14.53 / 5.97	14.03 / 11.23	13.68 / 3.14	12.57 / 6.00	***	***	15.11 / 9.49	14.67 / 17.84
–15[8]	14.83 / 6.28	14.34 / 11.82	13.99 / 3.39	12.90 / 6.48	***	***	15.15 / 9.86	14.95 / 18.39
–16[8]	***	***	***	***	***	***	***	***

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use Appendix C: Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. If the Lowest Floor is –1 because of an attached garage and the building is described and rated as a single-family dwelling, refer to the Lowest Floor Determination subsection in Appendix C: Lowest Floor Guide in this manual or contact the insurer for rating guidance; rate may be lower.
4. If the lowest floor of a crawlspace or subgrade crawlspace is –1, use Submit-For-Rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use Submit-For-Rate procedures.
5. Includes subgrade crawlspace.
6. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
8. For elevations of –2 and below and –1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.
9. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.

***** Use the SRG manual.**

RATE TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES [1,2]

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

FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[3,4]	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[5]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[5]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[5]		MANUFACTURED (MOBILE) HOME[7,8]	
	Residential	Non-Residential Business, Other Non-Residential[9]	Residential	Non-Residential Business, Other Non-Residential[9]	Residential	Non-Residential Business, Other Non-Residential[9]	Single Family	Non-Residential Business, Other Non-Residential[9]
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.24 / .15
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .16
+2	.38 / .12	.26 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.37 / .22
+1	.53 / .12	.45 / .12	.40 / .12	.33 / .12	.38 / .12	.22 / .12	.65 / .22	.64 / .34
0	1.02 / .12	.90 / .12	.75 / .12	.64 / .12	.38 / .12	.22 / .12	1.26 / .35	1.23 / .53
–1	2.33 / .12	2.07 / .12	1.77 / .12	1.47 / .12	.59 / .12	.22 / .12	2.78 / .45	2.64 / .69
–2[8]	3.69 / .14	3.25 / .12	2.75 / .12	2.33 / .12	***	***	4.67 / .86	4.49 / 1.32
–3[8]	5.02 / .24	4.37 / .17	3.80 / .12	3.17 / .12	***	***	6.46 / 1.52	6.28 / 2.33
–4[8]	6.53 / .41	5.63 / .27	5.02 / .12	4.15 / .15	***	***	8.34 / 2.34	8.19 / 3.57
–5[8]	7.84 / .62	6.75 / .42	6.13 / .18	5.09 / .25	***	***	9.88 / 3.20	9.77 / 4.87
–6[8]	8.62 / .89	7.45 / .69	6.91 / .29	5.78 / .40	***	***	10.62 / 3.97	10.57 / 6.03
–7[8]	9.27 / 1.14	8.07 / .97	7.56 / .43	6.40 / .58	***	***	11.21 / 4.61	11.21 / 6.98
–8[8]	9.75 / 1.38	8.58 / 1.27	8.09 / .59	6.93 / .82	***	***	11.61 / 5.13	11.65 / 7.75
–9[8]	9.98 / 1.60	8.87 / 1.55	8.40 / .75	7.30 / 1.04	***	***	11.71 / 5.49	11.77 / 8.30
–10[8]	10.01 / 1.79	8.99 / 1.82	8.55 / .91	7.53 / 1.28	***	***	11.82 / 5.68	11.91 / 8.70
–11[8]	10.43 / 2.06	9.45 / 2.17	9.04 / 1.10	8.06 / 1.55	***	***	11.92 / 6.28	12.05 / 9.47
–12[8]	10.75 / 2.26	9.82 / 2.44	9.41 / 1.27	8.47 / 1.79	***	***	12.16 / 6.65	12.32 / 10.02
–13[8]	10.94 / 2.40	10.05 / 2.63	9.63 / 1.39	8.73 / 1.97	***	***	12.34 / 6.87	12.51 / 10.34
–14[8]	11.17 / 2.57	10.31 / 2.87	9.91 / 1.53	9.05 / 2.17	***	***	12.48 / 7.17	12.67 / 10.79
–15[8]	11.49 / 2.73	10.66 / 3.07	10.24 / 1.65	9.41 / 2.36	***	***	12.77 / 7.47	12.98 / 11.23
–16[8]	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[3]	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR				
	Single Family	2–4 Family	Other Residential	Non-Residential Business[9]	Other Non-Residential[9]
+4		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12	.22 / .12
–1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
–2		.35 / .12	.35 / .12	.22 / .12	.22 / .12

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use Appendix C: Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. If the Lowest Floor is –1 because of an attached garage and the building is described and rated as a single-family dwelling, refer to the Lowest Floor Determination subsection in Appendix C: Lowest Floor Guide in this manual or contact the insurer for rating guidance; rate may be lower.
4. If the lowest floor of a crawlspace or subgrade crawlspace is –1, use Submit-For-Rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use Submit-For-Rate procedures.
5. Includes subgrade crawlspace.
6. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
8. For elevations of –2 and below and –1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.
9. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.

***** Use the SRG manual.**

RATE TABLE 3C. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

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

UNNUMBERED ZONE A — WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE[1,2,3]

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF EC
	Occupancy		Occupancy		
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[4]	Residential[5]	Non-Residential Business, Other Non-Residential[4,5]	
+5 or more	.58 / .12	.51 / .19	.33 / .08	.28 / .08	No BFE[6]
+2 to +4	1.68 / .18	1.43 / .35	.79 / .08	.69 / .08	
+1	3.23 / .24	2.72 / .47	1.43 / .10	1.56 / .14	
0 or below	***	***	***	***	
+2 or more	.57 / .10	.50 / .17	.32 / .08	.28 / .09	With BFE[7]
0 to +1	2.67 / .20	2.25 / .39	1.20 / .09	1.05 / .10	
−1	6.31 / .35	5.27 / .67	2.71 / .16	2.38 / .33	
−2 or below	***	***	***	***	
No EC[8]	7.89 /1.30	6.67 / .90	3.52 / .80	3.01 / .96	No EC

1. Buildings with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2. Pre-FIRM buildings may use this table if the rates are more favorable to the insured.
3. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
5. For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than 1 Full Floor.
6. Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.
7. In A Zones where BFEs are not available, the BFE may be provided by Federal, state, or local government agencies, such as the United States Geological Survey, United States Army Corps of Engineers, Department of Transportation, or Division of Water Resources. In these cases, the insurer should document in the policy file the source of the BFE used for rating.
8. For policies with effective dates on or after October 1, 2011, the No EC rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an EC.

***** Use the SRG manual.**

RATE TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES[1,2]

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

FIRM ZONES '75–'81, V1–V30, VE — BUILDING RATES[3]

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace[4,5]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[4,5]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[4,5]		MANUFACTURED (MOBILE) HOME[6]	
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[7]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[7]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[7]	Single Family	Non-Residential Business, Other Non-Residential[7]
0[8]	7.62 / 1.33	9.20 / 3.51	6.18 / 1.33	6.70 / 3.29	5.33 / 1.33	5.99 / 2.65	10.49 / 1.34	10.49 / 1.37
−1[9]	11.43 / 8.43	11.43 / 12.68	11.43 / 8.43	11.43 / 10.44	10.52 / 7.46	11.03 / 10.18	***	***
−2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[4]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[4]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[4]		MANUFACTURED (MOBILE) HOME[6]	
	Residential	Non-Residential Business, Other Non-Residential[7]	Residential	Non-Residential Business, Other Non-Residential[7]	Residential	Non-Residential Business, Other Non-Residential[7]	Single Family	Non-Residential Business, Other Non-Residential[7]
0[8]	4.64 / 2.73	4.97 / 4.96	4.47 / 2.55	4.90 / 4.91	3.46 / 2.13	3.46 / 2.23	4.64 / 3.06	4.97 / 5.77
−1[9]	9.79 / 7.34	9.61 / 12.11	5.97 / 5.97	6.83 / 7.64	4.09 / 2.19	6.14 / 3.38	***	***
−2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2–4 Family	Other Residential	Non-Residential Business, Other Non-Residential[7]
0[8]		.56 / .25	.56 / .25	.42 / .25
−1[9]		.56 / .25	.56 / .25	.42 / .25
−2		.56 / .25	.56 / .25	.46 / .25

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use Appendix C: Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. Refer to instructions in the How to Write section for V-Zone Optional Rating.
4. Includes subgrade crawlspace.
5. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
6. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
7. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
8. These rates are to be used if the lowest floor of the building is at or above the BFE.
9. Use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

***** Use the SRG manual.**

FIRM ZONES '75–'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

RATE TABLE 3E. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V1–V30, VE ZONE RATES[1,2]

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT[3]	ELEVATED BUILDINGS FREE OF OBSTRUCTION[4]				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential[5]	Replacement Cost Ratio .75 or More[6]	Replacement Cost Ratio .50 to .74[6]	Replacement Cost Ratio Under .50[6]
+4 or more	.93	.95	1.51	1.83	2.45
+3	1.03	1.03	1.79	2.19	2.91
+2	1.47	1.52	2.18	2.65	3.43
+1	1.94	2.01	2.67	3.19	4.01
0	2.54	2.63	3.28	3.85	4.72
−1	3.28	3.41	4.04	4.66	5.59
−2	4.14	4.27	4.88	5.63	6.69
−3	5.09	5.26	5.85	6.68	7.88
−4 or below	***	***	***	***	***

1. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. Refer to instructions in the How to Write section for V-Zone Optional Rating.
2. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
4. FREE OF OBSTRUCTION – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
   (1) Insect screening, provided that no additional supports are required for the screening; or
   (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
   (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
   (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
   (5) Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
5. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
6. These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. Refer to the Replacement Cost Ratio subsection in the How to Write section for more details.

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

***** Use the SRG manual.**

1981 POST-FIRM V1–V30, VE ZONE NON-ELEVATED BUILDINGS

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

RATE TABLE 3F. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V1–V30, VE ZONE RATES[1,2,3]

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT[4]	ELEVATED BUILDINGS WITH OBSTRUCTION[5]				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential[6]	Replacement Cost Ratio .75 or More[7]	Replacement Cost Ratio .50 to .74[7]	Replacement Cost Ratio Under .50[7]
+4 or more	1.28	1.36	2.26	2.83	3.95
+3	1.35	1.44	2.72	3.43	4.75
+2	1.82	1.95	3.27	4.08	5.56
+1	2.29	2.54	3.84	4.73	6.29
0	2.98	3.31	4.45	5.39	6.99
−1[8]	3.89	4.09	5.03	6.00	7.62
−2[8]	4.67	4.82	5.74	6.75	8.38
−3[8]	5.56	5.75	6.66	7.72	9.38
−4 or below[8]	***	***	***	***	***

1. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. Refer to instructions in the How to Write section for V-Zone Optional Rating.
2. Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.
3. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
4. Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
5. WITH OBSTRUCTION – The space below has an area of less than 300 square feet with breakaway solid walls or contains machinery or equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). Refer to Elevated Buildings – Post-FIRM V-Zone Construction in the How to Write section for more details.
6. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
7. These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. Refer to the Replacement Cost Ratio subsection in the How to Write section for more details.
8. For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE.

***** Use the SRG manual.**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

RATE TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES[1,2] NOT ELEVATION-RATED RATES

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

PRE-FIRM RATES[3]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL[4]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43		1.33 / .43	
	With Enclosure	1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47		1.33 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Manufactured (Mobile) Home[5]	1.11 / .55	1.71 / .54					1.33 / .59	
CONTENTS LOCATION	Basement & Above				2.15 / .81		2.15 / .81		2.20 / .88
	Enclosure & Above				2.15 / .92		2.15 / .92		2.20 /1.02
	Lowest Floor Only — Above Ground Level				1.71 / .85		1.71 / .85		1.36 / .63
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54		1.71 / .54		1.36 / .44
	Above Ground Level — More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[5]								1.19 / .76

POST-FIRM RATES

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL[4]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43		1.33 / .43	
	With Enclosure	1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47		1.33 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Manufactured (Mobile) Home[5]	1.11 / .55	1.71 / .54					1.33 / .59	
CONTENTS LOCATION	Basement & Above				2.15 / .81		2.15 / .81		2.20 / .88
	Enclosure & Above				2.15 / .92		2.15 / .92		2.20 /1.02
	Lowest Floor Only — Above Ground Level				1.71 / .85		1.71 / .85		1.36 / .63
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54		1.71 / .54		1.36 / .44
	Above Ground Level — More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[5]								1.19 / .76

1. Properties in AR zones may be eligible for the PRP. Refer to the PRP section in the How to Write section of this manual.
2. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
5. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.

RATE TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES[1]

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

FIRM ZONES AR AND AR DUAL ZONES[2] — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace[3]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[3]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[3]		MANUFACTURED (MOBILE) HOME[4]	
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[5]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[5]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[5]	Single Family	Non-Residential Business, Other Non-Residential[5]
+4	.31 / .08	.27 / .13	.27 / .08	.22 / .08	.24 / .08	.20 / .08	.32 / .16	.31 / .29
+3	.34 / .09	.31 / .16	.31 / .08	.25 / .08	.27 / .08	.23 / .09	.37 / .18	.35 / .33
+2	.50 / .11	.45 / .20	.43 / .08	.36 / .08	.32 / .08	.28 / .10	.53 / .24	.50 / .44
+1	.94 / .17	.84 / .30	.78 / .08	.65 / .09	.46 / .08	.36 / .12	1.01 / .31	.94 / .59
0	1.11 / .31	1.05 / .32	1.11 / .31	1.05 / .31	.68 / .08	.58 / .14	1.11 / .31	1.33 / .59
–1[6]	SEE FOOTNOTE 5							

FIRM ZONES AR AND AR DUAL ZONES[2] — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[3]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[3]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[3]		MANUFACTURED (MOBILE) HOME[4]	
	Residential	Non-Residential Business, Other Non-Residential[5]	Residential	Non-Residential Business, Other Non-Residential[5]	Residential	Non-Residential Business, Other Non-Residential[5]	Single Family	Non-Residential Business, Other Non-Residential[5]
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.24 / .15
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .16
+2	.38 / .12	.26 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.37 / .22
+1	.53 / .12	.45 / .12	.40 / .12	.33 / .12	.38 / .12	.22 / .12	.65 / .22	.64 / .34
0	1.02 / .12	.90 / .12	.75 / .12	.64 / .12	.38 / .12	.22 / .12	1.26 / .35	1.19 / .55
–1[6]	SEE FOOTNOTE 5							

FIRM ZONES AR AND AR DUAL ZONES[2] — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2–4 Family	Other Residential	Non-Residential Business, Other Non-Residential[5]
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
–1[7]		.35 / .12	.35 / .12	.22 / .12
–2[7]		.35 / .12	.35 / .12	.22 / .12

1. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
2. Properties in AR zones may be eligible for the PRP. Refer to the PRP subsection in the How to Write section of this manual.
3. Includes subgrade crawlspace.
4. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
5. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
6. For elevation for –1 and below, refer to Table 4.
7. These rates are applicable only to contents-only policies.

RATE TABLE 6. TENTATIVE RATES[1,2]

RATES PER $100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1–A30, AO, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	5.00	3.00	6.00	4.00
Other Residential	7.00	4.00	7.00	4.00
Non-Residential Business, Other Non-Residential[3]	7.00	4.00	8.00	8.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building[4]	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	3.00	2.00	3.00	2.00
Other Residential	5.00	3.00	3.00	3.00
Non-Residential Business, Other Non-Residential[3]	5.00	3.00	5.00	3.00

FIRM ZONES V, V1–V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	11.00	11.00	12.00	12.00
Other Residential	12.00	12.00	12.00	12.00
Non-Residential Business, Other Non-Residential[3]	12.00	12.00	12.00	12.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building[4]	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	6.00	6.00	6.00	6.00
Other Residential	8.00	8.00	6.00	6.00
Non-Residential Business, Other Non-Residential[3]	8.00	8.00	8.00	8.00

1. Use of this table is subject to the provisions found in the Tentative Rates subsection in the How to Write section of this manual.
2. Use Pre-/Post-FIRM full-risk deductible factors (Table 8B) and ICC premiums (Table 9) for all tentatively rated buildings.
3. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
4. The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as a Post-FIRM elevated building or has a basement as defined by the NFIP (coverage restrictions apply).

RATE TABLE 7A. FEDERAL POLICY FEE AND PROBATION SURCHARGE

FEDERAL POLICY FEE[1, 2]	PROBATION SURCHARGE
$50	$50

1. For the PRP, the Federal Policy Fee is $25.
2. For tenants' contents-only policies (except for RCBAP) the Federal Policy Fee is $25.

RATE TABLE 7B. RESERVE FUND ASSESSMENT[1]

ASSESSED POLICIES	RESERVE FUND ASSESSMENT
GFIP[2]	0%
PRP	18%
Newly Mapped	18%
All Other Policies	18%

1. Apply the Reserve Fund Assessment percentage to the Total Premium after the ICC Premium and CRS Premium discount have been calculated.
2. The GFIP is only available to recipients of federal disaster assistance and is serviced by the NFIP Direct Servicing Agent.

RATE TABLE 7C. HFIAA SURCHARGE[1]

PROPERTY TYPE	HFIAA SURCHARGE
Primary Residences[2,3]	$25
All Other NFIP policies, including Non-Primary Residences, Non-Residential Business, Other Non-Residential Buildings/Non-Condominium Multi-Family Buildings[4,5]	$250

1. The Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge is an annual surcharge for all new and renewal policies.
2. Dwelling Form policies covering single-family primary residences, individual residential condominium units, or contents-only for apartments used as a primary residence by the named insured in non-condominium buildings.
3. A 2–4 family building may be considered a primary residence if the policyholder provides primary residence documentation.
4. A non-primary residence is a residential building that is not the primary residence of the policyholder.
5. Policies covering 2–4 family non-primary residences, non-residential business, other non-residential, multi-family (other residential), or non-condominium multi-family buildings.

RATE TABLE 7D. SEVERE REPETITIVE LOSS PREMIUM[1]

PROPERTY DESIGNATION	PREMIUM
Severe Repetitive Loss (SRL)	10%

1. For all SRL policies add the SRL Premium after the annual premium subtotal and before the ICC premium.

RATE TABLE 8A. MINIMUM DEDUCTIBLES[1]

PROGRAM TYPE	RATING	MINIMUM DEDUCTIBLE FOR COVERAGE OF $100,000 OR LESS[2]	MINIMUM DEDUCTIBLE FOR COVERAGE OVER $100,000
EMERGENCY	All	$1,500	$2,000[3]
REGULAR	All Pre-FIRM Subsidized[4] zones: A, AE, A1–A30, AH, AO, V, VE, and V1–V30, AR/AR Dual zones without Elevation Data	$1,500	$2,000
	All Full-Risk[5] zones: A, AE, A1–A30, AH, AO, V, VE, and V1–V30, AR/AR Dual zones with Elevation Data and B, C, X, A99, and D	$1,000	$1,250
	Tentative and Provisional	$1,000	$1,250

1. The deductible for the PRP, MPPP and Newly Mapped policies will be $1,000 for both building and contents if the building coverage is less than or equal to $100,000 and $1,250 if building coverage is over $100,000. A contents-only policy will have a $1,000 deductible.
2. Use this column if building coverage is $100,000 or less, regardless of the contents coverage amount. This includes policies issued with contents coverage only.
3. In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the coverage amount available is $150,000.
4. Pre-FIRM subsidized policies are those policies covering a Pre-FIRM building that are rated in zones Unnumbered A, AE, A1–A30, AH, AO, VE, and V1–V30 without elevation data from an EC. Also included among Pre-FIRM subsidized policies are policies covering certain Pre-FIRM buildings rated in zones D and Unnumbered V, for which the Pre-FIRM subsidized rate remains more favorable than full-risk rating in zone D or Unnumbered V.
5. Full-Risk rates apply to all policies rated with elevation data from an EC in zones Unnumbered A, AE, A1–A30, AH, AO, VE, and V1–V30, regardless of whether the building is Pre-FIRM or Post-FIRM. Post-FIRM buildings rated in zones D or Unnumbered V, and Pre-FIRM buildings in zones D or Unnumbered V using Post-FIRM rate tables are considered Full-Risk. Full-Risk rates are also applied to all policies rated in zones B, C, or X, regardless of product type or the building classification as Pre-FIRM or Post-FIRM. Grandfathered standard-X zone policies, and grandfathered policies using elevation data from an EC are considered Full-Risk.

NOTE

When a building under construction, alteration, or repair does not have at least two rigid exterior walls and a fully secured roof at the time of loss, the deductible amount will be two times the deductible that would otherwise apply to a completed building.

RATE TABLE 8B. DEDUCTIBLE FACTORS[1,2,3]

Single-Family and 2–4 Family Building and Contents Policies[4]

DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000/$1,000	1.000[5]	N/A	$3,000/$3,000	.850	.925
$1,250/$1,000	.995[5]	N/A	$4,000/$1,000	.925[5]	N/A
$1,250/$1,250	.980	N/A	$4,000/$1,250	.915	N/A
$1,500/$1,000	.990[5]	N/A	$4,000/$1,500	.900	.975[5]
$1,500/$1,250	.975	N/A	$4,000/$2,000	.875	.950
$1,500/$1,500	.965	1.050[5]	$4,000/$3,000	.825	.900
$2,000/$1,000	.975[5]	N/A	$4,000/$4,000	.775	.850
$2,000/$1,250	.965	N/A	$5,000/$1,000	.900[5]	N/A
$2,000/$1,500	.950	1.025[5]	$5,000/$1,250	.890	N/A
$2,000/$2,000	.925	1.000	$5,000/$1,500	.875	.955[5]
$3,000/$1,000	.950[5]	N/A	$5,000/$2,000	.850	.930
$3,000/$1,250	.940	N/A	$5,000/$3,000	.800	.880
$3,000/$1,500	.925	1.000[5]	$5,000/$4,000	.760	.830
$3,000/$2,000	.900	.975	$5,000/$5,000	.750	.810
			$10,000/$10,000	.600	.650

Single-Family and 2–4 Family Building-Only or Contents-Only Policies[4]

BUILDING	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000	1.000[5]	N/A
$1,250	.985	N/A
$1,500	.970	1.040[5]
$2,000	.935	1.000
$3,000	.885	.945
$4,000	.835	.890
$5,000	.785	.840
$10,000	.650	.700

CONTENTS[6]	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000	1.000	N/A
$1,250	.975	N/A
$1,500	.950	1.050
$2,000	.900	1.000
$3,000	.825	.915
$4,000	.750	.830
$5,000	.675	.750
$10,000	.475	.525

Other Residential, Non-Residential Business, or Other Non-Residential Policies[7]

BUILDING/CONTENTS	DISCOUNT FROM		AMOUNT	BUILDING ONLY		CONTENTS ONLY	
	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized		PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000/$1,000	1.000[5]	N/A	$1,000	1.000[5]	N/A	1.000	N/A
$1,250/$1,250	.990	N/A	$1,250	.990	N/A	.990	N/A
$1,500/$1,500	.980	1.025[5]	$1,500	.980	1.025[5]	.985	1.025
$2,000/$2,000	.960	1.000	$2,000	.960	1.000	.965	1.000
$3,000/$3,000	.930	.970	$3,000	.925	.965	.940	.975
$4,000/$4,000	.910	.950	$4,000	.900	.935	.915	.950
$5,000/$5,000	.890	.930	$5,000	.875	.910	.890	.925
$10,000/$10,000	.815	.855	$10,000	.775	.800	.815	.850
$15,000/$15,000	.765	.800	$15,000	.700	.725	.740	.775
$20,000/$20,000	.715	.750	$20,000	.625	.650	.670	.700
$25,000/$25,000	.665	.700	$25,000	.575	.600	.620	.650
$50,000/$50,000	.565	.600	$50,000	.475	.500	.550	.575

1. Deductible factors for the RCBAP are located are located in CONDO Table 7. Any combination not provided in regulation may be submitted for rating to the NFIP, subject to the minimum statutory deductibles.
2. The ICC Premium is not eligible for the deductible discount.
3. Pre-FIRM/Post-FIRM deductibles apply to all buildings receiving full-risk rates, including Pre-FIRM buildings rated with elevation data, or in the non-SFHA. Pre-FIRM deductibles apply only to policies receiving Pre-FIRM subsidized premium rates.
4. These deductible factors apply to condominium unit owners.
5. Only available if building coverage is $100,000 or less.
6. These deductible factors apply to residential unit contents in an Other Residential building or in a multi-unit condominium building.
7. For further guidance on Other Residential, Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.

RATE TABLE 9. STANDARD FLOOD INSURANCE POLICY INCREASED COST OF COMPLIANCE (ICC) COVERAGE

Premiums for $30,000 ICC Coverage

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

RATE TABLE	RATED ZONE	BUILDING TYPE	ELEVATION DIFFERENCE	1–4 FAMILY		OTHER RESIDENTIAL, NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL	
				Building Amount of Insurance		Building Amount of Insurance	
				$1–$230,000	$230,001–$250,000	$1–$480,000	$480,001–$500,000
Table 1	N/A	All Emergency Program	N/A	$0	$0	$0	$0
Table 2A, 2B, 2C, and 2D	A, AE, A1–A30, AO, AH, V, VE, and V1–V30	All Pre-FIRM	N/A	$56	$49	$56	$49
	A99, B, C, X, D	All Pre-FIRM	N/A	$8	$6	$8	$6
Table 3A	A99, B, C, and X	All Pre-FIRM and Post-FIRM	N/A	$8	$6	$8	$6
	AO, AH, and D	All Post-FIRM without basement/ enclosure or All Pre-FIRM Optional Rating	N/A	$8	$6	$8	$6
Table 3B	AE, A1–A30	All Post-FIRM and Pre-FIRM Optional Rating	> −2	$8	$6	$8	$6
		Post-FIRM Non-Elevated; Pre-FIRM Non-Elevated or Elevated with full enclosure	< −1	$45	$34	$45	$34
		Post-FIRM Elevated; Pre-FIRM Elevated, partial or no enclosure	< −1	$12	$9	$12	$9
Table 3C	Unnumbered A	All Post-FIRM without basement/enclosure or All Pre-FIRM Optional Rating	N/A (All)	$8	$6	$8	$6
Table 3D	('75-'81) VE, V1–V30	All Post-FIRM and Pre-FIRM Optional Rating	> −2	$33	$25	$33	$25
Table 3E	(Post '81) VE, V1–V30	Post-FIRM Elevated no enclosure and Pre-FIRM Elevated no obstruction (no enclosure) and '75–'81 Post-FIRM no obstruction	> −4	$21	$16	$21	$16
Table 3F	(Post '81) VE, V1–V30	Post-FIRM Elevated with enclosure < 300 SF breakaway and Pre-FIRM or '75-'81 Post-FIRM Optional rating Elevated with enclosure < 300 SF breakaway	> −4	$21	$16	$21	$16
Table 4	AR and AR Dual	All (rated without elevation)	N/A	$8	$6	$8	$6
Table 5	AR and AR Dual	All (rated with elevation)	> −1	$8	$6	$8	$6
Table 6	A, AE, A1–A30, AO, AH, V, VE, V1–V30	All Tentative Rate	N/A	$8	$6	$8	$6
PRP	B, C, X, AR, A99	All	N/A	$8	$6	$8	$6
Newly Mapped	N/A	All	N/A	$8	$6	$8	$6
Provisionally Rated	N/A	All	N/A	$8	$6	N/A	N/A

NOTES:

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

(2) The ICC Premium is not eligible for the deductible discount.

(3) For RCBAP and MPPP policies, use the ICC Premiums contained in applicable sections of this manual.

(4) Use the ICC Premiums above for Table 3B for elevations of –2 and below. For all other Submit-for-Rate policies, refer to the SRG manual.

(5) For further guidance on Other Residential, Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.

RATE TABLE 10. PRE-FIRM SUBSIDIZED RATES INELIGIBILITY DETERMINATION[1,2]

WAS THERE A PRIOR NFIP POLICY FOR THIS PROPERTY IN APPLICANT'S NAME?	WAS THE PRIOR NFIP POLICY REQUIRED BY A LENDER?	DID THE PRIOR NFIP POLICY LAPSE WHILE REQUIRED BY A LENDER?	WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION?	WAS THE COMMUNITY REINSTATED WITHIN THE LAST 180 DAYS?	ELIGIBLE FOR PRE-FIRM SUBSIDIZED RATES
YES	YES	YES	YES	NO	**NO**
YES	YES	YES	NO	YES	**NO**
YES	YES	YES	NO	NO	**NO**

1. Use this table for all applications for Pre-FIRM buildings.
2. Also use this table for policy reinstatements by means of renewal, where coverage has lapsed more than 30 days after the prior policy expiration or cancellation date, and where the named insured has not maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date.

RATE TABLE 11. PRE-FIRM RATE TABLE HIERARCHY[1,2]

PRE-FIRM PRIMARY RESIDENCE	PRE-FIRM NON-PRIMARY RESIDENCE	PRE-FIRM SRL	PRE-FIRM SUBSTANTIALLY IMPROVED	TABLE FOR RATING
YES	NO	NO	NO	**Table 2A**
NO	YES	NO	NO	**Table 2B**
YES	NO	YES	NO	**Table 2C**
NO	YES	YES	NO	**Table 2C**
YES	NO	NO	YES	**Table 2D**
NO	YES	NO	YES	**Table 2B**
NO	YES	YES	YES	**Table 2C**
YES	NO	YES	YES	**Table 2C**

1. For primary residence single-family, 2–4 family, and other residential buildings where the entire building is being insured, use Table 2A.
2. For non-primary residence single-family buildings and condominium units in 2–4 family and other residential buildings, use Table 2B.

PLEASE NOTE:

RATE Table 12A. Contents Location In Non-Elevated Buildings and
RATE Table 12B, Contents Location In Elevated Buildings do not provide rates.
They provide descriptions of contents locations and are included in the
How to Write Section of this manual.

PROVISIONAL RATING

NATIONAL FLOOD INSURANCE PROGRAM
PROVISIONAL RATING QUESTIONNAIRE

1–4 Family Post-FIRM Zones A with BFE[1], AE, A1–A30, AO, and AH
(To be attached to the Flood Insurance Application)

NAME _____ POLICY NUMBER _____

PROPERTY ADDRESS _____ POLICY PERIOD IS FROM _____ TO _____

CITY _____ STATE _____ ZIP CODE _____

Answer the questions below. Use the rates associated with the first "yes" response. These rates are to be used on the Flood Insurance Application.

Yes	No	
☐	☐	1. Is there a basement or subgrade crawlspace?
☐	☐	2. Is the house built on fill[2] or with a crawlspace or solid perimeter foundation walls?
☐	☐	3. Is the house elevated on pilings, piers, columns, or parallel shear walls? If yes, determine whether there is an enclosed area underneath the building.
☐	☐	4. Were the answers to the previous questions all no? Then the house is assumed to be slab on natural grade.

FOUNDATION TYPE	BUILDING TYPE		CONTENTS LOCATION			
	1 Floor (No Basement)	More Than 1 Floor (Basement or No Basement)	Basement and Above	Lowest Floor Only – Above Ground Level (Not in Basement)	Lowest Floor Above Ground Level and Higher (Not in Basement)	Above[3] Ground Level – More Than 1 Full Floor
Basement or Subgrade Crawlspace	N/A	3.00 / 2.00	3.00 / 2.00	3.00 / 2.00	3.00 / 2.00	3.00 / 2.00
Slab on Fill, Crawlspace, or Solid Perimeter Foundation Walls	5.00 / 3.00	5.00 / 3.00	N/A	6.00 / 4.00	6.00 / 4.00	3.00 / 2.00
Piles, Piers, Columns, or Parallel Shear Walls With Enclosure No Enclosure	5.00 / 3.00 5.00 / 3.00	5.00 / 3.00 5.00 / 3.00	N/A	6.00 / 4.00 6.00 / 4.00	6.00 / 4.00 6.00 / 4.00	3.00 / 2.00 3.00 / 2.00
Slab on Natural Grade	5.00 / 3.00	5.00 / 3.00	N/A	6.00 / 4.00	6.00 / 4.00	3.00 / 2.00

1. Provisional rates can be used in Unnumbered A Zones only where communities provide BFEs.
2. For information on how to determine whether a house is built on fill, refer to the guidelines for Provisional Rating within the How to Write section of the manual.
3. The "Above Ground Level – More Than 1 Full Floor" rates are applicable to 2–4 family buildings only.

NOTE: The ICC Premium is $8 for residential coverage up to $230,000 and $6 for coverage over $230,000. The Reserve Fund Assessment is 18%, and the Federal Policy Fee is $50. Add either a $25.00 or a $250.00 surcharge to the premium in accordance with the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). The HFIAA surcharge is $25.00 for policies covering single-family primary residences, 2–4 family primary residences, individual residential condominium units, or contents-only policies for apartments used as a primary residence by the named insured in non-condominium buildings. For all other policies, the HFIAA surcharge is $250.00. If applicable, also add the $50 Probation Surcharge.

III. Preferred Risk Policy (PRP) Rates

EFFECTIVE JANUARY 1, 2020

PRP TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES[1]

1–4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

WITH BASEMENT OR ENCLOSURE[2]			WITHOUT BASEMENT OR ENCLOSURE[3]		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
$ 20,000	$ 8,000	$144	$ 20,000	$ 8,000	$113
$ 30,000	$ 12,000	$181	$ 30,000	$ 12,000	$150
$ 50,000	$ 20,000	$242	$ 50,000	$ 20,000	$211
$ 75,000	$ 30,000	$291	$ 75,000	$ 30,000	$255
$100,000	$ 40,000	$322	$100,000	$ 40,000	$288
$125,000	$ 50,000	$341	$125,000	$ 50,000	$305
$150,000	$ 60,000	$362	$150,000	$ 60,000	$328
$200,000	$ 80,000	$404	$200,000	$ 80,000	$362
$250,000	$100,000	$436	$250,000	$100,000	$389

RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 8,000	$ 23	$ 8,000	$ 45
$ 12,000	$ 42	$ 12,000	$ 75
$ 20,000	$ 79	$ 20,000	$118
$ 30,000	$ 96	$ 30,000	$141
$ 40,000	$110	$ 40,000	$162
$ 50,000	$125	$ 50,000	$182
$ 60,000	$140	$ 60,000	$202
$ 80,000	$168	$ 80,000	$226
$100,000	$197	$100,000	$251

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

EFFECTIVE JANUARY 1, 2021

PRP TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES[1]

1–4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

WITH BASEMENT OR ENCLOSURE[2]			WITHOUT BASEMENT OR ENCLOSURE[3]		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
$ 20,000	$ 8,000	$161	$ 20,000	$ 8,000	$127
$ 30,000	$ 12,000	$203	$ 30,000	$ 12,000	$168
$ 50,000	$ 20,000	$271	$ 50,000	$ 20,000	$236
$ 75,000	$ 30,000	$326	$ 75,000	$ 30,000	$286
$100,000	$ 40,000	$361	$100,000	$ 40,000	$323
$125,000	$ 50,000	$382	$125,000	$ 50,000	$342
$150,000	$ 60,000	$405	$150,000	$ 60,000	$367
$200,000	$ 80,000	$452	$200,000	$ 80,000	$405
$250,000	$100,000	$488	$250,000	$100,000	$436

RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 8,000	$ 25	$ 8,000	$ 50
$ 12,000	$ 47	$ 12,000	$ 84
$ 20,000	$ 88	$ 20,000	$132
$ 30,000	$108	$ 30,000	$158
$ 40,000	$123	$ 40,000	$181
$ 50,000	$140	$ 50,000	$204
$ 60,000	$157	$ 60,000	$226
$ 80,000	$188	$ 80,000	$253
$100,000	$221	$100,000	$281

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

EFFECTIVE JANUARY 1, 2020
PRP TABLE 3B. PRP COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES[1]

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
With Basement or Enclosure[2]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$161	$177	$192	$208	$223	$236	$249	$260	$273
	$ 30,000	$177	$193	$209	$225	$239	$253	$266	$277	$290
	$ 50,000	$217	$235	$251	$266	$280	$294	$307	$318	$331
	$ 75,000	$237	$254	$270	$285	$299	$313	$327	$337	$350
	$100,000	$263	$280	$296	$312	$327	$339	$352	$364	$376
	$125,000	$270	$286	$300	$316	$331	$344	$358	$370	$381
	$150,000	$275	$291	$307	$322	$336	$350	$363	$375	$387
	$200,000	$312	$329	$344	$360	$374	$387	$400	$411	$423
	$250,000	$332	$349	$364	$380	$394	$406	$420	$433	$443
	$300,000	$349	$364	$379	$393	$406	$419	$433	$443	$455
	$350,000	$364	$380	$394	$408	$421	$434	$447	$457	$468
	$400,000	$379	$393	$407	$422	$435	$446	$460	$469	$481
	$450,000	$392	$406	$420	$435	$446	$458	$471	$482	$492
	$500,000	$404	$418	$433	$446	$457	$468	$482	$492	$502

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
Without Basement or Enclosure[3]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$126	$141	$153	$167	$180	$191	$202	$213	$223
	$ 30,000	$148	$162	$174	$187	$200	$211	$223	$234	$243
	$ 50,000	$190	$204	$216	$229	$242	$254	$265	$275	$285
	$ 75,000	$214	$227	$240	$253	$265	$276	$288	$298	$308
	$100,000	$236	$249	$261	$274	$286	$298	$310	$319	$330
	$125,000	$244	$257	$271	$281	$294	$305	$315	$327	$335
	$150,000	$253	$266	$279	$290	$302	$313	$324	$334	$344
	$200,000	$286	$298	$312	$324	$335	$347	$358	$366	$377
	$250,000	$303	$316	$330	$342	$353	$364	$375	$385	$394
	$300,000	$331	$341	$353	$363	$374	$385	$393	$402	$412
	$350,000	$349	$358	$371	$380	$390	$398	$408	$417	$426
	$400,000	$365	$374	$386	$394	$403	$413	$422	$431	$440
	$450,000	$381	$389	$398	$407	$417	$425	$435	$442	$453
	$500,000	$394	$401	$412	$420	$427	$438	$446	$454	$464

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

EFFECTIVE JANUARY 1, 2021
PRP TABLE 3B. PRP COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES[1]

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
With Basement or Enclosure[2]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$180	$198	$215	$233	$250	$264	$279	$291	$306
	$ 30,000	$198	$216	$234	$252	$268	$283	$298	$310	$325
	$ 50,000	$243	$263	$281	$298	$314	$329	$344	$356	$371
	$ 75,000	$265	$284	$302	$319	$335	$351	$366	$377	$392
	$100,000	$295	$314	$332	$349	$366	$380	$394	$408	$421
	$125,000	$302	$320	$336	$354	$371	$385	$401	$414	$427
	$150,000	$308	$326	$344	$361	$376	$392	$407	$420	$433
	$200,000	$349	$368	$385	$403	$419	$433	$448	$460	$474
	$250,000	$372	$391	$408	$426	$441	$455	$470	$485	$496
	$300,000	$391	$408	$424	$440	$455	$469	$485	$496	$510
	$350,000	$408	$426	$441	$457	$472	$486	$501	$512	$524
	$400,000	$424	$440	$456	$473	$487	$500	$515	$525	$539
	$450,000	$439	$455	$470	$487	$500	$513	$528	$540	$551
	$500,000	$452	$468	$485	$500	$512	$524	$540	$551	$562

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
Without Basement or Enclosure[3]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$141	$158	$171	$187	$202	$214	$226	$239	$250
	$ 30,000	$166	$181	$195	$209	$224	$236	$250	$262	$272
	$ 50,000	$213	$228	$242	$256	$271	$284	$297	$308	$319
	$ 75,000	$240	$254	$269	$283	$297	$309	$323	$334	$345
	$100,000	$264	$279	$292	$307	$320	$334	$347	$357	$370
	$125,000	$273	$288	$304	$315	$329	$342	$353	$366	$375
	$150,000	$283	$298	$312	$325	$338	$351	$363	$374	$385
	$200,000	$320	$334	$349	$363	$375	$389	$401	$410	$422
	$250,000	$339	$354	$370	$383	$395	$408	$420	$431	$441
	$300,000	$371	$382	$395	$407	$419	$431	$440	$450	$461
	$350,000	$391	$401	$416	$426	$437	$446	$457	$467	$477
	$400,000	$409	$419	$432	$441	$451	$463	$473	$483	$493
	$450,000	$427	$436	$446	$456	$467	$476	$487	$495	$507
	$500,000	$441	$449	$461	$470	$478	$491	$500	$508	$520

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

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PRP TABLE 3C. PRP COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES[1]

Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations

With Basement or Enclosure[2]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$1,036	$1,348	$1,645	$1,929	$2,200	$2,457	$2,701	$2,931	$3,147	$3,351
	$100,000	$1,486	$1,797	$2,094	$2,378	$2,648	$2,905	$3,149	$3,380	$3,595	$3,798
	$150,000	$1,798	$2,106	$2,401	$2,681	$2,949	$3,204	$3,445	$3,673	$3,886	$4,088
	$200,000	$1,975	$2,285	$2,578	$2,858	$3,127	$3,382	$3,624	$3,850	$4,065	$4,265
	$250,000	$2,101	$2,409	$2,704	$2,983	$3,252	$3,506	$3,747	$3,974	$4,190	$4,391
	$300,000	$2,239	$2,546	$2,841	$3,121	$3,389	$3,644	$3,885	$4,113	$4,326	$4,528
	$350,000	$2,392	$2,699	$2,993	$3,275	$3,541	$3,796	$4,036	$4,264	$4,479	$4,680
	$400,000	$2,492	$2,799	$3,093	$3,374	$3,641	$3,897	$4,137	$4,364	$4,578	$4,780
	$450,000	$2,605	$2,914	$3,207	$3,489	$3,756	$4,010	$4,250	$4,479	$4,692	$4,893
	$500,000	$2,730	$3,039	$3,332	$3,613	$3,881	$4,136	$4,376	$4,603	$4,817	$5,018

Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations

Without Basement or Enclosure[3]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$ 636	$ 802	$ 962	$1,113	$1,258	$1,394	$1,524	$1,646	$1,762	$1,870
	$100,000	$ 868	$1,034	$1,192	$1,344	$1,488	$1,625	$1,756	$1,878	$1,993	$2,102
	$150,000	$1,029	$1,193	$1,351	$1,502	$1,643	$1,779	$1,908	$2,030	$2,143	$2,251
	$200,000	$1,206	$1,371	$1,527	$1,679	$1,821	$1,956	$2,085	$2,207	$2,321	$2,428
	$250,000	$1,325	$1,490	$1,646	$1,797	$1,940	$2,075	$2,203	$2,326	$2,439	$2,546
	$300,000	$1,451	$1,616	$1,773	$1,924	$2,066	$2,201	$2,330	$2,452	$2,565	$2,673
	$350,000	$1,519	$1,684	$1,842	$1,991	$2,135	$2,270	$2,398	$2,519	$2,633	$2,741
	$400,000	$1,595	$1,759	$1,916	$2,066	$2,209	$2,345	$2,473	$2,595	$2,709	$2,816
	$450,000	$1,677	$1,842	$1,998	$2,148	$2,291	$2,427	$2,556	$2,676	$2,790	$2,898
	$500,000	$1,765	$1,930	$2,087	$2,238	$2,380	$2,515	$2,644	$2,766	$2,879	$2,986

Non-Residential Business or Other Non-Residential Contents-Only Coverage

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 50,000	$155	$ 50,000	$378
$100,000	$246	$100,000	$584
$150,000	$332	$150,000	$777
$200,000	$420	$200,000	$978
$250,000	$509	$250,000	$1,178
$300,000	$599	$300,000	$1,380
$350,000	$688	$350,000	$1,581
$400,000	$777	$400,000	$1,782
$450,000	$863	$450,000	$1,983
$500,000	$952	$500,000	$2,185

NOTE: : Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

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PRP TABLE 3C. PRP COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES[1]

Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations

With Basement or Enclosure[2]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$1,160	$1,510	$1,842	$2,160	$2,464	$2,752	$3,025	$3,283	$3,525	$3,753
	$100,000	$1,664	$2,013	$2,345	$2,663	$2,966	$3,254	$3,527	$3,786	$4,026	$4,254
	$150,000	$2,014	$2,359	$2,689	$3,003	$3,303	$3,588	$3,858	$4,114	$4,352	$4,579
	$200,000	$2,212	$2,559	$2,887	$3,201	$3,502	$3,788	$4,059	$4,312	$4,553	$4,777
	$250,000	$2,353	$2,698	$3,028	$3,341	$3,642	$3,927	$4,197	$4,451	$4,693	$4,918
	$300,000	$2,508	$2,852	$3,182	$3,496	$3,796	$4,081	$4,351	$4,607	$4,845	$5,071
	$350,000	$2,679	$3,023	$3,352	$3,668	$3,966	$4,252	$4,520	$4,776	$5,016	$5,242
	$400,000	$2,791	$3,135	$3,464	$3,779	$4,078	$4,365	$4,633	$4,888	$5,127	$5,354
	$450,000	$2,918	$3,264	$3,592	$3,908	$4,207	$4,491	$4,760	$5,016	$5,255	$5,480
	$500,000	$3,058	$3,404	$3,732	$4,047	$4,347	$4,632	$4,901	$5,155	$5,395	$5,620

Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations

Without Basement or Enclosure[3]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$ 712	$ 898	$1,077	$1,247	$1,409	$1,561	$1,707	$1,844	$1,973	$2,094
	$100,000	$ 972	$1,158	$1,335	$1,505	$1,667	$1,820	$1,967	$2,103	$2,232	$2,354
	$150,000	$1,152	$1,336	$1,513	$1,682	$1,840	$1,992	$2,137	$2,274	$2,400	$2,521
	$200,000	$1,351	$1,536	$1,710	$1,880	$2,040	$2,191	$2,335	$2,472	$2,600	$2,719
	$250,000	$1,484	$1,669	$1,844	$2,013	$2,173	$2,324	$2,467	$2,605	$2,732	$2,852
	$300,000	$1,625	$1,810	$1,986	$2,155	$2,314	$2,465	$2,610	$2,746	$2,873	$2,994
	$350,000	$1,701	$1,886	$2,063	$2,230	$2,391	$2,542	$2,686	$2,821	$2,949	$3,070
	$400,000	$1,786	$1,970	$2,146	$2,314	$2,474	$2,626	$2,770	$2,906	$3,034	$3,154
	$450,000	$1,878	$2,063	$2,238	$2,406	$2,566	$2,718	$2,863	$2,997	$3,125	$3,246
	$500,000	$1,977	$2,162	$2,337	$2,507	$2,666	$2,817	$2,961	$3,098	$3,224	$3,344

Non-Residential Business or Other Non-Residential Contents-Only Coverage

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 50,000	$ 173	$ 50,000	$ 423
$100,000	$ 275	$100,000	$ 654
$150,000	$ 372	$150,000	$ 870
$200,000	$ 470	$200,000	$1,095
$250,000	$ 570	$250,000	$1,319
$300,000	$ 671	$300,000	$1,546
$350,000	$ 771	$350,000	$1,771
$400,000	$ 870	$400,000	$1,996
$450,000	$ 967	$450,000	$2,221
$500,000	$1,066	$500,000	$2,447

NOTE: : Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

IV. Newly Mapped Procedure Rates

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NEWLY MAPPED TABLE 3. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008[1]

1–4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

WITH BASEMENT OR ENCLOSURE[2]			WITHOUT BASEMENT OR ENCLOSURE[3]		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
$ 20,000	$ 8,000	$144	$ 20,000	$ 8,000	$113
$ 30,000	$ 12,000	$181	$ 30,000	$ 12,000	$150
$ 50,000	$ 20,000	$242	$ 50,000	$ 20,000	$211
$ 75,000	$ 30,000	$291	$ 75,000	$ 30,000	$255
$100,000	$ 40,000	$322	$100,000	$ 40,000	$288
$125,000	$ 50,000	$341	$125,000	$ 50,000	$305
$150,000	$ 60,000	$362	$150,000	$ 60,000	$328
$200,000	$ 80,000	$404	$200,000	$ 80,000	$362
$250,000	$100,000	$436	$250,000	$100,000	$389

RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 8,000	$ 23	$ 8,000	$ 45
$ 12,000	$ 42	$ 12,000	$ 75
$ 20,000	$ 79	$ 20,000	$118
$ 30,000	$ 96	$ 30,000	$141
$ 40,000	$110	$ 40,000	$162
$ 50,000	$125	$ 50,000	$182
$ 60,000	$140	$ 60,000	$202
$ 80,000	$168	$ 80,000	$226
$100,000	$197	$100,000	$251

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached ggarage that has proper openings.

EFFECTIVE JANUARY 1, 2021

NEWLY MAPPED TABLE 3. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008[1]

1–4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

WITH BASEMENT OR ENCLOSURE[2]			WITHOUT BASEMENT OR ENCLOSURE[3]		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
$ 20,000	$ 8,000	$161	$ 20,000	$ 8,000	$127
$ 30,000	$ 12,000	$203	$ 30,000	$ 12,000	$168
$ 50,000	$ 20,000	$271	$ 50,000	$ 20,000	$236
$ 75,000	$ 30,000	$326	$ 75,000	$ 30,000	$286
$100,000	$ 40,000	$361	$100,000	$ 40,000	$323
$125,000	$ 50,000	$382	$125,000	$ 50,000	$342
$150,000	$ 60,000	$405	$150,000	$ 60,000	$367
$200,000	$ 80,000	$452	$200,000	$ 80,000	$405
$250,000	$100,000	$488	$250,000	$100,000	$436

RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 8,000	$ 25	$ 8,000	$ 50
$ 12,000	$ 47	$ 12,000	$ 84
$ 20,000	$ 88	$ 20,000	$132
$ 30,000	$108	$ 30,000	$158
$ 40,000	$123	$ 40,000	$181
$ 50,000	$140	$ 50,000	$204
$ 60,000	$157	$ 60,000	$226
$ 80,000	$188	$ 80,000	$253
$100,000	$221	$100,000	$281

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

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NEWLY MAPPED TABLE 4. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008[1]

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
With Basement or Enclosure[2]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$161	$177	$192	$208	$223	$236	$249	$260	$273
	$ 30,000	$177	$193	$209	$225	$239	$253	$266	$277	$290
	$ 50,000	$217	$235	$251	$266	$280	$294	$307	$318	$331
	$ 75,000	$237	$254	$270	$285	$299	$313	$327	$337	$350
	$100,000	$263	$280	$296	$312	$327	$339	$352	$364	$376
	$125,000	$270	$286	$300	$316	$331	$344	$358	$370	$381
	$150,000	$275	$291	$307	$322	$336	$350	$363	$375	$387
	$200,000	$312	$329	$344	$360	$374	$387	$400	$411	$423
	$250,000	$332	$349	$364	$380	$394	$406	$420	$433	$443
	$300,000	$349	$364	$379	$393	$406	$419	$433	$443	$455
	$350,000	$364	$380	$394	$408	$421	$434	$447	$457	$468
	$400,000	$379	$393	$407	$422	$435	$446	$460	$469	$481
	$450,000	$392	$406	$420	$435	$446	$458	$471	$482	$492
	$500,000	$404	$418	$433	$446	$457	$468	$482	$492	$502

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
Without Basement or Enclosure[3]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$126	$141	$153	$167	$180	$191	$202	$213	$223
	$ 30,000	$148	$162	$174	$187	$200	$211	$223	$234	$243
	$ 50,000	$190	$204	$216	$229	$242	$254	$265	$275	$285
	$ 75,000	$214	$227	$240	$253	$265	$276	$288	$298	$308
	$100,000	$236	$249	$261	$274	$286	$298	$310	$319	$330
	$125,000	$244	$257	$271	$281	$294	$305	$315	$327	$335
	$150,000	$253	$266	$279	$290	$302	$313	$324	$334	$344
	$200,000	$286	$298	$312	$324	$335	$347	$358	$366	$377
	$250,000	$303	$316	$330	$342	$353	$364	$375	$385	$394
	$300,000	$331	$341	$353	$363	$374	$385	$393	$402	$412
	$350,000	$349	$358	$371	$380	$390	$398	$408	$417	$426
	$400,000	$365	$374	$386	$394	$403	$413	$422	$431	$440
	$450,000	$381	$389	$398	$407	$417	$425	$435	$442	$453
	$500,000	$394	$401	$412	$420	$427	$438	$446	$454	$464

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

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NEWLY MAPPED TABLE 4. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008[1]

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

With Basement or Enclosure[2]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$180	$198	$215	$233	$250	$264	$279	$291	$306
	$ 30,000	$198	$216	$234	$252	$268	$283	$298	$310	$325
	$ 50,000	$243	$263	$281	$298	$314	$329	$344	$356	$371
	$ 75,000	$265	$284	$302	$319	$335	$351	$366	$377	$392
	$100,000	$295	$314	$332	$349	$366	$380	$394	$408	$421
	$125,000	$302	$320	$336	$354	$371	$385	$401	$414	$427
	$150,000	$308	$326	$344	$361	$376	$392	$407	$420	$433
	$200,000	$349	$368	$385	$403	$419	$433	$448	$460	$474
	$250,000	$372	$391	$408	$426	$441	$455	$470	$485	$496
	$300,000	$391	$408	$424	$440	$455	$469	$485	$496	$510
	$350,000	$408	$426	$441	$457	$472	$486	$501	$512	$524
	$400,000	$424	$440	$456	$473	$487	$500	$515	$525	$539
	$450,000	$439	$455	$470	$487	$500	$513	$528	$540	$551
	$500,000	$452	$468	$485	$500	$512	$524	$540	$551	$562

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

Without Basement or Enclosure[3]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$141	$158	$171	$187	$202	$214	$226	$239	$250
	$ 30,000	$166	$181	$195	$209	$224	$236	$250	$262	$272
	$ 50,000	$213	$228	$242	$256	$271	$284	$297	$308	$319
	$ 75,000	$240	$254	$269	$283	$297	$309	$323	$334	$345
	$100,000	$264	$279	$292	$307	$320	$334	$347	$357	$370
	$125,000	$273	$288	$304	$315	$329	$342	$353	$366	$375
	$150,000	$283	$298	$312	$325	$338	$351	$363	$374	$385
	$200,000	$320	$334	$349	$363	$375	$389	401	$410	$422
	$250,000	$339	$354	$370	$383	$395	$408	$420	$431	$441
	$300,000	$371	$382	$395	$407	$419	$431	$440	$450	$461
	$350,000	$391	$401	$416	$426	$437	$446	$457	$467	$477
	$400,000	$409	$419	$432	$441	$451	$463	$473	$483	$493
	$450,000	$427	$436	$446	$456	$467	$476	$487	$495	$507
	$500,000	$441	$449	$461	$470	$478	$491	$500	$508	$520

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

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NEWLY MAPPED TABLE 5. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008[1]

Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations

With Basement or Enclosure[2]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$1,036	$1,348	$1,645	$1,929	$2,200	$2,457	$2,701	$2,931	$3,147	$3,351
	$100,000	$1,486	$1,797	$2,094	$2,378	$2,648	$2,905	$3,149	$3,380	$3,595	$3,798
	$150,000	$1,798	$2,106	$2,401	$2,681	$2,949	$3,204	$3,445	$3,673	$3,886	$4,088
	$200,000	$1,975	$2,285	$2,578	$2,858	$3,127	$3,382	$3,624	$3,850	$4,065	$4,265
	$250,000	$2,101	$2,409	$2,704	$2,983	$3,252	$3,506	$3,747	$3,974	$4,190	$4,391
	$300,000	$2,239	$2,546	$2,841	$3,121	$3,389	$3,644	$3,885	$4,113	$4,326	$4,528
	$350,000	$2,392	$2,699	$2,993	$3,275	$3,541	$3,796	$4,036	$4,264	$4,479	$4,680
	$400,000	$2,492	$2,799	$3,093	$3,374	$3,641	$3,897	$4,137	$4,364	$4,578	$4,780
	$450,000	$2,605	$2,914	$3,207	$3,489	$3,756	$4,010	$4,250	$4,479	$4,692	$4,893
	$500,000	$2,730	$3,039	$3,332	$3,613	$3,881	$4,136	$4,376	$4,603	$4,817	$5,018

Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations

Without Basement or Enclosure[3]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$ 636	$ 802	$ 962	$1,113	$1,258	$1,394	$1,524	$1,646	$1,762	$1,870
	$100,000	$ 868	$1,034	$1,192	$1,344	$1,488	$1,625	$1,756	$1,878	$1,993	$2,102
	$150,000	$1,029	$1,193	$1,351	$1,502	$1,643	$1,779	$1,908	$2,030	$2,143	$2,251
	$200,000	$1,206	$1,371	$1,527	$1,679	$1,821	$1,956	$2,085	$2,207	$2,321	$2,428
	$250,000	$1,325	$1,490	$1,646	$1,797	$1,940	$2,075	$2,203	$2,326	$2,439	$2,546
	$300,000	$1,451	$1,616	$1,773	$1,924	$2,066	$2,201	$2,330	$2,452	$2,565	$2,673
	$350,000	$1,519	$1,684	$1,842	$1,991	$2,135	$2,270	$2,398	$2,519	$2,633	$2,741
	$400,000	$1,595	$1,759	$1,916	$2,066	$2,209	$2,345	$2,473	$2,595	$2,709	$2,816
	$450,000	$1,677	$1,842	$1,998	$2,148	$2,291	$2,427	$2,556	$2,676	$2,790	$2,898
	$500,000	$1,765	$1,930	$2,087	$2,238	$2,380	$2,515	$2,644	$2,766	$2,879	$2,986

Non-Residential Business or Other Non-Residential Contents-Only Coverage

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 50,000	$155	$ 50,000	$378
$100,000	$246	$100,000	$584
$150,000	$332	$150,000	$777
$200,000	$420	$200,000	$978
$250,000	$509	$250,000	$1,178
$300,000	$599	$300,000	$1,380
$350,000	$688	$350,000	$1,581
$400,000	$777	$400,000	$1,782
$450,000	$863	$450,000	$1,983
$500,000	$952	$500,000	$2,185

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

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NEWLY MAPPED TABLE 5. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008[1]

Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations

With Basement or Enclosure[2]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$1,160	$1,510	$1,842	$2,160	$2,464	$2,752	$3,025	$3,283	$3,525	$3,753
	$100,000	$1,664	$2,013	$2,345	$2,663	$2,966	$3,254	$3,527	$3,786	$4,026	$4,254
	$150,000	$2,014	$2,359	$2,689	$3,003	$3,303	$3,588	$3,858	$4,114	$4,352	$4,579
	$200,000	$2,212	$2,559	$2,887	$3,201	$3,502	$3,788	$4,059	$4,312	$4,553	$4,777
	$250,000	$2,353	$2,698	$3,028	$3,341	$3,642	$3,927	$4,197	$4,451	$4,693	$4,918
	$300,000	$2,508	$2,852	$3,182	$3,496	$3,796	$4,081	$4,351	$4,607	$4,845	$5,071
	$350,000	$2,679	$3,023	$3,352	$3,668	$3,966	$4,252	$4,520	$4,776	$5,016	$5,242
	$400,000	$2,791	$3,135	$3,464	$3,779	$4,078	$4,365	$4,633	$4,888	$5,127	$5,354
	$450,000	$2,918	$3,264	$3,592	$3,908	$4,207	$4,491	$4,760	$5,016	$5,255	$5,480
	$500,000	$3,058	$3,404	$3,732	$4,047	$4,347	$4,632	$4,901	$5,155	$5,395	$5,620

Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations

Without Basement or Enclosure[3]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$ 712	$ 898	$1,077	$1,247	$1,409	$1,561	$1,707	$1,844	$1,973	$2,094
	$100,000	$ 972	$1,158	$1,335	$1,505	$1,667	$1,820	$1,967	$2,103	$2,232	$2,354
	$150,000	$1,152	$1,336	$1,513	$1,682	$1,840	$1,992	$2,137	$2,274	$2,400	$2,521
	$200,000	$1,351	$1,536	$1,710	$1,880	$2,040	$2,191	$2,335	$2,472	$2,600	$2,719
	$250,000	$1,484	$1,669	$1,844	$2,013	$2,173	$2,324	$2,467	$2,605	$2,732	$2,852
	$300,000	$1,625	$1,810	$1,986	$2,155	$2,314	$2,465	$2,610	$2,746	$2,873	$2,994
	$350,000	$1,701	$1,886	$2,063	$2,230	$2,391	$2,542	$2,686	$2,821	$2,949	$3,070
	$400,000	$1,786	$1,970	$2,146	$2,314	$2,474	$2,626	$2,770	$2,906	$3,034	$3,154
	$450,000	$1,878	$2,063	$2,238	$2,406	$2,566	$2,718	$2,863	$2,997	$3,125	$3,246
	$500,000	$1,977	$2,162	$2,337	$2,507	$2,666	$2,817	$2,961	$3,098	$3,224	$3,344

Non-Residential Business or Other Non-Residential Contents-Only Coverage

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 50,000	$ 173	$ 50,000	$ 423
$100,000	$ 275	$100,000	$ 654
$150,000	$ 372	$150,000	$ 870
$200,000	$ 470	$200,000	$1,095
$250,000	$ 570	$250,000	$1,319
$300,000	$ 671	$300,000	$1,546
$350,000	$ 771	$350,000	$1,771
$400,000	$ 870	$400,000	$1,996
$450,000	$ 967	$450,000	$2,221
$500,000	$1,066	$500,000	$2,447

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that has proper openings.

NEWLY MAPPED TABLE 6A. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE APRIL 1, 2016 THROUGH DECEMBER 31, 2016

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2015–Dec 2015	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2016–Dec 2016	1. New business 2. Renewal of a policy written, in its prior term, as a PRP	1.000

NEWLY MAPPED TABLE 6B. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE JANUARY 1, 2017 THROUGH DECEMBER 31, 2017

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2016–Dec 2016	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2017–Dec 2017	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

NEWLY MAPPED TABLE 6C. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE JANUARY 1, 2018 THROUGH DECEMBER 31, 2018

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.325
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.325
Jan 2016–Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2017–Dec 2017	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2018–Dec 2018	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

NEWLY MAPPED TABLE 6D. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE JANUARY 1, 2019 THROUGH DECEMBER 31, 2019

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.415
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.415
Jan 2016–Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.230
Jan 2017–Dec 2017	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.070
Jan 2018–Dec 2018	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped Policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2019–Dec 2019	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

NEWLY MAPPED TABLE 6E. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE JANUARY 1, 2020 THROUGH DECEMBER 31, 2020

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008 – Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2015 – Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2016 – Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.350
Jan 2017 – Dec 2017	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.170
Jan 2018 – Dec 2018	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.100
Jan 2019 – Dec 2019	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2020 – Dec 2020	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

NEWLY MAPPED TABLE 6F. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE JANUARY 1, 2021 THROUGH DECEMBER 31, 2021

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008 – Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2015 – Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2016 – Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.350
Jan 2017 – Dec 2017	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.170
Jan 2018 – Dec 2018	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.100
Jan 2019 – Dec 2019	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2020 – Dec 2020	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2021 – Dec 2021	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

V. Mortgage Portfolio Protection Program (MPPP) Rates

MPPP RATE AND INCREASED COST OF COMPLIANCE (ICC) [1,2]

ZONE	MPPP RATES PER $100 OF BUILDING COVERAGE[3]	MPPP RATES PER $100 OF CONTENTS COVERAGE[3]	ICC PREMIUM FOR $30,000 COVERAGE[4,5]
Emergency Program Community	5.00	5.00	N/A
A Zones – All building & occupancy types, except A99, AR, AR Dual Zones	5.00 / 3.00	5.00 / 3.00	$56
V Zones – All building & occupancy types	11.00 / 11.00	11.00 / 11.00	$56
A99 Zone, AR, AR Dual Zones	1.12 / .67	1.42 / .60	$8

1. Include the Reserve Fund Assessment, Probation Surcharge, Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge, and Federal Policy Fee, if applicable, when calculating the Total Amount Due.
2. MPPP policies are not eligible for Community Rating System premium discounts.
3. For basic and additional insurance limits, refer to the How to Write section of this manual.
4. ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
5. The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.

VI. Residential Condominium Building Association Policy (RCBAP) Rates

CONDO TABLE 2B. PRE-FIRM SUBSIDIZED RATES INELIGIBILITY DETERMINATION[1,2]

WAS THERE A PRIOR NFIP POLICY FOR THIS PROPERTY IN APPLICANT'S NAME?	WAS THE PRIOR NFIP POLICY REQUIRED BY A LENDER?	DID THE PRIOR NFIP POLICY LAPSE WHILE REQUIRED BY A LENDER?	WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION?	WAS THE COMMUNITY REINSTATED WITHIN THE LAST 180 DAYS?	ELIGIBLE FOR PRE-FIRM SUBSIDIZED RATES
YES	YES	YES	YES	NO	**NO**
YES	YES	YES	NO	YES	**NO**
YES	YES	YES	NO	NO	**NO**

1. Use this table for all applications for Pre-FIRM buildings.
2. Also use this table for policy reinstatements by means of renewal, where coverage has lapsed more than 30 days after the prior policy expiration or cancellation date, and where the named insured has not maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date.

CONDO TABLE 2C. CONDOMINIUM PRE-FIRM RATE TABLE HIERARCHY

PRE-FIRM	PRE-FIRM SRL	PRE-FIRM SUBSTANTIALLY IMPROVED	HIGH-RISE TABLE FOR RATING	LOW-RISE TABLE FOR RATING
YES	YES	NO	**N/A**	**4B**
YES	NO	YES	**3B**	**4C**
YES	YES	YES	**N/A**	**4B**

CONDO TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES[1]

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM[2,3,4]			REGULAR PROGRAM POST-FIRM	
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	1.34 / .383	1.73 / .919	1.32 / .074	1.32 / .074	1.92 / .343
WITH BASEMENT	1.45 / .511	1.82 / 1.923	1.60 / .098	1.60 / .098	SUBMIT FOR RATE
WITH ENCLOSURE	1.45 / .383	1.82 / .944	1.39 / .074	1.39 / .074	
ELEVATED ON CRAWLSPACE	1.34 / .383	1.73 / .919	1.32 / .074	1.32 / .074	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.34 / .383	1.73 / .919	1.32 / .074	1.32 / .074	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM[2,3,4]			REGULAR PROGRAM POST-FIRM	
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.48 /1.63	1.90 / 3.90	2.15 / .81	2.15 / .81	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.48 /1.93	1.90 / 4.58	2.15 / .92	2.15 / .92	
LOWEST FLOOR ONLY – ABOVE GROUND LEVEL	1.48 /1.93	1.90 / 4.58	1.71 / .85	1.71 / .85	1.54 / .29
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.48 /1.35	1.90 / 4.03	1.71 / .54	1.71 / .54	1.16 / .18
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.38 / .12	.54 / .47	.35 / .12	.35 / .12	.35 / .12

BUILDING — A1–A30, AE · POST-FIRM[5]

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE[5,6]	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE[5,6]
+4	.34 / .047	.30 / .047
+3	.39 / .047	.34 / .047
+2	.56 / .047	.40 / .047
+1	1.05 / .063	.56 / .063
0	2.36 / .077	1.44 / .077
−1[6,7]	6.10 / .178	3.48 / .151
−2	SUBMIT FOR RATE	

CONTENTS — A1–A30, AE · POST-FIRM[5]

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[6])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[6])	BASEMENT/ENCLOSURE/ CRAWLSPACE[6] AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 /.12
+3	.38 / .12	.38 / .12	.38 / .12	.35 /.12
+2	.38 / .12	.38 / .12	.38 / .12	.35 /.12
+1	.53 / .12	.40 / .12	.38 / .12	.35 /.12
0	1.02 / .12	.75 / .12	.38 / .12	.35 /.12
−1[7,8]	2.33 / .30	1.77 / .20	.59 / .12	.35 /.12
−2	SUBMIT FOR RATE			.35 /.12

1. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
2. Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If there has been a lapse in coverage, refer to Condo Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
3. Refer to the Pre-FIRM rating hierarchy guidance and chart in Condo Table 2C to determine which Pre-FIRM rate table to use.
4. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
5. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use Appendix C: Lowest Floor Guide in this manual to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
6. Includes subgrade crawlspace.
7. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
8. If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

CONDO TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015[1,2,3,4]

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

BUILDING

REGULAR PROGRAM PRE-FIRM

BUILDING TYPE	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X
NO BASEMENT/ENCLOSURE	3.21 / .881	4.08 /2.196	1.32 / .074
WITH BASEMENT	3.39 /1.241	4.34 /4.681	1.60 / .098
WITH ENCLOSURE	3.39 / .881	4.34 /2.266	1.39 / .074
ELEVATED ON CRAWLSPACE	3.21 / .881	4.08 /2.196	1.32 / .074
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	3.21 / .881	4.08 /2.196	1.32 / .074

CONTENTS

REGULAR PROGRAM PRE-FIRM

CONTENTS LOCATION	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	3.61 / 3.91	4.67 / 9.54	2.15 / .81
ENCLOSURE/CRAWLSPACE AND ABOVE	3.61 / 4.67	4.67 /11.23	2.15 / .92
LOWEST FLOOR ONLY – ABOVE GROUND LEVEL	3.61 / 4.67	4.67 /11.23	1.71 / .85
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	3.61 / 3.23	4.67 / 9.88	1.71 / .54
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.35 / .12	.59 /51	.35 / .12

1. Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Condo Table 3A, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to the Pre-FIRM rating guidance hierarchy and chart in Condo Table 2C to determine which Pre-FIRM rate table to use.
3. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
4. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.

CONDO TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES[1]

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

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS[2]

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR EC[3]	.91 /.057	.47 /.13
WITHOUT CERTIFICATION OF COMPLIANCE OR EC[4,9]	2.83 /.092	1.05 /.15

POST-FIRM UNNUMBERED A ZONE WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE[2,5]

ELEVATION DIFFERENCE	BUILDING	CONTENTS[6]	TYPE OF EC
+5 OR MORE	.88 /.070	.33 /.08	NO BFE[7]
+2 TO +4	1.79 /.082	.79 /.10	
+1	3.40 /.190	1.43 /.11	
0 OR BELOW	***	***	
+2 OR MORE	.75 /.058	.32 /.08	WITH BFE[8]
0 TO +1	2.81 /.082	1.20 /.09	
−1	6.66 /.240	2.71 /.16	
−2 OR BELOW	***	***	
NO EC[9]	8.34 /1.30	3.52 /.80	NO EC

1. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
2. Post-FIRM buildings in zones A, AO, or AH with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or EC" rates and would not have to follow Submit- for-Rate procedures.
3. "With Certification of Compliance or EC" rates are to be used when the EC shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
4. "Without Certification of Compliance or EC" rates are to be used on Post-FIRM buildings when the EC shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
5. Pre-FIRM buildings in Unnumbered A Zones with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.
6. For elevation-rated policies, when contents are located 1 floor or more above the lowest floor used for rating, use .35/.12.
7. NO BFE: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.
8. WITH BFE: Elevation difference is the measured distance between the lowest floor of the building and the BFE provided by the community or registered professional engineer, surveyor, or architect.
9. For policies with effective dates on or after October 1, 2011, the NO EC rates apply only to renewals and transfers.

***Use the *Specific Rating Guidelines* (SRG) manual.**

CONDO TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AR AND AR DUAL ZONES[1]

BUILDING – PRE-FIRM[2] AND POST-FIRM NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.32 /.074
With Basement	1.60 /.098
With Enclosure	1.39 /.074
Elevated on Crawlspace	1.32 /.074
Non-Elevated with Subgrade Crawlspace	1.32 /.074

CONTENTS – PRE-FIRM[2] AND POST-FIRM NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	2.15 /.81
Enclosure/Crawlspace and above	2.15 /.92
Lowest floor only – above ground level	1.71 /.85
Lowest floor above ground level and higher floors	1.71 /.54
Above ground level more than 1 full floor	.35 /.12

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

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE[3]	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE[3]
+4	.34 /.047	.30 /.047
+3	.39 /.047	.34 /.047
+2	.56 /.047	.40 /.047
+1	1.05 /.063	.56 /.063
0	1.32 /.074	1.44 /.077
−1[4]	SEE FOOTNOTE 4	

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

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2])	BASEMENT/ENCLOSURE/ CRAWLSPACE[2] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.53 /.12	.40 /.12	.38 /.12	.35 /.12
0	1.02 /.12	.75 /.12	.38 /.12	.35 /.12
−1[4]	SEE FOOTNOTE 4			

1. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
2. Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
3. Includes subgrade crawlspace.
4. Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

CONDO TABLE 3E. RCBAP HIGH-RISE CONDOMINIUM RATES [1,2]

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

REGULAR PROGRAM — 1975–1981[3] POST-FIRM CONSTRUCTION[4]
FIRM ZONES V1–V30, VE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE[5,6]	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE[5,6]
0[7]	7.16 / .421	6.78 / .421
−1[8]	10.90 /1.573	10.16 / 1.208
−2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[5])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[5])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[54] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0[7]	5.78 /2.53	5.75 /2.43	3.54 /2.15	.56 /.25
−1[8]	8.70 /8.21	8.21 /8.21	4.17 /2.25	.56 /.25
−2	***	***	***	***

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
2. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-’81 V-Zone rate table if the rates are more favorable to the insured. Refer to instructions in the How to Write section of this manual for V-Zone Optional Rating.
4. For 1981 Post-FIRM construction rating, refer to Condo Table 3A.
5. Includes subgrade crawlspace.
6. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
7. These rates are to be used if the lowest floor of the building is at or above the BFE.
8. Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE

***Use the SRG manual.**

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

SUBMIT FOR RATING

CONDO TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES[1]

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[2,3,4]

For Pre-FIRM 1–4 Family SRL property renewals, use Table 4B.

	FIRM ZONES:	A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	1.09 /1.08	1.52 /2.03	1.48 /2.72	1.95 /5.00	.82 /.24	1.30 /.41
	WITH BASEMENT	1.20 /1.33	1.52 /2.03	1.57 /4.72	1.95 /4.72	.89 /.34	1.47 /.50
	WITH ENCLOSURE	1.20 /1.57	1.52 /2.03	1.57 /5.12	1.95 /5.12	.89 /.38	1.47 /.60
	ELEVATED ON CRAWLSPACE	1.09 /1.08	1.52 /2.03	1.48 /2.72	1.95 /5.00	.82 /.24	1.30 /.41
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.09 /1.08	1.52 /2.03	1.48 /2.72	1.95 /5.00	.82 /.24	1.30 /.41

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

	FIRM ZONES:	A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.82 / .24	1.30 /.41	2.72 / .46	1.54 / .29
	WITH BASEMENT	.89 / .34	1.47 /.50	***	***
	WITH ENCLOSURE	.89 / .38	1.47 /.60	***	***
	ELEVATED ON CRAWLSPACE	.82 / .24	1.30 /.41	2.72 / .46	1.54 / .29
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.82 / .24	1.30 /.41	2.72 / .46	1.54 / .29

FIRM ZONES:	AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY[4])	
	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR EC[6]	.23 / .08	.38 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR EC[7,8]	1.56 / .26	.84 / .15

1. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
2. Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If there has been a lapse in coverage, refer to Condo Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
3. Refer to the Pre-FIRM rating hierarchy guidance and chart in Condo Table 3A to determine which Pre-FIRM rate table to use.
4. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
5. Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or EC" rates and would not have to follow Submit-for-Rate procedures.
6. "With Certification of Compliance or EC" rates are to be used when the EC shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
7. "Without Certification of Compliance or EC" rates are to be used on Post-FIRM buildings when the EC shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
8. For transfers and renewals of existing business where there is no Letter of Compliance or EC in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

***Use the SRG manual.**

CONDO TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES 1–4 FAMILY SRL PROPERTIES[1]

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[2,3,4,5]

	FIRM ZONES:	A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	2.54 /2.77	3.54 /5.15	3.40 / 7.03	4.50 /12.94	.82 /.24	1.30 /.41
	WITH BASEMENT	2.75 /3.40	3.54 /4.33	3.63 /12.18	4.50 /12.17	.89 /.34	1.47 /.50
	WITH ENCLOSURE	2.75 /4.05	3.54 /4.43	3.63 /13.29	4.50 /13.27	.89 /.38	1.47 /.60
	ELEVATED ON CRAWLSPACE	2.54 /2.77	3.54 /5.15	3.40 / 7.03	4.50 /12.94	.82 /.24	1.30 /.41
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	2.54 /2.77	3.54 /5.15	3.40 / 7.03	4.50 /12.94	.82 /.24	1.30 /.41

1. For additional guidance, refer to Appendix I: Severe Repetitive Loss Properties in this manual.
2. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If there has been a lapse in coverage, refer to Condo Table 3A, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
3. Refer to Condo Table 3A, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
4. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
5. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.

CONDO TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015[1,2,3,4]

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES

	FIRM ZONES:	A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	2.62 /2.56	3.61 /4.84	3.51 / 6.56	4.67 /12.07	.82 /.24	1.30 /.41
	WITH BASEMENT	2.79 /3.16	3.61 /4.04	3.75 /11.34	4.67 /11.34	.89 /.34	1.47 /.50
	WITH ENCLOSURE	2.79 /3.75	3.61 /4.16	3.75 /12.35	4.67 /12.35	.89 /.38	1.47 /.60
	ELEVATED ON CRAWLSPACE	2.62 /2.56	3.61 /4.84	3.51 / 6.56	4.67 /12.07	.82 /.24	1.30 /.41
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	2.62 /2.56	3.61 /4.84	3.51 / 6.56	4.67 /12.07	.82 /.24	1.30 /.41

1. Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Condo Table 3A in this section of the manual, Pre-FIRM Subsidized Rate Ineligibility Determination to confirm whether Pre- FIRM subsidized rates can be used.
2. Refer to the Pre-FIRM rating guidance hierarchy and chart in Condo Table 3A to determine which Pre-FIRM rate table to use.
3. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
4. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.

CONDO TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES[1,2]

(Including Townhouse/Rowhouse)

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[3]	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[4]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[4]
+4	.27 / .12	.27 / .08	.22 / .08
+3	.31 / .12	.31 / .08	.25 / .08
+2	.45 / .12	.43 / .08	.36 / .08
+1	.84 / .16	.77 / .08	.57 / .09
0	1.89 / .27	1.75 / .08	1.01 / .14
−1[5]	4.52 / .63	4.31 / .16	1.33 / .15
−2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[3]	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[4])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[4] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.34 /.12	.38 /.12	.32 /.12
+3	.38 /.12	.34 /.12	.38 /.12	.32 /.12
+2	.38 /.12	.34 /.12	.38 /.12	.32 /.12
+1	.53 /.12	.45 /.12	.40 /.12	.33 /.12
0	1.02 /.12	.84 /.12	.44 /.12	.40 /.12
−1[5]	2.33 /.31	1.99 /.20	.64 /.12	.40 /.12
−2	***	***	***	.40 /.12

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
2. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. If the Lowest Floor is –1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, refer to the Lowest Floor Determination subsection in Appendix C: Lowest Floor Guide in this manual or contact the insurer for rating guidance; rate may be lower.
4. Includes subgrade crawlspace.
5. If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

***Use the SRG manual.**

CONDO TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE[1,2,3]

ELEVATION DIFFERENCE	BUILDING	CONTENTS[4]	TYPE OF EC
+5 OR MORE	.58 / .12	.63 / .11	NO BFE[5]
+2 TO +4	1.68 / .18	1.08 / .11	
+1	3.23 / .24	2.21 / .13	
0 OR BELOW	***	***	
+2 OR MORE	.57 / .10	.63 / .11	WITH BFE[6]
0 TO +1	2.46 / .20	1.68 / .12	
−1	6.31 / .40	4.02 / .16	
−2 OR BELOW	***	***	
NO EC[7]	7.89 / 1.30	5.74 / .81	NO EC

1. Zone A buildings with basement/enclosure without proper openings/crawlspace without proper openings/subgrade crawlspace: follow Submit-for-Rate procedures in the How to Write section of this manual.
2. Pre-FIRM buildings with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.
3. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
4. For elevation-rated policies, when contents are located 1 floor or more above lowest floor used for rating, use .35/.12.
5. No BFE: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.
6. With BFE: Elevation difference is the measured distance between the lowest floor of the building and the BFE provided by the community or registered professional engineer, surveyor, or architect.
7. For policies with effective dates on or after October 1, 2011, the No EC rates apply only to renewals and transfers.

***Use the SRG manual.**

CONDO TABLE 4F. RCBAP LOW-RISE CONDOMINIUM RATES[1]

(Including Townhouse/Rowhouse)

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

AR AND AR DUAL ZONES

REGULAR PROGRAM – PRE-FIRM[2] AND POST-FIRM NOT ELEVATION-RATED RATES

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.82 /.24	1.30 /.41
WITH BASEMENT	.89 /.34	1.47 /.50
WITH ENCLOSURE	.89 /.38	1.47 /.60
ELEVATED ON CRAWLSPACE	.82 /.24	1.30 /.41
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.82 /.24	1.30 /.41

REGULAR PROGRAM – PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[2]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[3]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[3]
+4	.27 / .12	.27 /. 08	.22 / .08
+3	.31 / .12	.31 / .08	.25 / .08
+2	.45 / .12	.43 / .08	.36 / .08
+1	.82 / .16	.77 / .08	.57 / .09
0	.82 / .24	.82 / .13	.89 / .14
−1[4]	SEE FOOTNOTE 4		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/ CRAWLSPACE[3])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[3])	BASEMENT/ENCLOSURE/ CRAWLSPACE[3] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.34 /.12	.38 /.12	.32 /.12
+3	.38 /.12	.34 /.12	.38 /.12	.32 /.12
+2	.38 /.12	.34 /.12	.38 /.12	.32 /.12
+1	.53 /.12	.45 /.12	.40 /.12	.33 /.12
0	1.02 /.12	.84 /.12	.44 /.12	.40 /.12
−1[4]	SEE FOOTNOTE 4			

1. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
2. Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
3. Includes subgrade crawlspace.
4. Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

CONDO TABLE 4G. RCBAP LOW-RISE CONDOMINIUM RATES[1,2]

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION[3,4]
FIRM ZONES V1–V30, VE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[5]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[5]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[5]
0[6]	7.16 / 1.42	6.19 / 1.42	5.34 / 1.42
−1[7]	10.65 / 5.89	10.35 / 5.89	7.38 / 5.35
−2	***	***	***

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION[3,4]
FIRM ZONES V1–V30, VE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[5])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[5])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[5] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0[6]	5.78 / 2.65	5.78 / 2.55	3.71 / 2.25	.56 / .25
−1[7]	8.80 / 8.60	8.60 / 8.60	4.37 / 2.35	.56 / .25
−2	***	***	***	.56 / .25

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use Appendix C: Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. Refer to instructions in the How to Write section for V-Zone Optional Rating.
4. For 1981 Post-FIRM construction rating, refer to Condo Tables 5A and 5B.
5. Includes subgrade crawlspace.
6. These rates are to be used if the lowest floor of the building is at or above the BFE.
7. Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

***Use the SRG manual.**

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

SUBMIT FOR RATING

CONDO TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V1–V30, VE ZONE RATES[1,2] ELEVATED BUILDINGS FREE OF OBSTRUCTION[3] BELOW THE BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE[4]	BUILDING RATE	CONTENTS RATE
+4 or more	1.42	.90
+3	1.63	.98
+2	2.22	1.42
+1	2.95	1.92
0	3.63	2.49
−1	4.43	3.25
−2	5.32	4.10
−3	6.23	5.03
−4 or lower	***	***

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

1. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. Refer to instructions in the How to Write section for V-Zone Optional Rating.
2. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. FREE OF OBSTRUCTION – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
   a. Insect screening, provided that no additional supports are required for the screening; or
   b. Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
   c. Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
   d. One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

   Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
4. Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

NOTE: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

***Use the SRG manual.**

CONDO TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V1–V30, VE ZONE RATES[1,2,3] ELEVATED BUILDINGS WITH OBSTRUCTION[4] BELOW THE BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE[5]	BUILDING RATE	CONTENTS RATE
+4 or more	2.47	1.21
+3	2.81	1.28
+2	3.33	1.73
+1	3.80	2.18
0	4.55	2.84
−1[6]	5.35	3.71
−2[6]	6.13	4.62
−3[6]	6.99	5.49
−4 or lower[5]	***	***

1. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. Refer to instructions in the How to Write section for V-Zone Optional Rating.
2. Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* manual.
3. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
4. WITH OBSTRUCTION – The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). Refer to the How to Write section of this manual for details.
5. Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.
6. For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

***Use the SRG manual.**

TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V-ZONE RATES

SUBMIT FOR RATING

CONDO TABLE 6. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

INCREASED COST OF COMPLIANCE (ICC) COVERAGE

All Except Submit-for-Rate Policies[1]
Premiums for $30,000 ICC Coverage

CONDO RATE TABLE	RATED ZONE	BUILDING TYPE	ELEVATION DIFFERENCE	RCBAP ICC PREMIUM
Table 3A	A, AE, A1–A30, AO, AH, V, VE, and V1–V30	Pre-FIRM subsidized High Rise (HR) rated without elevation	N/A	$56
	A99, B, C, and X	All HR	N/A	$8
	D	Post-FIRM HR No Basement/Enclosure	N/A	$8
	A, AE, A1–A30, AO, AH, V, VE, and V1–V30	All HR full-risk rated with elevation	> −2	$8
Table 3B	A, AE, A1–A30, AO, AH, V, VE, and V1–V30	All HR	N/A	$56
Table 3C	AO and AH	All Post-FIRM HR No Basement/ Enclosure or Pre-FIRM Optional Rating	Any	$8
	Unnumbered A	Post-FIRM No Basement/Enclosure HR and All Pre-FIRM HR Optional Rating	> 0 With no BFE, or > −2 with BFE	$8
Table 3D	AR and AR Dual	All HR rated without elevation	N/A	$8
	AR and AR Dual	All HR rated with elevation	> −1	$8
Table 3E	('75-'81) VE, V1–V30	All HR	> −2	$33
Table 4A	A, AE, A1-A30, AO, AH, V, VE, and V1–V30	Pre-FIRM LR rated without elevation	N/A	$56
	A99, B, C, and X	All LR	N/A	$8
	AO and AH	Post-FIRM LR No Basement/Enclosure or Pre-FIRM Optional Rating	Any	$8
	D	Post-FIRM LR No Basement/Enclosure	N/A	$8
Table 4B (SRL)	A, AE, A1-A30, AO, AH, V, VE, and V1–V30	Pre-FIRM subsidized LR rated without elevation	N/A	$56
Table 4C (substantial improvement)	A, AE, A1-A30, AO, AH, V, VE, and V1–V30	Pre-FIRM subsidized LR rated without elevation	N/A	$56
Table 4D	AE, A1–A30	Post-FIRM LR and Pre-FIRM LR Optional Rating	> −2	$8
Table 4E	Unnumbered A	Post-FIRM No Basement/Enclosure LR and All Pre-FIRM HR Optional Rating	> 0 With no BFE, or > −2 with BFE	$8
Table 4F	AR and AR Dual	All LR rated without elevation	N/A	$8
	AR and AR Dual	All LR rated with elevation	> −1	$8
Table 4G	('75–'81) VE, V1–V30	All LR	> −2	$33
Table 5A	(Post '81) VE, V1–V30	Post-FIRM LR and LR Elevated no enclosure and Pre-FIRM HR and LR Elevated no enclosure and Post-FIRM '75–'81	> −4	$21
Table 5B	(Post '81) VE, V1–V30	Post-FIRM LR and LR Elevated with enclosure and Pre-FIRM LR and LR Elevated with enclosure and Post-FIRM '75–'81	> −4	$21

1. Use the ICC Premium Table contained in the *Specific Rating Guidelines* manual.

CONDO TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES[1,2,3]

CATEGORY 1 – LOW-RISE CONDOMINIUM BUILDING-AND-CONTENTS POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2–4 UNITS		5 OR MORE UNITS	
BUILDING/CONTENTS	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
$1,000/$1,000	1.000[2]	N/A	1.000[2]	N/A	1.000[2]	N/A
$1,250/$1,250	.980	N/A	.990	N/A	.995	N/A
$1,500/$1,500	.965	1.050[2]	.980	1.025[2]	.990	1.025[2]
$2,000/$2,000	.925	1.000	.960	1.000	.975	1.000
$3,000/$3,000	.850	.925	.930	.965	.950	.975
$4,000/$4,000	.775	.850	.900	.930	.925	.950
$5,000/$5,000	.750	.810	.880	.910	.915	.930
$10,000/$10,000	.600	.650	.735	.765	.840	.860
$25,000/$25,000	.500	.550	.635	.665	.740	.760

CATEGORY 2 – LOW-RISE CONDOMINIUM BUILDING-ONLY POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2–4 UNITS		5 OR MORE UNITS	
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
$1,000	1.000[3]	N/A	1.000[3]	N/A	1.000[3]	N/A
$1,250	.980	N/A	.990	N/A	.995	N/A
$1,500	.965	1.050[3]	.975	1.040[3]	.985	1.025[3]
$2,000	.925	1.000	.950	1.000	.970	1.000
$3,000	.865	.935	.910	.960	.940	.970
$4,000	.815	.880	.870	.920	.920	.950
$5,000	.765	.830	.835	.880	.900	.930
$10,000	.630	.685	.650	.690	.830	.860
$25,000	.530	.580	.550	.585	.730	.760

CATEGORY 3 – HIGH-RISE CONDOMINIUM POLICIES, BUILDING-AND-CONTENTS AND BUILDING-ONLY

The deductible factors are multipliers, and total deductible amounts are subject to a maximum dollar discount per annual premium.

BUILDING/CONTENTS

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	
$1,000/ $1,000	1.000[3]	N/A	N/A
$1,250/ $1,250	.995	N/A	$14
$1,500/ $1,500	.990	1.025[3]	$28
$2,000/ $2,000	.980	1.000	$56
$3,000/ $3,000	.960	.980	$111
$4,000/ $4,000	.940	.960	$166
$5,000/ $5,000	.920	.940	$221
$10,000/$10,000	.840	.860	$476
$25,000/$25,000	.740	.760	$1,001

BUILDING ONLY

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	
$1,000	1.000[3]	N/A	N/A
$1,250	.995	N/A	$13
$1,500	.985	1.025[3]	$27
$2,000	.970	1.000	$55
$3,000	.940	.970	$110
$4,000	.920	.950	$165
$5,000	.900	.930	$220
$10,000	.830	.860	$475
$25,000	.730	.760	$1,000

1. Pre-FIRM/Post-FIRM deductibles apply to all buildings receiving full-risk rates, including Pre-FIRM buildings rated with elevation data, or in the non-SFHA. Pre-FIRM deductibles apply only to policies receiving Pre-FIRM subsidized premium rates.
2. Only available if building coverage is $100,000 or less.
3. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.

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