National Flood Insurance Program

Specific Rating Guidelines

April 2020

FEMA

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INTRODUCTION AND GENERAL INSTRUCTIONS

This *Specific Rating Guidelines* manual provides the rules and rates for **Submit-for-Rate** risks. These are properties at high flood risk that, because of peculiarities in their exposure to flooding, do not lend themselves to pre-programmed rates noted in the *NFIP Flood Insurance Manual.* These risks require an in-depth underwriting analysis before a risk premium rate can be applied.

Use of these guidelines is restricted to: (1) the National Flood Insurance Program (NFIP) servicing contractor and (2) those Write Your Own (WYO) companies approved by the Federal Emergency Management Agency (FEMA) as having established a designated specific rating unit within their underwriting departments. Changes to this edition of the SRG manual are identified by red text. Related footers have been updated to reflect the latest effective date for this manual.

The WYO Companies and the NFIP Direct Servicing Agent must obtain all the required information to properly rate and issue Submit-for-Rate risks. These policies must be re-rated annually upon renewal. If the rates are unpublished or the policy is rated with special rates, a request must be submitted online through the Submit-for-Rate link in the Underwriting & Claims Operation Review Tool (UCORT), 60 days prior to the expiration date of the policy to the NFIP Bureau and Statistical Agent (BSA) Underwriting Department for rate verification.

The following information is required for all Submit-for-Rate risks:

- NFIP Application
- Elevation Certificate Form
- Photographs
- Submit-for-Rate Worksheet
- Elevated Building Determination Form
- Miscellaneous (variance statement for Post-FIRM buildings, list of machinery and equipment servicing the building, breakaway wall certification, V-Zone Risk Factor Rating Form, etc.)

If the rates are unpublished in this manual or special rates are required, the insurer must submit all the required documentation listed above to the NFIP Bureau and Statistical Agent (BSA) Underwriting Department through the Submit-for-Rate link in UCORT at www.nfip.fema.gov/Default/Login. The file will then be forwarded to FEMA for rates after preliminary processing.

The NFIP's two-fold goal of establishing sound actuarial rates and obtaining information for enforcing floodplain management requires that the following procedures be followed for risks that fall within the Submit-for-Rate category.

1. All policies (new and renewal) must be rated using the rates that are in effect at the inception date of each policy term.

- A quote on a specifically rated risk is good for 90 days, except for ICC premium, Federal Policy Fee, and Probation Surcharge, if applicable. No premium should be accepted before the quote is made.
- All rates contained in these guidelines are based on the NFIP's minimum deductibles, currently $1,000 for coverage up to $100,000, and $1,250 for coverage over $100,000, based on whether the building is Pre- or Post-FIRM.

2. Before a specific rate can be quoted for a risk, the underwriter must have the following:

- Complete NFIP Flood Insurance Application.
- Complete Elevation Certificate

- A letter of variance issued by the local community stating that permission was granted to construct the building if the building is Post-FIRM and constructed with the lowest floor elevation below the BFE. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required. Refer to Exhibit 5 (Variance Chart) in the Appendix, which provides a list of risks that require a variance.
- Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction. In some cases, particularly large commercial risks, copies of blueprints are extremely valuable in evaluating the risk.
- The square footage of any enclosure(s) below the elevated floor, the use of the enclosure, a list of machinery and equipment servicing the building, and each item's approximate value must be provided.
- The value of the above-grade enclosure (hanging floor or mid-level entry).
- If the area below the elevated floor is enclosed using masonry walls and these walls are represented as being breakaway walls in V Zones, a signed letter from a local building official, an engineer, or an architect is needed for verification. If the photographs submitted with an application appear to display masonry walls, this verification is required to validate breakaway wall construction.
- A statement from the applicant or applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (give date).
- If the building has a basement, a list of machinery and equipment servicing the building located in the basement and each item's approximate value must be provided. The valuation of the machinery and equipment must coincide with the coverage being afforded by the policy being written. If the policy provides replacement cost, then replacement cost valuation must be used; otherwise, actual cash value must be used.
- For a non-residential building with an interior pit (oil pit), provide a photo of the interior of the pit.
- For a building with an above-grade enclosure (hanging floor, mid-level entry), provide a photo of the interior of the enclosed area.
- If applying elevator loading on a Pre- or Post-FIRM elevated building with an elevator(s) below the BFE (below the HAG for AO and Unnumbered A zone with no estimated BFE), provide the total number of elevators.

  NOTE: Do not include chairlifts.
- For Post-FIRM elevated buildings, an Elevated Building Determination Form signed by the insured must be secured before the policy can be issued. Effective October 1, 2010, use of this form is limited to elevated buildings where the lower level is fully enclosed and the foundation system meets the NFIP definition of an elevated building.

  NOTE: If the lower level is fully enclosed and finished, or used for other than parking, storage, or building access, and the foundation system is not visible from the photographs, the policy must be issued as a non-elevated building unless an engineering certification is provided certifying that the building's lowest elevated floor is raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns, as defined in the Standard Flood Insurance Policy (SFIP).
- For all Post '81 V-Zone, non-elevated buildings, foundation/structural plans must be obtained before a specific rate can be provided. In the event that foundation/structural plans are not available, the applicant or agent/producer may provide a written statement to that effect.

3. Pre-FIRM elevated buildings using optional Post-FIRM rating will be rated in a manner similar to non-elevated buildings, with limited exceptions.

Pre-FIRM buildings with enclosures below the lowest elevated floor of an elevated building do not have the same coverage limitations as Post-FIRM structures, in accordance with the SFIP. Therefore, Pre-FIRM elevated buildings with enclosures cannot be rated the same as Post-FIRM elevated buildings with enclosures, and must be rated in a manner similar to Post-FIRM non-elevated buildings without basement or enclosure.

Pre-FIRM buildings can be rated using full-risk rates if more favorable to the insured. The decision to obtain an Elevation Certificate and to request full-risk rating of a Pre-FIRM building eligible for subsidized premium rates is an option of the insured. Subsidized rates will continue to be used until the full-risk rates are more favorable. Subsidized premium rates will be phased out over time through annual premium increases. Once it is determined that full-risk rating will provide a lower premium, a policy may be endorsed for the current policy year only to obtain a lower rate.

When presented with a valid Elevation Certificate, an insurer must record the elevation data in order to determine whether Optional Elevation Rating will benefit the insured. A comparison must be made at each renewal as Pre-FIRM subsidized premium rates are phased out under the law.

4. Special Rates.

Certain risks may be eligible for FEMA Special Rates consideration. This process provides a mechanism for the policyholder to submit additional information to FEMA that may result in a reduction to the rate based on specific characteristics that are not common to similarly classified buildings. Until this Special Rate application has been reviewed and accepted by FEMA, the rates published in this manual or the *NFIP Flood Insurance Manual* should be used.

Submit-for-Rates issued with FEMA Special Rates must be reported to the NFIP Bureau and Statistical Agent using Risk Rating Method 'S' for Post-FIRM buildings, and using Risk Rating Method "E" for Pre-FIRM buildings.

Special Rates consideration risks include the following:

- Subgrade crawlspaces when the distance between the subgrade crawlspace floor and the top of the next higher floor is greater than 5 feet or the top of the bottom floor elevation is more than 2 feet below the lowest adjacent grade.
- High-rise residential condominium buildings with basements, eligible under the Residential Condominium Building Association Policy, where the lowest floor elevation is below the BFE, unfinished, and used for building access, parking, or storage only;
- Pre-FIRM buildings with unfinished partial enclosures below the BFE (where a partial enclosure does not enclose the entire area under the elevated floor);
- 2–4 family dwellings with an attached garage, where the floor level of the garage is below the level of the building. For 2–4 family dwellings, the elevation of the garage must be used as the lowest floor on contents-only policies, but the rates are to be based on the elevation of the finished floor; *and*

To request FEMA Special Rates, the insurer must submit the appropriate documentation to the NFIP Bureau and Statistical Agent through the Submit-for-Rate link in UCORT along with a complete application and Elevation Certificate. The required documentation includes the following:

Pre-FIRM Unfinished Partial Enclosures

- All applicable documentation listed on pages iii through v of these guidelines
- Pictures of the interior and exterior of the lowest elevated floor
- Size of the lowest elevated floor
- Value of the lowest elevated floor
- List and value of machinery and equipment servicing the building, and appliances (The value of the machinery and equipment is only required for other residential, non-residential and RCBAP high-rise buildings.)

  Examples of machinery and equipment are listed below.
  - Hot water heater
  - Furnace
  - Boiler
  - Enclosed generator
  - Air conditioner
  - Fuel tanks

Unfinished subgrade crawlspaces

- All applicable documentation listed on pages iii through v of these guidelines
- Pictures of the interior of the crawlspace
- List and value of machinery and equipment servicing the building, and appliances (The value of the machinery and equipment is only required for other residential, non-residential and RCBAP high-rise buildings.) See examples of machinery and equipment above.

High-Rise Residential Condominium Buildings

- All applicable documentation listed on pages iii through v of these guidelines
- Structural plans
- Value and use of the floor(s) below the BFE
- Clear pictures of interior of the floor(s) below the BFE
- List and value of machinery and equipment servicing the building that is below the BFE. See examples of machinery and equipment above.

2–4 Family Dwellings with an attached garage where the floor level of the garage is below the level of the building

- All applicable documentation listed on pages iii through v of these guidelines
- Photos of the interior of the attached garage

NOTE: For 2–4 family dwellings, the elevation of the garage must be used as the lowest floor on contents-only policies, but the rates are to be based on the elevation of the finished floor.

If there are any questions or if a particular risk does not fit the guidelines, these can be referred to the NFIP Bureau and Statistical Agent (BSA) Underwriting Department at NFIPUnderwritingMailbox@fema.dhs.gov.

SECTION 1

PRE-FIRM AND POST-FIRM NON-ELEVATED BUILDINGS
AND PRE-FIRM ELEVATED BUILDINGS

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ZONES A1–A30, AE
RCBAP LOW-RISE CONDOMINIUM BUILDING RATES

ALL NON-ELEVATED BUILDINGS WITH NO BASEMENT
AND PRE-FIRM ELEVATED WITH ENCLOSURE OTHER THAN CRAWLSPACE
(For Pre-FIRM with partial enclosure, the building rates are eligible for Special Rate Consideration)

Lowest Floor Elevation Difference	BUILDING RATES (1 FLOOR)		BUILDING RATES (MORE THAN 1 FLOOR)	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
–2	7.93	.70	6.40	.13
–3	9.85	1.19	8.17	.22
–4	11.24	1.79	10.08	.37
–5	13.45	2.40	11.62	.56
–6	13.82	2.96	12.20	.84
–7	14.20	3.44	12.72	1.11
–8	14.25	3.95	13.09	1.40
–9	14.30	4.26	13.14	1.68
–10	14.35	4.42	13.16	1.88
–11	14.40	4.92	13.18	2.32
–12	14.45	5.35	13.42	2.62
–13	14.49	5.64	13.57	2.86
–14	14.53	5.97	13.68	3.14
–15	14.83	6.28	13.99	3.39

ZONES A1–A30, AE
RCBAP LOW-RISE CONDOMINIUM CONTENTS RATES

ALL NON-ELEVATED BUILDINGS WITH NO BASEMENT
AND PRE-FIRM ELEVATED WITH ENCLOSURE OTHER THAN CRAWLSPACE
(For Pre-FIRM with partial enclosure, the building rates are eligible for Special Rate Consideration)

Lowest Floor Elevation Difference	CONTENTS RATES (1 FLOOR)		CONTENTS RATES (MORE THAN 1 FLOOR)	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
–2	3.69	.14	2.75	.12
–3	5.02	.24	3.80	.12
–4	6.53	.41	5.02	.12
–5	7.84	.62	6.13	.18
–6	8.62	.82	6.91	.29
–7	9.27	1.08	7.56	.43
–8	9.75	1.38	8.09	.59
–9	9.98	1.60	8.40	.75
–10	10.01	1.79	8.55	.91
–11	10.43	2.06	9.04	1.10
–12	10.75	2.26	9.41	1.27
–13	10.94	2.40	9.63	1.39
–14	11.17	2.57	9.91	1.53
–15	11.49	2.73	10.24	1.65

ZONES A1–A30, AE
1–4 FAMILY DWELLINGS AND RCBAP LOW-RISE CONDOMINIUM RATES

WITH BASEMENT
(2 or more floors, not split-level)

Basement Floor Elevation Difference	BUILDING				CONTENTS	
	No Machinery In Basement		With Machinery In Basement		Basic Coverage Rates	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
–2	1.93	.08	2.36	.12	.93	.12
–3	2.73	.10	3.13	.12	1.13	.12
–4	3.39	.23	4.02	.14	1.32	.14
–5	3.92	.38	4.92	.30	1.58	.15
–6	4.44	.47	5.51	.40	1.86	.19
–7	5.01	.52	6.11	.50	2.22	.24
–8	5.60	.53	6.70	.54	2.67	.27
–9	6.75	.57	7.12	.64	3.55	.29
–10	7.29	.59	7.39	.86	4.07	.31
–11	7.73	.86	8.01	1.09	4.51	.37
–12	8.20	1.14	8.53	1.28	4.95	.54
–13	8.69	1.44	9.01	1.64	5.39	.72
–14	9.07	1.69	9.23	1.93	5.84	.84
–15	9.52	2.00	9.62	2.24	6.28	1.00

NOTE: For AE, A1–A30 zone risks, condominium unit owners are eligible to use the elevation of the lowest finished floor for rating if the following conditions are met:

- The condominium building is currently insured under the RCBAP (copy of the declarations page must be provided);
- The condominium building is classified as a high-rise building; *and*
- The unfinished basement is used only for parking and storage.

ZONES A1–A30, AE
1–4 FAMILY DWELLINGS AND RCBAP LOW-RISE CONDOMINIUM RATES

SPLIT-LEVEL WITH BASEMENT

Basement Floor Elevation Difference	BUILDING				CONTENTS	
	No Machinery In Basement		With Machinery In Basement		Basic Coverage Rates	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
–2	3.42	.36	4.61	.38	1.04	.08
–3	5.66	.12	6.15	.39	1.42	.08
–4	6.30	.32	6.66	.71	1.94	.09
–5	8.11	.17	8.66	.49	2.65	.13
–6	8.67	.20	10.29	.20	3.38	.15
–7	9.21	.32	10.78	.32	4.14	.21
–8	9.70	.48	11.19	.48	4.87	.31
–9	9.94	.69	11.51	.69	5.43	.45
–10	9.98	.94	11.79	.94	5.85	.62
–11	10.43	1.21	12.02	1.21	6.56	.80
–12	10.86	1.53	12.25	1.53	7.24	1.00
–13	11.22	1.88	12.43	1.88	7.85	1.19
–14	11.32	2.23	12.58	2.23	8.10	1.37
–15	11.70	2.61	12.71	2.61	8.56	1.57

NOTE: For AE, A1–A30 zone risks, condominium unit owners are eligible to use the elevation of the lowest finished floor for rating if the following conditions are met:

- The condominium building is currently insured under the RCBAP (copy of the declarations page must be provided);
- The condominium building is classified as a high-rise building; *and*
- The unfinished basement is used only for parking and storage.

ZONES A1–A30, AE
RCBAP HIGH-RISE CONDOMINIUM RATES

ALL NON-ELEVATED WITH NO BASEMENT
AND PRE-FIRM ELEVATED WITH ENCLOSURE OTHER THAN CRAWLSPACE
(For Pre-FIRM with partial enclosure, the building rates are eligible for Special Rate Consideration)

Lowest Floor Elevation Difference	BUILDING		CONTENTS	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
−2	9.12	.20	4.91	1.81
−3	10.68	.22	6.66	2.65
−4	14.05	.25	8.65	3.85
−5	16.44	.29	11.28	5.53
−6	21.16	.36	15.81	7.75
−7	25.00	.73	20.36	10.02
−8	25.00	1.33	25.00	12.58
−9	25.00	2.14	25.00	15.07
−10	25.00	2.83	25.00	17.56
−11	25.00	3.41	25.00	21.07
−12	25.00	4.09	25.00	25.00
−13	25.00	4.89	25.00	25.00
−14	25.00	5.87	25.00	25.00
−15	25.00	7.05	25.00	25.00

ZONES A1–A30, AE
RCBAP HIGH-RISE CONDOMINIUM RATES

TWO OR MORE FLOORS WITH BASEMENT, INCLUDING SPLIT LEVEL

Basement Floor Elevation Difference	BUILDING			CONTENTS	
	Basic Coverage Rates		Additional Coverage Rates	Basic Coverage Rates[2]	Additional Coverage Rates
	No Machinery in Basement	With Machinery in Basement[1]			
−2	3.69	3.86	.15	.24	.12
−3	3.69	3.86	.15	.31	.12
−4	3.69	3.86	.15	.42	.12
−5	3.89	4.50	.19	.57	.12
−6	5.08	5.72	.29	.83	.12
−7	7.20	7.92	.29	1.17	.13
−8	10.18	10.75	1.16	1.56	.13
−9	13.04	13.49	1.55	1.99	.14
−10	19.28	19.78	1.97	2.42	.18
−11	23.14	23.74	2.37	2.91	.25
−12	25.00	25.00	2.85	3.43	.36
−13	25.00	25.00	3.41	3.96	.48
−14	25.00	25.00	4.10	4.37	.62
−15	25.00	25.00	4.91	4.85	.76

1 The above ”With Basement,” “With Machinery” basic building rates apply when there is less than $10,000 of building machinery or equipment in the basement. For each additional $10,000 of such equipment, add .06 to the basic coverage building rates.

2 The above “With Basement” basic contents rates apply when there is no more than one clothes washer, clothes dryer, and food freezer. For each additional complete or partial “set” of these appliances, add .06 to the basic coverage contents rates.

ZONES A1–A30, AE
OTHER RESIDENTIAL BUILDINGS

WITH BASEMENT

Elevation Difference	BUILDING				CONTENTS	
	No Machinery In Basement		With Machinery In Basement[1]		Basic Coverage Rates[2]	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
−2	1.29	.12	1.60	.12	.24	.12
−3	1.75	.12	2.18	.12	.31	.12
−4	2.29	.20	2.84	.20	.42	.12
−5	2.88	.29	3.56	.29	.57	.12
−6	3.43	.47	4.14	.47	.83	.12
−7	4.05	.75	4.77	.75	1.17	.13
−8	4.68	1.15	5.40	1.15	1.56	.17
−9	5.20	1.60	5.89	1.60	1.99	.20
−10	5.61	2.08	6.25	2.08	2.42	.25
−11	6.26	2.59	6.90	2.59	2.91	.30
−12	6.86	3.17	7.48	3.17	3.43	.38
−13	7.43	3.78	8.03	3.78	3.96	.51
−14	7.75	4.36	8.31	4.36	4.37	.67
−15	8.22	5.00	8.76	5.00	4.85	.82

1 The above ”With Basement,” “With Machinery” basic building rates apply when there is less than $10,000 of building machinery or equipment in the basement. For each additional $10,000 of such equipment, add .06 to the basic coverage building rates.

2 The above “With Basement” basic contents rates apply when there is no more than one clothes washer, clothes dryer, and food freezer. For each additional complete or partial “set” of these appliances, add .06 to the basic coverage contents rates.

ZONES A1–A30, AE
NON-RESIDENTIAL BUSINESS,
OTHER NON-RESIDENTIAL RATES

WITH BASEMENT
(including split-level with basement)

Basement Floor Elevation Difference	BUILDING				CONTENTS	
	No Machinery In Basement		With Machinery In Basement[1]		Basic Coverage Rates[2]	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
−2	1.43	.22	1.60	.12	.24	.12
−3	2.04	.24	2.18	.13	.31	.12
−4	2.80	.28	2.84	.19	.47	.12
−5	3.60	.32	3.56	.29	.68	.12
−6	4.24	.38	4.14	.47	1.02	.12
−7	4.84	.61	4.77	.75	1.44	.12
−8	5.46	.94	5.40	1.15	1.95	.12
−9	5.97	1.44	5.89	1.60	2.44	.18
−10	6.47	1.95	6.25	2.08	2.97	.24
−11	6.98	2.45	6.90	2.59	3.45	.32
−12	7.53	2.96	7.48	3.17	3.93	.38
−13	8.08	3.47	8.03	3.78	4.43	.57
−14	8.50	3.97	8.31	4.36	4.89	.75
−15	9.00	4.58	8.76	5.00	5.39	.86

1 The above ”With Basement,” “With Machinery” basic building rates apply when there is less than $10,000 of building machinery or equipment in the basement. For each additional $10,000 of such equipment, add .06 to the basic coverage building rates.

2 The above “With Basement” basic contents rates apply when there is no more than one clothes washer, clothes dryer, and food freezer. For each additional complete or partial “set” of these appliances, add .06 to the basic coverage contents rates.

ZONES A1–A30, AE
NON-RESIDENTIAL BUSINESS AND OTHER NON-RESIDENTIAL RATES USED FOR AGRICULTURAL PURPOSES (BARNS, SILOS, ETC.)

ALL NON-ELEVATED BUILDINGS WITH NO BASEMENT
AND PRE-FIRM ELEVATED WITH ENCLOSURE OTHER THAN CRAWLSPACE
(Pre-FIRM with partial enclosure is eligible for Special Rate Consideration)

Lowest Floor Elevation Difference	BUILDING	
	Basic Coverage Rates	Additional Coverage Rates
−2	5.57	1.66
−3	5.79	1.71
−4	5.94	2.30
−5	6.37	3.16
−6	6.86	4.02
−7	7.43	4.98
−8	7.95	5.53
−9	8.59	6.12
−10	9.51	6.71

For contents rates, use Rate Table 3B in Appendix J of the *NFIP Flood Insurance Manual.*

PRE- AND POST-FIRM BUILDINGS ZONES AO, AH, AND D
ALL OCCUPANCY TYPES AND RCBAP CONDOMINIUM RATES
BASEMENT BUILDINGS OR ELEVATED BUILDINGS WITH ENCLOSURES

The risks submitted for specific rating in Zones AO, AH, and D are structures with a basement or an enclosure. This includes a building with a crawlspace (under-floor space) that has its interior floor (finished or not) subgrade, but the distance between the subgrade crawlspace floor and the top of the next higher floor is more than 5 feet. These risks must be rated as follows:

NOTE: For AO and AH zone risks, condominium unit owners are eligible to use the elevation of the lowest finished floor for rating if the following conditions are met:

- The condominium building is currently insured under the RCBAP (copy of the declarations page must be provided);
- The condominium building is classified as a high-rise building; *and*
- The unfinished basement is used only for parking and storage.

Use the ICC premium in Section 5 of these guidelines when no EC has been provided.

1. AO Zone – Non-Elevated Buildings With Basement

Use the "Without Certification of Compliance or Elevation Certificate" rates found on Rate Table 3A and Condo Tables 3C and 4A in Appendix J of the *NFIP Flood Insurance Manual* if the lowest floor[1] is below the base flood depth.

Use the ICC premium in Section 5 of these guidelines when no EC has been provided.

Use the following procedures to determine the lowest floor elevation, base flood depth, and the elevation difference:

- When a base flood depth is shown on the FIRM, use it as the BFE. Use the example below to determine if the lowest floor is below the base flood depth.

  Example: Base Flood Depth = +3 feet
  LFE[1] = −5 feet
  Elevation Difference = −8 feet

- When no base flood depth is shown on the FIRM, use +2 feet. Use the example below to determine if the lowest floor is below the base flood depth.

  Example: Base Flood Depth = +2 feet
  LFE[1] = −8 feet
  Elevation Difference = −10 feet

2. AO Zone – Elevated Buildings With Enclosure

Use the "With Certification of Compliance" rates if the lowest floor[1] (enclosure) is at or above the base flood depth or the "Without Certification of Compliance or Elevation Certificate" rates found on Rate Table 3A and Condo Tables 3C and 4A in Appendix J of the *NFIP Flood Insurance Manual* if the lowest floor is below the base flood depth.

For each elevator that is below the highest adjacent grade (HAG), add a $0.25 loading, regardless of the elevation difference.

Do not apply loading to low-rise condominiums.

1 Difference between the enclosure/basement floor and the highest adjacent grade or natural grade, if available.

Use the following procedures to determine the lowest floor elevation, base flood depth, and the elevation difference:

- When a base flood depth is shown on the FIRM, use it as the BFE. Use the example below to determine if the lowest floor is below the base flood depth.

  Example: Base Flood Depth = +1.0 foot
  LFE[1] = −0.5 foot
  Elevation Difference = −0.5 foot (Rounded to "0") Use "With Certification" rates

- When no base flood depth is shown on the FIRM, use +2 feet. Use the example below to determine if the lowest floor is below the base flood depth.

  Example: Base Flood Depth = +2 foot
  LFE[1] = +1 foot
  Elevation Difference = −1 foot Use "Without Certification" rates

3. AH Zone – Non-Elevated Buildings With Basement or Elevated Buildings With Enclosure

Use the "With Certification of Compliance" rates if the lowest floor (basement/enclosure) is at or above the BFE, or the "Without Certification of Compliance or Elevation Certificate" rates found on Rate Table 3A and Condo Tables 3C and 4A in Appendix J of the *NFIP Flood Insurance Manual* if the lowest floor is below the BFE.

Use the ICC premium in Section 5 of these guidelines when no EC has been provided.

For each elevator that is below the BFE, add a $0.25 loading, regardless of the elevation difference.

Do not apply loading to low-rise condominiums.

The BFE shown on the FIRM is used. Use the example below to determine if the lowest floor is above or below the BFE.

Example: LFE[1] = +10.0 feet
BFE = + 8.0 feet
Elevation Difference = + 2.0 feet Use "With Certification" rates

1 Difference between the basement/enclosure floor and the highest adjacent grade or natural grade, if available.

4. D Zone – Non-Elevated Buildings With Basements/Subgrade Crawlspaces or Elevated Buildings With Enclosures/Crawlspaces Rate Tables

BUILDING RATES

Occupancy/ Building Type	Single Family	2–4 Family	Other-Residential	Non-Residential Business, Other Non-Residential	RCBAP
With Basement	1.00 / .16	1.00 / .16	.93 / .42	1.08 / .56	1.11 / .41
With Enclosure	1.00 / .40	1.00 / .40	1.00 /1.21	1.08 /1.17	1.11 / .29
Elevated on Crawlspace	N/A	N/A	N/A	N/A	N/A
Non-Elevated with Subgrade Crawlspace	N/A	N/A	N/A	N/A	N/A

CONTENTS RATES

Occupancy/ Building Type	Single Family	2–4 Family	Other-Residential	Non-Residential Business, Other Non-Residential	RCBAP
Basement and Above	1.17 / .63	1.17 / .54	1.17 / .54	1.41 / .39	1.17 / 1.09
Enclosure and Above	1.17 / .70	1.17 / .54	1.17 /.54	1.41 / .39	1.17 / 1.21
Subgrade Crawlspace and Above	N/A	N/A	N/A	N/A	N/A
Crawlspace and Above	N/A	N/A	N/A	N/A	N/A

Use the Numbered A Zone Non-Elevated or Elevated Building type worksheet with an explanation on the worksheet when submitting the specific rating information to FEMA in accordance with the instructions on pages iii–vi.

PRE-FIRM AND ’75–’81 V1–V30, VE ZONE RATES
ALL OCCUPANCY TYPES AND RCBAP CONDOMINIUM RATES
NON-ELEVATED OR ELEVATED
WITH NON-BREAKAWAY WALL ENCLOSURE

This table is to be used to rate all Post-FIRM buildings constructed in V1–V30 zones on or after January 1, 1975 and before October 1, 1981, or for Pre-FIRM buildings in Zones V1–V30 including Pre-FIRM elevated buildings with enclosure. If the elevation difference is minus 1 or higher, use the ’75–’81 V1–V30, VE rates found on Rate Table 3D and Condo Tables 3E and 4G in Appendix J of the *NFIP Flood Insurance Manual.* All Post–’81 V zone non-elevated risks, including high-rise and low-rise RCBAP, regardless of the elevation difference, must use page 1–13 of these guidelines.

The lowest floor elevation to be used in this case is the elevation of the bottom of the slab, or grade beam if there is one. If this elevation is not available, subtract 1 foot from the top of the bottom floor elevation on 1–4 family dwellings and 1.5 feet from the top of the bottom floor elevation on other residential, non-residential business and other non-residential buildings. For RCBAP building rates, use only the “.75 or More” column below.

Bottom of Slab Elevation Difference[1]	BUILDING RATES			CONTENTS RATES	
	Insurance to Replacement Cost Ratio				
	.75 or More	.50 to .74	Under .50	Residential	Non-Residential Business, Other Non-Residential
−2	12.68	13.82	14.55	12.39	12.16
−3	13.10	14.26	14.97	12.83	12.96
−4	13.61	14.68	18.32	15.36	15.54
−5	14.68	16.23	24.35	16.68	16.60
−6	16.38	21.16	25.00	18.56	18.74
−7	21.70	25.00	25.00	23.96	24.30
−8	25.00	25.00	25.00	25.00	25.00
−9	25.00	25.00	25.00	25.00	25.00
−10	25.00	25.00	25.00	25.00	25.00

1 The difference between the elevation of the bottom of the slab (see second paragraph above) and the BFE, including the effects of wave action. If the top of the bottom floor is below grade on all sides, do not follow this procedure.

1981 V1–V30, VE ZONE RATES
ALL OCCUPANCY TYPES AND RCBAP CONDOMINIUM RATES
NON-ELEVATED OR ELEVATED
WITH NON-BREAKAWAY WALL ENCLOSURE

This table is to be used to rate all Post-FIRM buildings constructed on or after October 1, 1981, or Pre-FIRM buildings with a current FIRM effective on or after October 1, 1981, including Pre-FIRM elevated buildings with enclosure (whether breakaway wall or not).

Non-elevated risks, including those with basements and subgrade crawlspaces, and elevated buildings with non-breakaway wall enclosures (solid [perimeter] foundation walls or masonry), in V1–V30 and VE zones, including high-rise and low-rise RCBAP, are Submit-for-Rate, regardless of the elevation difference.

The lowest floor elevation to be used in this case is the elevation of the bottom of the slab, or grade beam if there is one. If this elevation is not available, subtract 1 foot from the top of the bottom floor elevation on 1–4 family dwellings and 1.5 feet from the top of the bottom floor elevation on other residential and non-residential business and other non-residential buildings. For RCBAP building rates, use only the ".75 or More" column below.

Bottom of Slab Elevation Difference[1]	BUILDING RATES			CONTENTS RATES	
	Insurance to Replacement Cost Ratio				
	.75 or More	.50 to .74	Under .50	Residential	Non-Residential Business, Other Non-Residential
+4 or more	1.25	1.61	2.25	.79	.81
+3	1.35	1.71	2.31	.90	.91
+2	1.49	1.83	2.47	1.04	1.06
+1	1.65	2.02	2.76	1.20	1.23
0	1.89	2.34	3.18	1.43	1.47
−1	2.25	2.80	3.73	1.78	1.83
−2	2.76	3.40	4.43	2.26	2.34
−3	3.41	4.14	5.28	2.90	3.00
−4	3.97	4.77	5.97	3.47	3.60
−5	4.72	5.62	6.99	4.17	4.29
−6	5.39	6.35	7.79	4.82	4.97
−7	6.09	7.10	8.60	5.50	5.68
−8	6.78	7.84	9.39	6.18	6.39
−9	7.41	8.49	10.08	6.79	7.02
−10	7.96	9.05	10.64	7.32	7.57
−11	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau

1 The difference between the elevation of the bottom of the slab (see second paragraph above) and the BFE, including the effects of wave action. If the top of the bottom floor is below grade on all sides, do not follow this procedure.

PRE-FIRM AND POST-FIRM BUILDINGS
ZONES A, A1–A30, AE, AH, AO RATES
ALL OCCUPANCY TYPES
BUILDINGS WITH CRAWLSPACE (ABOVE GRADE OR SUBGRADE)
WITH OR WITHOUT PROPER OPENINGS

This section is to be used only to rate a "crawlspace" (under-floor space) whether below grade, or at or above grade when:

- Its interior floor is no more than 5 feet below the top of the next higher floor (above the crawlspace), and
- The elevation of the crawlspace floor is below the BFE.

A subgrade crawlspace must be within 2 feet below the elevation of the lowest adjacent grade (LAG). For coverage purposes, crawlspaces at or above grade are considered an enclosure below an elevated building. Subgrade crawlspaces are considered basements in non-elevated buildings in floodplain management regulations. However, because the frequency and damage estimates and loss exposure are similar, for rating purposes, the two types of crawlspaces are considered the same in these guidelines.

Rates for structures located in Zones AH or AO cannot be higher than the "Without Certification of Compliance or Elevation Certificate" rates found on Rate Table 3A or Condo Tables 3C and 4A in Appendix J of the *NFIP Flood Insurance Manual.*

For unnumbered A zones, rates cannot be higher than the "No Elevation Certificate" rates found on Rate Table 3C and Condo Tables 3C and 4E in Appendix J of the *NFIP Flood Insurance Manual.*

NOTE: Special Rate Consideration will be provided to a subgrade crawlspace when the distance between the subgrade crawlspace floor and the top of the next higher floor is greater than 5 feet, or the top of the bottom floor elevation is more than 2 feet below the LAG.

If not applying for Special Rate Consideration, a structure with a subgrade crawlspace more than 2 feet below the elevation of the LAG, or that has more than 5 feet between the elevation of the top of the crawlspace floor and the top of the floor over the crawlspace must be rated using the following:

- For Zones AE and A1–A30, use the "with basement" rate tables provided on pages 1-1 through 1-7 of these guidelines or the rates found on Rate Table 3B and Condo Tables 3A and 4D in Appendix J of the *NFIP Flood Insurance Manual* if the elevation difference is minus 1 foot or higher.
- For Zones AO and AH, use the information provided on pages 1-9 through 1-10 of these guidelines.
- For Zone Unnumbered A, use the information provided on pages 3-1 through 3-3 of these guidelines. If the elevation of the crawlspace floor is at or above the BFE, use the "with basement" rates provided on Rate Table 3B in Appendix J of the *NFIP Flood Insurance Manual.*
- There is no loading when the bottom floor of the crawlspace is at or above the BFE.

1. ZONES AE, A1–A30

1.A. Building Coverage Rate Calculation

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits for the elevation of the lowest elevated floor (based on the appropriate building type and occupancy) from the rate tables on Rate Table 3B and Condo Tables 3A and 4D in Appendix J of the *NFIP Flood Insurance Manual*. For Condominiums, if the difference between the next higher floor and BFE is minus 2 or lower, obtain the no-basement rate (basic and additional limits), from pages 1-1 to 1-5 of these guidelines.

Step 2: Loading

a. Crawlspace/Subgrade Crawlspace Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

b. Crawlspace/Subgrade Crawlspace Loading (With Proper Openings)

Use the enclosure loading provided below only if a subgrade crawlspace below the BFE has proper openings that equalize hydrostatic pressures by allowing for the automatic entry and exit of floodwaters. The bottom of each flood vent opening can be no more than 1 foot above the lowest adjacent exterior grade.

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.08	.10	.13

Step 3: Crawlspace/Subgrade Crawlspace Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is machinery and equipment servicing the building below BFE.

ALL OCCUPANCIES

Elevation of Machinery Below BFE	Loading Factor
−1	.06
−2	.08
−3	.10
−4	.12
−5	.14

For other residential, non-residential business and other non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

Step 4: Elevator(s) Loading

For each elevator that is below the BFE on an above-grade crawlspace, add a $0.25 loading, regardless of the elevation difference.

Do not apply loading to low-rise condominiums.

FINAL BUILDING RATES

The final basic limits rate is the rate obtained by adding Steps 1, 2, 3, and 4. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

1.B. Contents Coverage Rate Calculation

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and BFE (using the appropriate contents location and occupancy) from the rate tables on Rate Table 3B or on Condo Tables 3A and 4D in Appendix J of the *NFIP Flood Insurance Manual*. For Condominiums, if the difference between the next higher floor and BFE is minus 2 or lower, obtain the rate (basic and additional limits) from pages 1-1 to 1-7 of these guidelines.

2. UNNUMBERED A ZONE WITH NO BFE

2.A. Building Coverage Rate Calculation

In Zone A where there is no BFE, the difference between the top of the bottom floor (crawlspace), and the HAG or natural grade, if available, is the lowest floor elevation used for rating. In order to develop a rate, the following elevations must be established:

- The difference between the crawlspace floor and the LAG, and
- The difference between the top of the next higher floor (finished floor) and the HAG.

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and HAG (using the appropriate occupancy) from the rate tables on Rate Table 3C or on Condo Tables 3C and 4E in Appendix J of the *NFIP Flood Insurance Manual*. If the top of the next higher floor is equal to or below the HAG, obtain the rate (basic and additional limits) from page 3-1 or 3-2 of these guidelines.

Step 2: Add Loading

a. Crawlspace/Subgrade Crawlspace Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. There is no loading when the bottom floor of the crawlspace is at or above the HAG. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

b. Crawlspace/Subgrade Crawlspace Loading (With Proper Openings)

Use the enclosure loading provided below only if the subgrade crawlspace has proper openings. The bottom of each flood vent opening can be no more than 1 foot above the lowest adjacent exterior grade.

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.08	.10	.13

Step 3: Crawlspace/Subgrade Crawlspace Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is machinery and equipment servicing the building below the HAG.

ALL OCCUPANCIES

Elevation of Machinery Below HAG	Loading Factor
–1	.06
–2 or lower	.08

For other residential, non-residential business and other non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

Step 4: Elevator(s) Loading

For each elevator that is below the HAG on an above-grade crawlspace, add a $0.25 loading, regardless of the elevation difference.

Do not apply loading to low-rise condominiums.

FINAL BUILDING RATES

The final basic limits rate is the rate obtained by adding Steps 1, 2, 3, and 4. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

2.B. Contents Coverage Rate Calculation

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and HAG (using the appropriate occupancy) from the rate tables on Rate Table 3C or on Condo Tables 3C and 4E in Appendix J of the *NFIP Flood Insurance Manual* and pages 3-1 or 3-2 of these guidelines.

3. UNNUMBERED A ZONE WITH BFE

3.A. Building Coverage Rate Calculation

In Zone A where there is a BFE, the difference between the top of the bottom floor (subgrade crawlspace) and the BFE must be determined. In order to develop a rate, the following elevation must be established:

- The elevation difference between the crawlspace floor and the BFE, *and*
- The elevation difference between the top of the next higher floor (finished floor) and the BFE.

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and BFE (using the appropriate occupancy) from the rate tables on Rate Table 3C or on Condo Tables 3C and 4E in Appendix J of the *NFIP Flood Insurance Manual*. If the difference between the next higher floor and BFE is minus 2 or lower, use the rates provided on pages 3-1 or 3-2 of these guidelines. If the elevation of the crawlspace is at or above the BFE, use the "with basement/enclosure/crawlspace" rates provided on Rate Table 3B in Appendix J of the *NFIP Flood Insurance Manual*.

Step 2: Add Loading

a. Crawlspace/Subgrade Crawlspace Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. There is no loading when the bottom floor of the crawlspace is at or above the BFE. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

b. Crawlspace/Subgrade Crawlspace Loading (With Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.08	.10	.13

Step 3: Crawlspace/Subgrade Crawlspace Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is machinery and equipment servicing the building below the BFE.

ALL OCCUPANCIES

Elevation of Machinery Below BFE	Loading Factor
–1	.06
–2	.08
–3	.10
–4	.12
–5	.14

For other residential, non-residential business and other non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

Step 4: Elevator(s) Loading

For each elevator that is below the estimated BFE on an above-grade crawlspace, add a $0.25 loading, regardless of the elevation difference.

Do not apply loading to low-rise condominiums.

FINAL BUILDING RATES

The final basic limits rate is the rate obtained by adding Steps 1, 2, 3, and 4. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

3.B. Unnumbered A Zone With BFE – Contents Coverage Rate Calculation

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and BFE (using the appropriate occupancy) from the rate tables on Rate Table 3C or on Condo Tables 3C and 4E in Appendix J of the *NFIP Flood Insurance Manual*. If the difference between the next higher floor and BFE is minus 2 or lower, obtain the rate (basic and additional limits) from page 3-1 of these guidelines.

4. AH ZONE

4.A. Building Coverage Rate Calculation

In Zone AH, the difference between the top of the bottom floor (crawlspace) and the BFE must be determined. Use the "With Certification of Compliance" rates if the lowest floor (crawlspace) is at or above the BFE. In order to develop a rate, the following elevation must be established:

- The elevation difference between the crawlspace floor and the BFE, *and*
- The elevation difference between the top of the next higher floor (finished floor) and the BFE.

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and BFE (using the appropriate occupancy) from

the rate tables on Rate Table 3A or on Condo Tables 3C and 4A in Appendix J of the *NFIP Flood Insurance Manual*. Use the "With Certification of Compliance" rates if the elevation of the next higher floor (finished floor) is at or above the BFE. Use the "Without Certification of Compliance or Elevation Certificate" rates if the elevation of the next higher floor (finished floor) is below the BFE. When the "Without Certification" rates are used, there is no need to add any loadings since this is the highest rate that can be charged.

Step 2: Add Loading

a. Crawlspace/Subgrade Crawlspace Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

b. Crawlspace/Subgrade Crawlspace Loading (With Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.08	.10	.13

Step 3: Crawlspace/Subgrade Crawlspace Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is machinery and equipment servicing the building below the BFE.

ALL OCCUPANCIES

Elevation of Machinery Below BFE	Loading Factor
–1	.06
–2	.08
–3	.10
–4	.12
–5	.14

For other residential, non-residential business and other non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

Step 4: Elevator(s) Loading

For each elevator that is below the BFE on an above-grade crawlspace, add a $0.25 loading, regardless of the elevation difference.

Do not apply loading to low-rise condominiums.

FINAL BUILDING RATES

The final basic limits rate is the rate obtained by adding Steps 1, 2, 3, and 4. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

4.B. AH Zone – Contents Coverage Rate Calculation

Obtain the "With Certificate of Compliance" rates basic and additional limits from the rate tables on Rate Table 3A or on Condo Tables 3C and 4A in Appendix J of the *NFIP Flood Insurance Manual*. Use the "Without Certification of Compliance or Elevation Certificate" rates if the elevation of the next higher floor (finished floor) is below the BFE.

5. AO ZONE

5.A. Building Coverage Rate Calculation

In Zone AO, the difference between the top of the bottom floor (subgrade crawlspace) and the HAG or natural grade, if available, is the lowest floor elevation used for rating.

Use the following procedures to determine the base flood depth, lowest floor elevation, and the elevation difference:

- Use the base flood depth (BFD) shown on the FIRM. Use the example below to determine if the lowest floor is below the base flood depth.

  Example: Base Flood Depth = +3 feet
  LFE[1] = −1 foot
  Elevation Difference = −4 feet

- When no base flood depth is shown on the FIRM, use +2 feet. Use the example below to determine if the lowest floor is below the base flood depth.

  Example: Base Flood Depth = +2 feet
  LFE[1] = −2 feet
  Elevation Difference = −4 feet

Step 1: Starting Rate

Use the "With Certification of Compliance" rates if the top of the next higher floor (lowest elevated floor) is at or above the base flood depth (using the appropriate occupancy) from the rate tables on Rate Table 3A or on Condo Tables 3C and 4A in Appendix J of the *NFIP Flood Insurance Manual*. Use the "Without Certification of Compliance or Elevation Certificate" rates if the top of the next higher floor (lowest elevated floor) is below the base flood depth. No loading should be added to the "Without Certification" rate since this is the highest rate that can be charged.

Step 2: Add Loading

a. Crawlspace/Subgrade Crawlspace Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

1 Difference between the enclosure/basement floor and the HAG or natural grade, if available.

b. Crawlspace/Subgrade Crawlspace Loading (With Proper Openings)

Use the enclosure loading provided below only if the subgrade crawlspace has proper openings. The bottom of each flood vent opening can be no more than 1 foot above the lowest adjacent exterior grade.

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.08	.10	.13

Step 3: Crawlspace/Subgrade Crawlspace Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is machinery and equipment servicing the building below the HAG.

ALL OCCUPANCIES

Elevation of Machinery Below HAG	Loading Factor
–1	.06
–2 or lower	.08

For other residential, non-residential business and other non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

Step 4: Elevator(s) Loading

For each elevator that is below the HAG on an above-grade crawlspace, add a $0.25 loading, regardless of the elevation difference.

Do not apply loading to low-rise condominiums.

FINAL BUILDING RATES

The final basic limits rate is the rate obtained by adding Steps 1, 2, 3, and 4. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

5.B. AO Zone – Contents Coverage Rate Calculation

Obtain the "With Certificate of Compliance" rates basic and additional limits from the rate tables on Rate Table 3A or on Condo Tables 3C and 4A in Appendix J of the *NFIP Flood Insurance Manual*. Use the "Without Certification of Compliance or Elevation Certificate" rates if the elevation of the next higher floor (finished floor) is below the BFD.

PRE-FIRM AND POST-FIRM BUILDINGS
ZONES A, A1–A30, AE, AH, AO
NON-RESIDENTIAL BUILDINGS WITH AN INTERIOR PIT (OIL PIT)

This section is to be used only to rate a non-residential building with an interior pit (e.g., oil and lube service) or other pit-like, below-grade area that is within the perimeter of the building's foundation. This does not include elevator pits. There should be no machinery or equipment servicing the building located in the pit area.

1. Building Coverage Rate Calculation

Step 1: Starting Rate

Zones A1-A30, AE

Obtain the "no basement/enclosure" rates basic and additional limits for the elevation difference between the lowest non-pit floor and the BFE (based on a non-residential occupancy and the appropriate building type) from the rate tables on Rate Table 3B in Appendix J of the *NFIP Flood Insurance Manual*.

Unnumbered A Zone

When the Estimated BFE is provided, use the difference between the lowest non-pit floor and BFE. When there is no BFE provided, use the difference between the lowest non-pit floor and the HAG, or natural grade. Obtain the non-residential basic and additional limits for the elevation difference of the lowest non-pit floor from the rate table on Rate Table 3C in Appendix J of the *NFIP Flood Insurance Manual*. If the elevation difference is minus 2 or more below the BFE, the rate is obtained from page 3-1 or 3-2 of these guidelines.

NOTE: For unnumbered A zones, rates cannot be higher than the "No Elevation Certificate" rates found on Rate Table 3C in Appendix J of the *NFIP Flood Insurance Manual*.

AH Zone

Use the "With Certification of Compliance" rates for non-residential occupancy from the rate table on Rate Table 3A in Appendix J of the *NFIP Flood Insurance Manual* if the elevation of the lowest non-pit floor is at or above the BFE. Use the "Without Certification of Compliance or Elevation Certificate" rates if the elevation of the lowest non-pit floor is below the BFE. No loading should be added to the "Without Certification" rate.

AO Zone

Use the "With Certification of Compliance" rates for non-residential occupancy from the rate table on Rate Table 3A in Appendix J of the *NFIP Flood Insurance Manual* if the elevation of the lowest non-pit floor is at or above the base flood depth. Use the "Without Certification of Compliance or Elevation Certificate" rates for non-residential occupancy if the elevation of the lowest non-pit floor is below the base flood depth. No loading should be added to the "Without Certification" rate.

Step 2: Loading for Pit

To the basic limits starting rate obtained in Step 1, add the loading from the table below. No loading is added to the additional limits rate.

Loading for pit area	.57

FINAL BUILDING RATES

The final basic limits rate is the rate obtained by adding Steps 1 and 2. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

CONTENTS RATES

Zones A1-A30, AE

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the lowest non-pit floor and BFE (using the appropriate contents location and occupancy) from the rate tables on Rate Table 3B.

Unnumbered A Zone

Obtain the rates (basic and additional limits) based on the elevation difference between the top of the lowest non-pit floor and the BFE or, if no BFE is established, then the difference between the top of the lowest non-pit floor and the HAG (using the appropriate occupancy and type of elevation certificate) from the rate table on Rate Table 3C in Appendix J of the *NFIP Flood Insurance Manual*. If the difference is minus 2 or lower, obtain the rate (basic and additional limits) from page 3-1 of these guidelines.

AH Zone

Obtain the "With Certificate of Compliance" rates basic and additional limits from the rate table on Rate Table 3A in Appendix J of the *NFIP Flood Insurance Manual*. Use the "Without Certification of Compliance or Elevation Certificate" rates if the elevation of the top of the lowest non-pit floor is below the BFE.

AO Zone

Obtain the "With Certificate of Compliance" rates basic and additional limits from the rate table on Rate Table 3A in Appendix J of the *NFIP Flood Insurance Manual*. Use the "Without Certification of Compliance or Elevation Certificate" rates if the elevation of the top of the lowest non-pit floor is below the BFD.

SECTION 2

POST-FIRM ELEVATED BUILDINGS

(Do not use for Pre-FIRM buildings unless otherwise noted)

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ELEVATED BUILDING RATING

It may appear to the insured to be more advantageous for the building to be rated as elevated, because the policy will be less expensive. However, at the time of a loss, there are coverage limitations outlined in the policy for the area below the lowest elevated floor of a Post-FIRM elevated building. Consequently, it is extremely important to establish whether the building is or is not elevated at the time the quote is offered. We have developed two Elevated Building Determination forms (included in this section), which must be signed by the applicant for every quote on a specifically rated elevated building and submitted with the worksheet. These forms highlight the coverage limitations below elevated floors and are to be kept as a permanent part of the company's policy file, and, if the policy is assigned, the new owner must sign a form as part of the assignment procedure.

When the instructions refer to the *NFIP Flood Insurance Manual* to obtain a starting rate, be sure to select the appropriate rate based on building occupancy and building type.

Because Pre-FIRM buildings are not subject to the same coverage limitations below an elevated floor as Post-FIRM buildings, the rates found in this section of these guidelines cannot be used to determine the premium for Pre-FIRM buildings.

The NFIP Bureau and Statistical Agent or FEMA's Underwriting Branch may be contacted at NFIPUnderwritingMailbox@fema.dhs.gov for assistance with difficult cases.

ZONES A1–A30, AE
ALL OCCUPANCY TYPES AND RCBAP CONDOMINIUM RATES

BUILDING COVERAGE RATE CALCULATION

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits for the elevation of the lowest elevated floor (based on the appropriate building type and occupancy) from the rate tables on Rate Table 3B and Condo Tables 3A and 4D in Appendix J of the *NFIP Flood Insurance Manual*. For Condominiums, if the lowest elevated floor is below –1, obtain the starting rate from pages 1-1 to 1-7 of these guidelines. For high-rise condominium policies, enclosure and equipment loadings are to be applied to the Residential Condominium Building Association Policy (RCBAP) only, not to the unit policies.

Step 2: Above-Grade Enclosure (i.e., Hanging Floor or Mid-Level Entry) Loading (if present)

To the basic limits starting rate obtained in Step 1, add a loading based on the occupancy and value of the Above-Grade Enclosure.

OCCUPANCY	LOADING FACTOR per $5,000 of value
1–4 Family (including Low-rise RCBAP)	.50
Other Residential (including Low-rise and High-rise RCBAP)	.15
Non-Residential (other and business)	.15

Use the above loadings for the first $5,000 of enclosure value. For each additional $5,000 or portion thereof of enclosure value add the same loading factor.

Step 3: At-Grade Enclosure Loading

To the basic limits starting rate obtained in Step 1 and Above-Grade Enclosure loading in Step 2, if applicable, add a loading calculated from the table below, based on the number of feet the enclosure floor level is below the BFE, or if the elevated floor is below the BFE, the number of feet the enclosure floor level is below the elevated floor, or if there is an Above-Grade Enclosure (mid-level entry or hanging floor), the number of feet the at-grade enclosure floor is below the Above-Grade Enclosure (mid-level/ hanging floor).

Outside of V Zones, it is not necessary to include a loading for an unfinished enclosed area, which does not impede the movement of floodwaters. These enclosures would be constructed with such features as permanent openings (vents, louvers, missing bricks, or blocks) or discontinuous walls. In addition, an area below the lowest elevated floor that is not closed in on all sides is excluded for rating, and the building should be described as elevated without enclosure.

Elevation Difference	ENCLOSED AREA IN SQUARE FEET							
	Under 300	300 – 899	900 – 1499	1500 – 2000	2001 – 3000	3001 – 5000	5001 – 10,000	Over 10,000
−1	.10	.15	.21	.31	.39	.46	.48	.51
−2	.12	.19	.25	.34	.41	.48	.51	.59
−3	.14	.23	.34	.43	.50	.57	.59	.62
−4	.17	.26	.45	.51	.53	.59	.62	.65
−5	.20	.31	.48	.55	.57	.64	.67	.70
−6	.22	.34	.52	.58	.59	.67	.70	.73
−7	.24	.37	.56	.62	.65	.69	.73	.76
−8	.26	.41	.59	.65	.69	.73	.76	.80
−9	.29	.44	.63	.69	.73	.76	.80	.84
−10	.32	.48	.67	.73	.79	.83	.88	.92
−11	.42	.62	.87	.95	1.03	1.08	1.14	1.20
−12	.55	.81	1.13	1.24	1.34	1.40	1.48	1.56
−13	.72	1.05	1.47	1.61	1.74	1.82	1.92	2.03
−14	.94	1.37	1.91	2.09	2.26	2.37	2.50	2.64
−15	1.22	1.78	2.48	2.72	2.94	3.08	3.25	3.43

Step 4: Machinery and Equipment Loadings

To the total rate obtained after Step 3, add a loading calculated from the table below if there is building machinery or equipment servicing the building beneath the elevated floor of the building. There is no loading when the M&E is inside of the hanging floor.

1–4 FAMILY DWELLINGS	
Elevation of Machinery Loading Below the BFE	Loading Factors
−1	.15
−2	.17
−3	.21
−4	.23
−5	.25
−6	.27
−7	.30
−8	.33
−9	.35
−10	.37
−11	.48
−12	.62
−13	.81
−14	1.05
−15	1.37

For other residential, non-residential business and other non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

Step 5: Elevator(s) Loading

For each elevator that is below the BFE, add a $0.25 loading, regardless of the elevation difference. Do not apply a loading to low-rise condominiums.

FINAL BUILDING RATES

The final basic limits rate is the rate obtained by adding Steps 1, 2, 3, 4, and 5. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

CONTENTS COVERAGE RATE CALCULATION

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits for the elevation of the lowest elevated floor or for the elevation of the Above-Grade Enclosure (mid-level entry or hanging floor) if present (based on the appropriate contents location and occupancy) from the rate tables on Rate Table 3B and Condo Tables 3A and 4D in Appendix J of the *NFIP Flood Insurance Manual*. For Condominiums, if the lowest elevated floor is below −1, obtain the starting rate from pages 1-1 to 1-7 of these guidelines.

Step 2: Appliance Loading

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below if the enclosed area below the lowest elevated floor contains a clothes washer, clothes dryer, or food freezer. There is no loading for the appliance when it is inside of the hanging floor.

Elevation of Appliance Loading Below the BFE	Loading Factors – Single Family
−1	.27
−2	.30
−3	.31
−4	.32
−5	.33
−6	.34
−7	.35
−8	.36
−9	.37
−10	.38
−11	.49
−12	.64
−13	.83
−14	1.08
−15	1.40

The above loading factors apply when there is no more than one clothes washer, clothes dryer, and food freezer. For other occupancy types where there may be more than one "set" of these appliances in the enclosed area, add the loading charge per "set" (partial or complete).

FINAL CONTENTS RATES

The final basic limits rate is the rate obtained by adding Steps 1 and 2. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

1981 POST-FIRM V1–V30, VE ZONE RATES
ALL OCCUPANCY TYPES AND RCBAP CONDOMINIUM RATES
ELEVATED BUILDINGS WITH NO ENCLOSURES/OBSTRUCTIONS

The table below is to be used for rating elevated building Post '81 V–Zone risks with no enclosures, obstructions, or machinery and equipment below the lowest horizontal member. This table is an extension of the rate tables found on Rate Tables 3E and 3F and Condo Tables 5A and 5B in Appendix J of the *NFIP Flood Insurance Manual*. For RCBAP building rates, use only the ".75 or More" column below.

If the current FIRM became effective on or after October 1, 1981, Pre-FIRM elevated buildings without enclosure must use these rates.

NO ENCLOSURES/OBSTRUCTIONS

Bottom of Floor Beam Elevation Difference[1]	BUILDING RATES			CONTENTS RATES	
	Insurance to Replacement Cost Ratio				
	.75 or More	.50 to .74	Under .50	Residential	Non-Residential Business, Other Non-Residential
−4	6.73	7.64	8.90	5.96	6.76
−5	7.64	8.61	9.95	6.83	7.25
−6	8.66	9.69	11.10	7.81	8.11
−7	9.64	10.72	12.18	8.76	9.07
−8	10.54	11.65	13.13	9.63	9.98
−9	11.26	12.37	13.84	10.33	10.71
−10	11.73	12.81	14.23	10.80	11.20
−11	12.01	13.06	14.43	11.09	11.50
−12	12.28	13.31	14.66	11.37	11.79
−13	12.61	13.63	14.97	11.69	12.13
−14	13.08	14.11	15.46	12.16	12.62
−15	13.77	14.84	16.22	12.81	13.29

1 The difference between the elevation of the bottom of the floor beam of the lowest elevated floor and the BFE, including the effects of wave action.

ZONES V1–V30, VE
ALL OCCUPANCY TYPES AND RCBAP CONDOMINIUM RATES
ELEVATED BUILDINGS WITH ENCLOSURES/OBSTRUCTIONS

For all Post-FIRM V1–V30, VE Zone risks, use the guidelines provided below if the breakaway walls enclosure is below the BFE, the enclosure has an area of 300 square feet or more, or the enclosure has an area of less than 300 square feet with machinery and equipment servicing the building that is below the BFE.

Buildings elevated on solid (perimeter) foundation walls must be rated using the non-elevated rate tables. Use page 1-12 for ’75–’81 when the elevation difference is –2 or lower and page 1-13 when Post-’81.

As an option, Post-FIRM ’75–’81 V-Zone elevated building risks may use the Post-’81 V-Zone rate table if the rates are more favorable to the insured. The criteria listed under Post-’81 V-Zone Optional Rating, in Table 13 of the How to Write section of the *NFIP Flood Insurance Manual,* must be met to qualify.

BUILDING COVERAGE RATE CALCULATION

Step 1: Starting Rate – Post-FIRM ’75–’81 V Zone

For Post-FIRM ’75–’81 V1–V30, VE Zone risks, obtain the “no basement/enclosure” rates basic and additional limits for the elevation of the lowest elevated floor (based on the appropriate building occupancy and building type) from Rate Table 3D and Condo Tables 3E and 4G in Appendix J of the *NFIP Flood Insurance Manual*. If the lowest elevated floor is minus 2 or more below the BFE, the base rate for both basic and additional limits is obtained from page 1-12 of these guidelines.

For 1981 Post-FIRM V1–V30, VE Zone risks, obtain the “With Obstruction” rates basic and additional limits for the elevation of the lowest elevated floor (bottom of the beam) from the rate tables on Rate Table 3F and Condo Table 5B in Appendix J of the *NFIP Flood Insurance Manual*. If the lowest elevated floor is below minus 3, obtain the starting rate from page 2-6 of these guidelines. For RCBAP building rates, use only the “.75 or More” column; otherwise, select the rate appropriate for the insurance-to- replacement-cost ratio. For high-rise condominium policies, enclosure and equipment loading are to be applied to the RCBAP only, not to unit policies. For RCBAP townhouse/rowhouse V-Zone risks only, there is no enclosure loading if no individual unit enclosure is more than 299 square feet.

For unit-owners in high-rise condominiums, use the lowest horizontal member of the lowest elevated floor for rating. If the lowest floor elevation for rating is minus 3 or higher, obtain the “Without Obstruction” rates basic and additional for the elevation of the lowest elevated floor from Rate Table 3E in Appendix J of the *NFIP Flood Insurance Manual*.

If the enclosure is at or above the BFE, use the “free of obstruction” rate table. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

If there is an Above-Grade Enclosure (mid-level entry or hanging floor) and no additional enclosures below that floor, use the “Without Obstruction” rates basic and additional rate from Rate Table 3E in Appendix J of the *NFIP Flood Insurance Manual*.

Step 2: Above-Grade Enclosure (i.e., Hanging Floor or Mid-Level Entry) Loading, if present

To the basic limits starting rate obtained in Step 1, add a loading based on the occupancy and value of the Above-Grade Enclosure.

OCCUPANCY	LOADING FACTOR per $5,000 of value
1–4 Family (including Low-rise RCBAP)	.80
Other Residential (including Low-rise and High-rise RCBAP)	.25
Non-Residential (other and business)	.25

Use the above loadings for the first $5,000 of enclosure value. For each additional $5,000 or portion thereof of enclosure value add the same loading factor.

Step 3: At-Grade Enclosure Loading

To the basic limits starting rate obtained in Step 1 and Above-Grade Enclosure loading in Step 2, if applicable, add a loading calculated from the table below, based on the number of feet that the bottom of the enclosure floor level is below the BFE, or if the elevated floor is below the BFE, the number of feet the enclosure floor level is below the elevated floor, or if there is an Above-Grade Enclosure (mid- level entry or hanging floor), the number of feet the At-Grade Enclosure floor is below the Above-Grade Enclosure (the mid-level/hanging floor).

Elevation Difference	ENCLOSED AREA IN SQUARE FEET							
	Under 300	300 - 899	900 - 1499	1,500 - 2,000	2,001 - 3,000	3,001 - 5,000	5,001 - 10,000	Over 10,000
−1	Included in Starting Rate	.20	.22	.26	.33	.40	.44	.48
−2		.22	.24	.29	.36	.44	.48	.53
−3		.24	.31	.39	.44	.52	.57	.61
−4		.28	.40	.47	.53	.63	.69	.73
−5		.29	.43	.50	.56	.65	.73	.77
−6		.31	.45	.52	.58	.70	.76	.83
−7		.32	.47	.53	.61	.73	.80	.87
−8		.33	.50	.56	.63	.75	.85	.91
−9		.34	.52	.58	.67	.80	.88	.95
−10		.35	.55	.61	.70	.85	.92	.98
−11		.46	.72	.79	.91	1.11	1.20	1.27
−12		.60	.94	1.03	1.18	1.44	1.56	1.65
−13		.78	1.22	1.34	1.53	1.87	2.03	2.15
−14		1.01	1.59	1.74	1.99	2.43	2.64	2.80
−15		1.31	2.07	2.26	2.59	3.16	3.43	3.64

Step 4: Machinery and Equipment Loadings

To the total rate obtained after Step 3, add a loading calculated from the table below if there is machinery or equipment servicing the building beneath the elevated floor, even if the enclosure is less than 300 square feet. There is no loading for M&E when inside the hanging floor.

1–4 Family Dwellings	
Elevation of Machinery Loading Below the BFE	Loading Factors
−1	.15
−2	.17
−3	.21
−4	.23
−5	.25
−6	.27
−7	.30
−8	.33
−9	.35
−10	.37
−11	.48
−12	.62
−13	.81
−14	1.05
−15	1.37

For other residential, non-residential business and other non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

Step 5: Elevator(s) Loading

For each elevator that is below the BFE, add a $0.50 loading, regardless of the elevation difference. Do not apply loading to low-rise condominiums.

FINAL BUILDING RATES

The final basic limits rate is the rate obtained by adding Steps 1, 2, 3, 4, and 5. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

CONTENTS COVERAGE RATE CALCULATION

Step 1: Starting Rate

For Post-FIRM ’75–’81 V1–V30, VE Zone risks, obtain the “no basement/enclosure” contents rates (basic and additional limits) for the elevation of the lowest elevated floor or for the elevation of the Above-Grade Enclosure (mid-level entry or hanging floor) if present (based on the appropriate building occupancy and building type) from Rate Table 3D and Condo Tables 3E and 4G in Appendix J of the *NFIP Flood Insurance Manual*. If the lowest elevated floor is below −1, obtain the base rate for both basic and additional limits from page 1-12 of these guidelines.

For 1981 Post-FIRM V1–V30, VE Zone risks, obtain the “With Obstruction” contents rate for the elevation of the lowest elevated floor (bottom of the beam) or for the elevation of the Above-Grade Enclosure (mid-level entry or hanging floor) if present from Rate Table 3F and Condo Table 5B in

Appendix J of the *NFIP Flood Insurance Manual*. If the lowest elevated floor is below –3, obtain the base rate for both basic and additional limits from page 2-6 of these guidelines.

Step 2: Appliance Loading

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below if the enclosed area below the lowest elevated floor contains a clothes washer, clothes dryer, or food freezer. There is no loading when the appliance is inside the hanging floor.

Lowest Floor Elevation Difference	Loading Factors - Single Family
–1	.27
–2	.30
–3	.31
–4	.32
–5	.33
–6	.34
–7	.35
–8	.36
–9	.37
–10	.38
–11	.49
–12	.64
–13	.83
–14	1.08
–15	1.40

The above loading factors apply when there is no more than one clothes washer, clothes dryer, and food freezer. For other occupancy types where there may be more than one "set" of these appliances in the enclosed area, add the loading charge per "set" (partial or complete).

FINAL CONTENTS RATES

The final basic limits rate is the rate obtained by adding Steps 1 and 2. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

SECTION 3

UNNUMBERED A ZONE
(Pre-FIRM and Post-FIRM)

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UNNUMBERED A ZONE
ALL OCCUPANCY TYPES AND RCBAP CONDOMINIUM RATES

1. Non-Elevated Buildings

No-Basement/No Enclosure Buildings

No-basement/no-enclosure risks are generally rated by insurance agents/producers using Rate Table 3C and Condo Tables 3C and 4E in Appendix J of the *NFIP Flood Insurance Manual*. For rates at elevations lower than those shown in the manual, use the applicable table below.

STANDARD POLICIES (EXCLUDING RCBAPs)
UNNUMBERED A ZONE —
WITHOUT BASEMENT/ENCLOSURE

BUILDING RATES

Type of Elevation Certification	Elevation Difference to Nearest Foot	1–4 Family Residential		Other Residential, Non-Residential Business and Other Non-Residential	
		Basic	Additional	Basic	Additional
No BFE Provided	0	4.10	1.09	4.01	.87
	–1 or lower	5.05	1.32	5.43	.87
With BFE Provided	–2	6.85	1.02	6.04	.87
	–3 or lower	7.64	1.32	6.39	1.02

CONTENTS RATES

Type of Elevation Certification	Elevation Difference to Nearest Foot	Residential		Non-Residential Business, Other Non-Residential	
		Basic	Additional	Basic	Additional
No BFE Provided	0	2.87	.73	2.26	.87
	–1 or lower	3.39	.73	2.77	.87
With BFE Provided	–2	3.32	.73	2.77	.87
	–3 or lower	3.59	.73	2.77	.87

RCBAP HIGH-RISE CONDOMINIUM RATES
UNNUMBERED A ZONE – WITHOUT BASEMENT/ENCLOSURE

Type of Elevation Certification	Elevation Difference to Nearest Foot	HIGH-RISE BUILDING RATES	
		Basic	Additional
No BFE Provided	0	3.75	.20
	–1 or lower	4.55	.21
With BFE Provided	–2	8.02	.22
	–3 or lower	8.83	.23

Type of Elevation Certification	Elevation Difference to Nearest Foot	CONTENTS RATES	
		Basic	Additional
No BFE Provided	0	2.71	.72
	–1 or lower	2.90	.72
With BFE Provided	–2	3.62	.72
	–3 or lower	3.84	.72

RCBAP LOW-RISE CONDOMINIUM RATES
UNNUMBERED A ZONE – WITHOUT BASEMENT/ENCLOSURE

Type of Elevation Certification	Elevation Difference to Nearest Foot	LOW-RISE BUILDING RATES	
		Basic	Additional
No BFE Provided	0	3.96	.98
	–1 or lower	4.85	1.18
With BFE Provided	–2	6.10	1.18
	–3 or lower	6.17	1.18

Type of Elevation Certification	Elevation Difference to Nearest Foot	CONTENTS RATES	
		Basic	Additional
No BFE Provided	0	2.92	1.17
	–1 or lower	3.29	1.17
With BFE Provided	–2	3.82	.73
	–3 or lower	4.12	.73

2. With-Basement Buildings – Building and Contents Coverage Rate Calculations

2.A. With BFE

The specific rates for basement buildings are determined by using the specific rating tables and rating method for numbered A Zones found on pages 1-1 through 1-7 of these guidelines, and within the published rates in Appendix J of the *NFIP Flood Insurance Manual*. The difference between the top of the bottom floor (basement) and the BFE must be determined.

2.B. Without BFE

In those cases where no BFE has been provided, the LFE and the elevation difference for rating are the difference between the basement floor and the HAG.

The specific rates are determined by using the specific rating tables and rating method for numbered A Zones on pages 1-1 through 1-7 of these guidelines, and within the published rates in Appendix J of the *NFIP Flood Insurance Manual*.

3. Elevated Buildings – With BFE – Building and Contents Coverage Rate Calculations

3.A. Elevated Building With No Enclosure (With Proper Openings)

An elevated building with no enclosure below the lowest elevated floor can be rated using the rates from Rate Table 3C and Condo Tables 3C and 4E in Appendix J of the *NFIP Flood Insurance Manual* or from page 3-1 or 3-2 of these guidelines, depending on the elevation difference between that floor and the BFE. The rate is obtained by using the difference between the elevation of the lowest elevated floor and the BFE.

For each elevator that is below the estimated BFE, add a $0.25 loading, regardless of the elevation difference.

Do not apply loading to low-rise condominiums.

3.B. Elevated Building With Enclosure (Without Proper Openings)

For elevated buildings with enclosures below the lowest elevated floor, the enclosure floor is the lowest floor for rating. The rate is obtained by using the difference between the elevation of the enclosure floor and the BFE.

If the elevation difference between the enclosure floor and the estimated BFE is minus 1 or higher, the rate is obtained from Rate Table 3C and Condo Tables 3C and 4E in Appendix J of the *NFIP Flood Insurance Manual*. If the elevation difference is minus 2 or more below the BFE, the rate is obtained from page 3-1 or 3-2 of these guidelines.

For each elevator that is below the estimated BFE, add a $0.25 loading, regardless of the elevation difference.

Do not apply loading to low-rise condominiums.

4. Elevated Buildings – No BFE – Building and Contents Coverage Rate Calculations

4.A. Elevated Building With No Enclosure (With Proper Openings)

An elevated building with no enclosure below the lowest elevated floor can be rated using Rate Table 3C and Condo Tables 3C and 4E in Appendix J of the *NFIP Flood Insurance Manual*.

4.B. Elevated Building With Enclosure (Without Proper Openings)

For elevated buildings with enclosures below the lowest elevated floor, the enclosure floor is the lowest floor for rating. The rate is obtained by using the difference between the elevation of the enclosure floor and the HAG or natural grade, if available. If the elevation difference is +1 or above the HAG, the rate is obtained from the rate tables on Rate Table 3C and Condo Tables 3C and 4E in Appendix J of the *NFIP Flood Insurance Manual*. If the elevation difference is at or below the HAG, the rate is obtained from page 3-1 or 3-2 of these guidelines.

SECTION 4

UNNUMBERED V ZONE

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UNNUMBERED V ZONE
PRE-FIRM AND POST-FIRM

The risks requiring specific rating in these zones are as follows:

1975–'81 Post-FIRM and Pre-FIRM buildings

- Elevated buildings with finished or habitable enclosures 300 square feet or larger, below the lowest elevated floor
- Elevated buildings with non-breakaway enclosures below the lowest elevated floor, regardless of size
- Non-elevated buildings

1981 Post-FIRM and Pre-FIRM buildings

- Elevated buildings with unfinished breakaway enclosures 300 square feet or larger, below the lowest elevated floor
- Elevated buildings with finished or habitable enclosures below the lowest elevated floor, regardless of size
- Elevated buildings with non-breakaway enclosures below the lowest elevated floor, regardless of size
- Non-elevated buildings

The specific rating of these risks presents some unique problems not found in numbered V Zones. Due to the difficulty in rating these risks, contact the NFIP Bureau and Statistical Agent at NFIPUnderwritingMailbox@fema.dhs.gov for assistance.

UNNUMBERED V ZONE
PRE-FIRM AND 1975–'81 POST-FIRM RATE TABLE
ELEVATED BUILDINGS

Annual Rates Per $100 of Insurance
Basic and Additional Limits[1]

	BUILDING		CONTENTS[2]	
	Occupancy		Occupancy	
Building Type	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential	Single Family	Non-Residential Business, Other Non-Residential (Single Occupancy)
1 Floor With No Enclosed Area	.61	1.11	1.00	1.61
2 or More Floors With No Enclosed Area	.56	.94	1.00	1.61
2 Floors Including Unfinished Enclosed Area	1.33	2.22	1.33	2.22
3 or More Floors Including Unfinished Enclosed Area	1.22	1.94	1.22	1.94
2 or More Floors Including Finished Enclosed Area Under 300 Sq. Ft.	2.33	3.89	3.66	6.05
Manufactured (Mobile) Home	2.55	4.16	2.44	4.05

1 Rates are to be computed with the rate shown applying to both basic and additional limits of coverage.

2 Contents rates for multiple occupancy, see page 4-3.

UNNUMBERED V ZONE
PRE-FIRM AND 1975–'81 POST-FIRM RATE TABLE
ELEVATED BUILDINGS

Annual Rates Per $100 of Insurance
Basic and Additional Limits[1]

CONTENTS RATES FOR MULTIPLE OCCUPANCY ONLY		
Contents Location	Residential	Non-Residential Business, Other Non-Residential
Lowest Elevated Floor	1.00	1.61
Lowest Elevated Floor and Above	.83	1.33
Lowest Elevated Floor and Unfinished Enclosed Area	1.33	2.22
Lowest Elevated Floor and Above Including Unfinished Enclosed Area	1.22	1.94
All Contents At Least One Full Floor Above Lowest Elevated Floor	.28	.39

1 Rates are to be computed with the rate shown applying to both basic and additional limits of coverage.

UNNUMBERED V ZONE
PRE-FIRM AND 1981 POST-FIRM RATE TABLE

Annual Rates Per $100 of Insurance
Basic and Additional Limits

Elevated Buildings Free of Obstruction[1] Below the Beam
Supporting the Building's Lowest Floor

	CONTENTS RATES		BUILDING RATES		
			Insurance to Replacement Cost Ratio		
	Residential	Non-Residential Business, Other Non-Residential	.75 or More	.50 to .74	Under .50
Certification in Accordance With Section 60.3(e)(4)[3]	.74	.78	.93	1.25	1.69
Without Certification	2.88	3.02	2.84	3.67	4.62

Elevated Buildings With Obstruction[2] Below the Beam Supporting the Building's Lowest Floor
(Also use for non-elevated, above-/below-grade crawlspaces, and with basements)

	CONTENTS RATES		BUILDING RATES		
			Insurance to Replacement Cost Ratio		
	Residential	Non-Residential Business, Other Non-Residential	.75 or More	.50 to .74	Under .50
Certification in Accordance With Section 60.3(e)(4)[3]	.80	.84	1.27	1.68	2.29
Without Certification	3.00	3.14	3.13	4.06	5.17

1 Free of Obstruction—The space below the lowest elevated floor must be completely free of obstruction or any attachment to the building, or may have:

(1) Insect screening, provided that no additional supports are required for the screening; or
(2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
(3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

2 With Obstruction—The space below the lowest elevated floor contains machinery/equipment or breakaway solid wall construction. If the walls are not breakaway, submit the application to the NFIP for rating; include a copy of the variance, a recent photograph or blueprints, and a post-construction (or pre-construction, if builder's risk) Elevation Certification with the application.

3 Section 60.3(e)(4): Provides (i) that all new construction and substantial improvements within Zones V, V1–V30, and VE on the community's FIRM are elevated on adequately anchored pilings or columns, and securely anchored to such piles or columns so that the lowest portion of the structural members of the lowest floor (excluding the pilings and columns) is elevated to or above the base flood level and (ii) that a registered professional engineer or architect certify that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. The Section 60.3(e)(4) Certification should always accompany the application when coverage is desired for a Post-81 V Zone property.

UNNUMBERED V ZONE
RCBAP HIGH-RISE ELEVATED CONDOMINIUM BUILDINGS
PRE-FIRM AND 1975–'81 POST-FIRM RATE TABLE

Annual Rates Per $100 of Insurance
Basic and Additional Limits[1]

BUILDING TYPE	BUILDING	CONTENTS
3 or More Floors with No Enclosed Area	.95	1.61
3 or More Floors including Unfinished Enclosed Area	1.95	1.94
3 or More Floors including Finished Enclosed Area Under 300 Sq. Ft.	3.90	6.05
3 or More Floors including Finished Enclosed Area Over 300 Sq. Ft.	Submit to NFIP Bureau for Rating	

1 All Post-FIRM V Zone rates are to be computed with the rate shown applying to both basic and additional limits of coverage desired.

UNNUMBERED V ZONE
RCBAP LOW-RISE ELEVATED CONDOMINIUM BUILDINGS (INCLUDING TOWNHOUSE/ROWHOUSE)
PRE-FIRM AND 1975–'81 POST-FIRM RATE TABLE

Annual Rates Per $100 of Insurance
Basic and Additional Limits[1]

BUILDING TYPE	BUILDING	CONTENTS[2]
1 Floor With No Enclosed Area	.61	1.00
2 or More Floors With No Enclosed Area	.56	1.00
2 Floors Including Finished Enclosed Area	1.33	1.33
3 or More Floors Including Unfinished Enclosed Area	1.22	1.22
2 or More Floors Including Finished Enclosed Area Under 300 Sq. Ft.	2.33	3.66

1 Rates are to be computed with the rate shown applying to both basic and additional limits of coverage.

2 Contents rates for multiple occupancy, see page 4-7.

UNNUMBERED V ZONE
RCBAP LOW-RISE ELEVATED CONDOMINIUM BUILDINGS
(INCLUDING TOWNHOUSE/ROWHOUSE)
PRE-FIRM AND 1975–'81 POST-FIRM RATE TABLE

Annual Rates Per $100 of Insurance
Basic and Additional Limits[1]

CONTENTS RATES FOR MULTIPLE OCCUPANCY ONLY

Contents Location	Residential
Lowest Elevated Floor	1.00
Lowest Elevated Floor and Above	.83
Lowest Elevated Floor and Unfinished Enclosed Area	1.33
Lowest Elevated Floor and Above Including Unfinished Enclosed Area	1.22
All Contents At Least One Full Floor Above Lowest Elevated Floor	.28

1 Rates are to be computed with the rate shown applying to both basic and additional limits of coverage.

UNNUMBERED V ZONE
RCBAP HIGH-RISE AND LOW-RISE ELEVATED CONDOMINIUM BUILDINGS
PRE-FIRM AND POST-'81 V ZONE RATE TABLE

Annual Rates Per $100 of Insurance
Basic and Additional Limits

Elevated Buildings Free of Obstruction[1]
Below the Beam Supporting the Building's Lowest Floor

	BUILDING RATES	CONTENTS RATES
Certification in Accordance With Section 60.3(e)(4)[3]	.93	.74
Without Certification	2.84	2.88

Elevated Buildings With Obstruction[2]
Below the Beam Supporting the Building's Lowest Floor
(Also use for non-elevated, above-/below-grade crawlspaces, and with basements)

	BUILDING RATES	CONTENTS RATES
Certification in Accordance With Section 60.3(e)(4)[3]	1.27	.80
Without Certification	3.13	3.00

1 Free of Obstruction—The space below the lowest elevated floor must be completely free of obstruction or any attachment to the building, or may have:

(1) Insect screening, provided that no additional supports are required for the screening; or
(2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
(3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

2 With Obstruction—The space below the lowest elevated floor contains machinery/equipment or breakaway solid wall construction. If the walls are not breakaway, submit the application to the NFIP for rating; include a copy of the variance, a recent photograph or blueprints, and a post-construction (or pre-construction, if builder's risk) Elevation Certification with the application.

3 Section 60.3(e)(4): Provides (i) that all new construction and substantial improvements within Zones V, V1–V30, and VE on the community's FIRM are elevated on adequately anchored pilings or columns, and securely anchored to such piles or columns so that the lowest portion of the structural members of the lowest floor (excluding the pilings and columns) is elevated to or above the base flood level and (ii) that a registered professional engineer or architect certify that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. The Section 60.3(e)(4) Certification should always accompany the application when coverage is desired for a Post-81 V Zone property.

SECTION 5

MISCELLANEOUS

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BUILDINGS OVER WATER

Pre-FIRM and Post-FIRM
All Zones, All Occupancies

PARTIALLY OVER WATER

These rates apply only to buildings constructed partially over water outside of the coastal high hazard areas (V Zones). Surcharge is to be added to the basic and additional building and contents rates.

For Zones A, A1–A30, AE, AO and AH

Where:

(1) A building extends partially over water, *and*
(2) its lowest floor elevation is at or above the BFE, *and*
(3) no part of the foundation or support system is in the water, then no rate adjustment is required.

Where:

(1) A building extends partially over water, *and*
(2) its lowest floor elevation is lower than the BFE, *and*
(3) no part of the foundation or support system is in the water, then increase the basic and additional coverage rates by 25 percent.

Where:

(1) A building extends partially over water, *and*
(2) its lowest floor elevation is at or above the BFE, *and*
(3) part of the foundation or support system is in the water, then increase the basic and additional coverage rates by 50 percent.

Where:

(1) A building extends partially over water, *and*
(2) its lowest floor elevation is lower than the BFE, *and*
(3) part of the foundation or support system is in the water, then increase the basic and additional coverage rates by 75 percent.

For Zones V, V1–V30 and VE

All risks partially over water in V Zones must be referred to the NFIP Bureau and Statistical Agent through the Submit-for-Rate link in UCORT for rating. These risks must have the construction evaluated, and the BFE must be recalculated. BFEs in V Zones apply only landward of the shoreline. When the only portion over water is an attached deck, then there is no surcharge when the building is located in Zone AE or VE.

COMPLETELY OVER WATER

All Post-FIRM risks that are completely over water and that were constructed prior to October 1, 1982, must be referred to the NFIP Bureau and Statistical Agent through the Submit-for-Rate link in UCORT for rating.

RATING FLOODPROOFED NON-RESIDENTIAL BUILDINGS (NON-RESIDENTIAL BUSINESS AND OTHER NON-RESIDENTIAL)

For policies effective on or after April 1, 2020, FEMA has updated the guidance for the non-residential building floodproofing rating credit. The insurer must use the Special Rate process to submit the following documents to FEMA for consideration of the credit:

- Flood Insurance Application
- Elevation Certificate
- Floodproofing Certificate
- Photographs of the exterior of the building (all sides)
- Photographs of the components used to provide floodproofing protection (shields, gates, barriers)
- Flood Emergency Plan that includes:
    - Chain of command
    - Notification procedures
    - Personnel duties
    - Location of floodproofing components, install procedures, repair procedures
    - Evacuation procedures for building occupants
    - Component maintenance procedures during flooding event
    - Drill and training program (at least once a year)
    - Regular review/update of Flood Emergency Plan
- Inspection and Maintenance Plan that includes:
    - Inspection procedures for entire Floodproofing System: wall systems, floor slab, openings, floodproofing components, valve operation, drainage/pump systems, equipment/tools required to engage floodproofing measures
    - Cadence of Inspection and Maintenance Plan

FEMA has changed the methodology used to establish a rate for a non-residential floodproofed building. Instead of establishing the premium rate based on the elevation difference of the floodproofed elevation (if at least 1 foot above the Base Flood Elevation), FEMA will establish the base rate from the elevation difference between the lowest floor elevation of the building and the Base Flood Elevation. FEMA will apply a credit (percentage discount) to that rate based on the information provided for the floodproofing components. To be considered for the credit, insurers should continue to submit the information to FEMA by using the FEMA Special Rate process.

1 Floodproofng applies only outside of Zones V, V1–V30, and VE for non-residential (non-residential business, other non-residential) buildings.

STANDARD FLOOD INSURANCE POLICY
INCREASED COST OF COMPLIANCE (ICC) COVERAGE
Premiums for $30,000 ICC Coverage

All Submit-for-Rate Policies Pre-FIRM and Post-FIRM

SRG RATE TABLES	RATED ZONE	BUILDING TYPE	ELEVATION DIFFERENCE	ALL RCBAP	1–4 FAMILY Building Amount of Insurance		OTHER RESIDENTIAL, NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL Building Amount of Insurance	
					$1–$230,000	$230,001–$250,000	$1–$480,000	$480,001–$500,000
SRG Section 1	AE, A1–A30, AO, AH	Post-FIRM Non-Elevated or with crawlspace or subgrade crawlspace	< –1 or otherwise directed to SRG	$45	$45	$34	$45	$34
		Pre-FIRM Non-Elevated or with crawlspace or subgrade crawlspace	< –1 or otherwise directed to SRG	$45	$45	$34	$45	$34
	AO, AH	Post-FIRM Elevated with Enclosure	Lowest Floor is Below BFE/BFD	$45	$45	$34	$45	$34
	Unnumbered A	Pre- or Post-FIRM Elevated crawlspace or subgrade crawlspace	N/A	$45	$45	$34	$45	$34
	V, VE, V1–V30	Post-FIRM Non-Elevated	< –3 or otherwise directed to SRG	$75	$75	$75	$75	$75
	D	All	N/A	$8	$8	$6	$8	$6
SRG Section 2	AE, A1–A30	Post-FIRM Elevated	< –1 or otherwise directed to SRG	$12	$12	$9	$12	$9
	VE, V1–V30	Post-FIRM Elevated	< –3 or otherwise directed to SRG	$58	$58	$43	$58	$43
SRG Section 3	Unnumbered A	Post-FIRM Non-Elevated	N/A	$75	$75	$75	$75	$75
		Pre-FIRM Non-Elevated or Elevated with Full Enclosure	N/A	$75	$75	$75	$75	$75
		Post-FIRM Elevated	N/A	$61	$61	$45	$61	$45
		Pre-FIRM Elevated no Enclosure or Partial Enclosure	N/A	$61	$61	$45	$61	$45
SRG Section 4	Unnumbered V	Post-FIRM Non-Elevated	N/A	$75	$75	$75	$75	$75
		Pre-FIRM Non-Elevated or Elevated with Full Enclosure	N/A	$75	$75	$75	$75	$75
		Post-FIRM Elevated	N/A	$61	$61	$45	$61	$45
		Pre-FIRM Elevated no Enclosure or Partial Enclosure	N/A	$61	$61	$45	$61	$45
SRG Section 5	Miscellaneous	Post-FIRM Non-Elevated A zones	N/A	$45	$45	$34	$45	$34
		Pre-FIRM Non-Elevated A zones	N/A	$45	$45	$34	$45	$34
		Pre-FIRM A zones with full enclosure	N/A	$45	$45	$34	$45	$34

continued on page 5-4

STANDARD FLOOD INSURANCE POLICY
INCREASED COST OF COMPLIANCE (ICC) COVERAGE
Premiums for $30,000 ICC Coverage

All Submit-for-Rate Policies Pre-FIRM and Post-FIRM

SRG RATE TABLES	RATED ZONE	BUILDING TYPE	ELEVATION DIFFERENCE	ALL RCBAP	1–4 FAMILY Building Amount of Insurance		OTHER RESIDENTIAL, NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL Building Amount of Insurance	
					$1–$230,000	$230,001–$250,000	$1–$480,000	$480,001–$500,000
SRG Section 5 ***continued***	Miscellaneous *continued*	Post-FIRM Elevated A zones with no enclosure	N/A	$12	$12	$9	$12	$9
		Pre-FIRM Elevated A zones with no enclosure	N/A	$12	$12	$9	$12	$9
		Pre-FIRM A zones with partial enclosure	N/A	$45	$45	$34	$45	$34
		Post-FIRM Non-Elevated V zones	N/A	$75	$75	$75	$75	$75
		Pre-FIRM Non-Elevated V zones	N/A	$75	$75	$75	$75	$75
		Pre-FIRM V zones with full enclosure	N/A	$75	$75	$75	$75	$75
		Post-FIRM Elevated V zones with no enclosure	N/A	$58	$58	$43	$58	$43
		Pre-FIRM Elevated V zones with no enclosure		$58	$58	$43	$58	$43
		Pre-FIRM V zones with partial enclosure	N/A	$75	$75	$75	$75	$75

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 1–4 family residential structures, the maximum building program limit is $250,000.

(4) For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the How to Write section of the *NFIP Flood Insurance Manual*.

APPENDIX

FORMS FOR USE IN SPECIFIC RATING

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National Flood Insurance Program

POST-FIRM
ELEVATED BUILDING DETERMINATION

ZONES A, A1–A30, AE, AH

Policy Number: _____

Property Address: _____

_____

To: Insurance Company

My building located at the above property address, in Zone_____, was constructed to have the lowest elevated floor elevated off the ground by means of: piles,☐ posts,☐ piers, ☐ ☐ columns, ☐ solid perimeter walls, or☐ parallel shear walls.

My building has an enclosure, crawlspace, or attached garage below the lowest elevated floor with an area of_____square feet.

I understand that my Standard Flood Insurance Policy (SFIP) is being issued based on your reliance upon the accuracy of information and statements that I have furnished to you herein, as part of my application for the SFIP. I understand that my building is being classified as an elevated building subject to the restriction and limitations of coverage and under the terms and conditions of the SFIP, found in *Section III, Property Covered, A.8 and B.3* based upon these representations by me. I also understand that in consideration of the reduced premium rate that will apply to my policy based upon it being an elevated building, coverage limitations in the SFIP (referenced above) will apply to the enclosed area below the lowest elevated floor of my building and to the contents and personal property located in this enclosed area. I understand and agree that this Elevated Building Determination is a part of my flood insurance application, and that the statements herein are subject to the provisions of Sections VII(B) and VII(G)(3) of the SFIP, which could result in certain consequences, including, but not limited to, the SFIP being void and any claim I may make as a result of a flood loss being denied, if the statements by me are false or materially misrepresent any fact.

_____ _____

SIGNATURE OF INSURED DATE

Exhibit 1. Elevated Building Determination Form – Zones A, A1–A30, AE, AH

National Flood Insurance Program

POST-FIRM
ELEVATED BUILDING DETERMINATION

ZONES V, V1–V30, VE

Policy Number: _____

Property Address: _____

_____

To: Insurance Company

My building located at the above property address, in Zone_____, was constructed to have the lowest elevated floor elevated off the ground by means of: piles,☐ posts,☐ piers, ☐ ☐ columns, ☐ solid perimeter walls, or☐ parallel shear walls.

My building has an enclosure, crawlspace, or attached garage below the lowest elevated floor with an area of_____square feet.

I understand that my Standard Flood Insurance Policy (SFIP) is being issued based on your reliance upon the accuracy of information and statements that I have furnished to you herein, as part of my application for the SFIP. I understand that my building is being classified as an elevated building subject to the restriction and limitations of coverage and under the terms and conditions of the SFIP, found in *Section III, Property Covered, A.8 and B.3* based upon these representations by me. I also understand that in consideration of the reduced premium rate that will apply to my policy based upon it being an elevated building, coverage limitations in the SFIP (referenced above) will apply to the enclosed area below the lowest elevated floor of my building and to the contents and personal property located in this enclosed area. I understand and agree that this Elevated Building Determination is a part of my flood insurance application, and that the statements herein are subject to the provisions of Sections VII(B) and VII(G)(3) of the SFIP, which could result in certain consequences, including, but not limited to, the SFIP being void and any claim I may make as a result of a flood loss being denied, if the statements by me are false or materially misrepresent any fact.

_____ _____

SIGNATURE OF INSURED DATE

Exhibit 2. Elevated Building Determination Form – Zones V, V1–V30, VE

SPECIFIC RATING REPORTING FORM AND RATING WORKSHEET

NON-ELEVATED BUILDINGS

WYO Company:_____ Date:_____/_____/_____ Quote only:☐

Underwriter:_____ Policy No.: _____

Policy Type: ☐ Regular ☐ SFR Re-rating Applicant: _____

☐ RCBAP ☐ FEMA Special Rates ☐ Pre-FIRM ☐ Post-FIRM

RATING INFORMATION

Community Number:_____-_____ Suffix:_____ **PROPERTY ADDRESS**

FIRM Zone: _____ Street:_____

Base Flood Elevation: _____ City:_____

Base Flood Depth: _____ State:_____ ZIP:_____

Lowest Floor Elevation: _____

Next Higher Floor (If applicable): Estimated Base Flood Elevation (Unnumbered A only): _____

Floodproofed Elevation: _____ Base Flood Elevation adjustment for FIRM Zone Unnumbered A or D

Elevation Difference: _____ (with-basement buildings only): _____

Highest Adjacent Grade: _____ Building Diagram No.: _____

Lowest Adjacent Grade: _____

BUILDING DESCRIPTION

Occupancy:_____ M&E in Basement?☐ Yes☐ No

Building Type:_____ List Machinery & Equipment Servicing the Building (e.g. Hot Water

Construction Date:_____/_____/_____ Heater, Furnace, AC Unit, & Other M&E):

Basement Type:☐ Finished ☐ Unfinished _____ _____

Appliances in basement?:☐ Yes☐ No _____ _____

☐ Washer & Dryer ☐ Food Freezer

Number of sets of washers & dryers: _____ If value of M & E is over $5,000, list value $ _____

V ZONES ONLY

Has been adjusted for wave height?☐ Yes☐ No FIRM BFE includes wave height?☐ Yes☐ No

Insurance to replacement cost ratio is_____%

RATE CALCULATIONS

BUILDING:		**Basic Coverage Rate**		**Additional Coverage Rate**
Step 1 – Rate from table		_____		
Step 2 – Loading (describe below)	+	_____		
Step 3 –_____ Discount	–	_____	–	_____
Total:		_____		_____

CONTENTS:		**Basic Coverage Rate**		**Additional Coverage Rate**
Step 1 – Rate from table		_____		
Step 2 – Appliance loading (if any)	+	_____		
Step 3 –_____ Discount	–	_____	–	_____
Total:		_____		_____

ICC PREMIUM[1]: $ _____

☐ Copy of community issued variance enclosed. (This may be required to qualify for ICC coverage.)

☐ Copy of statement that "No Variance Was Required" enclosed.

Comments: _____

[1] ICC coverage does not apply to contents-only policies, or to individually owned condominium units insured under the Dwelling Form or General Property Form. ICC premium is not eligible for deductible discount.

FOR BUREAU USE ONLY

☐ Lowest Floor below BFE ☐ Garage with M&E below BFE

☐ Other: _____

FOR FEMA USE ONLY

Comments: _____

Exhibit 3. Specific Rating Reporting Form and Rating Worksheet – Non-Elevated Buildings

SPECIFIC RATING REPORTING FORM AND RATING WORKSHEET

ELEVATED BUILDINGS

WYO Company:_____ Date:_____/_____/_____ Quote only:☐

Underwriter:_____ Policy No.: _____

Policy Type: ☐ Regular ☐ SFR Re-rating Applicant: _____

☐ RCBAP ☐ FEMA Special Rates ☐ Pre-FIRM ☐ Post-FIRM

RATING INFORMATION

Community Number:_____-_____Suffix:_____ **PROPERTY ADDRESS**

FIRM Zone: _____ Street:_____

Base Flood Elevation: _____ City:_____

Base Flood Depth: _____ State:_____ZIP: _____

Lowest Elevated Floor: _____ Enclosure Size: _____Square Feet

Lowest Floor/Enclosure Elevation:_ Size of Mid-level/Hanging Floor:_____Square Feet

Mid-level/Hanging Floor Elevation: _____ Value of Mid-level/Hanging Floor:_____

Highest Adjacent Grade: _____ Estimated Base Flood Elevation (Unnumbered A only):_____

Lowest Adjacent Grade: _____ Elevation Difference: Lowest Elevated Floor – BFE = _____

Elevation of M & E: _____ Enclosure – BFE = _____

Elevation of Appliances: _____ Building Diagram No.: _____

BUILDING DESCRIPTION

Occupancy:_____ M&E in enclosure? ☐ Yes ☐ No

Building Type:_____ List Machinery & Equipment Servicing the Building (e.g. Hot Water

Construction Date:_____/_____/_____ Heater, Furnace, AC Unit, & Other M&E):

Crawlspace below grade on all sides? ☐ Yes ☐ No _____ _____

Enclosure Type:☐ Finished ☐ Unfinished _____ _____

Appliances in enclosure? ☐ Yes ☐ No

☐ Washer & Dryer ☐ Food Freezer If value of M & E is over $5,000, list value $_____

Number of sets of washers & dryers:_____ Number of elevators: _____

V ZONES ONLY

Insurance to replacement cost ratio is_____% Building partially over water? ☐ Yes ☐ No

Has been adjusted for wave height? ☐ Yes ☐ No Is part of support system in the water? ☐ Yes ☐ No

FIRM BFE includes wave height? ☐ Yes ☐ No

RATE CALCULATIONS

BUILDING:		**Basic Coverage Rate**		**Additional Coverage Rate**
Step 1 – Rate from table		_____		
Step 2 – Above-Grade Enclosure Loading	+	_____		
Step 3 – At-Grade Enclosure Loading	+	_____		
Step 4 – M & E loading (if any)	+	_____		
Step 5 – Elevator loading (if any)	+	_____		
Step 6 – Partially over water loading	+	_____		
Step 7 –_____Discount	–	_____	–	_____
Total:		_____		_____

CONTENTS:		**Basic Coverage Rate**		**Additional Coverage Rate**
Step 1 – Starting rate		_____		_____
Step 2 – Appliance loading (if any)	+	_____		
Step 3 –_____Discount	–	_____	–	_____
Total:		_____		_____

ICC PREMIUM[1]: $ _____

☐ Copy of community issued variance enclosed. (This may be required to qualify for ICC coverage.)

☐ Copy of statement that "No Variance Was Required" enclosed.

Comments: _____

[1] ICC coverage does not apply to contents-only policies, or to individually owned condominium units insured under the Dwelling Form or General Property Form. ICC premium is not eligible for deductible discount.

Exhibit 4. Specific Rating Reporting Form and Rating Worksheet – Elevated Buildings

VARIANCES FOR NON-COMPLIANT STRUCTURES

The following Submit-for-Rate risks are considered non-compliant structures by the NFIP Floodplain Management Ordinance if Post-FIRM. However, a community may have issued a variance for a particular Submit-for-Rate risk; therefore, the writing company must obtain a copy of the variance granted to the property owner from the local community official before providing the rate. If no variance was granted, a signed statement from the agent or applicant that no variance was granted is acceptable. A statement of variance is required for the following Submit-for-Rate risks.

POST–FIRM SUBMIT-FOR-RATE RISKS		
FLOOD ZONE	BUILDING TYPE	
	Elevated Building	Non-Elevated Building
Post-FIRM Unnumbered A Zone (No Estimated BFE)	• Unfinished enclosure without proper openings • Finished enclosure with or without proper openings	• With or Without Basement • Subgrade Crawlspace
Post-FIRM Unnumbered A Zone (With Estimated BFE)	• Unfinished enclosure without proper openings • Finished enclosure with or without proper openings	• With or Without Basement • Subgrade Crawlspace
Post-FIRM AE Zone	• Unfinished enclosure without proper openings • Finished enclosure with or without openings	• With or Without Basement • Subgrade Crawlspace
Post-FIRM AH Zone	• Unfinished enclosure without proper openings • Finished enclosure with or without proper openings	• With or Without Basement • Subgrade Crawlspace
Post-FIRM AO Zone	• Unfinished enclosure without proper openings • Finished enclosure with or without proper openings	• With or Without Basement • Subgrade Crawlspace
VE Zone	• Solid (Perimeter) Load-Bearing Walls • Non-Breakaway Walls • Finished enclosure (breakaway or non-breakaway walls)	• With or Without Basement • Subgrade Crawlspace

Exhibit 5. Variance Chart

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