

A summary of the October 2013 Edit Specifications updates (Change 13.2) is as follows:

Cover Sheet	Added 'Change 13.2' for October 1, 2013
Part 1 (1.2) - Instructions	<p>New and Revised Edits effective October 1, 2013</p> <ul style="list-style-type: none"> • Added Elevation Difference (PL036075) • Added Elevation Difference (PL036080) • Added Elevation Difference (PL036090) • Added Elevation Difference (PL036095) • Added Grandfathering Type Code (PL214060) • Added Risk Rating Method (PL041090) • Added Risk Rating Method (PL041120) • Added Risk Rating Method (PL041130) • Added SRL Property Indicator (PR311030)
Part 2 - Edits Dictionary	<p>PL036075: Elevation Difference (new) PL036080: Elevation Difference (new) PL036090: Elevation Difference (new) PL036095: Elevation Difference (new) PL214060: Grandfathering Type Code (new) PL305020: Number of Elevators (revised) PL222010: Prior Policy Number (revised) PL184020: Repetitive Loss Identification Number (revised) PL041090: Risk Rating Method (revised) PL041120: Risk Rating Method (cancelled) PL041130: Risk Rating Method (revised) PR311030: SRL Property Indicator (new)</p>

NATIONAL FLOOD INSURANCE PROGRAM

EDIT SPECIFICATIONS

FOR THE WRITE-YOUR-OWN PROGRAM

MAY 1, 2004

REVISION 8	MAY 1, 2004
CHANGE 1	MAY 1, 2005
CHANGE 2	OCTOBER 1, 2005
CHANGE 3	MAY 1, 2006
CHANGE 4	MAY 1, 2008
CHANGE 5 (REVISED).....	MAY 1, 2008
CHANGE 6	OCTOBER 1, 2009
CHANGE 6.1	OCTOBER 1, 2009
CHANGE 7	MAY 1, 2010
CHANGE 8	JANUARY 1, 2011
CHANGE 9	OCTOBER 1, 2011
CHANGE 10	MAY 1, 2012
CHANGE 11	OCTOBER 1, 2012
CHANGE 12	JANUARY 1, 2013
CHANGE 13	OCTOBER 1, 2013
CHANGE 13.1	OCTOBER 1, 2013
CHANGE 13.2	OCTOBER 1, 2013



NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2013

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
ADDITIONS/EXTENSIONS INDICATOR	10	PL300010
APPLICATION DATE	10 20	PI301010 PL301020
BUILDING CONSTRUCTION DATE TYPE	10	PL298010
BUILDING OVER WATER TYPE	10	PL201010
BUILDING PURPOSE TYPE	10	PL302010
BUILDING USE TYPE	10	PL202010
BUSINESS PROPERTY INDICATOR	10	PL303010
CONDOMINIUM FORM OF OWNERSHIP INDICATOR	10	PL218010
CONDOMINIUM MASTER POLICY UNITS	10	PU137010
CURRENT MAP INFO - BASE FLOOD ELEVATION	20 30	PL216020 PL216030
CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER	10 20	PL223010 PL223020
CURRENT MAP INFO - FLOOD RISK ZONE	10	PL215010
CURRENT MAP INFO - MAP PANEL NUMBER	10	PL220010
CURRENT MAP INFO - MAP PANEL SUFFIX	10	PL221010
DIAGRAM NUMBER	20	PL160020
ELEVATION CERTIFICATE INDICATOR	20	PI126020
ELEVATION CERTIFICATION DATE	30	PL174030
ELEVATION DIFFERENCE	30 50 60 75 80 90 95	PL036030 PL036050 PL036060 PL036075 PL036080 PL036090 PL036095
ENCLOSURE TYPE	10 20 30 40	PL304010 PL304020 PL304030 PL304040
EXPENSE CONSTANT	30	PL058030
FEDERAL POLICY FEE	30	PL140030
FEDERAL POLICY FEE - REFUNDED	10	PU141010

NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2013 (CONTINUED)

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
GRANDFATHERING TYPE CODE	20 60	PL214020 PL214060
LOWEST ADJACENT GRADE	20	PL161020
LOWEST FLOOR ELEVATION	40	PL048040
MAP PANEL NUMBER (RATING MAP INFORMATION)	20 30 40	PL018020 PL018030 PL018040
MITIGATION OFFER INDICATOR	10	PL315010
NEW/ROLLOVER/TRANSFER INDICATOR	30	PI043030
NUMBER OF ELEVATORS	10 20	PL305010 PL305020
POLICY ASSIGNMENT TYPE	10 20	PL316010 PL316020
POLICY NUMBER	170 180 190	PL004170 PL004180 PL004190
PREMIUM RECEIPT DATE	10 20	PI306010 PL306020
PRIOR POLICY NUMBER	10 20	PL222010 PL222020
PROPERTY PURCHASE DATE	10 20	PI307010 PL307020
PROPERTY PURCHASE INDICATOR	10 20	PL308010 PL308020
REINSTATEMENT POLICY SERVICE FEE	10	PU142010
REINSTATEMENT RESERVE FUND ASSESSMENT	10 20	PU318010 PL318020
RENTAL PROPERTY INDICATOR	10	PL309010
REPETITIVE LOSS TARGET INDICATOR	10	PI176010
REPETITIVE LOSS IDENTIFICATION NUMBER	20	PL184020
REPLACEMENT COST	20	PU047020
RESERVE FUND ASSESSMENT	10	PL310010
RESERVE FUND ASSESSMENT - REFUNDED	10	PU317010
RISK RATING METHOD	50 90 120 130	PL041050 PL041090 PL041120 PL041130

NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2013 (CONTINUED)

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
SRL PROPERTY INDICATOR	10	PL311010
	20	PL311020
	30	PR311030
TENANT BUILDING COVERAGE INDICATOR	10	PL313010
TENANT INDICATOR	10	PL312010
WAITING PERIOD TYPE	10	PL314010

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 75
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL036075 ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT FOR RENEWAL
REINSTATEMENTS WITH SFHA ZONES DUE TO LAPSE IN COVERAGE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF WYO TRANSACTION CODE IS '17A' (RENEWAL) AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'N' AND
RISK RATING METHOD IS 'B' OR 'W' AND
FLOOD RISK ZONE IS SFHA (A01-A30, AE, VE, V01-V30, AO, AH,
AOB, AHB, OR UNNUMBERED 'A') AND
POLICY EFFECTIVE DATE IS MORE THAN 1 DAY AFTER THE
POLICY EXPIRATION DATE OF THE PRIOR TERM (LAPSE IN COVERAGE),
THEN ELEVATION DIFFERENCE MUST BE A NUMERIC OTHER THAN THE DEFAULT (+999).

NOTE:

THE ELEVATION DIFFERENCE CAN BE REPORTED WITH DEFAULT VALUE +999 IF THE
RISK RATING METHOD IS '2' OR '8'.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 80
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL036080 ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT FOR RENEWAL
REINSTATEMENTS WITH UNNUMBERED 'A' ZONE DUE TO LAPSE IN COVERAGE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF WYO TRANSACTION CODE IS '17A' (RENEWAL) AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'Y' AND
RISK RATING METHOD IS '1', AND
FLOOD RISK ZONE IS UNNUMBERED 'A' AND
POLICY EFFECTIVE DATE IS MORE THAN 1 DAY AFTER THE
POLICY EXPIRATION DATE OF THE PRIOR TERM (LAPSE IN COVERAGE),
THEN ELEVATION DIFFERENCE MUST BE A NUMERIC OTHER THAN THE DEFAULT (+999).

NOTE:

THE ELEVATION DIFFERENCE CAN BE REPORTED WITH DEFAULT VALUE +999 IF THE
RISK RATING METHOD IS '8'.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 90
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL036090 ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT FOR ENDORSEMENTS WITH
SFHA ZONES DUE TO PROPERTY PURCHASED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF WYO TRANSACTION CODE IS '20A' (POLICY ENDORSEMENT) AND
ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POLICY ASSIGNMENT TYPE IS 'P' AND
PROPERTY PURCHASE DATE IS ON OR AFTER 07/06/2012 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'N' AND
RISK RATING METHOD IS 'B' OR 'W' AND
FLOOD RISK ZONE IS SFHA (A01-A30, AE, VE, V01-V30, AO, AH,
AOB, AHB, OR UNNUMBERED 'A')

THEN ELEVATION DIFFERENCE MUST BE A NUMERIC OTHER THAN THE DEFAULT (+999).

NOTE:

THE ELEVATION DIFFERENCE CAN BE REPORTED WITH DEFAULT VALUE +999 IF THE RISK
RATING METHOD IS '2' OR '8'.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 95
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL036095 ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT FOR ENDORSEMENTS WITH
UNNUMBERED 'A' ZONE DUE TO PROPERTY PURCHASED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF WYO TRANSACTION CODE IS '20A' (POLICY ENDORSEMENT) AND
ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POLICY ASSIGNMENT TYPE IS 'P' AND
PROPERTY PURCHASE DATE IS ON OR AFTER 07/06/2012 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'Y' AND
RISK RATING METHOD IS '1' AND
FLOOD RISK ZONE IS UNNUMBERED 'A',

THEN ELEVATION DIFFERENCE MUST BE A NUMERIC OTHER THAN THE DEFAULT (+999).

NOTE:

THE ELEVATION DIFFERENCE CAN BE REPORTED WITH DEFAULT VALUE +999 IF THE RISK
RATING METHOD IS '8'.

EDIT DICTIONARY

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

ORDER: 60

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL214060 ERROR TYPE: CRITICAL

ERROR MESSAGE: GRANDFATHERING TYPE CODE IS INVALID FOR RENEWAL REINSTATEMENT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2013 AND
WYO TRANSACTION CODE IS '17A' (RENEWAL) AND
POLICY EFFECTIVE DATE IS MORE THAN 1 DAY AFTER THE POLICY EXPIRATION DATE OF THE
PRIOR TERM (LAPSE IN COVERAGE),

THEN GRANDFATHERING TYPE CODE MUST BE '1' OR '2'.

EDIT DICTIONARY

DATA ELEMENT: NUMBER OF ELEVATORS

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL305020 ERROR TYPE: CRITICAL

ERROR MESSAGE: NUMBER OF ELEVATORS MUST BE GREATER THAN ZERO.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO OCTOBER 1, 2013 CAN REPORT
BLANKS.

OTHERWISE -

IF THE OBSTRUCTION TYPE IS '90', '91', '92', '94', '95', '96', '97' OR '98',

THEN THE NUMBER OF ELEVATORS MUST BE GREATER THAN ZERO.

EDIT DICTIONARY

DATA ELEMENT: PRIOR POLICY NUMBER

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: CMI-PRIORPOL
UPDATE: REPLACEMENT
FORMAT: TEN (10) ALPHANUMERIC CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL222010 ERROR TYPE: CRITICAL
ERROR MESSAGE: PRIOR POLICY NUMBER MUST NOT BE BLANK.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO OCTOBER 1, 2013 CAN REPORT BLANKS.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'N', 'R' OR 'Z' CAN BE REPORTED WITH ANY VALID POLICY NUMBER OR BLANKS, REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/01/2013 AND NEW/ROLLOVER/TRANSFER INDICATOR 'T', THE PRIOR POLICY NUMBER MUST **NOT** BE BLANK.

NOTE:

DATA ELEMENT 'CURRENT MAP INFO - PRIOR POLICY NUMBER' HAS BEEN RENAMED TO 'PRIOR POLICY NUMBER'. IF A PRIOR POLICY NUMBER WAS REPORTED BEFORE OCTOBER 1, 2013 IN DATA ELEMENT 'CURRENT MAP INFO - PRIOR POLICY NUMBER', THERE IS NO NEED TO REPORT IT AGAIN.

EDIT DICTIONARY

DATA ELEMENT: REPETITIVE LOSS IDENTIFICATION NUMBER

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 05/01/2000 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL184020 ERROR TYPE: CRITICAL

ERROR MESSAGE: REPETITIVE LOSS IDENTIFICATION NUMBER MUST BE REPORTED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE SRL PROPERTY INDICATOR EQUALS 'Y',
THE REPETITIVE LOSS IDENTIFICATION NUMBER MUST BE GREATER THAN ZERO.

NOTE:

THIS APPLIES ONLY TO THE SPECIAL DIRECT FACILITY AND THE NFIP DIRECT PROGRAM.

FOR NEW BUSINESS TRANSACTIONS (11A):

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000 AND
THE ORIGINAL RUN DATE IS PRIOR TO CYCLE DATE 05/31/2000
(EARLY PAYMENT OF NEW BUSINESS), ZEROS ARE ALLOWED FOR THIS
FIELD.

FOR RENEWAL TRANSACTIONS (17A):

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000 AND
THE LAST RUN DATE IS PRIOR TO CYCLE DATE 05/31/2000
(EARLY PAYMENT OF RENEWAL), ZEROS ARE ALLOWED FOR THIS
FIELD.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 90

EFFECTIVE: 01/01/1989 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041090 ERROR TYPE: CRITICAL

ERROR MESSAGE: CONDOMINIUM MASTER POLICY MAY NOT BE TENTATIVELY OR
PROVISIONALLY RATED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS PRIOR TO OCTOBER 1, 2013 AND
CONDOMINIUM INDICATOR IS 'M', 'H', OR 'L',

RISK RATING METHOD MUST NOT BE '6' OR '8'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 120

EFFECTIVE: 05/01/2000 REVISED: 10/01/2013 CANCELLED: 10/01/2013

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041120 ERROR TYPE: CRITICAL

ERROR MESSAGE: RISK RATING METHOD IS INVALID FOR THE SRL POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS 'T', THE SRL PROPERTY INDICATOR MUST BE 'Y'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 130

EFFECTIVE: 10/01/2013 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041130 ERROR TYPE: CRITICAL

ERROR MESSAGE: RISK RATING METHOD IS INVALID FOR THIS POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF WYO TRANSACTION CODE IS '17A' (RENEWAL) AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'N' AND
FLOOD RISK ZONE IS 'D' OR 'UNNUMBERED V' AND
POLICY EFFECTIVE DATE IS MORE THAN 1 DAY AFTER THE
POLICY EXPIRATION DATE OF THE PRIOR TERM (LAPSE IN COVERAGE),
THEN RISK RATING METHOD MUST BE 'B', 'W' OR '2'.

IF WYO TRANSACTION CODE IS '20A' (POLICY ENDORSEMENT) AND
ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POLICY ASSIGNMENT TYPE IS 'P' AND
PROPERTY PURCHASE DATE IS ON OR AFTER 07/06/2012 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'N' AND
FLOOD RISK ZONE IS 'D' OR 'UNNUMBERED V',
THEN RISK RATING METHOD MUST BE 'B', 'W' OR '2'.

IF THE RISK RATING METHOD IS 'B' OR 'W', ALL OF THE FOLLOWING MUST BE TRUE:

1. POLICY EFFECTIVE DATE IS ON OR AFTER 07/06/2012
2. POST FIRM CONSTRUCTION INDICATOR IS 'N'
3. FLOOD RISK ZONE IS UNNUMBERED 'A', AE, A01-A30, AH, AO, AHB, AOB, VE, OR V01-V30
4. ELEVATION DIFFERENCE IS NOT THE DEFAULT VALUE (+999)
5. IF FLOOD RISK ZONE IS 'D' OR 'UNNUMBERED V', ELEVATION DIFFERENCE DEFAULT VALUE (+999) IS ALLOWED

IF THE RISK RATING METHOD IS 'E', ALL OF THE FOLLOWING MUST BE TRUE:

1. POLICY EFFECTIVE DATE IS ON OR AFTER 07/06/2012
2. POST FIRM CONSTRUCTION INDICATOR = 'N'

EDIT DICTIONARY

DATA ELEMENT: SRL PROPERTY INDICATOR

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: OTHER POLICY TXNS LOAD PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PR311030 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL PROPERTY INDICATOR SUBMITTED BY WYO COMPANY IS INVALID FOR POLICY.

FAIL EDIT

UPDATE ACTION: REJECT

DESCRIPTION:

SRL PROPERTY INDICATOR CANNOT BE 'Y' - MUST BE 'N'.

ADDITIONS TO ATTACHMENT G
QUESTIONS AND ANSWERS
REGARDING NFIP OCTOBER 1, 2013, PROGRAM CHANGES

**Additional Questions and Answers
Regarding NFIP October 1, 2013, Program Changes**

1. What are the flood openings requirements for elevated buildings with garages for NFIP policy rating purposes?

For elevated buildings (such as buildings elevated on crawlspaces) where the garage is not located beneath the elevated floor but is an attachment to the building, and where the garage and main building are separated by foundation walls, the garage must have its own flood openings equal in area to a minimum of 1 square inch for each square foot of garage area. The openings must also meet the other National Flood Insurance Program (NFIP) openings requirements (e.g., positioning on at least two exterior walls, and the bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior adjacent grade or floor immediately below the openings). The enclosed area below the elevated building must have its own compliant flood openings, equal in area to a minimum of 1 square inch for each square foot of the enclosure area and meeting the other NFIP proper openings requirements.

For elevated buildings with enclosures, where the garage is located in the enclosure beneath the elevated floor, the garage area is considered to be a part of the enclosure area. It is not necessary for the garage area to have its own flood openings, as long as the openings in the enclosure as a whole otherwise meet the other NFIP proper openings requirements. Flood openings in the garage area (if any) are considered as openings in the enclosure. As long as the placement and area of the flood openings in the enclosure (including the garage area) meet the NFIP proper openings requirements, the enclosure is considered to have proper openings for NFIP rating purposes.

For information concerning the NFIP proper openings requirements, and for information about Engineered Vents as an alternative to proper openings, see the Lowest Floor Guide of the NFIP Flood Insurance Manual.

2. When completing the question on Part 2 of the Application regarding Additions and Extensions, is the agent to indicate "Includes additions and extensions" when (a) the addition and extension exists relative to the primary building, or (b) only when the agent intends the coverage amount on the primary building to apply also to the addition and extension, or (c) when the policy itself is only for the addition and extension?

The question on Part 1 of the Application is intended to find out if "additions or extensions" exist. If the question on Part 1 is answered "Yes," the agent must answer the question on Part 2 of the Application and indicate whether or not the "additions or extensions" are covered under the same policy. This information will be used by the underwriter to determine the correct building description, lowest floor elevation, flood zone, or BFE for rating. The October 2013 Flood Insurance Manual will provide guidance on how to complete the Application. For TRRP reporting, indicate "I" when the policy is for the main building including additions and extensions. Indicate "X" when the policy is for the main building, and the addition or extension is covered by a separate policy. Indicate "A" when the policy is for an addition and extension, and the main building is covered separately. Indicate "N" when the main building has no additions or extensions.

**Additional Questions and Answers
Regarding NFIP October 1, 2013, Program Changes**

- 3. Will buildings with subgrade crawlspaces that have a lowest floor more than 2 feet below the lowest adjacent grade, or that have a lowest floor that is more than 5 feet below the top of the next-higher floor, be considered for Special Rate Consideration?**

Yes. The October 2013 Flood Insurance Manual (FIM) and Specific Rating Guidelines will provide more information.

- 4. For the requirement to display grandfathering status on the declarations page as either Yes or No, what grandfathering status do we display on the declarations page for existing business where the grandfathering information is unknown (e.g., for policies issued prior to October 1, 2009, before the grandfathering indicator was required)?**

When the grandfathering indicator is blank, the policy is presumed to not be grandfathered. Insurers may update the record using the procedure outlined in W-11123 dated November 30, 2011, as necessary. When the grandfathering information is blank (unknown) because the policy was issued prior to October 1, 2009, the insurer may display Grandfathering as "Unknown" on the declarations page.

- 5. Are insurers required to indicate that a policy is being grandfathered for rating if only the BFE is being grandfathered?**

Yes, insurers are required to use the grandfathering indicator if either the flood zone and/or BFE is being grandfathered. The policy declarations page must indicate Grandfathering as "Yes" if either the flood zone or BFE is being grandfathered.

- 6. Regarding FEMA's Non-Primary Residence insert: Do we keep sending it as is?**

FEMA requires that the insert be sent out every year until the policy is rated using full-risk rates.

- 7. Can Tentative Rates be used for RCBAPs?**

Yes. For policies effective October 1, 2013, Tentative Rates can be used for RCBAPs.

- 8. Are Pre-FIRM properties rated in AR zones required to be elevation rated subject to the provisions of Section 100205 of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW 12)?**

No. Section 100205 of BW 12 did not remove the subsidy used for AR zones; therefore, Pre-FIRM AR zone properties can continue to use the Non Elevation-rated rates found on rate Table 4 in the Rating section of the Flood Insurance Manual.

- 9. When a policy is assigned due to a purchase and must now be full-risk rated, and the Elevation Certificate provides more beneficial rating, can the beneficial rating be applied back to policy inception?**

The effective date of an endorsement assigning a policy as a result of a property purchase can be no earlier than the property purchase date.