



FEMA

W-08006

February 5, 2008

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and
NFIP Servicing Agent

FROM: WYO Clearinghouse

REF: WYO Clearinghouse Bulletin W-07065 dated November 1, 2007
May 1, 2008, Program Changes

SUBJECT: Revised Page RATE 2

An incorrect rate modification was included with the May 1, 2008, Program Changes memo referenced above. Attached is revised page RATE 2, which has been updated to show the correct rate of \$0.81 for "Other Residential with Basement" basic building coverage in FIRM Zones A, AE, A1-A30, AO, AH, and D.

Please use this corrected rate for policies effective May 1, 2008.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES^{1, 2}
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .54	.96 / 97	.76 / .54		.76 / 1.12		.83 / 1.07	
	With Basement	.81 / .79	.96 / .81	.81 / .79		.81 / .93		.88 / 1.05	
	With Enclosure	.81 / .96	.96 / .97	.81 / .96		.81 / 1.18		.88 / 1.33	
	Manufactured (Mobile) Home ³	.76 / .54	.96 / .97					.83 / 1.07	
CONTENTS LOCATION	Basement & Above				.96 / .81		.96 / .81		1.62 / 1.81
	Enclosure & Above				.96 / .97		.96 / .97		1.62 / 2.17
	Lowest Floor Only - Above Ground Level				.96 / .97		.96 / .97		1.62 / .95
	Lowest Floor Above Ground Level and Higher Floors				.96 / .67		.96 / .67		1.62 / .81
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ³								1.62 / .95

FIRM ZONES V, VE, V1-V30

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / 1.35	1.23 / 2.32	.99 / 1.35		.99 / 2.50		1.10 / 2.59	
	With Basement	1.06 / 2.02	1.23 / 1.95	1.06 / 2.02		1.06 / 3.73		1.16 / 3.86	
	With Enclosure	1.06 / 2.38	1.23 / 2.31	1.06 / 2.38		1.06 / 4.17		1.16 / 4.31	
	Manufactured (Mobile) Home ³	.99 / 6.11	1.23 / 2.31					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above				1.23 / 1.95		1.23 / 1.95		2.14 / 4.56
	Enclosure & Above				1.23 / 2.31		1.23 / 2.31		2.14 / 4.92
	Lowest Floor Only - Above Ground Level				1.23 / 2.31		1.23 / 2.31		2.14 / 4.13
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.03		1.23 / 2.03		2.14 / 3.56
	Above Ground Level - More than One Full Floor				.47 / .29		.47 / .29		.45 / .39
	Manufactured (Mobile) Home ³								2.14 / 9.80

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Manufactured (Mobile) Home ³	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								.85 / .53

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

² Pre-FIRM buildings with subgrade crawl spaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the procedures from the Specific Rating Guidelines for policy processing.

³ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.