



FEMA

W-09021

April 2, 2009

MEMORANDUM TO: Write Your Own Principal Coordinators and
the NFIP Servicing Agent

A handwritten signature in black ink that reads "Edward Connor".

FROM: Edward Connor
Acting Federal Insurance Administrator
National Flood Insurance Program

SUBJECT: October 1, 2009, Program Changes

The purpose of this memorandum is to provide notification of the changes the National Flood Insurance Program (NFIP) will implement effective October 1, 2009. These changes will require modifications to the Flood Insurance Manual, the Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document.

Please see the following attachments for details of these upcoming Program changes.

- Attachment A – Summary of October 2009 Rate and Rule Changes
- Attachment B – Rate Changes Effective October 1, 2009
- Attachment C – TRRP Plan and Edit Specifications Changes Effective October 1, 2009
- Attachment D – Summary of Changes to the Underwriting Forms for Policies Effective on or after October 1, 2009
- Attachment E – Leased Federal Property Guidance
- Attachment F – Presentment of Premium Date Requirements.

In addition, please be advised that the TRRP Plan and Edit Specifications have been modified to reflect the transition to the NFIP Information Technologies Systems (NFIP IT Services). The new TRRP Plan and Edit Specifications document will be available for your review at http://www.nfipbureau.fema.gov/it_docs.html for the next two weeks. We ask that you email any comments or findings from your review to Jack Way, FEMA Senior IT Manager, at Jack.Way@dhs.gov and copy iservice@ostglobal.com. Please title the email subject line “NFIP TRRP Comments.” Please have all comments submitted by 5 PM EST on April 16, 2009. A summary set of comments will be made public without submitters’ names or company information.

Rate changes for the Specific Rating Guidelines effective October 1, 2009, will be made available in May.

October 1, 2009, Program Changes

April 2, 2009

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If you have any questions, please contact your iServices Stakeholder team:

- Melvin Burroughs at mburroughs@ostglobal.com or 301.386.6331
- Missy Skow-Pease at miskow-pease@ostglobal.com or 301.386.6314

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Accounting, Claims, Data Processing, Marketing, Underwriting

ATTACHMENT A

SUMMARY OF OCTOBER 2009 RATE AND RULE CHANGES

ATTACHMENT A

National Flood Insurance Program

October 1, 2009, Rate and Rule Changes: A Summary

Premium Increases

Premiums will increase an average of 8% for policies written or renewed on or after October 1, 2009. In addition to the impact of selected rate changes, there are two additional changes.

- Regular Program basic insurance limits are increasing for all categories of building and contents coverage as follows.
 - 1-4 Family Dwelling Building Coverage: Basic limit increases from \$50,000 to \$60,000.
 - Other Residential and Non-Residential Building Coverage: Basic limit increases from \$150,000 to \$175,000.
 - Residential Contents Coverage: Basic limit increases from \$20,000 to \$25,000.
 - Non-Residential Contents Coverage: Basic limit increases from \$130,000 to \$150,000
- Standard Deductibles
 - The NFIP is discontinuing the \$500 deductible for all properties.
 - Post-FIRM Properties: The standard deductible increases from \$500 to \$1,000.
 - Pre-FIRM Properties: The standard deductible increases from \$1,000 to \$2,000.

The premium increases vary by zones as described below. See Attachment B for revised rates.

- **V Zones** (coastal high-velocity zones)
Larger rate increases are being implemented again this year as a result of the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines.
 - Post-FIRM V Zones: Premiums will increase 10%.
 - Pre-FIRM V Zones: Premiums will increase 10%.
- **A Zones** (non-velocity zones, which are primarily riverine zones)
 - Post-FIRM A1-A30 and AE Zones: Premiums will increase 10%.
 - Pre-FIRM AE Zones: Premiums will increase 10% to slightly decrease the amount of subsidy in our Pre-FIRM rate.
 - AO, AH, AOB and AHB Zones (shallow flooding zones): Premiums will increase 8%.
 - Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 10%.
 - A99 Zones (approved flood mitigation projects, e.g., levees still in the course of construction) and AR Zones: Premiums will increase 10%.
- **X Zones** (zones outside the Special Flood Hazard Area)
 - Standard Risk Policy: Premiums will increase 8%.
 - Preferred Risk Policy (PRP): Premiums will remain unchanged.

- **Mortgage Portfolio Protection Program (MPPP):** Premiums will increase about 10%.

Unnumbered A Zone: Pre-FIRM buildings in an Unnumbered A Zone with a basement, enclosure, or crawlspace may use Post-FIRM rates if the rates are more favorable to the insured. See Attachment B for details.

New Building Types: Two new building types have been added, elevated on crawlspace and non-elevated with subgrade crawlspace. See Attachments B and C for details.

Floodproofing Eligibility: New indicators will be used to address communities that have lost their floodproofing eligibility. See Attachment C for details.

Building Construction Date: WYO Companies must report the source of the building construction date. See Attachment C for details.

Grandfathering Information: In addition to providing grandfathering information on the revised Flood Insurance Application form, WYO companies must also include the grandfathering indicator on the front of the flood insurance policy declarations page. See Attachments C and D for details.

Underwriting Forms: Changes to the Flood Insurance Application, PRP Application, and General Change Endorsement forms will capture additional community, building, and construction information. See Attachment D for details.

Leased Federal Properties: A new Risk Rating Method has been developed for any property leased from the Federal Government identified as being on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. Such properties must be charged actuarial rates. See Attachments C, D, and E for details.

Presentment of Premium Date Requirements: FEMA will require WYO companies to record the presentment of premium date and payee on all new business applications and money endorsements effective on or after October 1, 2009. See Attachment F for details.

ATTACHMENT B

RATE CHANGES EFFECTIVE OCTOBER 1, 2009

RATING

This section contains information, including rate tables, required to accurately rate a flood insurance policy. Information and rates for the Preferred Risk Policy (PRP) and Residential Condominium Building Association Policy (RCBAP) are found in their respective sections.

The detailed drawings, and accompanying text and tables, in the Lowest Floor Guide section are to be used as a guide for identifying the lowest floor for rating buildings. This guide will assist in developing the proper rate for the building.

Examples of some rating situations are shown on pages RATE 49 through RATE 63.

A premium table for single family Pre-FIRM buildings located in Special Flood Hazard Areas (SFHAs) is located on page RATE 11. These premiums were calculated using Rate Table 2. This premium table is included in this manual to help the agent more easily quote premiums for buildings that do not require elevation certification.

I. AMOUNT OF INSURANCE AVAILABLE

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single Family Dwelling	\$ 35,000 *	\$ 60,000	\$190,000	\$250,000
2-4 Family Dwelling	\$ 35,000 *	\$ 60,000	\$190,000	\$250,000
Other Residential	\$100,000**	\$175,000	\$ 75,000	\$250,000
Non-Residential	\$100,000**	\$175,000	\$325,000	\$500,000
CONTENTS COVERAGE				
Residential	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential	\$100,000	\$150,000	\$350,000	\$500,000

* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.

** In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.

NOTE: For RCBAP, refer to CONDO Section for basic insurance limits and maximum coverage available.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1-5 show annual rates per

\$100 of coverage. Table 6 provides precalculated Pre-FIRM premiums for various coverage limits. See Table 7 for Federal Policy Fee and Probation Surcharge.

**TABLE 1. EMERGENCY PROGRAM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

	Building	Contents
Residential	.76	.96
Non-Residential	.83	1.62

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 / .57	.96 / 1.03	.76 / .57		.76 / 1.19		.83 / 1.14	
	With Basement	.81 / .84	.96 / .86	.81 / .84		.76 / .99		.88 / 1.12	
	With Enclosure	.81 / 1.02	.96 / 1.03	.81 / 1.02		.81 / 1.25		.88 / 1.41	
	Elevated on Crawlspace	.76 / .57	.96 / 1.03	.76 / .57		.76 / 1.19		.83 / 1.14	
	Non-Elevated with Subgrade Crawlspace	.76 / .57	.96 / 1.03	.76 / .57		.76 / 1.19		.83 / 1.14	
	Manufactured (Mobile) Home ³	.76 / .57	.96 / 1.03					.83 / 1.14	
CONTENTS LOCATION	Basement & Above				.96 / .86		.96 / .86		1.62 / 1.92
	Enclosure & Above				.96 / 1.03		.96 / 1.03		1.62 / 2.30
	Lowest Floor Only - Above Ground Level				.96 / 1.03		.96 / 1.03		1.62 / 1.01
	Lowest Floor Above Ground Level and Higher Floors				.96 / .71		.96 / .71		1.62 / .86
	Above Ground Level - More than One Full Floor				.35 / .13		.35 / .13		.24 / .13
	Manufactured (Mobile) Home ³								1.62 / 1.01

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 / 1.48	1.23 / 2.54	.99 / 1.48		.99 / 2.74		1.10 / 2.84	
	With Basement	1.06 / 2.21	1.23 / 2.14	1.06 / 2.21		1.06 / 4.09		1.16 / 4.23	
	With Enclosure	1.06 / 2.61	1.23 / 2.53	1.06 / 2.61		1.06 / 4.57		1.16 / 4.72	
	Elevated on Crawlspace	.99 / 1.48	1.23 / 2.54	.99 / 1.48		.99 / 2.74		1.10 / 2.84	
	Non-Elevated with Subgrade Crawlspace	.99 / 1.48	1.23 / 2.54	.99 / 1.48		.99 / 2.74		1.10 / 2.84	
	Manufactured (Mobile) Home ³	.99 / 6.11	1.23 / 2.53					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above				1.23 / 2.14		1.23 / 2.14		2.14 / 5.00
	Enclosure & Above				1.23 / 2.53		1.23 / 2.53		2.14 / 5.39
	Lowest Floor Only - Above Ground Level				1.23 / 2.53		1.23 / 2.53		2.14 / 4.52
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.23		1.23 / 2.23		2.14 / 3.90
	Above Ground Level - More than One Full Floor				.47 / .32		.47 / .32		.45 / .43
	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	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	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 crawlspaces 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.

TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

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	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home ¹	.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 ¹								.85 / .53

FIRM ZONE D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	Non-Elevated with Subgrade Crawlspace	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	Manufactured (Mobile) Home ¹	1.45 / .75	1.31 / .80					2.49 / .93	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				1.11 / .69		1.11 / .69		1.95 / .62
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .47		1.11 / .47		1.95 / .59
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ¹								1.95 / .62

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace Buildings Only)²

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ³	.28 / .08	.23 / .08	.37 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ⁴	.93 / .21	1.01 / .36	1.17 / .24	1.97 / .31

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Zones AO, AH Buildings With Basement/Enclosure/Crawlspace: Submit for Rating

³ "With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

⁴ "Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

*** **SUBMIT FOR RATING**

TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AE, A1-A30 -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	One Floor, No Basement/Enclosure/Crawlspace		More than One Floor, No Basement/Enclosure/Crawlspace		More than One Floor With Basement/Enclosure/Crawlspace ⁴		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.39 / .08	.26 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.43 / .08	.34 / .08
+1	.69 / .09	.46 / .10	.47 / .08	.29 / .08	.31 / .08	.25 / .08	.88 / .09	.72 / .08
0	1.43 / .11	1.32 / .12	1.04 / .10	.80 / .15	.74 / .09	.60 / .16	2.25 / .11	1.83 / .09
-1 ³	3.80 / 1.39	5.39 / 1.35	3.34 / 1.21	3.65 / .62	1.90 / .67	1.75 / .70	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Lowest Floor Only – Above Ground Level (No Basement/Enclosure/Crawlspace)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Enclosure/Crawlspace)		More than One Floor With Basement/Enclosure/Crawlspace ⁴		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.55 / .14	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.14 / .15	1.13 / .19
-1 ³	3.74 / .75	2.41 / 1.10	2.11 / .58	1.61 / .70	.60 / .14	1.06 / .14	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.37 / .12	.24 / .12

¹ If Lowest Floor is –1 because of attached garage, submit application for special consideration. Rate may be lower.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

⁴ Includes subgrade crawlspace.

*** SUBMIT FOR RATING

**TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**UNNUMBERED ZONE A -- WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE^{1,6}**

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non-Residential	Residential ²	Non-Residential ²	
+5 or more	.35 / .10	.47 / .15	.61 / .12	.64 / .12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 to +4	1.08 / .13	.99 / .20	.86 / .17	.97 / .23	
+1	2.07 / .63	2.23 / .74	1.52 / .56	1.45 / .71	
0 or below	***	***	***	***	
+2 or more	.40 / .08	.33 / .09	.50 / .12	.48 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	1.05 / .12	.90 / .18	.84 / .16	.83 / .21	
-1	3.45 / 1.29	4.37 / 1.01	2.68 / .69	2.18 / 1.01	
-2 or below	***	***	***	***	
No Elevation Certificate ⁵	4.02 / 1.41	5.45 / 1.68	3.33 / .99	3.21 / 1.34	No Elevation Certificate

¹ Zone A building with basement/enclosure/crawlspace/subgrade crawlspace -- Submit for Rating.

² For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .35 / .12.

³ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

⁴ Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

⁵ For building without basement, enclosure, or crawlspace, Elevation Certificate is optional.

⁶ Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

*** SUBMIT FOR RATING

TABLE 3D. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES '75-81, V1-V30, VE -- BUILDING RATES¹

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/ Crawlspace		More than One Floor, No Basement/Encl/ Crawlspace		More than One Floor, With Basement/Encl/ Crawlspace ⁵		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0 ³	2.55 / .46	3.09 / 1.20	2.07 / .46	2.24 / 1.12	1.79 / .46	2.00 / .91	3.83 / .38	5.47 / .34
-1 ⁴	5.45 / 2.79	8.13 / 4.48	4.99 / 2.79	7.00 / 3.41	3.54 / 2.53	3.71 / 3.46	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl/ Crawlspace)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/ Crawlspace)		More than One Floor With Basement/Enclosure/ Crawlspace ⁵		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ³	3.96 / .55	3.50 / 2.56	2.57 / .61	2.44 / 1.53	1.45 / .55	1.45 / .55	3.81 / .61	3.97 / 3.27
-1 ⁴	8.68 / 4.22	8.52 / 7.43	5.12 / 3.27	5.84 / 4.63	1.71 / .55	5.21 / .55	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ³		.56 / .25	.56 / .25	.42 / .25
-1 ⁴		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ These rates are to be used if the lowest floor of the building is at or above BFE.

⁴ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

⁵ Includes subgrade crawlspace.

***** SUBMIT FOR RATING**

FIRM ZONES '75-'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 3E. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

Elevation of the lowest floor above or below BFE adjusted for wave height ²	Elevated Buildings Free of Obstruction ³				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	.41	.41	.66	.88	1.34
+3	.41	.41	.80	1.08	1.62
+2	.59	.63	1.03	1.38	2.07
+1	1.08	1.16	1.59	2.12	2.96
0	1.66	1.78	2.04	2.73	3.83
-1	2.40	2.47	2.70	3.56	4.63
-2	3.33	3.51	3.55	4.65	5.93
-3	4.57	4.85	4.57	6.11	7.74
-4 or below	***	***	***	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

³Free of Obstruction—The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

- (1) Insect screening, provided that no additional supports are required for the screening; or
- (2) Wooden or plastic lattice with at least 40 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. See page RATE 20 for more details.

⁴These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.

*** **SUBMIT FOR RATING**

**1981 POST-FIRM V1-V30, VE ZONE
Non-Elevated Buildings**

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 3F. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

Elevation of the lowest floor above or below BFE adjusted for wave height ³	Elevated Buildings With Obstruction ⁴				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.53	.53	1.47	1.96	2.91
+3	.54	.54	1.64	2.16	3.29
+2	.70	.70	1.92	2.50	3.82
+1	1.25	1.33	2.35	3.15	4.56
0	1.79	1.88	2.77	3.79	5.14
-1 ⁶	2.47	2.61	3.30	4.38	5.89
-2 ⁶	3.43	3.66	4.10	5.39	7.00
-3 ⁶	4.68	4.98	5.28	6.87	8.83
-4 or below ⁶	***	***	***	***	***

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁴ With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for more details.

⁵ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.

⁶ For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

*** SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM -- FIRM ZONE AR AND AR DUAL ZONES RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

PRE-FIRM NOT ELEVATION-RATED RATES^{1, 2}

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	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	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).

² Base Deductible is \$2,000.

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

POST-FIRM NOT ELEVATION-RATED RATES¹

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	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home ²	.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 ²								.85 / .53

¹ Base Deductible is \$1,000.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

**TABLE 5. REGULAR PROGRAM -- PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

FIRM ZONES AR and AR Dual Zones -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/ Crawlspace		More than One Floor, No Basement/Encl/ Crawlspace		More than One Floor, With Basement/Encl/ Crawlspace ⁴		Manufactured (Mobile) Home ¹	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.39 / .08	.26 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.43 / .08	.34 / .08
+1	.69 / .09	.46 / .10	.47 / .08	.29 / .08	.31 / .08	.25 / .08	.78 / .38	.72 / .08
0	.78 / .21	.74 / .21	.78 / .21	.81 / .15	.74 / .09	.60 / .16	.78 / .38	.95 / .39
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only – Above Ground Level (No Basement/Encl/ Crawlspace)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/ Crawlspace)		More than One Floor With Basement/Enclosure/ Crawlspace ⁴		Manufactured (Mobile) Home ¹	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.55 / .14	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.14 / .15	.77 / .48
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ³		.35 / .12	.35 / .12	.22 / .12
-2 ³		.35 / .12	.37 / .12	.24 / .12

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

³ These rates are only applicable to Contents-only policies.

⁴ Includes subgrade crawlspace.

TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$35	\$50

¹ For the Preferred Risk Policy, the Federal Policy Fee is \$13.00.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either \$1,000 or \$2,000. The insured may choose a deductible amount different from the standard \$1,000 for Post-FIRM or the standard \$2,000 for structures in the Emergency Program and those rated using Pre-FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 22 for Residential Condominium Building Association Policy optional deductibles.

A. Buy-Back Deductibles

Policyholders who wish to reduce their deductibles from the standard deductibles of \$2,000 for Pre-FIRM SFHA risks may opt to purchase separate \$1,000 deductibles for building and contents coverages, for an

additional premium. The deductible factors provided on pages RATE 13 and CONDO 22 must be used to calculate the deductible surcharge.

B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. Deductibles cannot be reduced mid-term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible.

TABLE 8A. STANDARD DEDUCTIBLES

EMERGENCY PROGRAM	REGULAR PROGRAM			
	Flood Zone	Pre-FIRM	Pre-FIRM with Optional Post-FIRM Elevation Rating	Post-FIRM
\$2,000	B, C, X, A99, D	\$1,000		\$1,000
	A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	\$2,000	\$1,000	\$1,000

TABLE 8B. DEDUCTIBLE FACTORS

Single Family and 2-4 Family Building and Contents Policies^{1,2,3}

Deductible Options: Building/Contents	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Deductible Options: Building/Contents	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$ 500/ \$500	ELIMINATED	ELIMINATED	\$4,000/\$1,000	.850	.930
\$1,000/ \$500	ELIMINATED	ELIMINATED	\$4,000/\$2,000	.825	.900
\$1,000/\$1,000	1.000	1.100	\$4,000/\$3,000	.800	.875
\$2,000/ \$500	ELIMINATED	ELIMINATED	\$4,000/\$4,000	.775	.850
\$2,000/\$1,000	.950	1.030	\$5,000/ \$500	ELIMINATED	ELIMINATED
\$2,000/\$2,000	.925	1.000	\$5,000/\$1,000	.825	.900
\$3,000/ \$500	ELIMINATED	ELIMINATED	\$5,000/\$2,000	.800	.875
\$3,000/\$1,000	.900	.980	\$5,000/\$3,000	.780	.850
\$3,000/\$2,000	.875	.950	\$5,000/\$4,000	.765	.830
\$3,000/\$3,000	.850	.925	\$5,000/\$5,000	.750	.810
\$4,000/ \$500	ELIMINATED	ELIMINATED			

Single Family and 2-4 Family Building Only or Contents Only Policies^{1,2,3}

Building	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$500	ELIMINATED	ELIMINATED
\$1,000	1.000	1.075
\$2,000	.935	1.000
\$3,000	.885	.945
\$4,000	.835	.890
\$5,000	.785	.840

Contents ⁴	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$500	ELIMINATED	ELIMINATED
\$1,000	1.000	1.100
\$2,000	.900	1.000
\$3,000	.825	.915
\$4,000	.750	.830
\$5,000	.675	.750

Other Residential and Non-Residential Policies^{1,2,5}

Bldg./Contents	Discount From		Amount	Building Only		Contents Only	
	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.		Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$500/ \$500	ELIMINATED	ELIMINATED	\$500	ELIMINATED	ELIMINATED	ELIMINATED	ELIMINATED
\$1,000/\$1,000	1.000	1.050	\$1,000	1.000	1.050	1.000	1.050
\$2,000/\$2,000	.960	1.000	\$2,000	.960	1.000	.965	1.000
\$3,000/\$3,000	.930	.970	\$3,000	.925	.965	.940	.975
\$4,000/\$4,000	.910	.950	\$4,000	.900	.935	.915	.950
\$5,000/\$5,000	.890	.930	\$5,000	.875	.910	.890	.925
\$10,000/\$10,000 ⁵	.815	.855	\$10,000	.775	.800	.815	.850
\$15,000/\$15,000 ⁵	.765	.800	\$15,000	.700	.725	.740	.775
\$20,000/\$20,000 ⁵	.715	.750	\$20,000	.625	.650	.670	.700
\$25,000/\$25,000 ⁵	.665	.700	\$25,000	.575	.600	.620	.650
\$50,000/\$50,000 ⁵	.565	.600	\$50,000	.475	.500	.550	.575

¹ Deductible factors for the RCBAP are located on page CONDO 22.

² The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium, for each policy year.

³ These deductible factors apply for condominium unit owners.

⁴ Also applies to residential unit contents in Other Residential building or in multi-unit condominium building.

⁵ Deductibles of \$10,000 to \$50,000 are available only for Non-Residential Policies.

**TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24
With Basement	.90/.29	1.15/1.09	1.29/.07	1.29/.07	SUBMIT FOR RATE
With Enclosure	.90/.21	1.15/.53	1.12/.05	1.12/.05	
Elevated on Crawlspace	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24
Non-Elevated with Subgrade Crawlspace	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement and above	.96/.86	1.23/2.14	1.53/.56	1.53/.56	SUBMIT FOR RATE
Enclosure and above	.96/1.03	1.23/2.53	1.53/.65	1.53/.65	
Lowest floor only- above ground level	.96/1.03	1.23/2.53	1.20/.59	1.20/.59	1.11/.70
Lowest floor above ground level and higher floors	.96/.71	1.23/2.23	1.20/.34	1.20/.34	1.11/.48
Above ground level more than 1 full floor	.35/.13	.47/.32	.35/.12	.35/.12	.35/.12

BUILDING—A1-A30, AE • POST-FIRM

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE	3 OR MORE FLOORS WITH BSMNT/ENCL/CRAWLSPACE ³
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.72/.04	.53/.04
0	1.28/.05	1.15/.05
-1 ²	5.26/.15	2.98/.12
-2	SUBMIT FOR RATE	

CONTENTS—A1-A30, AE • POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT/ENCLOSURE/CRAWLSPACE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE)	BASEMENT/ ENCLOSURE/ CRAWLSPACE AND ABOVE ³	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ²	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	SUBMIT FOR RATE			.35/.12

¹Start 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, AO, AH, D.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

³Includes subgrade crawlspace.

**TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS¹

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE ²	.44/.04	.38/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.99/.08	1.18/.24

**POST-FIRM
UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE^{1,7}**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.80/.05	.61/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	1.40/.06	.86/.17	
+1	2.29/.14	1.52/.56	
0 OR BELOW	***	***	
+2 OR MORE	.69/.04	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	1.23/.06	.84/.16	
-1	5.14/.17	2.44/.73	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	6.53/1.26	3.33/.99	NO ELEVATION CERTIFICATE

¹Zones A, AO, or AH buildings with basement/enclosure/crawlspace/subgrade crawlspace--Submit for Rating.

²"With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

³"Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

⁴For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

⁵NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁶WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

⁷Pre-FIRM buildings with basement/enclosure/crawlspace subgrade crawlspace may use this table if the rates are more favorable to the insured.

*****SUBMIT FOR RATING.**

**TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

AR AND AR DUAL ZONES

BUILDING

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.06/.05
With Basement	1.29/.07
With Enclosure	1.12/.05
Elevated on Crawlspace	1.06/.05
Non-Elevated with Subgrade Crawlspace	1.06/.05

CONTENTS

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement and above	1.53/.56
Enclosure and above	1.53/.65
Lowest floor only - above ground level	1.20/.59
Lowest floor above ground level and higher floors	1.20/.34
Above ground level more than 1 full floor	.35/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.72/.04	.53/.04
0	1.06/.05	1.15/.05
-1 ⁴	See Footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BSMNT/ENCL/CRAWLSPACE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE)	BASEMENT/ ENCLOSURE/ CRAWLSPACE AND ABOVE ⁵	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$2,000.

³Base deductible is \$1,000.

⁴Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

⁵Includes subgrade crawlspace.

**TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²

FIRM ZONES V1-V30, VE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ⁵
0 ³	2.77/.14	2.64/.14
-1 ⁴	8.09/.58	4.25/.43
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY-ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/ CRAWL SPACE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE)	BASEMENT/ ENCLOSURE/ CRAWLSPACE AND ABOVE ⁵	ABOVE GROUND LEVEL-MORE THAN ONE FULL FLOOR
0 ³	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 ⁴	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

⁵Includes subgrade crawlspace.

***SUBMIT FOR RATING.

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

SUBMIT FOR RATING

**TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES ¹

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70/.55	.96/1.03	.93/1.46	1.23/2.69	.74/.21	1.20/.37
	WITH BASEMENT	.75/.68	.96/.86	1.00/2.54	1.23/2.53	.81/.30	1.36/.46
	WITH ENCLOSURE	.75/.80	.96/.89	1.00/2.76	1.23/2.75	.81/.34	1.36/.54
	ELEVATED ON CRAWLSPACE	.70/.55	.96/1.03	.93/1.46	1.23/2.69	.74/.21	1.20/.37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.70/.55	.96/1.03	.93/1.46	1.23/2.69	.74/.21	1.20/.37

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

		FIRM ZONES:		D	
		A99, B, C, X		BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37	1.03/.39	1.11/.70
	WITH BASEMENT	.81/.30	1.36/.46	***	***
	WITH ENCLOSURE	.81/.34	1.36/.54	***	***
	ELEVATED ON CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.70
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.70
		FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY) ²	
				BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE ³				.21/.08	.38/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴				.86/.21	1.18/.24

¹Start 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, AO, AH, D.

²Zones AO, AH BUILDINGS WITH BASEMENT: Submit for Rating.

³"With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

⁴"Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

***SUBMIT FOR RATING.

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.18/.08	.18/.08
+1	.49/.08	.28/.08	.23/.08
0	1.08/.09	.71/.09	.55/.09
-1 ²	2.88/.84	2.15/.77	1.25/.52
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE)	BASEMENT/ENCLOSURE/ CRAWLSPACE AND ABOVE ³	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ²	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	***	***	***	.35/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

³Includes subgrade crawlspace.

***SUBMIT FOR RATING.

**TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**UNNUMBERED ZONE A - WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE^{1,6}**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS ²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.32/.11	.61/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	.89/.13	.86/.17	
+1	1.84/.66	1.52/.56	
0 OR BELOW	***	***	
+2 OR MORE	.31/.08	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.70/.11	.84/.16	
-1	2.63/.83	2.44/.73	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁵	3.34/1.44	3.33/.99	NO ELEVATION CERTIFICATE

¹Zone A building with basement/enclosure/crawlspace/subgrade crawlspace -- Submit for Rating.

²For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

³NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁴WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

⁵For building without basement, enclosure, crawlspace or subgrade crawlspace, Elevation Certificate is optional.

⁶Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

*****SUBMIT FOR RATING.**

**TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

AR AND AR DUAL ZONES REGULAR

**PROGRAM – PRE-FIRM^{1,2} AND
POST-FIRM³ NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37
WITH BASEMENT	.81/.30	1.36/.46
WITH ENCLOSURE	.81/.34	1.36/.54
ELEVATED ON CRAWLSPACE	.74/.21	1.20/.37
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74/.21	1.20/.37

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

BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.18/.08	.18/.08
+1	.49/.08	.28/.08	.23/.08
0	.74/.21	.71/.09	.55/.09
-1 ⁴	See Footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE)	BASEMENT/ENCLOSURE/ CRAWLSPACE AND ABOVE ⁵	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$2,000.

³Base deductible is \$1,000.

⁴Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

⁵Includes subgrade crawlspace.

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
0 ³	2.48/.46	1.99/.46	1.72/.46
-1 ⁴	5.43/2.83	4.97/2.83	3.55/2.57
-2	***	***	***

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE)	BASEMENT/ENCLOSURE/ CRAWLSPACE AND ABOVE ⁵	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 ⁴	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	.56/.26

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

⁵Includes subgrade crawlspace.

***SUBMIT FOR RATING.

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

SUBMIT FOR RATING

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings Free of Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.65	.53
+3	.79	.54
+2	1.03	.73
+1	1.59	1.25
0	2.03	1.87
-1	2.69	2.59
-2	3.53	3.53
-3	4.55	4.78
-4 or lower	***	***

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

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²Free of Obstruction The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

- (1) Insect screening, provided that no additional supports are required for the screening; or
- (2) Wooden or plastic lattice with at least 40 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. See page RATE 20 for more details.

³Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

*****SUBMIT FOR RATING**

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

**Elevated Buildings With Obstruction³ Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site ⁴	Building Rate	Contents Rate
+4 or more	1.17	.67
+3	1.30	.68
+2	1.54	.86
+1	2.07	1.38
0	2.52	2.00
-1 ⁵	3.12	2.72
-2 ⁵	3.96	3.66
-3 ⁵	4.98	4.91
-4 or lower ⁵	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

³With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for details.

⁴Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁵For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated, which is used for rating, is 1 or more feet below BFE.

*****SUBMIT FOR RATING.**

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V ZONE RATES

SUBMIT FOR RATING

TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES

Category One – Low-Rise Condominium Building-and-Contents Policies

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	\$1,000 Ded.	\$2,000 Ded.	\$1,000 Ded.	\$2,000 Ded.	\$1,000 Ded.	\$2,000 Ded.
Building/Contents	ELIMINATED	ELIMINATED	ELIMINATED	ELIMINATED	ELIMINATED	ELIMINATED
\$500/ \$500	ELIMINATED	ELIMINATED	ELIMINATED	ELIMINATED	ELIMINATED	ELIMINATED
\$1,000/\$1,000	1.000	1.100	1.000	1.050	1.000	1.050
\$2,000/\$1,000	.945	1.000	.960	1.000	.980	1.000
\$3,000/\$1,000	.890	.950	.920	.960	.960	.980
\$4,000/\$2,000	.845	.900	.880	.920	.940	.960
\$5,000/\$2,000	.800	.850	.840	.880	.920	.940
\$10,000/\$10,000	.635	.675	.660	.690	.840	.860
\$25,000/\$25,000	.535	.570	.560	.580	.740	.760

Category Two – Low-Rise Condominium Building-Only Policies

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	\$1,000 Ded.	\$2,000 Ded.	\$1,000 Ded.	\$2,000 Ded.	\$1,000 Ded.	\$2,000 Ded.
\$500	ELIMINATED	ELIMINATED	ELIMINATED	ELIMINATED	ELIMINATED	ELIMINATED
\$1,000	1.000	1.100	1.000	1.075	1.000	1.050
\$2,000	.925	1.000	.950	1.000	.970	1.000
\$3,000	.865	.935	.910	.960	.940	.970
\$4,000	.815	.880	.870	.920	.920	.950
\$5,000	.765	.830	.835	.880	.900	.930
\$10,000	.630	.685	.650	.690	.830	.860
\$25,000	.530	.580	.550	.585	.730	.760

**Category Three – High-Rise Condominium Policies,
Building-and-Contents and Building-Only**

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

BUILDING/CONTENTS

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	\$1,000 Deductible	\$2,000 Deductible	
\$500/ \$500	ELIMINATED	ELIMINATED	ELIMINATED
\$1,000/\$1,000	1.000	1.050	N/A
\$2,000/\$2,000	.980	1.000	\$ 56
\$3,000/\$3,000	.960	.980	\$ 111
\$4,000/\$4,000	.940	.960	\$ 166
\$5,000/\$5,000	.920	.940	\$ 221
\$10,000/\$10,000	.840	.860	\$ 476
\$25,000/\$25,000	.740	.760	\$1,001

BUILDING-ONLY

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	\$1,000 Deductible	\$2,000 Deductible	
\$500	ELIMINATED	ELIMINATED	ELIMINATED
\$1,000	1.000	1.050	N/A
\$2,000	.970	1.000	\$ 55
\$3,000	.940	.970	\$ 110
\$4,000	.920	.950	\$ 165
\$5,000	.900	.930	\$ 220
\$10,000	.830	.860	\$ 475
\$25,000	.730	.760	\$1,000

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE^{1,2}

ZONE	MPPP Rates per \$100 of Building Coverage ³	MPPP Rates per \$100 of Contents Coverage ³	ICC Premium for \$30,000 Coverage ^{4,5}
Emergency Program Community	3.39	3.42	N/A
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	3.39 / 1.71	3.42 / 1.63	75.00
V Zones - All building & occupancy types	5.05 / 5.05	4.74 / 4.74	75.00
A99 Zone, AR, AR Dual Zones	.87 / .51	1.16 / .46	6.00

¹Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

²MPPP policies are not eligible for Community Rating System premium discounts.

³Basic and additional insurance limits are shown on page RATE 1.

⁴ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.

⁵The ICC Premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.

ATTACHMENT C

**TRRP PLAN AND EDIT SPECIFICATIONS CHANGES
EFFECTIVE OCTOBER 1, 2009**

TRRP Changes for October 1, 2009

Executive Summary

There are multiple new data elements that are effective October 1, 2009. Most of these revisions are necessary to effectively match addresses for grandfathering rule, Section 1316, Leased Federal properties and repetitive loss properties. Requiring parsed addresses will also improve address quality in rural areas (e.g., grid and highway addresses) and Puerto Rico (i.e., subdivisions and address layout differences); and lower the use of descriptive addresses. A descriptive address field has been added to allow for additional information about a property location.

No.	New TRRP Data Elements
1.	<p>DATA ELEMENT: Leased Federal Properties Alias: Leased Federal Property Type/Code ACRONYM: FIRA Section 106 Properties NFIP DATA WAREHOUSE TABLE: Policy Items DESCRIPTION: Section 106 of the Flood Insurance Reform Act (FIRA) of 2004 requires Leased Federal Properties that are riverward of levees and seaward of sea walls to be actuarially rated even if the construction date is Pre-FIRM. Each property in the NFIP Data Warehouse will be classified in one of four categories.</p> <ul style="list-style-type: none"> ▪ 1 – Not Leased Federal Property ▪ 2 – Leased Federal Property NFIP Verified ▪ 3 – Leased Federal Property Non-Verified ▪ 4 – Leased Federal Property NFIP Appealed <p>When a property is verified by the NFIP as a Leased Federal Property, it is assigned an identification date based on the Address ID in the NFIP Data Warehouse. A Leased Federal Property data file will be generated on a monthly basis and disseminated to WYO companies via FTP to facilitate identification of validated Leased Federal Properties.</p> <p>All Leased Federal Property NFIP Verified properties must be reported as a Risk Rating Method of Leased Federal Properties (F) or Tentative (8).</p> <p>EDIT CRITERIA: Number; Acceptable Values:</p> <ul style="list-style-type: none"> ▪ 1 – Not Leased Federal Property ▪ 2 – Leased Federal Property NFIP Verified ▪ 4 – Leased Federal Property NFIP Appealed <p>The TRRP record must be marked as Not Leased Federal Property '1' or Leased Federal Property NFIP Verified '2'. If the record is blank/null the system, the system will assume the record is Not Leased Federal Property '1.' For renewals of successfully appealed Leased Federal Properties can only be submitted as '4.'</p> <p>LENGTH: 1</p> <p>EDIT DICTIONARY BASIC INFORMATION DATA ELEMENT: LEASED FEDERAL PROPERTY TYPE FILE: POLICY STATUS: REQUIRED ALIAS: SECTION 106 PROPERTIES FIELD NAME: LEASED FEDERAL PROPERTY UPDATE: REPLACEMENT FORMAT: ONE (1) DIGIT, NUMERIC (1, 2 OR NULL)</p> <p>1. EDIT CRITERIA ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED:</p> <p>EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM</p> <p>EDIT TYPE: INFORMATIONAL ERROR CODE: PL200010 ERROR TYPE: CRITICAL ERROR MESSAGE: LEASED FEDERAL PROPERTY TYPE FOR VERIFIED PROPERTIES MUST BE PROCESSED AS RISK RATING METHOD 'F' (LEASED FEDERAL PROPERTIES) OR '8' (TENTATIVE).</p> <p>FAIL EDIT UPDATE ACTION: UPDATE</p>

	<p>DESCRIPTION IF LEASED FEDERAL PROPERTY TYPE IS '1' (NFIP VERIFIED) THEN THE RISK RATING METHOD MUST BE LEASED FEDERAL PROPERTIES (F) OR TENTATIVE (8).</p> <p>2. <u>EDIT CRITERIA</u> ORDER: 20 EFFECTIVE: 10/01/2009 REVISED: CANCELLED:</p> <p>EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM</p> <p>EDIT TYPE: INFORMATIONAL ERROR CODE: PL200020 ERROR TYPE: CRITICAL ERROR MESSAGE: VERIFIED LEASED FEDERAL PROPERTY MUST BE PROCESSED AS RISK RATING METHOD 'F' (LEASED FEDERAL PROPERTIES) OR '8' (TENTATIVE).</p> <p>FAIL EDIT UPDATE ACTION: UPDATE</p> <p>DESCRIPTION IF THE ADDRESS IS FLAGGED AS A NFIP VERIFIED LEASED FEDERAL PROPERTY, THEN IT MUST BE PROCESSED AS RISK RATING METHOD 'F' (LEASED FEDERAL PROPERTIES) OR '8' (TENTATIVE).</p>
2.	<p>DATA ELEMENT: Building Over Water Type ALIAS: Building Over Water Code ACRONYM: None NFIP DATA WAREHOUSE TABLE: Policy Items DESCRIPTION: This is the type code that determines if the building insured is not over water, partially over water or fully/entirely over water. This is required for policies on elevated buildings (Elevated Building Indicator is 'Y'). EDIT CRITERIA: Number; Acceptable Values:</p> <ul style="list-style-type: none"> ▪ 1 – Not Over Water ▪ 2 – Partially Over Water ▪ 3 - Fully/Entirely Over Water <p>LENGTH: 1 DEPENDENCIES:</p> <ul style="list-style-type: none"> ▪ Information is obtained from the Flood Insurance Application. ▪ Elevated Building Indicator is 'Y.' <p><u>EDIT DICTIONARY</u> DATA ELEMENT: BUILDING OVER WATER TYPE</p> <p><u>BASIC INFORMATION</u> FILE: POLICY STATUS: REQUIRED ALIAS: NONE FIELD NAME: BUILDING OVER WATER TYPE UPDATE: REPLACEMENT FORMAT: ONE (1) DIGIT, NUMERIC ONLY</p> <p>1. <u>EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED:</p> <p>EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM</p>

	<p>EDIT TYPE: INFORMATIONAL ERROR CODE: PI201010 ERROR TYPE: NON-CRITICAL ERROR MESSAGE: BUILDING OVER WATER TYPE MUST BE REPORTED AS EITHER NOT OVER WATER '1', PARTIALLY OVER WATER '2' OR FULLY OVER WATER '3' FOR NEW BUSINESS (11A) WHERE THE ELEVATED BUILDING INDICATOR IS 'Y.'</p> <p>FAIL EDIT UPDATE ACTION: UPDATE</p> <p>DESCRIPTION EFFECTIVE ON AND AFTER OCTOBER 1, 2009, BUILDING OVER WATER TYPE MUST BE REPORTED AS EITHER NOT OVER WATER '1', PARTIALLY OVER WATER '2' OR FULLY OVER WATER '3' FOR NEW BUSINESS (11A) WHERE THE ELEVATED BUILDING INDICATOR IS 'Y.' IF AN ELEVATED BUILDING INDICATOR IS 'Y' AND THE BUILDING OVER WATER TYPE IS BLANK/NULL OR NON-NUMERIC WITH NON-APPROPRIATE CODE, AN ERROR IS RAISED.</p> <p>2. <u>EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED:</p> <p>EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM</p> <p>EDIT TYPE: INFORMATIONAL ERROR CODE: PI201020 ERROR TYPE: CRITICAL ERROR MESSAGE: BUILDINGS FULLY OVER WATER '3' WITH A CONSTRUCTION DATE ON OR AFTER 10/1/1982 ARE INELIGIBLE FOR FLOOD INSURANCE.</p> <p>FAIL EDIT UPDATE ACTION: UPDATE</p> <p>DESCRIPTION BUILDINGS THAT ARE FULLY OVER WATER '3' WITH A CONSTRUCTION DATE ON OR AFTER 10/1/1982 ARE INELIGIBLE FOR FLOOD INSURANCE. THIS APPLIES TO ALL TRRP TRANSACTIONS.</p>
<p>3.</p>	<p>DATA ELEMENT: PROPERTY BUILDING USE TYPE</p> <p><u>BASIC INFORMATION</u> FILE: POLICY STATUS: OPTIONAL ALIAS: NONE FIELD NAME: PROPERTY BUILDING USE TYPE UPDATE: REPLACEMENT FORMAT: TWO (2) DIGITS, NUMERIC, ACCEPTABLE VALUES '01', '02', '03', '04', '05', '06', '07', OR '08'</p> <p>1. <u>EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED:</p> <p>EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM</p> <p>EDIT TYPE: INFORMATIONAL ERROR CODE: PL202010 ERROR TYPE: NON-CRITICAL ERROR MESSAGE: PROPERTY BUILDING USE TYPE MUST BE REPORTED AS '01', '02', '03', '04', '05', '06', '07', OR '08'</p>

	<p>FAIL EDIT UPDATE ACTION: UPDATE</p> <p>DESCRIPTION EFFECTIVE ON AND AFTER OCTOBER 1, 2009, IF PROPERTY BUILDING USE TYPE IS REPORTED, IT SHOULD BE REPORTED WITH ONE OF THE FOLLOWING VALID CODES.</p> <ul style="list-style-type: none"> 01. MAIN HOUSE/BUILDING 02. DETACHED GUEST HOUSE 03. DETACHED GARAGE 04. AGRICULTURAL BUILDING 05. WAREHOUSE 06. POOLHOUSE, CLUBHOUSE, OR OTHER RECREATIONAL BUILDING 07. TOOL/STORAGE SHED 08. OTHER <p>IF PROPERTY BUILDING USE TYPE IS REPORTED WITHOUT A VALID CODE, AN ERROR IS RAISED.</p>
4.	<p>DATA ELEMENT: Property Subdivision ALIAS: Urbanization ACRONYM: None NFIP DATA WAREHOUSE TABLE: Addresses DESCRIPTION: A property subdivision can be submitted to assist in NFIP address validation. The subdivision must be a valid US Postal Database subdivision. This is critical for the validation of addresses in Puerto Rico. Example 1: COLINAS DE MONTE CARLO, E1 CALLE B, SAN JUAN PR 00924-5819 Example 2: PARC HILL BROTHERS, 99 CALLE 7G, SAN JUAN PR 00924-3026 EDIT CRITERIA: Alphanumeric LENGTH: 25</p> <p>EDIT DICTIONARY <u>BASIC INFORMATION</u> FILE: ADDRESSES STATUS: OPTIONAL ALIAS: URBANIZATION, SUBDIVISION FIELD NAME: PROPERTY ADDRESS UPDATE: REPLACEMENT FORMAT: TWENTY-FIVE (25) CHARACTERS, ALPHANUMERIC</p> <p><u>1. EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL ERROR CODE: PI203010 ERROR TYPE: NON-CRITICAL ERROR MESSAGE: NOT A VALID US POSTAL PROPERTY SUBDIVISION. UPDATE ACTION: UPDATE</p> <p>DESCRIPTION: IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2009, A PROPERTY SUBDIVISION MUST BE A VALID US POSTAL DATABASE SUBDIVISION.</p>
5.	<p>DATA ELEMENT: Property Street Number</p>

	<p>ALIAS: Street Number, House Number ACRONYM: None NFIP DATA WAREHOUSE TABLE: Addresses DESCRIPTION: The street number of the insured's property address. This is required unless a descriptive address is reported. The street number must be valid based on the US Postal Database.</p> <ul style="list-style-type: none"> ▪ Example 1: <u>2000</u> N MAIN STREET NW, AT 123, WASHINGTON DC 20026 ▪ Example 2: <u>N6W23001</u> BLUEMOUND RD, BLOOMINGTON IL 61704 ▪ Example 3: <u>1021 1/2</u> BLUE HERON WAY, BLOOMINGTON IL 61704-6459 ▪ Example 4: PARC HILL BROTHERS, <u>99</u> CALLE 7G, SAN JUAN PR 00924-3026 <p>Note 1: <u>Hyphenated Address Ranges</u> are prevalent in New York City (for example, <i>112-10 BRONX RD</i>), Hawaii, and areas in southern California. The hyphen in the primary range should not be removed if matched to the ZIP+4 file. Note 2: Alphanumeric Street Numbers are common in Wisconsin and Northern Illinois addresses.</p> <p>EDIT CRITERIA: Alphanumeric, Including Special Characters (e.g., '/', '-' and '.' to support ½ and Hyphenated Address Ranges) LENGTH: 10</p> <p>EDIT DICTIONARY DATA ELEMENT: PROPERTY – STREET NUMBER</p> <p><u>BASIC INFORMATION</u> FILE: POLICY STATUS: REQUIRED ALIAS: HOUSE NUMBER FIELD NAME: PROPERTY STREET NUMBER UPDATE: REPLACEMENT FORMAT: TEN (10) CHARACTERS, ALPHANUMERIC, '/', '-' AND '.' SPECIAL CHARACTERS</p> <p><u>1. EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL ERROR CODE: PL204010 ERROR TYPE: CRITICAL ERROR MESSAGE: STREET NUMBER MUST CONTAIN A VALUE. UPDATE ACTION: UPDATE DESCRIPTION: ALL TRANSACTIONS SUBMITTED ON AND AFTER 10/01/2009 MUST HAVE A STREET NUMBER (MUST NOT BE BLANK) UNLESS IT IS MARKED AS A DESCRIPTIVE ADDRESS.</p> <ul style="list-style-type: none"> ▪ Example 1: <u>2000</u> N MAIN STREET NW, APT 123, WASHINGTON DC 20026 ▪ Example 2: <u>N6W23001</u> BLUEMOUND RD, BLOOMINGTON IL 61704 ▪ Example 3: <u>1021 1/2</u> BLUE HERON WAY, BLOOMINGTON IL 61704-6459
6.	<p>DATA ELEMENT: Property Street Prefix ALIAS: Street Pre-Directional ACRONYM: None NFIP DATA WAREHOUSE TABLE: Addresses DESCRIPTION: The valid USPS property street prefix (pre-directional) of the insured's property address. This is required unless a descriptive address is reported. The street prefix must be valid based on the US Postal Database.</p>

- Example 1: 2000 **N** MAIN STREET NW, APT 123, WASHINGTON DC 20026
- Example 2: 3409 **SW** ERIE BLVD E, STE 200, SYRACUSE NY 13214-1663

EDIT CRITERIA: Alpha; Acceptable Values:

Geographic Directional	Spanish	TRRP Acceptable Values
North	Norte	N
East	Este (or oriente)	E
South	Sur	S
West	Oeste (or occidente)	W
Northeast		NE
Southeast		SE
Northwest		NW
Southwest		SW

LENGTH: 2

EDIT DICTIONARY

DATA ELEMENT: PROPERTY STREET PREFIX

BASIC INFORMATION

FILE: POLICY

STATUS: OPTIONAL

ALIAS: STREET PRE-DIRECTIONAL

FIELD NAME: PROPERTY STREET PREFIX

UPDATE: REPLACEMENT

FORMAT: TWO (2) CHARACTERS, ALPHA

1. EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2009

REVISED:

CANCELLED:

EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM

EDIT TYPE: INFORMATIONAL

ERROR CODE: PL205010

ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: STREET PREFIX IS INSUFFICIENT AND/OR NOT VALID.

UPDATE ACTION: UPDATE

DESCRIPTION:

AFTER 10/01/2009, IF PROPERTY STREET PREFIX IS REPORTED AND IF ADDRESS IS NOT MARKED AS DESCRIPTIVE, THEN THE PROPERTY PREFIX MUST BE VALID USPS PROPERTY STREET PREFIX.

- Example 1: 2000 **N** MAIN STREET NW, APT 123, WASHINGTON DC 20026
- Example 2: 3409 **SW** ERIE BLVD E, STE 200, SYRACUSE NY 13214-1663

7. DATA ELEMENT: Property Street Name

ALIAS: Street, Primary Street Name

ACRONYM: None

NFIP DATA WAREHOUSE TABLE: Addresses

DESCRIPTION: The valid USPS property street name of the insured's property address. This is required unless a descriptive address is reported. The street prefix must be valid based on the US Postal Database.

- Example 1: 2000 N **MAIN** STREET NW, APT 123, WASHINGTON DC 20026
- Example 2: 3409 SW **ERIE** BLVD E, STE 200, SYRACUSE NY 13214-1663
- Example 3: 10 **CA COUNTY ROAD 555**, ORANGE CA 90210
- Example 4: PARC HILL BROTHERS, 99 CALLE **7G**, SAN JUAN PR 00924-3026
- Example 5: **39.2** RD, WEST CHESTER PA 19382

Note 1: Grid Style Address contains significant punctuation, such as periods (for example, *39.2 RD*, *39.4 RD*). When reporting a Grid Style Address, ensure the grid is reported in the 'Street Name' data element (see example 5).

EDIT CRITERIA: Alphanumeric, Including Special Characters (e.g., '.', '/', '-', '#')

LENGTH: 32

DATA ELEMENT: PROPERTY – STREET NAME

BASIC INFORMATION

FILE: ADDRESSES

STATUS: REQUIRED

ALIAS: STREET

FIELD NAME: PROPERTY STREET NAME

UPDATE: REPLACEMENT

FORMAT: THIRTY-TWO (32) CHARACTERS (ALPHANUMERIC), '.', '/', '-', '#' SPECIAL CHARACTERS

1. EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2009

REVISED:

CANCELLED:

EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM

EDIT TYPE: INFORMATIONAL

ERROR CODE: PI206010

ERROR TYPE: CRITICAL

ERROR MESSAGE: STREET NAME IS BLANK/NULL.

UPDATE ACTION: UPDATE

DESCRIPTION:

ALL TRANSACTIONS SUBMITTED ON AND AFTER 10/01/2009 MUST HAVE A PROPERTY STREET NAME UNLESS THE ADDRESS IS MARKED AS DESCRIPTIVE.

- Example 1: 2000 N **MAIN** STREET NW, APT 123, WASHINGTON DC 20026
- Example 2: 3409 SW **ERIE** BLVD E, STE 200, SYRACUSE NY 13214-1663

2.EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2009

REVISED:

CANCELLED:

EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM

EDIT TYPE: RELATIONAL

ERROR CODE: PL206020

ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: PROPERTY STREET NAME IS INSUFFICIENT OR NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

ALL TRANSACTIONS SUBMITTED ON AND AFTER 10/01/2009 MUST HAVE A VALID USPS PROPERTY STREET NAME UNLESS THE ADDRESS IS MARKED AS DESCRIPTIVE.

8. **DATA ELEMENT: Property Street Type**

ALIAS: Street Suffix

ACRONYM: None

NFIP DATA WAREHOUSE TABLE: Addresses

DESCRIPTION: The valid USPS property street type of the insured's property address is required, unless a descriptive address is reported. The street prefix must be valid based on the US Postal Database.

- Example 1: 2000 N MAIN **ST** NW, APT 123, WASHINGTON DC 20026
- Example 2: 3409 SW ERIE **BLVD** E, STE 200, SYRACUSE NY 13214-1663
- Example 3: PARC HILL BROTHERS, 99 **CALLE** 7G, SAN JUAN PR 00924-3026

Note 1: Grid Style Address in Salt Lake City that include double directionals (e.g., in *842 E 1700 S*: E is a prefix/predirectional, S is a postfix/postdirectional, and 1700 is located in the street name). There is no street type in this example.

Note 2: USPS Street Type/Suffix Samples: http://pe.usps.gov/text/pub28/pub28apc_002.htm

Note 3: In many areas of the country, street names are influenced by Hispanic culture. In these areas, Spanish prefix words such as *AVENIDA*, *CALLE*, and *CAMINO* are frequently used as the first word of the street name and often combined with prepositional phrases such as *de*, *la*, *de las*, and the noun they are describing. For example, *AVENIDA DE LA ESTRELLA* and *CAMINO DE LAS VILLAS* are Hispanic words called *prefixes* because they normally occur at the beginning of the street name, while the English translation would be placed as a 'Street Type' (suffix) in an address. Below is the Spanish, Postal Standardization and English Translation listed below. Either may be submitted, as long as it submitted is in the 'Street Type' data field and is valid according to the USPS.

SPANISH	SPANISH POSTAL STANDARDIZATION	ENGLISH TRANSLATION
AVENIDA	AVE	AVENUE
CALLE	CLL	STREET
CAMINITO	CMT	LITTLE ROAD
CAMINO	CAM	ROAD
CERRADA	CER	CLOSED
CIRCULO	CIR	CIRCLE
ENTRADA	ENT	ENTRANCE
PASEO	PSO	PATH
PLACITA	PLA	LITTLE PLAZA
RANCHO	RCH	RANCH
VEREDA	VER	SMALL PATH
VISTA	VIS	VIEW

EDIT CRITERIA: Alphanumeric

LENGTH: 10

DATA ELEMENT: PROPERTY – STREET TYPE

BASIC INFORMATION

FILE: POLICY

STATUS: REQUIRED

ALIAS: NONE

FIELD NAME: PROPERTY STREET TYPE

UPDATE: REPLACEMENT

FORMAT: TEN (10) CHARACTERS (ALPHANUMERIC)

1. EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM
EDIT TYPE: INFORMATIONAL
ERROR CODE: PI207010
ERROR TYPE: CRITICAL
ERROR MESSAGE: STREET NAME IS BLANK/NULL.
UPDATE ACTION: UPDATE
DESCRIPTION:
ALL TRANSACTIONS SUBMITTED ON AND AFTER 10/01/2009 MUST HAVE A PROPERTY STREET TYPE UNLESS THE ADDRESS IS MARKED AS DESCRIPTIVE.

2. EDIT CRITERIA

ORDER: 20
EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM
EDIT TYPE: RELATIONAL
ERROR CODE: PL207020
ERROR TYPE: NON-CRITICAL
ERROR MESSAGE: PROPERTY STREET NAME IS INSUFFICIENT OR NOT VALID.
FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:
ALL TRANSACTIONS SUBMITTED ON AND AFTER 10/01/2009 MUST HAVE A VALID USPS PROPERTY STREET TYPE UNLESS THE ADDRESS IS MARKED AS DESCRIPTIVE.

9. DATA ELEMENT: Property Street Postfix

ALIAS: Street Post Directional

ACRONYM: None

NFIP DATA WAREHOUSE TABLE: Addresses

DESCRIPTION: The valid USPS property street postfix (post-directional) of the insured's property address. This is required unless a descriptive address is reported. The street prefix must be valid based on the US Postal Database.

- Example 1: 2000 N MAIN STREET **NW**, APT 123, WASHINGTON DC 20026
- Example 2: 3409 SW ERIE BLVD **E**, STE 200, SYRACUSE NY 13214-1663
- Example 3: PARC HILL BROTHERS, 99 CALLE 7G, SAN JUAN PR 00924-3026 (**NONE**)
- Example 4: URB Los Maestros, 8199 CALLE **SUR**, PONCE PR 00717-0259 (Report 'Sur' as 'S')

EDIT CRITERIA: Alpha; Acceptable Values:

Geographic Directional	Spanish	TRRP Abbreviation
North	Norte	N
East	Este (or oriente)	E
South	Sur	S
West	Oeste (or occidente)	W
Northeast		NE
Southeast		SE
Northwest		NW
Southwest		SW

DATA ELEMENT: PROPERTY STREET POSTFIX

	<p><u>BASIC INFORMATION</u> FILE: ADDRESSES STATUS: OPTIONAL ALIAS: STREET POST DIRECTIONAL FIELD NAME: PROPERTY STREET POSTFIX UPDATE: REPLACEMENT FORMAT: TWO (2) CHARACTERS (ALPHANUMERIC)</p> <p><u>1. EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL ERROR CODE: PL208010 ERROR TYPE: NON-CRITICAL ERROR MESSAGE: PROPERTY STREET POSTFIX IS INSUFFICIENT OR NOT VALID. FAIL EDIT UPDATE ACTION: UPDATE DESCRIPTION: AFTER 10/01/2009, IF STREET POSTFIX IS REPORTED, IT MUST BE A VALID USPS PROPERTY STREET POSTFIX, UNLESS THE ADDRESS IS MARKED AS DESCRIPTIVE.</p>
10.	<p>DATA ELEMENT: Property Unit Type ALIAS: Unit, Apartment, Lot, Floor, Secondary Descriptor ACRONYM: None NFIP DATA WAREHOUSE TABLE: Addresses DESCRIPTION: The valid USPS property unit code of the insured's property address. This is required unless a descriptive address is reported. The street prefix must be valid based on the US Postal Database.</p> <ul style="list-style-type: none"> ▪ Example 1: 2000 N MAIN STREET NW, APT 123, WASHINGTON DC 20026 ▪ Example 2: 3409 SW ERIE BLVD E, STE 200, SYRACUSE NY 13214-1663 ▪ Example 3: PARC HILL BROTHERS, 99 CALLE 7G, LOT 5555B, SAN JUAN PR 00924-3026 <p>EDIT CRITERIA: Number; Acceptable Values:*</p> <ul style="list-style-type: none"> ▪ 01 - Apartment (APT) ▪ 02 -Basement (BSMT) ▪ 03 - Blank/Null ▪ 04 - Building (BLDG) ▪ 05 - Camp (CP) ▪ 06 - Department (DEPT) ▪ 07 - Floor (FL) ▪ 08 - Front (FRNT) ▪ 09 - Hanger (HNGR) ▪ 10 - Key (KEY) ▪ 11 - Lobby (LBBY) ▪ 12 - Lot (LOT) ▪ 13 - Lower (LOWR) ▪ 14 - Office (OFC) ▪ 15 - Other ▪ 16 - Penthouse (PH) ▪ 17 - Pier (PIER) ▪ 18 - Rear (REAR) ▪ 19 - Room (RM) ▪ 20 - Side (SIDE) ▪ 21 - Slip (SLIP) ▪ 22 - Space (SPC) ▪ 23 - Suite (STE) ▪ 24 - Trailer (TRLR)

- 25 - Unit (UNIT)
- 26 - Upper (UPPR)

*Note 1: The unit codes are consistent with the USPS guidelines. The street prefix in this list is based on US Postal Database, this list will be updated based on USPS guidelines.

DATA ELEMENT: PROPERTY UNIT TYPE

BASIC INFORMATION

FILE: POLICY
 STATUS: OPTIONAL
 ALIAS: UNIT TYPE, UNIT DESIGNATOR
 FIELD NAME: PROPERTY UNIT TYPE
 UPDATE: REPLACEMENT
 FORMAT: TWO (2) DIGITS, NUMERIC, ACCEPTABLE CODES

1. EDIT CRITERIA

ORDER: 10
 EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
 EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM
 EDIT TYPE: INFORMATIONAL
 ERROR CODE: PI209010
 ERROR TYPE: CRITICAL
 ERROR MESSAGE: STREET UNIT TYPE IS NOT A VALID CODE.
 UPDATE ACTION: UPDATE
 DESCRIPTION:
 IF REPORTED, ALL TRANSACTIONS SUBMITTED ON AND AFTER 10/01/2009 MUST HAVE A VALID UNIT TYPE.

2. EDIT CRITERIA

ORDER: 20
 EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
 EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM
 EDIT TYPE: RELATIONAL
 ERROR CODE: PL209020
 ERROR TYPE: NON-CRITICAL
 ERROR MESSAGE: PROPERTY STREET UNIT TYPE IS INSUFFICIENT OR NOT VALID.
 FAIL EDIT
 UPDATE ACTION: UPDATE
 DESCRIPTION:
 IF REPORTED, ALL TRANSACTIONS SUBMITTED ON AND AFTER 10/01/2009 MUST HAVE A VALID USPS PROPERTY STREET UNIT TYPE UNLESS THE ADDRESS IS MARKED AS DESCRIPTIVE.

11.

DATA ELEMENT: Property Unit
ALIAS: Secondary Descriptor Number
ACRONYM: None
NFIP DATA WAREHOUSE TABLE: Addresses
DESCRIPTION: The valid USPS property unit of the insured's property address. This is required unless a descriptive address is reported. The street prefix must be valid based on the US Postal Database.

- Example 1: 2000 N MAIN STREET NW, APT 123, WASHINGTON DC 20026
- Example 2: 3409 SW ERIE BLVD E, STE 200, SYRACUSE NY 13214-1663
- Example 3: PARC HILL BROTHERS, 99 CALLE 7G, LOT 5999B, SAN JUAN PR 00924-3026

EDIT CRITERIA: Alphanumeric, Including Special Characters (e.g., ':', '/', '-', '#')
LENGTH: 15
DATA ELEMENT: PROPERTY UNIT

	<p><u>BASIC INFORMATION</u> FILE: POLICY STATUS: OPTIONAL ALIAS: UNIT, DESIGNATOR FIELD NAME: PROPERTY UNIT UPDATE: REPLACEMENT FORMAT: FIFTEEN (15) CHARACTERS, ALPHANUMERIC</p> <p>1. <u>EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL ERROR CODE: PL210010 ERROR TYPE: NON-CRITICAL ERROR MESSAGE: PROPERTY UNIT IS INSUFFICIENT AND IS NOT VALID. FAIL EDIT UPDATE ACTION: UPDATE DESCRIPTION: ALL TRANSACTIONS SUBMITTED ON AND AFTER 10/01/2009 MUST HAVE A VALID USPS PROPERTY UNIT UNLESS THE ADDRESS IS MARKED AS DESCRIPTIVE, UNLESS ADDRESS IS REPORTED AS DESCRIPTIVE.</p>
12.	<p>DATA ELEMENT: Descriptive Property Information ALIAS: Descriptive Address ACRONYM: None NFIP DATA WAREHOUSE TABLE: Addresses DESCRIPTION: The descriptive address of the insured's property address location. This is required if the insured's property address cannot be validated by the USPS Postal Database. EDIT CRITERIA: Alphanumeric, Including Special Characters LENGTH: 100 DEPENDENCIES:</p> <ul style="list-style-type: none"> ▪ Information is obtained from the Flood Insurance Application. ▪ Name or Descriptive Information Indicator is 'D.' ▪ Property on application/policy is not a valid USPS address. <p>DATA ELEMENT: DESCRIPTIVE PROPERTY INFORMATION</p> <p><u>BASIC INFORMATION</u> FILE: ADDRESSES STATUS: REQUIRED FOR DESCRIPTIVE, NON-USPS ADDRESS ALIAS: NONE FIELD NAME: DESCRIPTIVE PROPERTY INFORMATION UPDATE: REPLACEMENT FORMAT: HUNDRED (100) CHARACTERS, ALPHANUMERIC AND SPECIAL CHARACTERS</p> <p>1. <u>EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL ERROR CODE: PI211010</p>

	<p>ERROR TYPE: CRITICAL ERROR MESSAGE: DESCRIPTIVE PROPERTY INFORMATION CANNOT BE BLANK. UPDATE ACTION: UPDATE DESCRIPTION: ALL TRANSACTIONS EFFECTIVE ON OR AFTER OCTOBER 1, 2009 WITH THE DESCRIPTIVE INFORMATION INDICATOR 'D' MUST BE REPORTED AND CAN NOT BE BLANK.</p>
13.	<p>DATA ELEMENT: Mailing Subdivision ALIAS: Urbanization ACRONYM: None NFIP DATA WAREHOUSE TABLE: Addresses DESCRIPTION: A property subdivision can be submitted to assist in NFIP address validation. The subdivision must be a valid US Postal Database subdivision. This is critical for the validation of addresses in Puerto Rico. Example 1: COLINAS DE MONTE CARLO, E1 CALLE B, SAN JUAN PR 00924-5819 Example 2: PARC HILL BROTHERS, 99 CALLE 7G, SAN JUAN PR 00924-3026 EDIT CRITERIA: Alphanumeric LENGTH: 25</p> <p>DATA ELEMENT: MAILING SUBDIVISION</p> <p><u>BASIC INFORMATION</u> FILE: MAILING STATUS: OPTIONAL ALIAS: URBANIZATION, SUBDIVISION FIELD NAME: PROPERTY ADDRESS SUBDIVISION UPDATE: REPLACEMENT FORMAT: TWENTY-FIVE (25) CHARACTERS, ALPHANUMERIC</p> <p><u>1. EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL ERROR CODE: PI212010 ERROR TYPE: NON-CRITICAL ERROR MESSAGE: NOT A VALID US POSTAL PROPERTY SUBDIVISION. UPDATE ACTION: UPDATE DESCRIPTION: IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2009, A MAILING SUBDIVISION MUST BE A VALID US POSTAL DATABASE SUBDIVISION, IF REPORTED.</p>
14.	<p>DATA ELEMENT: MAILING COUNTRY CODE</p> <p><u>BASIC INFORMATION</u> FILE: ADDRESSES STATUS: OPTIONAL ALIAS: TWO LETTER COUNTRY CODE FIELD NAME: COUNTRY CODE UPDATE: REPLACEMENT FORMAT: TWO (2) CHARACTERS, ALPHA. VALID VALUES MUST BE IN ACCORDANCE WITH THE <i>PUBLISHED ISO 3166</i> 2-DIGIT COUNTRY CODES STANDARDS.</p> <p><u>1. EDIT CRITERIA</u> ORDER: 10</p>

	<p>EFFECTIVE: 10/01/2009 REVISED: CANCELLED:</p> <p>EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM</p> <p>EDIT TYPE: INFORMATIONAL</p> <p>ERROR CODE: PL213010</p> <p>ERROR TYPE: NON-CRITICAL</p> <p>ERROR MESSAGE: NOT A VALID TWO LETTER COUNTRY CODE.</p> <p>UPDATE ACTION: UPDATE</p> <p>DESCRIPTION:</p> <p>IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2009, A MAILING COUNTRY CODE MUST BE A VALID TWO LETTER COUNTRY BASED ON THE 2-DIGIT ISO 3166 STANDARDS, IF REPORTED. IF THIS CODE IS BLANK/NULL ON A NEW BUSINESS TRANSACTION, THE TRRP PROCESSING WILL DEFAULT IT TO 'US'. THE CLAIMS HANDBOOKS CANNOT BE MAILED TO FOREIGN COUNTRIES, IF THERE IS AN ERROR ON THIS DATA ELEMENT.</p> <p>EDIT CRITERIA: Alpha; Acceptable Values:</p> <p>Please refer to the TRRP Plan for acceptable values.</p>
<p>15.</p>	<p>DATA ELEMENT: Grandfathering Type Code</p> <p>ALIAS: Grandfathering Flood Risk Zone, Map and BFE Code</p> <p>ACRONYM: None</p> <p>NFIP DATA WAREHOUSE TABLE: FREE, Policies</p> <p>DESCRIPTION: This code identifies if the insured has opted to grandfather the map information, such as Flood Risk Zone, BFE and Map.</p> <p>EDIT CRITERIA: Number; Acceptable Values:</p> <ul style="list-style-type: none"> ▪ 1 - No Grandfathering ▪ 2 - Grandfathering Built to Code ▪ 3 - Grandfathering Continuous Coverage <p>Buildings may be grandfathered if the -</p> <ul style="list-style-type: none"> ▪ Insured property was built in compliance with the building code in effect as of the map effective date (i.e., Grandfathering Built to Code) ▪ Insured property has Continuous Coverage, it may continue to use the map information that was effective at the time the policy was initially issued. <p>Grandfathering Type Codes '2' and '3' cannot be used for Risk Rating Method PRP '7.'</p> <p>Insured property that has Continuous Coverage '3' may continue to use the map information that was effective at the time the policy was initially issued as long as there is no gap in coverage. Appeals with full documentation can be submitted via FREE.</p> <p>LENGTH: 1</p> <p>DEPENDENCIES:</p> <ul style="list-style-type: none"> ▪ Information is obtained from the Flood Insurance Application. ▪ Risk Rating Method PRP '7' must report Grandfathering Indicator of '1' or blank/null. ▪ Grandfathering Built to Code '2' must have a building construction date that is on or later than the community map effective date for the grandfathered flood zone. <p>DATA ELEMENT: GRANDFATHERING TYPE CODE</p> <p><u>BASIC INFORMATION</u></p> <p>FILE: POLICIES</p>

STATUS: REQUIRED
ALIAS: GRANDFATHERING INDICATOR
FIELD NAME: GRANDFATHERING INDICATOR
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER, NUMERIC; VALID CODES
(1) NO GRANDFATHERING

- (2) GRANDFATHERING BUILT TO CODE
- (3) GRANDFATHERING CONTINUOUS COVERAGE

IF THE VALUE IS NOT REPORTED ON A NEW BUSINESS OR ENDORSEMENT TRANSACTION, IT WILL DEFAULT TO '1' (NO GRANDFATHERING).

1. EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM
EDIT TYPE: INFORMATIONAL
ERROR CODE: PI214010
ERROR TYPE: NON-CRITICAL
ERROR MESSAGE: NOT A VALID ONE-CHARACTER NUMERIC CODE.
UPDATE ACTION: UPDATE

DESCRIPTION:
GRANDFATHERING INDICATOR MUST BE A VALID ONE-CHARACTER NUMERIC CODE '1', '2' OR '3'. ON NEW BUSINESS AND ENDORSEMENT TRANSACTIONS, IF REPORTED AS BLANK/NULL A VALUE OF '1' WILL BE ASSUMED.

- (1) NO GRANDFATHERING
- (2) GRANDFATHERING BUILT TO CODE
- (3) GRANDFATHERING CONTINUOUS COVERAGE

IF THE RECORD IS BLANK, TRRP WILL ASSUME NO GRANDFATHERING '1.' ON NEW BUSINESS AND ENDORSEMENT TRANSACTIONS.

2.EDIT CRITERIA

ORDER: 20
EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM
EDIT TYPE: RELATIONAL
ERROR CODE: PL214020
ERROR TYPE: CRITICAL
ERROR MESSAGE: CODE IS NOT VALID FOR PRP RISK RATING METHOD.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:
GRANDFATHERING IS NOT AVAILABLE FOR RISK RATING METHOD '7.'

3.EDIT CRITERIA

ORDER: 30
EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM
EDIT TYPE: RELATIONAL
ERROR CODE: PL214030
ERROR TYPE: NONCRITICAL

	<p>ERROR MESSAGE: THE BUILDING CONSTRUCTION DATE CANNOT BE PRIOR TO COMMUNITY MAP EFFECTIVE DATE FAIL EDIT UPDATE ACTION: UPDATE DESCRIPTION: IF GRANDFATHERING BUILT TO CODE '2' IS SUBMITTED, THE BUILDING CONSTRUCTION DATE CANNOT BE PRIOR TO COMMUNITY MAP EFFECTIVE DATE.</p> <p>4.EDIT CRITERIA ORDER: 40 EFFECTIVE: 10/01/2009 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL ERROR CODE: PL214040 ERROR TYPE: NONCRITICAL ERROR MESSAGE: GRANDFATHERING CONTINUOUS COVERAGE DATE IS INVALID. FAIL EDIT UPDATE ACTION: UPDATE DESCRIPTION: IF GRANDFATHERING CONTINUOUS COVERAGE '3' IS SUBMITTED, THE MAP PANEL AND SUFFIX BEING USED FOR RATING MUST BE IN EFFECT ON THE DATE COVERAGE BEGINS.</p>
<p>16.</p>	<p>DATA ELEMENT: Current Flood Risk Zone ALIAS: Current Flood Risk Zone ACRONYM: None NFIP DATA WAREHOUSE TABLE: FREE, Policies, Communities, Actuarial DESCRIPTION: The current effective FIRM flood zone for the property if the policy has reported a different flood risk zone under the grandfathering rules. For a description of the flood zones, refer to the NFIP Flood Insurance Manual.</p> <p>EDIT CRITERIA: Alphanumeric, Acceptable Values.</p> <ul style="list-style-type: none"> ▪ A - Special Flood Hazard Area with no Base Flood Elevation on FIRM ▪ AE, A1-A30 - Special Flood Hazard Area with Base Flood Elevation on FIRM ▪ A99 - Special Flood Hazard Area with Protection Zone ▪ AH, AHB* - Special Flood Hazard Area with Shallow Ponding ▪ AO, AOB* - Special Flood Hazard Area with Sheet Flow ▪ X, B - Moderate Flood from primary water source. Pockets of areas subject to drainage problems ▪ X, C - Minimal Flood from primary water source. Pockets of areas subject to drainage problems ▪ D - Possible Flood ▪ V - Special Flood Hazard Area Velocity Flood Zone with no Base Flood Elevation on FIRM ▪ VE, V1-V30 - Special Flood Hazard Area Velocity Flood Zone with Base Flood Elevation on FIRM ▪ AE, VE, X -New zone designations used on new maps starting January 1, 1986, in lieu of A1-A30, V1-V30, and B and C ▪ AR - A Special Flood Hazard Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection ▪ AR Dual Zones - AR/AE, AR/A1-A30, AR/AH, AR/AO, AR/A. Areas subject to flooding from failure of the flood protection system (Zone AR) which also overlap an existing Special Flood Hazard Area as a dual zone. Dual zones must be converted to a three-character designation and reported as follows. <ul style="list-style-type: none"> ○ ARE* - converted from AR/AE - converted from AR/A1-A30 ○ ARH* - converted from AR/AH ○ ARO* - converted from AR/AO ○ ARA* - converted from AR/A ▪ *AHB, AOB, ARE, ARH, ARO, and ARA are not risk zones shown on a map but are acceptable values for rating purposes.

	<p>LENGTH: 3</p> <p>DATA ELEMENT: CURRENT MAP</p> <p><u>BASIC INFORMATION</u> FILE: POLICIES STATUS: REQUIRED ALIAS: CURRENT FLOOD RISK ZONE, RATE ZONE, FIRM ZONE, RISK ZONE, ZONE FIELD NAME: CURRENT MAP UPDATE: REPLACEMENT FORMAT: THREE (3) CHARACTERS, ALPHANUMERIC, ACCEPTABLE VALUES</p> <p>1. <u>EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/09 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL ERROR CODE: PL215010 ERROR TYPE: CRITICAL ERROR MESSAGE: CURRENT MAP FLOOD RISK ZONE MAY NOT BE BLANK. FAIL EDIT UPDATE ACTION: UPDATE DESCRIPTION: IF GRANDFATHERING IS '1' OR '2', THEN THE CURRENT MAP FLOOD RISK ZONE MUST BE REPORTED.</p> <p>2. <u>EDIT CRITERIA</u> ORDER: 20 EFFECTIVE: 10/01/09 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL ERROR CODE: PL215020 ERROR TYPE: CRITICAL ERROR MESSAGE: CURRENT MAP FLOOD ZONE MUST BE A VALID VALUE.</p> <p>FAIL EDIT UPDATE ACTION: UPDATE DESCRIPTION: IF GRANDFATHERING IS '1' OR '2' IS SELECTED, THEN THE CURRENT MAP FLOOD RISK ZONE MUST BE A VALID ACCEPTABLE VALUE.</p>
17.	<p>DATA ELEMENT: Current Map BFE</p> <p>ALIAS: Base Flood Elevation, 100 Year Flood Elevation, 1% Chance of Flooding</p> <p>ACRONYM: BFE</p> <p>NFIP DATA WAREHOUSE TABLE: Policies, FREE, Actuarial</p> <p>DESCRIPTION: The current effective Base Flood Elevation (BFE) for the property if the policy has reported a different BFE under the grandfathering rules. BFE is the elevation (or depth in zone AO) at which there is a 1-percent chance per year of flooding as shown on effective FIRM in tenths of feet. Value of 9999.0 indicates the field is not reported and/or used for this policy.</p> <p>EDIT CRITERIA: Numeric, May be Positive or Negative</p> <p>LENGTH: 6 with an Implied Decimal of One Position</p> <p>DEPENDENCIES:</p> <ul style="list-style-type: none"> ▪ Information is obtained from the Flood Insurance Application and the Elevation Certificate. ▪ Grandfathering Indicator of '2' or '3.' <p>DATA ELEMENT: CURRENT MAP BFE</p> <p><u>BASIC INFORMATION</u> FILE: POLICIES, FREE</p>

	<p>STATUS: REQUIRED ALIAS: BASE FLOOD ELEVATION, 100 YEAR FLOOD ELEVATION, 1% CHANCE OF FLOODING FIELD NAME: GRANDFATHERING CURRENT BFE UPDATE: REPLACEMENT FORMAT: SIX (6) CHARACTERS WITH AN IMPLIED DECIMAL OF ONE POSITION, NUMERIC, POSITIVE OR NEGATIVE</p> <p>1. <u>EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/09 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL ERROR CODE: PL216010 ERROR TYPE: CRITICAL ERROR MESSAGE: CURRENT BFE VALUE MAY NOT BE BLANK. FAIL EDIT UPDATE ACTION: UPDATE DESCRIPTION: IF GRANDFATHERING IS '1' OR '2', THEN THE CURRENT BFE MUST BE REPORTED AND NOT BLANK.</p> <p>2. <u>EDIT CRITERIA</u> ORDER: 20 EFFECTIVE: 10/01/09 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL ERROR CODE: PL216020 ERROR TYPE: CRITICAL ERROR MESSAGE: CURRENT BFE MUST BE AN ACCEPTABLE VALUE, NUMERIC. FAIL EDIT UPDATE ACTION: UPDATE DESCRIPTION: IF GRANDFATHERING IS '1' OR '2', THEN THE CURRENT BFE MUST BE A VALID 6-DIGIT NUMERIC VALUE WITH AN IMPLIED DECIMAL.</p>
18.	<p>DATA ELEMENT: CONDOMINIUM FORM OF OWNERSHIP INDICATOR ALIAS: None ACRONYM: CONDO Ownership NFIP DATA WAREHOUSE TABLE: Policy Items, Actuarial DESCRIPTION: This indicates if the insured property is owned as a condominium or cooperative. EDIT CRITERIA: Alpha; Acceptable Values: ▪ Y – Yes ▪ N – No</p> <p>LENGTH: 1 DEPENDENCIES: • Information is obtained from the Flood Insurance application. • Required if the Condominium Indicator is 'U', 'A', 'L' or 'H.'</p> <p>BUSINESS FUNCTION: Coverage. REPORTING REQUIREMENT: Required</p> <p><u>BASIC INFORMATION</u> FILE: POLICIES ITEMS, ACTUARIAL STATUS: REQUIRED ALIAS: FIELD NAME: CONDOMINIUM FORM OWNERSHIP INDICATOR UPDATE: REPLACEMENT FORMAT: ONE (1) ALPHA CHARACTER, ACCEPTABLE VALUES 'Y' OR 'N'</p> <p>1.EDIT CRITERIA</p>

	<p>ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL ERROR CODE: PI218010 ERROR TYPE: CRITICAL ERROR MESSAGE: CONDOMINIUM OWNERSHIP CANNOT BE BLANK. FAIL EDIT UPDATE ACTION: UPDATE DESCRIPTION: REQUIRED ON NEW BUSINESS FOR POLICY EFFECTIVE DATE ON OR AFTER OCTOBER 1, 2009, IF THE CONDOMINIUM FORM OF OWNERSHIP INDICATOR IS 'U, A, L OR H.' ONLY CAN BE BLANK IF 'N.'</p>
19.	<p>DATA ELEMENT: Building Construction Date Type ALIAS: Construction Date ACRONYM: Construction Date NFIP DATA WAREHOUSE TABLE: Policy Items, Actuarial DESCRIPTION: This indicates the type of original building construction date submitted. EDIT CRITERIA: Alpha; Acceptable Values: 1 - Building Permit Date 2 - Date of Construction 3 - Substantial Improvement Date 4 - Manufactured (Mobile) Homes Located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities 5 - Manufactured (Mobile) Homes Located in a Mobile Home Park or Subdivision: Date of Permanent Placement</p> <p>LENGTH: 1 DEPENDENCIES: Required for building coverage policies.</p> <p>BUSINESS FUNCTION: Coverage. REPORTING REQUIREMENT: Required</p> <p>1.EDIT CRITERIA ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL ERROR CODE: PI298010 ERROR TYPE: CRITICAL ERROR MESSAGE: BUILDING CONSTRUCTION DATE TYPE CANNOT BE BLANK. FAIL EDIT UPDATE ACTION: UPDATE DESCRIPTION: REQUIRED ON NEW BUSINESS FOR POLICY EFFECTIVE DATE ON OR AFTER OCTOBER 1, 2009.</p>
20.	<p>DATA ELEMENT: Additional Data Record ALIAS: SRL File ACRONYM: NFIP DATA WAREHOUSE TABLE: Policy Items DESCRIPTION: This data record communicates policy information for SRL properties moving to the NFIP Servicing Agent. EDIT CRITERIA: The following data elements are required for each record submission.</p> <ul style="list-style-type: none"> ▪ WYO Prefix Code ▪ Policy Number ▪ Mailing Address 1 ▪ Mailing Address 2

	<ul style="list-style-type: none"> ▪ Mailing City ▪ Mailing State ▪ Mailing Zip ▪ Insured Telephone Number ▪ Replacement Cost ▪ Community Probation Surcharge ▪ Agency Number ▪ Agent 1 Name ▪ Agent 1 Street Address ▪ Agent 1 City ▪ Agent 1 State ▪ Agent 1 Zip Code ▪ Agent 1 Telephone Number ▪ Agent 1 Fax Number ▪ Mailing Country Code <p><u>EDIT DICTIONARY</u> <u>BASIC INFORMATION</u></p> <p><u>1.EDIT CRITERIA</u> ORDER: 10 EFFECTIVE: 10/01/2009 REVISED: CANCELLED: EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL ERROR CODE: PI288010 ERROR TYPE: CRITICAL, ZERO TOLERANCE ERROR MESSAGE: Additional Data Record must be complete. FAIL EDIT UPDATE ACTION: UPDATE DESCRIPTION: EFFECTIVE OCTOBER 1, 2009, THE ADDITIONAL DATA RECORD MUST BE SUBMITTED WITH ALL DATA FIELDS THAT ARE REQUIRED.</p>
	TRRP Updates
21.	<p>Data Element: 'Basement or Enclosed Area' to allow additional enclosure types</p> <p>Code indicating the type of basement/enclosure/crawlspace/subgrade crawlspace in the insured building. Basement is defined for purposes of the NFIP as any level or story which has its floor subgrade on all sides. An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. Crawlspace foundations are used to elevate buildings located in Special Flood Hazard Areas (SHFAs) at or above the Base Flood Elevation (BFE).</p> <p><u>Finished (Habitable) Area:</u> A finished area is a basement or other enclosed area having more than 20- linear feet of finished walls (e.g., paneling, etc.) or equipped for use as kitchen, dining room, living room, family or recreational room, bedroom, office, professional or private school, studio occupancies, workshop, or other such uses. Coverage restrictions may apply.</p> <p><u>Unfinished Area:</u> An unfinished area is a basement or other enclosed area used for parking vehicles and/or storage purposes only and does not meet the definition of a finished area. Drywall used for fire protection is permitted.</p> <p><u>Enclosure:</u> To define an enclosure, the following data elements must be present.</p> <ul style="list-style-type: none"> - Basement/Enclosure/Crawlspace/Subgrade Crawlspace Type is "1," "2" or "3" - Elevated Building Indicator is "Y" - Obstruction Type is "20", "24", "30", "34", "50", "54", or "60"

Crawlspace: To define a crawlspace, the following data elements must be present.

- Basement/Enclosure/Crawlspace/Subgrade Crawlspace Type is "3"
- Elevated Building Indicator is "Y"

Subgrade Crawlspace: To define a subgrade crawlspace, the following data elements must be present.

- Basement/Enclosure/Crawlspace/Subgrade Crawlspace Type is "4"
- Elevated Building Indicator is "N"
- Obstruction Type is "70" or "80"

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 0-None (use no basement/enclosure rates)
- 1-Finished (use basement/enclosure rates)
- 2-Unfinished (use basement/enclosure rates)
- 3-Crawlspace (use basement/enclosure rates only if Post-FIRM. If Pre-FIRM, use no basement/enclosure rates, whether with or without proper openings. [This is a change for October 2009, and may be applied to new business, endorsements and renewals effective on or after 10/1/09.]
- 4- Subgrade Crawlspace (use basement/enclosure rates only if Post-FIRM. If Pre-FIRM, use no basement/enclosure rates, whether with or without proper openings. [This is a change for October 2009, and may be applied to new business, endorsements and renewals effective on or after 10/1/09.]
- A building with a "crawlspace" (under floor space) has its interior floor (finished or not) no more than 5-feet below the top of the next higher floor (see RATE 25).
- A subgrade crawlspace has the top of its interior floor no more than 5-feet below the top of the next higher floor, and the top of the crawlspace interior floor is also below grade on all sides, but no more than 2-feet below grade.
- A basement is any floor that is below grade on all sides that does not meet the definition of a subgrade crawlspace.

22. **Data Element: Mailing State, Province, Territory**

ACRONYM: ST

NFIP DATA WAREHOUSE TABLE: Mailing

DESCRIPTION:

The two-character alpha abbreviation of the state in which the mailing address is located.

EDIT CRITERIA: Alpha. Approved Values for US, refer to USPS dataset.

Approved Values for Canada are listed below.

Canadian Province/Territory	Postal Service Abbreviation
Alberta	AB
British Columbia	BC
Manitoba	MB
New Brunswick	NB
Newfoundland	NF
Northwest Territories	NT
Nova Scotia	NS
Ontario	ON
Prince Edward Island	PE
Quebec	QC
Saskatchewan	SK
Yukon Territory	YT

Approved Values for Military States are listed below.

	<table border="1"> <thead> <tr> <th>Military "State"</th> <th>Abbreviation</th> </tr> </thead> <tbody> <tr> <td>Armed Forces Europe, the Middle East, and Canada</td> <td>AE</td> </tr> <tr> <td>Armed Forces Pacific</td> <td>AP</td> </tr> <tr> <td>Armed Forces Americas (except Canada)</td> <td>AA</td> </tr> </tbody> </table> <p>LENGTH: 2</p>	Military "State"	Abbreviation	Armed Forces Europe, the Middle East, and Canada	AE	Armed Forces Pacific	AP	Armed Forces Americas (except Canada)	AA
Military "State"	Abbreviation								
Armed Forces Europe, the Middle East, and Canada	AE								
Armed Forces Pacific	AP								
Armed Forces Americas (except Canada)	AA								
23.	<p>Change standard deductibles from \$500 to \$1,000 for actuarial rated policies, and from \$1,000 to \$2,000 for subsidized rated policies. The \$500 deductible will be eliminated and the deductible buy-back will change from \$500 to \$1,000. Policyholders whose deductible will be affected as a result of this change must be notified.</p> <p>Effective October 1, 2009, policies with an effective date of October 1, 2009 or later must use the new standard deductible of \$1,000. The \$500 (Code 0) is no longer available. Refer to Rate Page 12 for details.</p>								
24.	<p>'Diagram Number' is expanded to include subgrade crawlspace (9).</p> <p><i>NOTE: Diagram 1 will include a 1A and 1B to distinguish raised slabs or stem walls from standard slab on grade. However, the companies will not be required to report the alpha character on TRRP file.</i></p>								
25.	<p>DATA ELEMENT: Floodproofed Eligibility Type ALIAS: None ACRONYM: None NFIP DATA WAREHOUSE TABLE: Community</p> <p>DESCRIPTION: Indicates whether or not a NFIP Community is eligible for floodproofing.</p> <ul style="list-style-type: none"> ○ A – Community eligible for floodproofing – Floodproofing Credit is available regardless of Occupancy Type. ○ B – Community not eligible for floodproofing – No floodproofing credit is available if the Occupancy Type is "1", "2", or "3". ○ C – Community eligibility rescinded – Floodproofing credit is available only if the Occupancy Type is "1", "2", or "3", and the Construction Date is prior to the Floodproofing Rescission Date. 								
26.	<p>DATA ELEMENT: Floodproofed Credit Indicator ALIAS: None ACRONYM: None NFIP DATA WAREHOUSE TABLE: Policy, Actuarial</p> <p>DESCRIPTION: Indicates whether or not insured structure is using floodproofing credit for rating.</p> <p>Floodproofed buildings are designed so they are watertight, with walls substantially impermeable to the passage of water and with structural components which have the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy that would be caused by flood depths, pressures, velocities, impact, and uplift forces associated with the base flood.</p> <p><u>Nonresidential Buildings:</u> Nonresidential buildings in all Regular Program communities may be floodproofed in lieu of elevating. Human intervention to accomplish floodproofing is permitted for nonresidential buildings, but must be described as part of the floodproofing certification. Human intervention means "that water will enter the building when floods up to the base flood level occur, unless measures are taken prior to the flood to prevent entry of water (i.e., use of metal shields over doors and windows)."</p> <p><u>Residential Buildings:</u> Residential buildings may only be given a rate credit for meeting floodproofing requirements that have been specifically authorized by FEMA. Human intervention to accomplish floodproofing is NOT CREDITED.</p> <p>EDIT CRITERIA: Alpha, Acceptable Values are listed below.</p> <ul style="list-style-type: none"> ▪ Y - Floodproofed 								

- N - Not Floodproofed

LENGTH: 1

DEPENDENCIES:

- Information is obtained from the Flood Insurance Application, Elevation Certificate, and Community Master File Report.
- Floodproofed Eligibility Type
 - A – Community eligible for floodproofing
 - B – Community not eligible for floodproofing
 - C – Community eligibility rescinded

BUSINESS FUNCTION: Underwriting

REPORTING REQUIREMENT: Required

EDIT DICTIONARY

BASIC INFORMATION

1.EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2009

REVISED:

CANCELLED:

EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM

EDIT TYPE: INFORMATIONAL

ERROR CODE: PI278010

ERROR TYPE: CRITICAL

ERROR MESSAGE: FLOODPROOFING INDICATOR MUST BE SUBMITTED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

EFFECTIVE OCTOBER 1, 2009, THE FLOODPROOFING INDICATOR MUST BE SUBMITTED.

2.EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2009

REVISED:

CANCELLED:

EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM

EDIT TYPE: INFORMATIONAL

ERROR CODE: PI278020

ERROR TYPE: CRITICAL

ERROR MESSAGE: FLOODPROOFING INDICATOR MUST FOR A VALID FLOODPROOFING COMMUNITY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

EFFECTIVE OCTOBER 1, 2009, IF THE FLOODPROOFING INDICATOR IS 'Y' AND A RESIDENTIAL BUILDING, THEN A VALID FLOODPROOFING ELIGIBILITY TYPE MUST BE 'A' OR 'C.'

3.EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2009

REVISED:

CANCELLED:

EDIT LEVEL: REFORMAT PRE-PROCESSOR PROGRAM

EDIT TYPE: INFORMATIONAL

ERROR CODE: PI278030

ERROR TYPE: CRITICAL

ERROR MESSAGE: FLOODPROOFING INDICATOR MUST FOR A VALID FLOODPROOFING COMMUNITY AND TIMEFRAME.

FAIL EDIT

UPDATE ACTION: UPDATE

	<p>DESCRIPTION: EFFECTIVE OCTOBER 1, 2009, IF THE FLOODPROOFING INDICATOR IS 'Y' AND FLOODPROOFING ELIGIBILITY TYPE IS 'C,' THEN THE A RESIDENTIAL BUILDING CONSTRUCTION DATE MUST BE PRIOR TO THE COMMUNITY RESCISSION DATE.</p>
27.	<p>DATA ELEMENT: Risk Rating Method ALIAS: Manual, Specific (Submit for Rating), Alternative, or V-Zone Individual Risk Rating ACRONYM: None NFIP DATA WAREHOUSE TABLE: Policy, FREE, Actuarial</p> <p>Add new risk rating method for Leased Federal Property policies issued or renewed on or after October 1, 2009.</p> <p>EDIT CRITERIA: Number, Alphanumeric, Acceptable Values are listed below.</p> <ul style="list-style-type: none"> ▪ 1 - Manual ▪ 2 - Specific ▪ 3 - Alternative ▪ 4 - V-Zone Risk Factor Rating Form ▪ 5 - Underinsured Condominium Master Policy ▪ 6 - Provisional ▪ 7 - Preferred Risk Policy ▪ 8 - Tentative ▪ 9 - MPPP Policy ▪ A - Optional Post-1981 V Zone ▪ G - Group Flood Insurance Policy (GFIP) ▪ S - FEMA Special Rates ▪ T - Severe Repetitive Loss Properties (formerly Target Group Full Risk) ▪ F - Leased Federal Property
	<p>The following Data Elements will be cancelled effective October 1, 2009 (Companies may leave blank upon effective date)</p>
28.	Cancelled - "Located In an Unincorporated Area of the County? <input type="checkbox"/> Yes <input type="checkbox"/> No"
29.	Cancelled - "Does Insured Qualify As a Small Business Risk? <input type="checkbox"/> Yes <input type="checkbox"/> No"
30.	Retired - Property Beginning Street Number
31.	Retired - Property Street Address

ATTACHMENT D

**SUMMARY OF CHANGES TO THE UNDERWRITING FORMS
FOR POLICIES
EFFECTIVE ON OR AFTER OCTOBER 1, 2009**

Standard Application and Endorsement Forms Changes

No.	Changes to Standard Application and Endorsement, as applicable	Section(s)
1.	<ul style="list-style-type: none"> Change "Loan - No Waiting" to "Loan Transaction – No Waiting" 	Policy Term
2.	<ul style="list-style-type: none"> Change "Lender Required – No Waiting" to "Lender Required – No Waiting (SFHA only)" 	Policy Term
3.	<ul style="list-style-type: none"> Add "Name," before the words "address of licensed property or casualty insurance agent or broker, so that the line reads, "Name, address of licensed property or casualty insurance agent or broker." 	Agent Info
4.	<ul style="list-style-type: none"> Add the heading "Rating Map Information" before the following questions (which already appear on the form). Name of County/Parish _____ Community No./Panel No. and Suffix _____ — _____ FIRM Zone _____ BFE _____ Community Program Type is: <input type="checkbox"/> Regular <input type="checkbox"/> Emergency 	Community
5.	<ul style="list-style-type: none"> Add "grandfathering" questions. Grandfathered? <input type="checkbox"/> Yes <input type="checkbox"/> No Prior Policy No. _____ If Yes, <input type="checkbox"/> Built In Compliance <input type="checkbox"/> Continuous Coverage Current Community No./Panel No. and Suffix: _____ — _____ Current FIRM Zone _____ Current BFE _____ 	Community
6.	<ul style="list-style-type: none"> Remove "Located In an Unincorporated Area of the County? <input type="checkbox"/> Yes <input type="checkbox"/> No" 	Community
7.	<ul style="list-style-type: none"> Remove "Is Building in Special Flood Hazard Area? <input type="checkbox"/> Yes <input type="checkbox"/> No" 	Community
8.	<ul style="list-style-type: none"> Add "Is Building Located on Federal land? <input type="checkbox"/> Yes <input type="checkbox"/> No" 	Community
9.	<ul style="list-style-type: none"> Change "Basement or Enclosed Area" box to read: Basement/Enclosure/Crawlspace <input type="checkbox"/> None <input type="checkbox"/> Finished Basement/Enclosure <input type="checkbox"/> Unfinished Basement/Enclosure <input type="checkbox"/> Crawlspace <input type="checkbox"/> Subgrade Crawlspace 	Building
10.	<ul style="list-style-type: none"> Remove "Does Insured Qualify As a Small Business Risk? <input type="checkbox"/> Yes <input type="checkbox"/> No" 	Building
11.	<ul style="list-style-type: none"> Add "Condominium Form of Ownership? <input type="checkbox"/> Yes <input type="checkbox"/> No" 	Building
12.	<ul style="list-style-type: none"> Delete "if single-family principal residence, RCBAP, or any V-Zone Building" from the line "Estimated replacement cost if single-family principal residence, RCBAP, or any V-Zone building Amount \$ _____" so that it reads, "Estimated replacement cost Amount \$ _____" 	Building
13.	<ul style="list-style-type: none"> Delete "if not a 1-4 family dwelling" in the line "Describe building and use if not a 1-4 family dwelling. For manufactured (mobile) homes, complete Part 2, Section III." so that it reads, "Describe building and use. For manufactured (mobile) homes, complete Part 2, Section III." 	Building
14.	<ul style="list-style-type: none"> Add "Is building walled and roofed? <input type="checkbox"/> Yes <input type="checkbox"/> No" 	Building
15.	<ul style="list-style-type: none"> Add "Is building over water? <input type="checkbox"/> Yes <input type="checkbox"/> Partially <input type="checkbox"/> Entirely" 	Building
16.	<ul style="list-style-type: none"> Move Deductible Amounts question from Building Section to Coverage and Rating Section 	Building & Coverage/Rating
17.	<ul style="list-style-type: none"> Move Deductible Buyback question from Building Section to Coverage and Rating Section 	Building & Coverage/Rating

18.	<ul style="list-style-type: none"> Remove "Coverage Requested – Check One Block" line 	Coverage and Rating
19.	<ul style="list-style-type: none"> Add "Leased Federal Property" to the <i>Rate Type</i> box 	Coverage and Rating
20.	<ul style="list-style-type: none"> Add "Does garage have more than 20 linear feet of finished wall? <input type="checkbox"/>Yes <input type="checkbox"/>No" 	Part 2 Section 1
21.	<ul style="list-style-type: none"> In item 10. f), replace the words "crawlspcace" with the word "garage" so that this item reads "Does the enclosed area/garage have more than 20 linear feet of finished wall, paneling, etc? <input type="checkbox"/>Yes <input type="checkbox"/>No" 	Part 2 Section 2

**Preferred Risk Policy Application
Form Changes**

No.	Changes to PRP Application	Section
1.	<ul style="list-style-type: none"> Change "Loan - No Waiting" to "Loan Transaction – No Waiting" 	Policy Term
2.	<ul style="list-style-type: none"> Add "Name" before "Address" in the agent information box that currently begins "Address, Telephone No...." 	Agent Info
3.	<ul style="list-style-type: none"> Remove "Located In an Unincorporated Area of the County? <input type="checkbox"/>Yes <input type="checkbox"/>No" 	Community
4.	<ul style="list-style-type: none"> Add "Is building located on Federal land? <input type="checkbox"/>Yes <input type="checkbox"/>No" 	Community
5.	<ul style="list-style-type: none"> Add the "Basement, Enclosure, Crawlspcace" box (the same as it appears on the standard application), which reads. Basement, Enclosure , Crawlspcace <input type="checkbox"/> None <input type="checkbox"/> Finished Basement/Enclosure <input type="checkbox"/> Unfinished Basement/Enclosure <input type="checkbox"/> Crawlspcace <input type="checkbox"/> Subgrade Crawlspcace 	Building
6.	<ul style="list-style-type: none"> Add "Condo Form of Ownership? <input type="checkbox"/>Yes <input type="checkbox"/>No" above "Is Building Condo Unit? <input type="checkbox"/>Yes <input type="checkbox"/>No" 	Building

ATTACHMENT E
LEASED FEDERAL PROPERTY GUIDANCE

GUIDANCE FOR LEASED FEDERAL PROPERTIES

I. GENERAL DESCRIPTION

In accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106, the Federal Emergency Management Agency (FEMA) will begin charging actuarial rates for a Leased Federal Property, which is any property leased from the Federal Government (including residential and nonresidential properties) that the Director determines is located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. A list of property addresses meeting this description has been provided to FEMA by the U.S. Army Corps of Engineers. Actuarial rates will apply to all new and renewal policies with effective dates on or after October 1, 2009, that meet these criteria.

II. NOTIFICATION REQUIREMENTS

The National Flood Insurance Program (NFIP) IT Services and Bureau and Statistical Agent will post this list of property addresses on NFIP Bureau web portal, www.NFIPBureau.FEMA.gov. Write Your Own (WYO) Companies and the NFIP Servicing Agent must compare this list, which will be updated monthly, with existing and prospective business. Policies that have an address match must be rated with actuarial rates based on procedures that follow.

WYO Companies and the NFIP Servicing Agent must notify existing policyholders (and their agents and lenders) at least 120 days before renewal that their property has been identified as being located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. The notice must include the requirement for such policies to be rated using actuarial rates. Sample notification letters have been provided at the end of this section that can be altered to work with a company's billing cycle as necessary.

In order to establish the actuarial rate, the writing company must obtain a FEMA Elevation Certificate (EC), which provides current FIRM information and elevations. At least two photographs (front and back) of the building must also be submitted. If the EC is not received within 45 days from the date of notice, the policy may be nullified, or issued using tentative rates. Tentative rates will require a new Risk Rating Method code "F" which is now part of the Transaction Record Reporting and Processing (TRRP) Plan.

The use of tentative rates must follow the established tentative rate procedure, which includes informing the parties of the missing information that prevents the policy from being rated actuarially. Additionally, the claim settlement procedure when a tentatively rated property suffers a loss must also be included in the information presented with the tentative rates. Policies that are within the 120-day window prior to renewal will not receive the leased federal property notice until the subsequent renewal.

III. TENTATIVE RATES

Tentative rates (see table on page LFP3) are used to issue policies when producers fail to provide the required actuarial rating information. Tentative rates are generally higher than the rates published in this manual (ranging from \$2 to \$10 per \$100 of coverage). With tentative rates, a policy will be generated with coverage limits based on the actual premium received.

When tentative rates are applied, a Declarations Page and a Tentative Rate Letter will be forwarded to the policyholder, producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

If a loss occurs on a tentatively rated property, payment will be limited by the amount of coverage that the initially submitted premium will purchase using the correct actuarial rating information.

IV. APPEALS

The notice to policyholders must inform them that they can challenge their properties' inclusion on the leased federal properties list by submitting documentation refuting the information that placed them on the list. One example of acceptable documentation is a letter from a community official or land surveyor stating that the property is not located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. Another example is documentation showing that the insured owns the property and not the Federal Government. This information should be submitted to the WYO Company or the NFIP Servicing Agent, who will then process the request through the Flood Rating Engine Environment (FREE) application to FEMA for final review and determination. If FEMA approves the appeal, the property will be removed from the list and the building may continue to be rated as it was previously.

If the policyholder does not provide acceptable documentation, or the appeal has been denied, the property will remain on the list. WYO Companies and the NFIP Servicing Agent have the following options.

- a. A new policy can be issued or an existing policy renewed for a single policy term using tentative rates. If the policyholder does not provide acceptable documentation prior to the next policy expiration date, the company must non-renew the policy.
- b. The policy can be nullified in accordance with the WYO Company's business practices.

Claims relating to a tentatively rated policy will not be processed until the required underwriting information needed to establish an actuarial rate for the policy has been received.

Any flood loss occurring after notifying the policyholder of the property's inclusion in the subset of properties cannot be settled until the WYO Company or NFIP Servicing Agent receives the appropriate underwriting documentation (i.e., new EC and photographs) or proof that the property should not have been placed on the list.

**TENTATIVE RATES TABLE
RATES PER \$100 OF COVERAGE
(Basic/Additional)**

Building Type	Building		Contents	
No Basement / Elevated without Enclosure	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Zones A1-A30, AE				
1-4 Family	4.00	3.00	6.00	4.00
Other Residential	6.00	4.00	6.00	4.00
Non-Residential	6.00	4.00	8.00	8.00
Zones V1-V30, VE				
1-4 Family	7.00	7.00	10.00	10.00
Other Residential	10.00	10.00	10.00	10.00
Non-Residential	10.00	10.00	10.00	10.00
Building Type	Building		Contents	
Basement / Elevated with Enclosure*	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Zones A1-A30, AE				
1-4 Family	2.00	2.00	2.00	2.00
Other Residential	3.00	3.00	2.00	2.00
Non-Residential	3.00	3.00	3.00	3.00
Zones V1-V30, VE				
1-4 Family	3.00	3.00	3.00	3.00
Other Residential	5.00	5.00	3.00	3.00
Non-Residential	5.00	5.00	5.00	5.00

*The basement/elevated building rates should be used only where the underwriter is satisfied on the basis of two or more photographs or other substantiating information that the risk is definitely constructed as an elevated building or that the basement is a true basement under the NFIP basement definition.

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Policyholder:

This letter is to inform you that your property, which is covered by flood insurance, meets the criteria for a new subset of properties that must be charged actuarial rates, in accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106.

In accordance with the law, the Federal Emergency Management Agency (FEMA) must charge actuarial rates for any property meeting the following criteria:

- (1) Leased from the Federal Government, and
- (2) Located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure.

In order for an actuarial rate to be developed, proper underwriting documentation, including a FEMA Elevation Certificate using current Flood Insurance Rate Map data and two photographs showing the front and back of the building, must be submitted to your flood insurer. The insurer must receive this information within 45 days of receipt of this notice to allow for rate calculation and processing of the renewal bill.

If your insurer does not receive the requested underwriting information in sufficient time to meet their renewal billing cycle, they can only renew the flood policy using tentative rates. Please be advised that a policy with tentative rates cannot be endorsed to increase limits or be renewed. In the event of a loss a tentatively rated policy will not receive a claim settlement until actuarial rates are determined. These rates, along with the amount of premium originally submitted, will determine the coverage available.

You may appeal this determination by furnishing your insurer with documentation verifying that your property does not meet the criteria listed above.

Your insurance agent has also received this notice concerning your property.

If you have questions about the information in this letter, please contact (your company name and telephone number).

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Agent:

This letter is to inform you that your client's property, which is covered by flood insurance, meets the criteria for a new subset of properties that must be charged actuarial rates, in accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106.

In accordance with the law, the Federal Emergency Management Agency (FEMA) must charge actuarial rates for any property meeting the following criteria:

- (1) Leased from the Federal Government, and
- (2) Located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure.

In order for an actuarial rate to be developed, proper underwriting documentation, including a FEMA Elevation Certificate using current Flood Insurance Rate Map data and two photographs showing the front and back of the building, must be submitted to the writing company. The writing company must receive this information within 45 days of receipt of this notice to allow for rate calculation and processing of the renewal bill.

A writing company that does not receive the requested underwriting information in sufficient time to meet their renewal billing cycle can only renew the flood policy using tentative rates. Please be advised that a policy with tentative rates cannot be endorsed to increase limits or be renewed. In the event of a loss a tentatively rated policy will not receive a claim settlement until actuarial rates are determined. These rates, along with the amount of premium originally submitted, will determine the coverage available.

Your client may appeal this determination by furnishing the writing company with documentation verifying that the property does not meet the criteria listed above.

This notice has also been sent to your client.

If you have questions about the information in this letter, please contact (your company name and telephone number).

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Lender:

This letter is to inform you that your client's property, which is covered by flood insurance, meets the criteria for a new subset of properties that must be charged actuarial rates, in accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106.

In accordance with the law, the Federal Emergency Management Agency (FEMA) must charge actuarial rates for any property meeting the following criteria:

- (1) Leased from the Federal Government, and
- (2) Located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure.

In order for an actuarial rate to be developed, proper underwriting documentation, including a FEMA Elevation Certificate using current Flood Insurance Rate Map data and two photographs showing the front and back of the building, must be submitted to the writing company. The writing company must receive this information within 45 days of receipt of this notice to allow for rate calculation and processing of the renewal bill.

A writing company that does not receive the requested underwriting information in sufficient time to meet their renewal billing cycle can only renew the flood policy using tentative rates. Please be advised that a policy with tentative rates cannot be endorsed to increase limits or be renewed. In the event of a loss a tentatively rated policy will not receive a claim settlement until actuarial rates are determined. These rates, along with the amount of premium originally submitted, will determine the coverage available.

Your client may appeal this determination by furnishing the writing company with documentation verifying that the property does not meet the criteria listed above.

This notice has also been sent to your client and their insurance agent.

If you have questions about the information in this letter, please contact (your company name and telephone number).

ATTACHMENT F

PRESENTMENT OF PREMIUM DATE REQUIREMENTS

ATTACHMENT F
PRESENTMENT OF PREMIUM DATE REQUIREMENTS

Presentment of premium is defined as 1) the date of the check or credit card payment by the applicant or the applicant's representative if the premium payment is not part of a loan closing or 2) the date of the closing if the premium payment is part of a loan closing.

The NFIP rules allow the policy to be effective at closing provided that the coverage is applied for and the presentment of premium is made at or before the closing. To ensure that this rule is applied consistently and accurately, FEMA is requiring the WYO Companies and the NFIP Servicing Agent to record 1) the presentment of premium date, 2) the closing date, and 3) the premium payer (e.g., insured, lender, title company, etc.). There is no requirement for the WYO Companies and the Servicing Agent to report this information to the NFIP Bureau.

For a loan closing, premium payment from the escrow account (lender's check) or title company is considered made at closing regardless of when the check is received by the writing company. However, if the premium payment is not part of the closing, the closing date is the effective date only if the application date and premium payment date are on or before the closing date and the payment is received by the company within 10 days from the application date or prior to the closing date. In cases where the application date or the premium payment date is after the closing date, and the application and payment are received within 10 days from the application date, the effective date is either the premium payment date or the application date, whichever is later. If the premium payment and application are received by the company after 10 days from the application date, the effective date is the company's receipt date.