



**FEMA**

W-09035  
July 2, 2009

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: Updated: October 1, 2009, Program Changes – Clarification and Revisions

The purpose of the attached memorandum is to provide clarification and additional information concerning the National Insurance Program (NFIP) changes to be implemented effective October 1, 2009. This updated information supersedes the limited-distribution memorandum on this subject dated June 19, 2009.

Please contact your iService Business Consultant if you have any questions.

cc: Flood Insurance Vendor, IBHS, FIPNC, Government Technical Representative

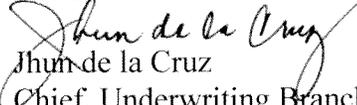
Suggested Routing: Accounting, Claims, Data Processing, Marketing, Underwriting



FEMA

July 2, 2009

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators  
National Flood Insurance Program Servicing Agent

FROM:   
Jhun de la Cruz  
Chief, Underwriting Branch  
Risk Insurance Division

SUBJECT: Updated: October 1, 2009, Program Changes –  
Clarification and Revisions

The purpose of this memorandum is to provide clarification and additional information concerning the National Flood Insurance Program (NFIP) changes to be implemented effective October 1, 2009. This updated information supersedes the limited-distribution memorandum on this subject dated June 19, 2009.

We have received numerous questions about the changes and their implementation since the distribution of the April 2, 2009, memo from Edward Connor. The questions pertaining to Program changes have been consolidated and are answered in the attached Questions and Answers document. As appropriate, updated answers are provided immediately below the previous responses. Answers to systems-related questions will be sent at a later date.

Attached also are the layouts of the Application, Endorsement, and PRP Application forms, as they will appear in the October 2009 Flood Insurance Manual revision pages. The changes to the forms, as outlined in Attachment D to the April 2, 2009, memo, have been modified. In particular, the “Yes” answer in the “Is Building over Water?” box has been changed to “No.” Also, the “Building Use” box now lists the individual building use types corresponding to those on the TRRP Plan.

The wording of the new “Presentment of Premium Date Requirements for Loan Closings” has been revised to help clarify what information is to be recorded. A copy of the revised text is provided.

Updated rate tables are included with this memo. Footnotes to these tables clarify the correct rating for the two new building type categories—elevated on crawlspace and non-elevated with subgrade crawlspace. Rates have been revised on page RATE 2 for the single-family occupancy, non-elevated with subgrade crawlspace building type. Page CONDO 22 provides revised deductible factors for Category One – Low-Rise Building and Contents policies. In addition, the Tentative Rates Table is included; it will be part of the new section on Leased Federal Properties in the October 2009 Flood Insurance Manual revision.

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Finally, the revised Community Rating System Eligible Community list is attached for your reference.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

## Questions and Answers on the October 1, 2009, NFIP Changes

As of 07/02/2009

**1. When will the Specific Rate Guidelines (submit-for-rate) manual be available with the October rates?**

The Specific Rating Guidelines will be released in early July 2009.

**2. In the case of electronic payment processing whereby an ACH payment is made from the producer's account and sent electronically in conjunction with the data files for an application or endorsement from the writing agent, what is the date of the presentment of premium, and how should the check number be recorded?**

The check number is not required. The rules for determining the presentment of premium date and effective date are not being changed in October 1, 2009, and no new TRRP reporting requirement is being implemented. However, the new requirements are to capture the closing date, premium payer, and the check date or date of the credit card transaction when written in connection with a loan transaction.

**Clarification:** Effective date rules are not changing. They remain as outlined in the General Rules (GR) Section of the NFIP Flood Insurance Manual, Section VIII. See below for additional information regarding effective dates.

**Q.** If the flood application is for a loan closing and the presentment of premium **was part** of the loan closing, **but the application was completed after the loan closing**, how do we determine the policy effective date?

**A.** If the application and the premium are received by the company within 10 days from the application date, the effective date is the application date; otherwise, the effective date is the receipt date.

**Q.** If the flood application is for a loan closing but the presentment of premium was not part of the loan closing and the application was completed **at or before the loan closing**, how do we determine the policy effective date?

**A.** If the application and premium are received by the company within 10 days from the application date, the effective date is either the date of the check or credit card payment date. 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.

**Q.** If the flood application is for a loan closing but the presentment of premium **was not part** of the loan closing and the application was completed **after the loan closing**, how do we determine the policy effective date?

**A.** If the application and premium are received by the company within 10 days from the application date, the effective date is either the date of the check or credit card 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.

## Questions and Answers on the October 1, 2009, NFIP Changes

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- 3. Is the 30-day wait now required for all new business or endorsements to increase coverage where the policy is rated in a Non-SFHA, whether PRP or SFIP? This seems implied in the Forms changes: From “Lender Required – No Waiting” to “Lender Required – No Waiting (SFHA only)”. See Attachment D, number 2.**

The 30-day wait does not apply to a new business application written in connection with the making, increasing, extending or renewing a loan. The option to waive the 30-day wait on an application due to “Loan Transaction – No waiting” is not being changed or removed. The change in language refers only to the option selected for a mortgage portfolio review on an existing loan. “Lender required no waiting” is having “SFHA only” added to clarify the rules that have always existed in the General Rules section of the NFIP Manual (GR-VIII.C.2&3).

- 4. Does the elimination of the \$500 deductible apply to all policy types?**

The \$500 deductible is being eliminated for all policy types, including PRP and MPPP as well the SFIP written on the Dwelling or General Property Form, and the RCBAP.

**Clarification:** The GFIP deductible is \$200 according to 44 CFR 61.17g.1 and will not be changed.

- 5. If a Pre-FIRM policy currently has the standard \$1,000, should the deductible be automatically increased to \$2,000 on the renewal on or after 10/01/2009 to minimize premium impacts? If a Post-FIRM risk currently has a \$1,000 deductible (or higher), should the deductible be increased on the renewal on or after 10/01/2009 to match the prior term discount (unless already at the maximum)?**

Policies with a standard or buy-back deductible less than \$1,000 must be increased to \$1,000. Policies with a standard deductible of \$1,000 must be increased to \$2,000. We will allow affected policyholders the option of restoring their deductible to the buy-back option of \$1,000 by endorsement without a lender letter or waiting period for the entire term if the additional premium is received within 60 days of the renewal date. Our recommendation is that all other policies be automatically renewed with the same deductible as previously held with an explanation of the change to standard deductibles and optional deductibles.

**Clarification:** There is nothing precluding a company from including the buy-back option on the renewal offer, so long as the standard deductible is also offered.

- 6. Do we have to send special notice of the change to deductibles, or can we just put a stuffer/insert in our billing statements? Does FEMA recommend specific language? What is the NFIP Direct Servicing Agent doing?**

Companies may follow standard business practices, such as providing inserts with the billing statement or a special notice. WYO companies may develop their own language to describe the deductible change. The NFIP Servicing Agent will add a statement to their renewal offer advising all parties of the change.

## Questions and Answers on the October 1, 2009, NFIP Changes

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7. **The building construction date indicates options for a manufactured home that do not seem sufficiently clear. Is option 4 to indicate the date the mobile home park or subdivision was established, while option 5 is to indicate the date of placement of a mobile home on private property outside of a mobile home park or subdivision?**

Building Construction Date Type 4 is for the mobile home park or subdivision date, and Building Construction Date Type 5 is for the placement date on a private lot. The TRRP plan will be revised as follows:

- 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 *Outside* a Mobile Home Park or Subdivision: Date of Permanent Placement

8. **Should we collect and report the Building Use Type and Construction Type question for a PRP?**

The Building Use and Construction Type questions are required for the SFIP/RCBAP application and the PRP application. The data must be reported on TRRP. These changes do not affect the MPPP or GFIP at this time.

9. **Will the Building Use Type be available on the application, and required for new business policies effective on or after October 1, 2009? If so, is it only to be used for 1-4 family dwellings?**

The Building Use Type will be on the application and will be required for new business policies effective on, or after October 1, 2009. It applies to all building occupancies.

**Clarification:** The original TRRP documentation provided in April designated the new field as optional. This has changed. The field is required. Though the RCBAP should always be written on a main building, the Building Use Type must be entered.

10. **What is the purpose of the of the Condominium Ownership field? How will it be used? Are cooperatives ineligible? Will there be edits against the existing Condominium indicators of U A, L, or H? If the new field indicates “No”, is the policy ineligible for the RCBAP?**

The field will be used by underwriters primarily to assist in verifying eligibility for the RCBAP. Cooperative forms of ownership are not eligible for the RCBAP. The existing Condominium indicator field should be consistent with the Condominium Ownership field. If the new field is ‘N’, the building is not eligible for the RCBAP.

**Clarification:** The new field is not intended to replace the requirement for documentation such as condominium by-laws in any situation where documentation of condominium ownership is required. If the named insured is listed as other than a condominium

## Questions and Answers on the October 1, 2009, NFIP Changes

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association, the agent must provide legal documentation to confirm that the insured is a condominium association. Likewise, condominium by-laws or other documentation may be requested as necessary as part of claims settlement on the RCBAP.

- 11. The Floodproof Indicator or Floodproof Credit Indicator is an existing Y/N field on the policy that indicates a policy is receiving the credit. The field may only be set to “Y” for non-residential building occupancies (4) or other occupancies in community numbers listed in the Special Certifications section of the Flood Insurance Manual, also included in the Community Master File (CMF). A new field is being added, referred to as the Floodproofing Eligibility Type. Why do we need two fields, and how will they two work together?**

Communities that have been previously eligible for the residential floodproofing credit may lose their eligibility. Buildings constructed between the date the community first became eligible for residential floodproofing and the rescission date remain eligible for floodproofing. Structures constructed after the rescission date are not eligible for the credit.

Adding a new field to the CMF was deemed more difficult than expanding the accepted values for the existing floodproofing eligibility field in the CMF. Thus, the valid values on the CMF are being expanded from A and B to A, B, and C, and the CMF field will now be called the Floodproofing Eligibility Type.

A: Non-residential occupancy buildings may receive the floodproofing credit.

B: All non-residential occupancy buildings, with or without basement, and residential occupancies with basement may receive the floodproofing credit.

C: The new value indicates non-residential floodproofing credit eligibility, and residential basement buildings floodproofing eligibility if constructed between the effective date and the rescission date.

The valid values for the Floodproofed Indicator on the Policy Master File (PMF) will remain the same (Y/N). The rescission date will not be part of the CMF, but will be published in the table in the Special Certifications section of the Flood Insurance Manual. Where the CMF has the value of ‘C’, and a policy record for a residential building on the PMF has a Y in the Floodproofed Indicator, the construction date on the policy record must be between the community’s effective and rescission date for residential floodproofing credit eligibility according to the table in the Special Certifications section.

**Clarification:** An earlier draft of the response to question 11 distributed to the IBHS erroneously indicated that the previous values on the CMF were Y/N rather than A/B.

## Questions and Answers on the October 1, 2009, NFIP Changes

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- 12. A question regarding “garage finished” is added on the Application Part II, but not a TRRP element – are the WYO companies required to collect the information, and is it used for rating?**

The companies are required to obtain this information from the agent as part of the application process to ensure that the policy is being properly underwritten and rated.

- 13. The Walled and Roofed indicator is added on the Application, but not on TRRP – are the WYO Companies required to collect the information, and is it used for rating?**

The companies are required to obtain this information from the agent as part of the application process to ensure that the policy is being properly underwritten and rated.

- 14. The new Risk rating Method ‘F’ (Leased Federal Properties) is unclear. Would it be easier to identify these via a flag similar to the process used for the SRL?**

All Leased Federal Properties are to use the Risk Rating Method ‘F’. The process for handling Leased Federal Properties is outlined in the Guidance for Leased Federal Properties added to the October 2009 NFIP Manual, and will resemble submit-for-rate processes.

FEMA must charge a full risk premium based on the information available according to Section 106 of the Flood Insurance Reform Act of 2004. Many Leased Federal Properties were constructed with Pre-FIRM construction dates. Leased Federal Properties subject to the Act are located within the SFHA. Though the total volume is relatively small, a mechanism is needed to track enforcement of the Act.

Risk Rating Method ‘1’ indicates ‘Manual’ rates, which are rates published in the NFIP Flood Insurance Manual, including subsidized Pre-FIRM rates and Post-FIRM elevation rating, as well as grandfathered policies. Identifying policies that are incorrectly using ineligible rates based on a Y/N flag would be cumbersome for both FEMA and our stakeholders. Not only would it involve the creation of an entirely new TRRP field, but the flag could not demonstrate that the improper rates are not being used. Changing the Risk Rating Method serves both the purpose of identifying the policy and ensuring that policies are not incorrectly rated.

- 15. When Risk Rating Method ‘F’ is used, which rates are to be applied?**

Actuarial rates based on elevation data supplied on an Elevation Certificate (EC) are to be applied to these risks. Leased Federal Properties are located in an SFHA, and are ineligible for the PRP. The MPPP and/or provisional rates should not be used for Leased Federal Properties.

Leased Federal Properties may not use grandfathering provisions. When elevation data is absent, the tentative rate process may be used to rate the policy until the EC is provided.

**Clarification:** The MPPP and/or provisional rates cannot be used for Leased Federal Properties. When an Elevation Certificate has not been obtained, the company has the option of either using tentative rates for one term, or nullifying the application/renewal

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without using tentative rates. When using tentative rates, the Risk Rating Method will still be an 'F'. All Leased Federal Properties that use rates published in the Specific Rating Guidelines ("submit-for-rate") are to be reported as Risk Rating Method 'F'. No other Risk Rating Method other than 'F' is to be used on Leased Federal Properties, regardless of where the rate per hundred is derived or any similarity to another Risk Rating Method. No policy should be reported as Risk Rating Method 'F' that is not a Leased Federal Property.

### **16. How will Leased Federal Properties be identified by the agent?**

Most Leased Federal Properties will be identified by the companies via a database maintained by the NFIP Bureau.

### **17. Companies are to indicate grandfathering on the Declarations. How should this be done?**

Companies may use a simple Y/N indicator with the word "Grandfathered." There is no need to distinguish the type of grandfathering (continuous coverage, or built in compliance) on the Declarations.

### **18. Both the zone and BFE must be reported. There will be cases where the zone is grandfathered with no BFE. How should this be reported?**

In the cases where there is no BFE on either the current or grandfathered FIRM, the field should be populated with 9999.0.

### **19. Is the current FIRM information required for continuous coverage grandfathering?**

The current community map information is not required when applying continuous coverage grandfathering to a renewal/transfer/rollover. The current community map information is required when applying built-in-compliance grandfathering to an application effective on or after October 1, 2009.

**Clarification:** The current community map information is not required when processing an existing policy as a renewal, or when transferring or rolling over business from one agent to another within the same company. However, when grandfathering due to continuous coverage is indicated by the producer as part of the application process for a transfer/rollover from another carrier, the current community information is required.

### **20. Is there a TRRP field to indicate the grandfathered community number when grandfathering a policy to a community that has been annexed by another community? If only one community number is to be reported, which community number should we report?**

When grandfathering the Zone and/or BFE to an annexed community number, the current community number should also be used as the rating map information community number. The rating map information should be reported on TRRP and displayed on the policy Declarations. The Zone and BFE may be grandfathered from older community numbers, and the underwriting file should be documented accordingly.

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**21. Is there a TRRP field to indicate the grandfathered community number in a newly incorporated area within a participating county?**

When grandfathering the Zone and/or BFE to a newly incorporated community number within an older existing community, the current community number should also be used as the rating map information community number. The rating map information should be reported on TRRP and displayed on the policy Declarations. The Zone and BFE may be grandfathered from older community numbers, and the underwriting file should be documented accordingly.

**22. FEMA has indicated that the grandfathering reporting requirements do not apply to the PRP, which is ineligible for grandfathering. Are there other ineligible policies?**

The MPPP and GFIP cannot be grandfathered. Leased Federal Properties are also ineligible for grandfathering.

**23. Pre-FIRM Unnumbered A Zone building with basement/enclosure/crawlspace or subgrade crawlspace can receive Post-FIRM rates on RATE 5 and CONDO 11. Are these rates optional? When using the Post-FIRM rates, are these policies submit-for-rate?**

For the Pre-FIRM structure, the company will apply a Pre-FIRM versus Post-FIRM premium comparison, and use the lower of the two as already practiced with other Pre-FIRM structures that have valid elevation data in other SFHAs. This optional rating is not considered a submit-for-rate, and Risk Rating Method '1' should be used if the Post-FIRM indicator is 'N'. Post-FIRM structures in an Unnumbered A zone with basements and subgrade crawlspaces or unvented enclosures and crawlspaces should continue to be treated as submit-for-rate application applying Risk Rating Method '2'.

**Clarification:** The second footnote to Table 2 on RATE 2 indicates that Pre-FIRM structures with subgrade crawlspaces with the lowest floor below the BFE may use the optional Post-FIRM elevation rating, including those in Unnumbered A Zones. Such policies follow the procedures from the Specific Rating Guidelines, and are reported as Risk Rating Method '2'. The October 1, 2009, change allows Pre-FIRM structures with subgrade crawlspaces in Unnumbered A Zones to use Post-FIRM optional rates published in Table 3C on RATE 5. However, these are reported as Risk Rating Method '1'. There was confusion over which Risk Rating Method should be applied to subgrade crawlspaces in Unnumbered A Zones. The distinction is whether the floor of the subgrade crawlspace is at or above the estimated BFE. If the subgrade crawlspace floor is below the estimated BFE, the Risk Rating Method is Specific (2). If the subgrade crawlspace floor is at or above the estimated BFE, the Risk Rating Method is manual (1).

## Questions and Answers on the October 1, 2009, NFIP Changes

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- 24. Existing policies with crawlspaces, whether Pre- or Post-FIRM, will not have the new enclosure types. Most will indicate the basement/enclosure/crawlspace type of 2 – unfinished basement/enclosure. Do these need to be corrected?**

There is no requirement to apply the October 1, 2009, changes to existing policies written with an original new business date prior to October 1, 2009. Companies may voluntarily opt to reunderwrite policies on the renewal effective on or after October 1, 2009, where the new classifications might favorably impact the rating of the policy for the policyholder.

- 25. The rate tables now allow Pre-FIRM new business with crawlspace and subgrade crawlspace to receive lower rates than previously afforded when rated as basements and enclosures. How should existing business that may be eligible for a premium reduction be handled?**

Companies may opt to voluntarily reunderwrite Pre-FIRM structures with basement or enclosure on the first policy renewal on or after October 1, 2009 to determine if the policy is entitled to the lower premium. Discovery of eligibility after the renewal may be endorsed according to the rules for misrating in effect in the Endorsement Section of the Flood Insurance Manual on the date the endorsement is processed. No endorsement to take advantage of the new rate may be effective prior to October 1, 2009.

- 26. The proposed changes indicated that non-basement/enclosure rates should be used for crawlspaces for Pre-FIRM structures in the SFHA, but the new rate tables have a separate row for crawlspaces. Which should we use?**

Use the rate tables, which were updated to reflect the desired change.

**Clarification:** This question was prompted by verbiage in the April 2, 2009, W-09021 proposed change to TRRP Data Dictionary on page C-23 item 21. The descriptive language for basement/enclosure types 3 and 4 states that these types will use no basement/enclosure rates. This descriptive language was written prior to the new rows for crawlspaces and subgrade crawlspaces being added to the rate tables. For October 1, 2009, the Pre-FIRM crawlspace and subgrade crawlspace rates are identical to no basement/enclosure rates. However, this may not be true in the future. With the new rows, the verbiage will be removed from the final draft of the TRRP Data Dictionary, providing the flexibility to change the rates for each basement/enclosure in the future based on loss experience. Use the rate tables to ensure accuracy.

- 27. When a building has a crawlspace or subgrade crawlspace, and is Post-FIRM Elevation rated, which set of rates will be used on RATE 4?**

Footnotes have been added to the rate tables clarifying that the rates should come from the “More than One Floor With Basement/Enclosure/Crawlspace” columns.

## Questions and Answers on the October 1, 2009, NFIP Changes

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- 28. For Pre-FIRM structures with a crawlspace or subgrade crawlspace, we have new rows for the building rates, but no corresponding new row for the contents rates for 2-4 Family, Other and Non-Residential contents. Which contents rate should be used with Pre-FIRM crawlspaces and subgrade crawlspaces for 2-4 Family, Other Residential, and Non-Residential buildings?**

The rate tables have been updated to reflect that subgrade crawlspaces receive the “basement and above” contents rates for all building occupancies, and crawlspaces will receive the “enclosure and above” contents rates.

- 29. Which obstruction codes should be used for Pre-FIRM structures with crawlspace and subgrade crawlspace?**

For Pre-FIRM structures, the obstruction type should be determined in the same manner applied to Post-FIRM structures. Subgrade crawlspaces will be either a 70 or 80. Where insufficient information is available to determine the precise obstruction, 10 or 60 may be used as applicable.

**Clarification:** No new obstruction types are planned for crawlspaces at or above grade. The descriptions of obstruction types 50 and 54 will be revised to include crawlspaces. Unvented crawlspaces for Pre-FIRM construction without elevations may use obstruction type 60 when insufficient information exists to determine a more specific obstruction type.

- 30. Rates are now published on RATE 3 Table 3A for D Zone buildings with crawlspaces, both above and below grade. These were formerly considered submit-for-rate policies. Are they still considered submit-for-rate?**

Buildings with crawlspaces in Zone D are no longer considered submit-for-rate. The Risk Rating Method should be changed from ‘2’ to ‘1’ when the renewal is updated on or after October 1, 2009. New business should be written as a Risk Rating Method ‘1’ from inception.

**Clarification:** With the exception of single-family occupancy, when the contents location is “crawlspace and above” or “subgrade crawlspace and above,” the contents rates are considered submit-for-rate and must be rated using the Specific Rating Guidelines. The Specific Rating Guidelines rate tables for D Zones will be updated to reflect rates comparable to or higher than the newly published crawlspace and subgrade crawlspace rates in D Zones.

## Questions and Answers on the October 1, 2009, NFIP Changes

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- 31. The Preferred Risk Policy application also has been changed to request the new basement/enclosure/crawlspace and subgrade crawlspace information. Which premiums should be used for each type?**

The PRP with crawlspace may use the non-basement premiums. This change applies to both above grade and subgrade crawlspaces. The change applies only for new business or renewal effective dates on or after October 1, 2009. Buildings with basements or enclosures should continue to use the basement premiums.

**Clarification:** The PRP application has been revised so that agents may select the same basement/enclosure fields available on the SFIP application. The options are none; finished basement/enclosure; unfinished basement/enclosure; crawlspace; and subgrade crawlspace. Producers are expected to complete the application accurately. The premium for below and above grade crawlspaces is the same. Underwriters do not need an Elevation Certificate to determine the basement/enclosure type.

- 32. Existing PRP with basement premiums may be eligible for the lower premium after October 1, 2009. How should these be handled?**

Companies may opt to voluntarily reunderwrite PRPs with basement or enclosure on the policy renewal effective on or after October 1, 2009 to determine if the policy is entitled to the lower premium. If discovery of eligibility is made after the renewal, the policy may be endorsed according to the rules for misrating in effect in the Endorsement section of the Flood Insurance Manual on the date the endorsement is processed. No endorsement to take advantage of the new rate may be effective prior to October 1, 2009.

- 33. Do existing policies originally written with a diagram 2 with subgrade crawlspaces need to be reunderwritten at the next renewal on or after October 1, 2009?**

There is no reunderwriting requirement. Existing subgrade crawlspaces that are Risk Rating Method 2 (Specific) may be updated with the new building descriptions upon renewal. Policies that were not written as submit-for-rates may be voluntarily reunderwritten on renewal.

**Clarification:** There is no requirement to reunderwrite existing business or update renewals. Companies may voluntarily reunderwrite or update policies to ensure accuracy.

- 34. Transactions with effective dates of October 1, 2009, may be submitted with September data. Will the NFIP system be prepared to accept the diagram 9 and other changes, such as the new enclosure types?**

The FEMA requirement is to implement the changes effective October 1, 2009. We are aware that transactions with an October effective date may be submitted earlier than October, and this does not change the requirement for either the NFIP system of record, or the NFIP Direct Servicing Agent, or the WYO partners.

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- 35. The Tentative Rates now published in the LFP (Leased Federal Policy Guidelines) omit Unnumbered A, AO, AH and Unnumbered V. Was this intentional?**

The omission was unintentional. All A Zones receive one set of rates, and all V Zones receive the other set of rates. See attached Tentative Rates Table.

- 36. The proposed changes indicate that the “Located in unincorporated area of county” field is no longer needed and can be left blank. Is this a change?**

The question was removed from the application, but this was never part of TRRP reporting.

- 37. The proposed changes indicate that the “Qualifies for Small Business Risk” field is no longer needed and can be left blank. Is this a change?**

The question was removed from the application, but this was never part of TRRP reporting.

## Questions and Answers on the October 1, 2009, NFIP Changes

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### **ADDITIONAL QUESTIONS RECEIVED:**

- 38. The TRRP Data Dictionary presented in the April 2, 2009, Bulletin W-09021 contained conflicting information between the dependencies and the edit criteria for grandfathering (pp C-19 and C-20). Is the current map information required for grandfathering type 1 and 2, or 2 and 3?**

The TRRP Data Dictionary will be corrected. The application provides fields for the "Rating Map Information" and the "Current Map Information."

The Rating Map Information is used for rating. When there is no grandfathering, the Rating Map Information is obtained from the FIRM in effect on the date of the application. When the built-in-compliance grandfathering rule applies, the Rating Map Information will be obtained from the FIRM in effect at the time of construction. When the continuous-coverage grandfathering rules are applied, the Rating Map Information is obtained from the previous policy.

The Current Map Information is only required when one of the grandfathering rules is being applied. The Current Map Information must be obtained from the FIRM in effect on the date of application. When the grandfathering rule is not being applied, the Current Map Information must be left blank.

Following are the TRRP reporting requirements for each grandfathering type code:

1. No Grandfathering: Report one community number, panel number, suffix, zone and BFE in the "Rating Map Information" fields. The information should be based on the FIRM in effect at the time of application.
2. Grandfathering Built to Code: Report two community numbers, panel numbers, suffixes, zones and BFEs. The "Rating Map Information" fields will contain the information that was in effect on the date of construction, and this will be used to calculate the premium. The "Current Map Information" fields will contain the data from the FIRM in effect at the time of application.
3. Grandfathering Continuous Coverage: For new business transfer or rollover where a producer indicates grandfathering due to continuous coverage, report two community numbers, panel numbers, suffixes, zones and BFEs. The "Rating Map Information" fields will contain the information that is reflected on the expiring policy, and this will be used to calculate the premium. The "Current Map Information" fields will contain the data from the FIRM in effect at the time of rollover/transfer new business renewal application. Also, report the prior policy number.

When grandfathering, it is acceptable to have the same community number and panel number in both fields. The suffix should be different, and either the zone or BFE should differ, OR both the zone and BFE will differ. When there is no BFE in one of the BFE fields, 9999.0 should be used.

**Questions and Answers on the October 1, 2009, NFIP Changes**

As of 07/02/2009

**39. Are address parsing and mailing address subdivision on hold?**

Addressing parsing and the mailing address subdivision are on hold and will not be included in October 1, 2009, changes.

**40. Are the SRL additional data record changes on hold?**

The additional record changes for the SRL are on hold and will not be included in the October 1, 2009, changes.

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.

PART 1 (OF 2) OF FLOOD INSURANCE APPLICATION

CURRENT POLICY NUMBER

NEW

RENEWAL

IMPORTANT— PLEASE PRINT OR TYPE

<b>POLICY TERM</b>	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER	POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)—ONE DAY <input type="checkbox"/> LOAN TRANSACTION—NO WAITING <input type="checkbox"/> LENDER REQUIRED—NO WAITING (SFHA ONLY)																																				
<b>AGENT INFORMATION</b>	NAME, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____	NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED: _____ _____ _____																																				
<b>DISASTER ASSISTANCE</b>	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ ENTER CASE FILE NUMBER _____	IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX). _____ _____																																				
<b>MORTGAGEE</b>	NAME AND ADDRESS OF FIRST MORTGAGEE _____ _____ _____ LOAN NO.: _____ FAX NO.: _____ PHONE NO.: _____ FAX NO.: _____	IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, COMPLETE THE FOLLOWING, INCLUDING THE NAME AND ADDRESS <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY: _____																																				
<b>COMMUNITY</b>	RATING MAP INFORMATION NAME OF COUNTY/PARISH _____ COMMUNITY NO./PANEL NO. AND SUFFIX _____ FIRM ZONE _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY	GRANDFATHERED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE ? <input type="checkbox"/> CONTINUOUS COVERAGE ? PRIOR POLICY NO. _____ CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX _____ CURRENT FIRM ZONE _____ CURRENT BFE _____																																				
<b>BUILDING</b>	IS INSURED BUILDING OWNED BY STATE GOVERNMENT? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING LOCATED ON FEDERAL LAND? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL) 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	NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ENCLOSURE AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROW-HOUSE (RCBP LOWRISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME / TRAVEL TRAILERS HOME ON FOUNDATION IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____ CONDO FORM OF OWNERSHIP? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO CONDO COVERAGE IS FOR: <input type="checkbox"/> UNIT <input type="checkbox"/> ENTIRE BUILDING RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY: TOTAL NUMBER OF UNITS _____ (INCLUDE NON-RES) <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE ESTIMATED REPLACEMENT COST AMOUNT \$ _____ IS BUILDING INSURED'S PRINCIPAL RESIDENCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	IS BUILDING IN THE COURSE OF CONSTRUCTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO ? IS BUILDING WALLED AND ROOFED ? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER ? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY IS BUILDING ELEVATED ? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION IF ELEVATED, COMPLETE PART 2 OF APPLICATION. BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOL/HOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER: _____ FOR MANUFACTURED (MOBILE) HOMES, COMPLETE PART 2, SECTION III.																																			
<b>CONTENTS</b>	CONTENTS LOCATED IN: <input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING)																																					
<b>CONSTRUCTION DATA</b>	IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, PLEASE DESCRIBE: _____ ALL BUILDINGS: (CHECK ONE OF THE FIVE BLOCKS AND RECORD CORRESPONDING DATE IN THE DATE BOX) <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT DATE DATE: _____ (MM/DD/YYYY) IS BUILDING POST-FIRM CONSTRUCTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF POST-FIRM CONSTRUCTION IN ZONES A,A1-30,AE,AO,AH,V,V1-V30,VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION. BUILDING DIAGRAM NUMBER _____ LOWEST ADJACENT GRADE (LAG) _____ ELEVATION CERTIFICATION DATE _____ LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (=) DIFFERENCE TO NEAREST FOOT _____ (+ OR -) IN ZONES V AND V1-V30 ONLY DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING FLOOD-PROOFED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)																																					
<b>COVERAGE AND RATING</b>	DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO																																					
<b>SIGNATURE</b>	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">COVERAGE</th> <th colspan="3">BASIC LIMITS</th> <th colspan="3">ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)</th> <th rowspan="2">DEDUCTIBLE</th> <th rowspan="2">BASIC AND ADDITIONAL</th> <th rowspan="2">TOTAL PREMIUM</th> </tr> <tr> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> </tr> </thead> <tbody> <tr> <td>BUILDING</td> <td></td> <td></td> <td>.00</td> <td></td> <td></td> <td>.00</td> <td>.00</td> <td></td> <td>.00</td> </tr> <tr> <td>CONTENTS</td> <td></td> <td></td> <td>.00</td> <td></td> <td></td> <td>.00</td> <td>.00</td> <td></td> <td>.00</td> </tr> </tbody> </table> RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK FACTOR RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____ ANNUAL SUBTOTAL \$ _____ ICC PREMIUM _____ SUBTOTAL _____ CRS PREMIUM DISCOUNT _____ % SUBTOTAL _____ PROBATION SURCHARGE + _____ FEDERAL POLICY FEE + _____ TOTAL PREPAID AMOUNT \$ _____		COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	BUILDING			.00			.00	.00		.00	CONTENTS			.00			.00	.00		.00
COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM																													
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM																																
BUILDING			.00			.00	.00		.00																													
CONTENTS			.00			.00	.00		.00																													
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, & 4 SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YYYY) _____ (OVER) _____																																						

N F I P C O P Y

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION PART 2 IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.

ALL APPROPRIATE DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR THE FOLLOWING BUILDING TYPES:

- Post-FIRM construction located in Zones A, A1-A30, AE, AH, AO, V, V1-V30, and VE
- Pre-FIRM construction located in Zones A, A1-A30, AE, AH, AO, V, V1-V30, and VE when using optional Post-FIRM rating.

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;"> <input type="checkbox"/> NEW  <input type="checkbox"/> RENEWAL                 </td> <td style="width: 50%; text-align: center;">                 CURRENT POLICY NUMBER                  FL <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 15px; height: 15px;"> </td> </tr> </table>                 IF NEW, LEAVE BLANK             </td> </tr> </table>	<input type="checkbox"/> NEW <input type="checkbox"/> RENEWAL	CURRENT POLICY NUMBER FL <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 15px; height: 15px;"> </td> </tr> </table> IF NEW, LEAVE BLANK																					
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SECTION I—ALL BUILDING TYPES

- Diagram number selected from Building Diagrams 1-9:
- The lowest floor is (round to nearest foot):  
 feet  above  below (check one) the lowest ground (grade) immediately next to the building.
- The garage floor (if applicable) or elevated floor (if applicable) is (round to nearest foot):  
 feet  above  below (check one) the lowest ground (grade) immediately next to the building.
- Machinery or equipment located at a level lower than the lowest floor is (round to nearest foot):  
 feet below the lowest floor.
- Site location
  - Approximate distance of site location to nearest shoreline:
 

<input type="checkbox"/> 1 Less than 200 feet	<input type="checkbox"/> 3 500 to 1000 feet
<input type="checkbox"/> 2 200 to 500 feet	<input type="checkbox"/> 4 More than 1000 feet
  - Source of flooding:
 

<input type="checkbox"/> 1 Ocean	<input type="checkbox"/> 3 River/stream
<input type="checkbox"/> 2 Lake	<input type="checkbox"/> 4 Other: _____

- If yes, check the appropriate items:
- |  |   |  |
|--|---|--|
| <input type="checkbox"/> 1 Furnace   | <input type="checkbox"/> 5 Heat pump      | <input type="checkbox"/> 8 Air conditioner |
| <input type="checkbox"/> 2 Hot water heater                                    | <input type="checkbox"/> 6 Fuel tank      | <input type="checkbox"/> 9 Cistern         |
| <input type="checkbox"/> 3 Elevator equipment                                  | <input type="checkbox"/> 7 Washer & dryer | <input type="checkbox"/> 10 Food freezer   |
| <input type="checkbox"/> 4 Other equipment or machinery servicing the building |   |  |

- Garage
  - Is the garage attached to or part of the building?  
 YES  NO
  - Total area of the garage: \_\_\_\_\_ square feet.
  - Are there any openings (excluding doors) that are designed to allow the passage of flood waters through the garage?  
 YES  NO  
If yes, number of permanent openings (flood vents) within 1 foot above the adjacent grade: \_\_\_\_\_. Total area of all permanent openings (flood vents): \_\_\_\_\_ square inches.
  - Is the garage used solely for parking of vehicles, building access, and/or storage?  
 YES  NO
  - Does the garage contain machinery or equipment?  
 YES  NO  
If yes, check the appropriate items:
 

<input type="checkbox"/> 1 Furnace	<input type="checkbox"/> 5 Heat pump	<input type="checkbox"/> 8 Air conditioner
<input type="checkbox"/> 2 Hot water heater	<input type="checkbox"/> 6 Fuel tank	<input type="checkbox"/> 9 Cistern
<input type="checkbox"/> 3 Elevator equipment	<input type="checkbox"/> 7 Washer & dryer	<input type="checkbox"/> 10 Food freezer
<input type="checkbox"/> 4 Other equipment or machinery servicing the building		
  - Does the garage have more than 20 linear feet of finished wall paneling, etc.  
 YES  NO

SECTION II - ELEVATED BUILDINGS  
(Including Manufactured [Mobile] Homes / Travel Trailers)

- Elevating foundation of the building:
 

<input type="checkbox"/> 1 Piers, posts, or piles
<input type="checkbox"/> 2 Reinforced masonry piers or concrete piers or columns
<input type="checkbox"/> 3 Reinforced concrete shear walls
<input type="checkbox"/> 4 Solid perimeter walls (Note: Not approved for elevating in Zones VI-V30, VE, or V.)
- Does the area below the elevated floor contain machinery or equipment?  
 YES  NO  
If yes, check the appropriate items:
 

<input type="checkbox"/> 1 Furnace	<input type="checkbox"/> 5 Heat pump	<input type="checkbox"/> 8 Air conditioner
<input type="checkbox"/> 2 Hot water heater	<input type="checkbox"/> 6 Fuel tank	<input type="checkbox"/> 9 Cistern
<input type="checkbox"/> 3 Elevator equipment	<input type="checkbox"/> 7 Washer & dryer	<input type="checkbox"/> 10 Food freezer
<input type="checkbox"/> 4 Other equipment or machinery servicing the building		
- Area below the elevated floor:
  - Is the area below the elevated floor enclosed?  
 YES  NO  
If yes, check one of the following:
 

<input type="checkbox"/> 1 Partially	<input type="checkbox"/> 2 Fully
--------------------------------------	----------------------------------

 If 10a is NO, do not answer 10b through 10f.
  - If enclosed, provide size of enclosed area/crawlspace:  
 square feet.

- Is the area below the elevated floor enclosed using materials other than insect screening or light wood lattice?  
 YES  NO  
If yes, check one of the following:
 

<input type="checkbox"/> 1 Breakaway walls
<input type="checkbox"/> 2 Solid wood frame walls
<input type="checkbox"/> 3 Masonry walls
<input type="checkbox"/> 4 Other: _____
- Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of flood waters through the enclosed area?  
 YES  NO  
If yes, number of permanent openings (flood vents) within 1 ft. above adjacent grade \_\_\_\_\_. Total Area of all permanent openings (flood vents)  square inches
- Is the enclosed area/crawlspace used for any purpose other than solely for parking of vehicles, building access, or storage?  
 YES  NO  
If yes, describe: \_\_\_\_\_
- Does the enclosed area/garage have more than 20 linear feet of finished wall, paneling, etc.?  
 YES  NO

SECTION III—MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS

- Manufactured (Mobile) Home Data:
 

Make:

Year of manufacture:

Model number:

Serial number:
- Manufactured (mobile) home dimensions:  x  feet.
- Are there any permanent additions or extensions to the manufactured (mobile) home?  
 YES  NO  
If yes, the dimensions are:  x  feet.

- The manufactured (mobile) home's anchoring system utilizes:
 

<input type="checkbox"/> 1 Over-the-top ties	<input type="checkbox"/> 4 Ground anchors
<input type="checkbox"/> 2 Frame ties	<input type="checkbox"/> 5 Slab anchors
<input type="checkbox"/> 3 Frame connectors	<input type="checkbox"/> 6 Other: _____
- The manufactured (mobile) home was installed in accordance with:
 

<input type="checkbox"/> 1 Manufacturer's specifications
<input type="checkbox"/> 2 Local floodplain management standards
<input type="checkbox"/> 3 State and/or local building standards
- Is the manufactured (mobile) home located in a manufactured (mobile) home park/subdivision?  
 YES  NO

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

\_\_\_\_\_  
SIGNATURE OF INSURANCE AGENT/BROKER

DATE (MM/DD/YY)

THIS LAYOUT OF THE REVISED PREFERRED RISK POLICY APPLICATION IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.

<input type="checkbox"/> NEW <input type="checkbox"/> RENEWAL	CURRENT POLICY NUMBER _____ IF NEW, LEAVE BLANK
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IMPORTANT – PLEASE PRINT OR TYPE

<b>POLICY TERM</b>	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER	WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> LOAN TRANSACTION - NO WAITING POLICY PERIOD IS FROM _____ TO _____ <small>12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION</small>	
<b>AGENT INFORMATION</b>	NAME, ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____ _____ _____ AGENCY NO.: _____ AGENT'S TAX ID _____	<b>INSURED'S MAILING ADDRESS</b>	NAME, TELEPHONE NUMBER AND MAILING ADDRESS OF INSURED: _____ _____ _____ _____
<b>DISASTER ASSISTANCE</b>	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE?    YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FHA <input type="checkbox"/> FEMA <input type="checkbox"/> OTHER ( SPECIFY ) : _____ CASE FILE NUMBER _____	<b>SECOND MORTGAGEE/OTHER</b>	IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS. <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY, SPECIFY _____ <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER ( SPECIFY ) _____
<b>FIRST MORTGAGEE</b>	NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: _____ _____ LOAN NUMBER _____	<b>COMMUNITY</b>	IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS. LOAN NUMBER _____ NAME OF COUNTY/PARISH _____ COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____ FLOOD INSURANCE RATE MAP ZONE _____ INFORMATION SOURCE: <input type="checkbox"/> COMMUNITY OFFICIAL <input type="checkbox"/> FLOOD MAP <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OTHER ( SPECIFY ) _____ IS BUILDING LOCATED ON FEDERAL LAND?    YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
<b>PROPERTY LOCATION</b>	IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO    IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX) _____ _____	<b>BUILDING</b>	BUILDING OCCUPANCY: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCL. HOTEL/MOTEL) CONSTRUCTION DATE _____ <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> SUBSTANTIAL IMPR. DATE <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER _____
<b>NOTICE</b>	THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP. A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONE S, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A?    YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> B) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST? 2 LOSS PAYMENTS, EACH MORE THAN \$1,000    YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT    YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000    YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT    YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000.    YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF THE ANSWERS TO THESE QUESTIONS ARE NO.	<b>PREMIUM</b>	ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL. BUILDING AND CONTENTS COVERAGE COMBINATION BUILDING: \$ _____ CONTENTS: \$ _____ PREMIUM: \$ _____ CONTENTS-ONLY COVERAGE AMOUNT: \$ _____ PREMIUM: \$ _____
<b>SIGNATURE</b>	(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED) THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER _____    DATE _____ (MM/DD/YYYY)		

NFIP COPY

THIS LAYOUT OF THE REVISED GENERAL CHANGE ENDORSEMENT IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.

POLICY NUMBER \_\_\_\_\_

IMPORTANT - PLEASE PRINT OR TYPE

**REASON FOR CHANGE:**  
(ATTACH MEMO IF ADDITIONAL SPACE IS NEEDED)

**DIRECT BILL INSTRUCTIONS:**  
 BILL INSURED    BILL FIRST MORTGAGEE  
 BILL SECOND MORTGAGEE    BILL LOSS PAYEE  
 BILL OTHER

**POLICY PERIOD IS FROM** \_\_\_\_\_ **TO** \_\_\_\_\_  
 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION  
 WAITING PERIOD:    STANDARD 30-DAY    LOAN TRANSACTION-NO WAITING  
 MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)-ONE DAY  
 ENDORSEMENT EFFECTIVE DATE: \_\_\_\_\_ (FOR ADDED COVERAGE, DETERMINE THE APPROPRIATE WAITING PERIOD)

**NAME, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:** \_\_\_\_\_  
**ADDRESS CHANGE**  YES  NO  
**AGENCY NO.:** \_\_\_\_\_  
**AGENTS TAX ID #:** \_\_\_\_\_  
**NEW AGENT**  YES  NO  
 IF YES, THE INSURED MUST SIGN THIS FORM

**NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED:** \_\_\_\_\_  
PLEASE PRINT OR TYPE

**PHONE NO.:** \_\_\_\_\_ **FAX NO.:** \_\_\_\_\_

**IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE?**  YES  NO  
 IF YES, CHECK THE GOVERNMENT AGENCY:    SBA    FEMA    FHA  
 OTHER (SPECIFY): \_\_\_\_\_  
 ENTER CASE FILE NUMBER \_\_\_\_\_

**IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS?**  
 YES  NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL,  
 DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX).  
 \_\_\_\_\_

THE LOCATION OF INSURED PROPERTY CANNOT BE CHANGED BY ENDORSEMENT -  
 A NEW APPLICATION IS **REQUIRED**.

**NAME AND ADDRESS OF FIRST MORTGAGEE**  
 \_\_\_\_\_

**IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, COMPLETE THE FOLLOWING, INCLUDING THE NAME AND ADDRESS**  
 2ND MORTGAGEE    DISASTER AGENCY    LOSS PAYEE  
 IF OTHER, PLEASE SPECIFY: \_\_\_\_\_

**LOAN NO.:** \_\_\_\_\_ **PHONE NO.:** \_\_\_\_\_ **FAX NO.:** \_\_\_\_\_

**RATING MAP INFORMATION**  
 NAME OF COUNTY/ PARISH \_\_\_\_\_  
 COMMUNITY NO. / PANEL NO. AND SUFFIX \_\_\_\_\_  
 FIRM ZONE \_\_\_\_\_  
 COMMUNITY PROGRAM TYPE IS:    REGULAR    EMERGENCY

**GRANDFATHERED?**  YES  NO IF YES,  BUILT IN COMPLIANCE?  
 CONTINUOUS COVERAGE? PRIOR POLICY NO. \_\_\_\_\_  
 CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX \_\_\_\_\_  
 CURRENT FIRM ZONE \_\_\_\_\_ CURRENT BFE \_\_\_\_\_

**IS INSURED BUILDING OWNED BY STATE GOVERNMENT?**  YES  NO  
**IS BUILDING LOCATED ON FEDERAL LAND?**  YES  NO

**BUILDING OCCUPANCY**  
 SINGLE FAMILY  
 2-4 FAMILY  
 OTHER RESIDENTIAL  
 NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)

**NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE**  
 1    2  
 3 OR MORE    SPLIT LEVEL  
 TOWNHOUSE/ROWHOUSE (RCBP LOWRISE ONLY)  
 MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

**CONDO FORM OF OWNERSHIP?**  YES  NO  
**CONDO COVERAGE IS FOR:**  
 UNIT    ENTIRE BUILDING

**RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY: TOTAL NUMBER OF UNITS** \_\_\_\_\_ (INCLUDE NON-RES.)  
 HIGH-RISE    LOW-RISE

**IS BUILDING IN THE COURSE OF CONSTRUCTION?**  YES  NO  
**IS BUILDING WALLED AND ROOFED?**  YES  NO

**IS BUILDING OVER WATER?**  
 NO  
 PARTIALLY  
 ENTIRELY

**IS BUILDING ELEVATED?**  YES  NO  
 IF YES, AREA BELOW IS:  
 FREE OF OBSTRUCTION  
 WITH OBSTRUCTION

**BUILDING USE:**  
 MAIN HOUSE/BUILDING  
 DETACHED GUEST HOUSE  
 DETACHED GARAGE  
 AGRICULTURAL BUILDING  
 WAREHOUSE  
 POOLHOUSE, CLUBHOUSE, RECREATION BUILDING  
 TOOL/STORAGE SHED  
 OTHER: \_\_\_\_\_

**BASEMENT/ENCLOSURE/CRAWLSPACE**  
 NONE  
 FINISHED BASEMENT/ENCLOSURE  
 UNFINISHED BASEMENT/ENCLOSURE  
 CRAWLSPACE  
 SUBGRADE CRAWLSPACE

**ESTIMATED REPLACEMENT COST AMOUNT \$** \_\_\_\_\_

**IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS** \_\_\_\_\_

**IS BUILDING INSURED'S PRINCIPAL RESIDENCE?**  YES  NO

**IF ELEVATED, COMPLETE PART 2 OF THE FLOOD INSURANCE APPLICATION.**

**FOR MANUFACTURED (MOBILE) HOMES, COMPLETE PART 2, SECTION III OF THE FLOOD INSURANCE APPLICATION.**

**CONTENTS LOCATED IN:**  
 BASEMENT/ENCLOSURE  
 BASEMENT/ENCLOSURE AND ABOVE  
 LOWEST FLOOR ONLY ABOVE GROUND LEVEL

LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER  
 ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR  
 (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING)

**IS PERSONAL PROPERTY HOUSEHOLD CONTENTS?**  YES  NO IF NO, PLEASE DESCRIBE: \_\_\_\_\_

**ALL BUILDINGS: (CHECK ONE OF THE FIVE BLOCKS AND RECORD CORRESPONDING DATE IN THE DATE BOX)**  
 BUILDING PERMIT DATE  
 DATE OF CONSTRUCTION  
 SUBSTANTIAL IMPROVEMENT DATE

MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK  
 OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK  
 OR SUBDIVISION: DATE OF PERMANENT PLACEMENT

**DATE** \_\_\_\_\_  
 (MM/DD/YYYY)

**IS BUILDING POST-FIRM CONSTRUCTION?**  YES  NO  
 IF POST-FIRM CONSTRUCTION IN ZONES A, A1-A30, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION.

**BUILDING DIAGRAM NUMBER** \_\_\_\_\_ **LOWEST ADJACENT GRADE (LAG)** \_\_\_\_\_ **ELEVATION CERTIFICATION DATE** \_\_\_\_\_  
**LOWEST FLOOR ELEVATION** \_\_\_\_\_ (+) **BASE FLOOD ELEVATION** \_\_\_\_\_ (+) **DIFFERENCE TO NEAREST FOOT** \_\_\_\_\_ (+ OR -)  
 IN ZONES V AND V1-V30 ONLY DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION?  YES  NO   **IS BUILDING FLOOD-PROOFED?**  YES  NO

**DEDUCTIBLE: BUILDING \$** \_\_\_\_\_ **CONTENTS \$** \_\_\_\_\_ **DEDUCTIBLE BUYBACK?**  YES  NO

TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B			NEW PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC							
BUILDING ADDITIONAL							
CONTENTS BASIC							
CONTENTS ADDITIONAL							
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW							
BUILDING COVERAGE			CONTENTS COVERAGE			PAYMENT OPTION:	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	<input type="checkbox"/> CREDIT CARD	
						<input type="checkbox"/> OTHER:	
SUBTOTAL							
DEDUCT. DISCOUNT/SURCHARGE							
SUBTOTAL							
ICC PREMIUM							
SUBTOTAL							
CRS PREMIUM DISCOUNT _____ %							
SUBTOTAL							
PREMIUM PREVIOUSLY PAID							
(Excludes Probation Surcharge/ Federal Policy Fee)							
DIFFERENCE _____ (+/-)							
PRO RATA FACTOR							
TOTAL _____ (+/-)							

IF RETURN PREMIUM, MAIL REFUND TO:    INSURED    AGENT    PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

**SIGNATURE OF INSURED AND DATE** \_\_\_\_\_   **SIGNATURE OF INSURANCE AGENT/BROKER** \_\_\_\_\_   **DATE (MM/DD/YYYY)** \_\_\_\_\_

N F I P C O P Y

### **C. Presentment of Premium Date Requirements for Loan Closing**

FEMA requires the Write-Your-Own companies and the NFIP Servicing Agent to record the presentment of premium date, the closing date, and the premium payer (insured, lender, title company, settlement attorney, etc.).

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.

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.
2. The date of the closing, if the premium payment is part of a loan closing.

For a loan closing, premium payment from the escrow account (lender's check), title company, or settlement attorney is considered made at closing, regardless of when the check is received by the writing company.

If the premium payment is not part of the closing, the closing date is the effective date only if the application date and check date or credit card 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.

## 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
<b>CONTENTS COVERAGE</b>				
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<sup>1, 2</sup>**  
**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 / .86	.76 / .57		.76 / 1.19		.83 / 1.14	
	Manufactured (Mobile) Home <sup>3</sup>	.76 / .57	.96 / 1.03					.83 / 1.14	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				.96 / .86		.96 / .86		1.62 / 1.92
	Enclosure & Above <sup>5</sup>				.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 <sup>3</sup>								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 / 2.14	.99 / 1.48		.99 / 2.74		1.10 / 2.84	
	Manufactured (Mobile) Home <sup>3</sup>	.99 / 6.11	1.23 / 2.53					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				1.23 / 2.14		1.23 / 2.14		2.14 / 5.00
	Enclosure & Above <sup>5</sup>				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 <sup>3</sup>								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 <sup>3</sup>	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above <sup>5</sup>				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 <sup>3</sup>								.85 / .53

<sup>1</sup> 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.

<sup>2</sup> 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.

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

<sup>4</sup> Includes subgrade crawlspace.

<sup>5</sup> Includes crawlspace.

**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
<b>BUILDING TYPE</b>	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 <sup>1</sup>	.78 / .38	1.20 / .37					.95 / .39	
<b>CONTENTS LOCATION</b>	Basement & Above <sup>5</sup>				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above <sup>6</sup>				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 <sup>1</sup>								.85 / .53

**FIRM ZONE D**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	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 <sup>1</sup>	1.45 / .75	1.31 / .80					2.49 / .93	
<b>CONTENTS LOCATION</b>	Basement & Above <sup>5</sup>				***		***		***
	Enclosure & Above <sup>6</sup>				***		***		***
	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 <sup>1</sup>								1.95 / .62

**FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)<sup>2</sup>**

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

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

<sup>2</sup> Zones AO, AH Buildings With Basement/Enclosure/Crawlspace/Subgrade Crawlspace: Submit for Rating

<sup>3</sup> "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.

<sup>4</sup> "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.

<sup>5</sup> Includes subgrade crawlspace.

<sup>6</sup> Includes crawlspace.

\*\*\*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 <sup>1</sup>	One Floor No Basement/Enclosure/Crawlspace <sup>4</sup>		More than One Floor No Basement/Enclosure/Crawlspace <sup>4</sup>		More than One Floor With Basement/Enclosure/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	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 <sup>3</sup>	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 <sup>1</sup>	Lowest Floor Only – Above Ground Level (No Basement/Enclosure/Crawlspace <sup>4</sup> )		Lowest Floor Above Ground Level & Higher Floors (No Basement/Enclosure/Crawlspace <sup>4</sup> )		More than One Floor With Basement/Enclosure/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	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 <sup>3</sup>	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 <sup>1</sup>	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

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

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

<sup>3</sup> 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.

<sup>4</sup> 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<sup>1,6</sup>**

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non-Residential	Residential <sup>2</sup>	Non-Residential <sup>2</sup>	
+5 or more	.35 / .10	.47 / .15	.61 / .12	.64 / .12	NO ESTIMATED BASE FLOOD ELEVATION <sup>3</sup>
+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 <sup>4</sup>
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 <sup>5</sup>	4.02 / 1.41	5.45 / 1.68	3.33 / .99	3.21 / 1.34	No Elevation Certificate

<sup>1</sup> Zone A building with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.

<sup>2</sup> 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.

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

<sup>4</sup> 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.

<sup>5</sup> For building without basement, enclosure, or crawlspace, Elevation Certificate is optional.

<sup>6</sup> 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 RATES<sup>1</sup>**

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/Crawlspace <sup>5</sup>		More than One Floor, No Basement/Encl/Crawlspace <sup>5</sup>		More than One Floor, With Basement/Encl/Crawlspace <sup>5</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	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 <sup>3</sup>	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 <sup>4</sup>	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 <sup>5</sup> )		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/Crawlspace <sup>5</sup> )		More than One Floor With Basement/Enclosure/Crawlspace <sup>5</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 <sup>3</sup>	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 <sup>4</sup>	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 <sup>3</sup>		.56 / .25	.56 / .25	.42 / .25
-1 <sup>4</sup>		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

<sup>1</sup> 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.

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

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

<sup>4</sup> 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.

<sup>5</sup> 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 RATES<sup>1</sup>**

Elevation of the lowest floor above or below BFE adjusted for wave height <sup>2</sup>	Elevated Buildings Free of Obstruction <sup>3</sup>				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More <sup>4</sup>	Replacement Cost Ratio .50 to .74 <sup>4</sup>	Replacement Cost Ratio Under .50 <sup>4</sup>
+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	***	***	***	***	***

<sup>1</sup> 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.

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

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

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

<sup>4</sup> 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.

\*\*\* **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<sup>1,2</sup>**

Elevation of the lowest floor above or below BFE adjusted for wave height <sup>3</sup>	Elevated Buildings With Obstruction <sup>6</sup>				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More <sup>5</sup>	Replacement Cost Ratio .50 to .74 <sup>5</sup>	Replacement Cost Ratio Under .50 <sup>5</sup>
+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 <sup>6</sup>	2.47	2.61	3.30	4.38	5.89
-2 <sup>6</sup>	3.43	3.66	4.10	5.39	7.00
-3 <sup>6</sup>	4.68	4.98	5.28	6.87	8.83
-4 or below <sup>6</sup>	***	***	***	***	***

<sup>1</sup> 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.

<sup>2</sup> 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.

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

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> 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
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**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<sup>1,2</sup>**

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 <sup>3</sup>	.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 <sup>3</sup>								.85 / .53

<sup>1</sup> 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).

<sup>2</sup> Base Deductible is \$2,000.

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

**POST-FIRM NOT ELEVATION-RATED RATES<sup>1</sup>**

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 <sup>2</sup>	.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 <sup>2</sup>								.85 / .53

<sup>1</sup> Base Deductible is \$1,000.

<sup>2</sup> 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 <sup>4</sup>		More than One Floor, No Basement/Encl/Crawlspace <sup>4</sup>		More than One Floor, With Basement/Encl/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>1</sup>	
	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 <sup>2</sup>	See Footnote <sup>2</sup>							

**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 <sup>4</sup> )		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/Crawlspace <sup>4</sup> )		More than One Floor With Basement/Enclosure/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>1</sup>	
	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 <sup>2</sup>	See Footnote <sup>2</sup>							

**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 <sup>3</sup>		.35 / .12	.35 / .12	.22 / .12
-2 <sup>3</sup>		.35 / .12	.37 / .12	.24 / .12

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

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

<sup>3</sup> These rates are only applicable to Contents-only policies.

<sup>4</sup> Includes subgrade crawlspace.

**TABLE 6.  
PRECALCULATED PRE-FIRM PREMIUM TABLE  
FOR SINGLE-FAMILY DWELLINGS**

AMOUNT OF INSURANCE	PREMIUM <sup>1</sup> EXCLUDING ICC <sup>2</sup> AND FEDERAL POLICY FEE <sup>3</sup>			
	A, AE, A1-A30, AH, AO, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
<b>BUILDING</b>				
\$ 20,000	\$ 162	\$ 152	\$ 212	\$ 198
\$ 30,000	\$ 243	\$ 228	\$ 318	\$ 297
\$ 40,000	\$ 324	\$ 304	\$ 424	\$ 396
\$ 50,000	\$ 405	\$ 380	\$ 530	\$ 495
\$ 60,000	\$ 486	\$ 456	\$ 636	\$ 594
\$ 70,000	\$ 570	\$ 513	\$ 857	\$ 742
\$ 80,000	\$ 654	\$ 570	\$1,078	\$ 890
\$ 90,000	\$ 738	\$ 627	\$1,299	\$1,038
\$100,000	\$ 822	\$ 684	\$1,520	\$1,186
\$125,000	\$1,032	\$ 827	\$2,073	\$1,556
\$150,000	\$1,242	\$ 969	\$2,625	\$1,926
\$175,000	\$1,452	\$1,112	\$3,178	\$2,296
\$200,000	\$1,662	\$1,254	\$3,730	\$2,666
\$225,000	\$1,872	\$1,397	\$4,283	\$3,036
\$250,000 <sup>4</sup>	\$2,082	\$1,539	\$4,835	\$3,406
<b>CONTENTS</b>				
\$ 5,000	\$ 48	\$ 48	\$ 62	\$ 62
\$ 10,000	\$ 96	\$ 96	\$ 123	\$ 123
\$ 15,000	\$144	\$144	\$ 185	\$ 185
\$ 20,000	\$192	\$192	\$ 246	\$ 246
\$ 25,000	\$240	\$240	\$ 308	\$ 308
\$ 30,000	\$283	\$292	\$ 415	\$ 435
\$ 40,000	\$369	\$395	\$ 629	\$ 689
\$ 50,000	\$455	\$498	\$ 843	\$ 943
\$ 60,000	\$541	\$601	\$1,057	\$1,197
\$ 70,000	\$627	\$704	\$1,271	\$1,451
\$ 80,000	\$790	\$807	\$1,485	\$1,705
\$ 90,000	\$799	\$910	\$1,699	\$1,959
\$100,000	\$885	\$1,013	\$1,913	\$2,213

<sup>1</sup> Premium before applying any CRS credits or optional deductible factors.

<sup>2</sup> For building coverage amounts of \$230,000 and less, add \$75 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add \$6. For building coverage amounts above \$230,000, see Footnote 4 below.

<sup>3</sup> Add \$35 to the premium selected from the table above to cover Federal Policy Fee.

<sup>4</sup> Add \$60 to cover the ICC cost for the \$250,000 building limit, except for D zones. For D zones add \$4.

**TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE**

FEDERAL POLICY FEE <sup>1</sup>	PROBATION SURCHARGE
\$35	\$50

<sup>1</sup> 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<sup>1,2,3</sup>**

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.
\$1,000/\$1,000	1.000	1.100	\$4,000/\$3,000	.800	.875
\$2,000/\$1,000	.950	1.030	\$4,000/\$4,000	.775	.850
\$2,000/\$2,000	.925	1.000	\$5,000/\$1,000	.825	.900
\$3,000/\$1,000	.900	.980	\$5,000/\$2,000	.800	.875
\$3,000/\$2,000	.875	.950	\$5,000/\$3,000	.780	.850
\$3,000/\$3,000	.850	.925	\$5,000/\$4,000	.765	.830
\$4,000/\$1,000	.850	.900	\$5,000/\$5,000	.750	.810
\$4,000/\$2,000	.825	.900			

**Single Family and 2-4 Family Building Only or Contents Only Policies<sup>1,2,3</sup>**

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

Contents <sup>4</sup>	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$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<sup>1,2,5</sup>**

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.
\$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 <sup>5</sup>	.815	.855	\$10,000	.775	.800	.815	.850
\$15,000/\$15,000 <sup>5</sup>	.765	.800	\$15,000	.700	.725	.740	.775
\$20,000/\$20,000 <sup>5</sup>	.715	.750	\$20,000	.625	.650	.670	.700
\$25,000/\$25,000 <sup>5</sup>	.665	.700	\$25,000	.575	.600	.620	.650
\$50,000/\$50,000 <sup>5</sup>	.565	.600	\$50,000	.475	.500	.550	.575

<sup>1</sup> Deductible factors for the RCBAP are located on page CONDO 22.

<sup>2</sup> 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.

<sup>3</sup> These deductible factors apply for condominium unit owners.

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

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

improvements within the units, and contents owned in common. Contents owned by individual unit owners should be insured under an individual unit owner's Dwelling Form.

## B. Coverage Limits

Building coverage purchased under the RCBAP will be on a Replacement Cost basis.

The maximum amount of *building* coverage that can be purchased on a high-rise or low-rise condominium is the Replacement Cost Value of the building or the total number of units in the condominium building times \$250,000, whichever is less.

The maximum allowable *contents* coverage is the Actual Cash Value of the commonly owned contents up to a maximum of \$100,000 per building.

Basic Limit Amount:

- The building basic limit amount of insurance for a detached building housing a single family unit owned by the condominium association is \$60,000.
- For residential townhouse/rowhouse and low-rise condominiums, the building basic limit amount of insurance is \$60,000 multiplied by the number of units in the building.
- For high-rise condominiums, the building basic amount of insurance is \$175,000.
- The contents basic limit amount of insurance is \$25,000.
- For condominium unit owners who have insured their personal property under the Dwelling Form or General Property Form, coverage extends to interior walls, floor, and ceiling (if not covered under the condominium association's insurance) up to 10 percent of the personal property limit of liability. Use of this coverage is at the option of the insured and reduces the personal property limit of liability.

## C. Replacement Cost

As stated above in "B. Coverage Limits," the RCBAP's building coverage is on a Replacement Cost valuation basis. Replacement Cost Value means the cost to replace property with the same kind of material and construction without deduction for depreciation. A condominium unit owner's Dwelling Form policy provides Replacement Cost coverage on the building if eligibility requirements are met.

## D. Coinsurance

The RCBAP's coinsurance penalty is applied to building coverage only. To the extent that the insured has not purchased insurance in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of loss or the maximum amount of insurance under the NFIP, the insured will not be reimbursed fully for a loss. Building coverage purchased under individual Dwelling Forms cannot be added to RCBAP coverage in order to avoid the coinsurance penalty. The amount of loss in this case will be determined by using the following formula:

**Insurance Carried X Amount of Loss = Limit of Recovery**  
**Insurance Required**

Where the penalty applies, building loss under the RCBAP will be adjusted based on the Replacement Cost Coverage with a coinsurance penalty. Building loss under the Dwelling Form will be adjusted on an Actual Cash Value (ACV) basis if the Replacement Cost provision is not met. The cost of bringing the building into compliance with local codes (law and ordinance) is not included in the calculation of replacement cost.

## E. Assessment Coverage

The RCBAP does not provide assessment coverage.

Assessment coverage is available only under the Dwelling Form subject to the conditions and exclusions found in Section III. Property Covered, Coverage C, paragraph 3 – Condominium Loss Assessments. The Dwelling Form will respond, up to the building coverage limit, to assessments against unit owners for damages to common areas of any building owned by the condominium association, even if the building is not insured, provided that: (1) each of the unit owners comprising the membership of the association is assessed by reason of the same cause; and (2) the assessment arises out of a direct physical loss by or from flood to the condominium building at the time of the loss. Assessment coverage has a maximum combined total limit of \$250,000 times the number of units. This combined total limit covers loss to the unit and any assessment by the association.

Assessment coverage cannot be used to meet the 80-percent coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

For more information on this topic, see "E. Loss Assessments" on page GR 12 and Section III. C.3. of the Dwelling Form, "Condominium Loss Assessments," on page POL 8.

## V. DEDUCTIBLES AND FEES

### A. Deductibles

The loss deductible shall apply separately to each building and personal property covered loss including any appurtenant structure loss. The Standard Deductible is \$2,000 for a residential condominium building, located in a Regular Program Community in Special Flood Hazard Areas, i.e., Zones A, AO, AH, A1-A30, AE, AR, AR dual zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A), V, V1-V30, or VE, where the rates available for buildings built before the effective date of the initial Flood Insurance Rate Map (FIRM), Pre-FIRM rates, are used to compute the premium.

For all policies rated other than those described above, e.g., those rated as Post-FIRM and those rated in Zones A99, B, C, D, or X, the Standard Deductible is \$1,000.

Optional deductible amounts are available under the RCBAP.

### B. Federal Policy Fee

The Federal Policy Fees for the RCBAP are:

1 unit	- \$ 35.00 per policy
2-4 units	- \$ 70.00 per policy
5-10 units	- \$175.00 per policy
11-20 units	- \$385.00 per policy
21 or more	- \$735.00 per policy

## VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

Tentative Rates cannot be applied to the RCBAP. The Scheduled Building Policy is not available for the RCBAP.

## VII. COMMISSIONS (DIRECT BUSINESS ONLY)

The commission, 15 percent, will be reduced to 5 percent on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times \$2,000.

## VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES

Unit owner's Dwelling Policies may be cancelled mid-term for the reasons mentioned in the Cancellation/Nullification section of the manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a General Change Endorsement form. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the producer,
- The Federal Policy Fee and Probation Surcharge will be refunded on a pro rata basis, and

- The premium refund will be calculated on a pro rata basis.

An existing Dwelling Policy or RCBAP may be endorsed to increase amounts of coverage in accordance with Endorsement rules. They may not be endorsed mid-term to reduce coverage.

## IX. APPLICATION FORM

The producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach two new photographs of the building, one of which clearly shows the location of the lowest floor used for rating the risk.

### A. Type of Building

For an RCBAP, the "Building" section of the Flood Insurance Application must indicate the total number of units in the building and whether the building is a high rise or low rise.

High-rise (vertical) condominium buildings are defined as containing at least five units, and having at least three floors. Note that an enclosure below an elevated floor building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having less than five units and/or less than three floors. In addition, low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single family buildings.

For a Dwelling Form used to insure a condominium unit, or for a Condominium Association Policy, see the Application section of this manual.

### B. Replacement Cost Value

For an RCBAP, use normal company practice to estimate the Replacement Cost Value (RCV) and enter the value in the "Building" section of the Application. Include the cost of the building foundation when determining the RCV. Attach the appropriate valuation to the Application.

Acceptable documentation of a building's RCV is a recent property inspection report that states the building's value on an RCV basis. The cost of the building's foundation must be included in determining the RCV. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain

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

**BUILDING**

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM <sup>1</sup>			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 <sup>1</sup>			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement/Subgrade Crawlspace and above	.96/.86	1.23/2.14	1.53/.56	1.53/.56	SUBMIT FOR RATE
Enclosure/Crawlspace 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 <sup>3</sup>	WITH BSMNT/ENCL/CRAWLSPACE <sup>3</sup>
+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 <sup>2</sup>	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 <sup>3</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE <sup>3</sup> )	BASEMENT/ENCLOSURE/CRAWLSPACE <sup>3</sup> AND ABOVE	ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR
	+4	.38/.12	.38/.12	.38/.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 <sup>2</sup>	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	SUBMIT FOR RATE			.35/.12

<sup>1</sup>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, AO, AH, D.

<sup>2</sup>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.

<sup>3</sup>Includes 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/SUBGRADE CRAWLSPACE  
BUILDINGS<sup>1</sup>**

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

**POST-FIRM  
UNNUMBERED A-ZONE - WITHOUT  
BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE<sup>1,7</sup>**

<b>ELEVATION DIFFERENCE TO NEAREST FOOT</b>	<b>BUILDING</b>	<b>CONTENTS<sup>4</sup></b>	<b>TYPE OF ELEVATION CERTIFICATE</b>
+5 OR MORE	.80/.05	.61/.12	NO ESTIMATED BASE FLOOD ELEVATION <sup>5</sup>
+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 <sup>6</sup>
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

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

<sup>2</sup>"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.

<sup>3</sup>"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.

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

<sup>5</sup>NO 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.

<sup>6</sup>WITH 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.

<sup>7</sup>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 3C. RCBAP HIGH-RISE CONDOMINIUM RATES  
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

**AR AND AR DUAL ZONES**

**BUILDING**

**PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> 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<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED**

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.53/.56
Enclosure/Crawlspace 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 <sup>5</sup>	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5</sup>
+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 <sup>4</sup>	See Footnote	

**CONTENTS**

**PRE-FIRM AND POST-FIRM ELEVATION-RATED**

ELEVATION	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BSMNT/ENCL/CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE <sup>5</sup> )	BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL
+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 <sup>4</sup>	See Footnote			

<sup>1</sup>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).

<sup>2</sup>Base deductible is \$2,000.

<sup>3</sup>Base deductible is \$1,000.

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

<sup>5</sup>Includes subgrade crawlspace.

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

**REGULAR PROGRAM – 1975-1981<sup>1</sup> POST-FIRM CONSTRUCTION<sup>2</sup>**

**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 <sup>5</sup>	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>
0 <sup>3</sup>	2.77/.14	2.64/.14
-1 <sup>4</sup>	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/ CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL-MORE THAN ONE FULL FLOOR
0 <sup>3</sup>	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 <sup>4</sup>	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	***

<sup>1</sup> 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.

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

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

<sup>4</sup> Use 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.

<sup>5</sup> Includes 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<sup>1</sup>**

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		BUILDING	CONTENTS	BUILDING	CONTENTS
<b>BUILDING TYPE</b>	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
<b>BUILDING TYPE</b>	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 <sup>2</sup> )	
				BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE <sup>3</sup>				.21/.08	.38/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE <sup>4</sup>				.86/.21	1.18/.24

<sup>1</sup>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, AO, AH, D.

<sup>2</sup>Zones AO, AH BUILDINGS WITH BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE: Submit for Rating.

<sup>3</sup>“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.

<sup>4</sup>“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 <sup>1</sup>	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup>	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE <sup>3</sup>	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup>
+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 <sup>2</sup>	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 <sup>1</sup>	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup> AND ABOVE	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 <sup>2</sup>	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	***	***	***	.35/.12

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

<sup>2</sup>Use 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.

<sup>3</sup>Includes 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<sup>1,6</sup>**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS <sup>2</sup>	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.32/.11	.61/.12	NO ESTIMATED BASE FLOOD ELEVATION <sup>3</sup>
+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 <sup>4</sup>
0 TO +1	.70/.11	.84/.16	
-1	2.63/.83	2.44/.73	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE <sup>5</sup>	3.34/1.44	3.33/.99	NO ELEVATION CERTIFICATE

<sup>1</sup> Zone A building with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.

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

<sup>3</sup> NO 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.

<sup>4</sup> WITH 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.

<sup>5</sup> For building without basement, enclosure, crawlspace or subgrade crawlspace, Elevation Certificate is optional.

<sup>6</sup> 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 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<sup>1,2</sup> AND  
POST-FIRM<sup>3</sup> 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 <sup>5</sup>	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>
+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 <sup>4</sup>	See Footnote		

**CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> AND ABOVE	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 <sup>4</sup>	See Footnote			

<sup>1</sup>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).

<sup>2</sup>Base deductible is \$2,000.

<sup>3</sup>Base deductible is \$1,000.

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

<sup>5</sup>Includes subgrade crawlspace.

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

**REGULAR PROGRAM – 1975-1981<sup>1</sup> POST-FIRM CONSTRUCTION<sup>2</sup>  
FIRM ZONES V1-V30, VE – BUILDING RATES**

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

**REGULAR PROGRAM – 1975-1981<sup>1</sup> 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 <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 <sup>3</sup>	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 <sup>4</sup>	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	.56/.26

<sup>1</sup>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.

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

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

<sup>4</sup>Use 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.

<sup>5</sup>Includes 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 RATES<sup>1</sup>**

**Elevated Buildings Free of Obstruction<sup>2</sup> Below the  
Beam Supporting the Building's Lowest Floor**

<b>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<sup>3</sup></b>	<b>Building Rate</b>	<b>Contents Rate</b>
+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.**

<sup>1</sup> 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.

<sup>2</sup> Free of Obstruction— The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:  
 (1) Insect screening, provided that no additional supports are required for the screening; or  
 (2) Wooden or plastic lattice with at least 40 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.

<sup>3</sup> Wave 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<sup>1,2</sup>**

**Elevated Buildings With Obstruction<sup>3</sup> 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 <sup>4</sup>	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 <sup>5</sup>	3.12	2.72
-2 <sup>5</sup>	3.96	3.66
-3 <sup>5</sup>	4.98	4.91
-4 or lower <sup>5</sup>	***	***

<sup>1</sup>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.

<sup>2</sup>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.

<sup>3</sup>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 details.

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

<sup>5</sup>For 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 6. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
INCREASED COST OF COMPLIANCE (ICC) COVERAGE**

**All Except Submit for Rate Policies<sup>1</sup>**

**Premiums for \$30,000 ICC Coverage**

FIRM <sup>2</sup>	ZONE	PREMIUM
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 6
	AR, AR DUAL ZONES	\$ 6
	Post-'81 V1-V30, VE	\$ 20
	'75-'81 V1-V30, VE	\$ 35
	A99, B, C, X, D	\$ 6
Pre-FIRM	A, AE, A1-A30, AO, AH	\$ 75
	AR, AR DUAL ZONES	\$ 6
	V, VE, V1-V30	\$ 75
	A99, B, C, X, D	\$ 6

<sup>1</sup>Use the ICC premium table contained in the *Specific Rating Guidelines*.

<sup>2</sup>Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.

**TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES**

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

DEDUCTIBLE OPTIONS Building/Contents	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	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.
\$1,000/\$1,000	1.000	1.100	1.000	1.050	1.000	1.050
\$2,000/\$1,000	.950	1.030	.975	1.030	.985	1.030
\$3,000/\$1,000	.900	.980	.950	.985	.970	.990
\$4,000/\$2,000	.825	.900	.915	.950	.950	.970
\$5,000/\$2,000	.800	.875	.890	.925	.935	.955
\$10,000/\$10,000	.635	.675	.735	.765	.840	.860
\$25,000/\$25,000	.535	.570	.635	.665	.740	.760

**Category Two – Low-Rise Condominium Building-Only Policies**

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	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.
\$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
	Post-FIRM \$1,000 Deductible	Pre-FIRM \$2,000 Deductible	
\$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
	Post-FIRM \$1,000 Deductible	Pre-FIRM \$2,000 Deductible	
\$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

**PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2008**

**ONE- TO FOUR-FAMILY RESIDENTIAL  
BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

With Basement or Enclosure <sup>5</sup>			Without Basement or Enclosure <sup>6</sup>		
Building	Contents	Premium	Building	Contents	Premium
\$ 20,000	\$ 8,000	\$144	\$ 20,000	\$ 8,000	\$119
\$ 30,000	\$ 12,000	\$173	\$ 30,000	\$ 12,000	\$148
\$ 50,000	\$ 20,000	\$221	\$ 50,000	\$ 20,000	\$196
\$ 75,000	\$ 30,000	\$260	\$ 75,000	\$ 30,000	\$230
\$100,000	\$ 40,000	\$287	\$100,000	\$ 40,000	\$257
\$125,000	\$ 50,000	\$307	\$125,000	\$ 50,000	\$277
\$150,000	\$ 60,000	\$326	\$150,000	\$ 60,000	\$296
\$200,000	\$ 80,000	\$361	\$200,000	\$ 80,000	\$326
\$250,000	\$100,000	\$388	\$250,000	\$100,000	\$348

**ALL RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2, 4</sup>**

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 8,000	\$ 39	\$ 8,000	\$ 58
\$ 12,000	\$ 53	\$ 12,000	\$ 80
\$ 20,000	\$ 81	\$ 20,000	\$113
\$ 30,000	\$ 93	\$ 30,000	\$130
\$ 40,000	\$105	\$ 40,000	\$147
\$ 50,000	\$117	\$ 50,000	\$164
\$ 60,000	\$129	\$ 60,000	\$181
\$ 80,000	\$153	\$ 80,000	\$201
\$100,000	\$177	\$100,000	\$221

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

**With Basement or Enclosure<sup>5</sup>**

Contents Coverage		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
Building Coverage	\$ 20,000	\$151	\$165	\$178	\$191	\$203	\$214	\$225	\$235	\$245
	\$ 30,000	\$165	\$179	\$192	\$205	\$217	\$228	\$239	\$249	\$259
	\$ 50,000	\$199	\$213	\$226	\$239	\$251	\$262	\$273	\$283	\$293
	\$ 75,000	\$215	\$229	\$242	\$255	\$267	\$278	\$289	\$299	\$309
	\$100,000	\$237	\$251	\$264	\$277	\$289	\$300	\$311	\$321	\$331
	\$125,000	\$244	\$258	\$271	\$284	\$296	\$307	\$318	\$328	\$338
	\$150,000	\$249	\$263	\$276	\$289	\$301	\$312	\$323	\$333	\$343
	\$200,000	\$280	\$294	\$307	\$320	\$332	\$343	\$354	\$364	\$374
	\$250,000	\$297	\$311	\$324	\$337	\$349	\$360	\$371	\$381	\$391

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

**Without Basement or Enclosure<sup>6</sup>**

Contents Coverage		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
Building Coverage	\$ 20,000	\$123	\$135	\$146	\$157	\$167	\$177	\$186	\$195	\$203
	\$ 30,000	\$141	\$152	\$163	\$174	\$184	\$194	\$203	\$212	\$220
	\$ 50,000	\$176	\$187	\$198	\$209	\$219	\$229	\$238	\$247	\$255
	\$ 75,000	\$196	\$207	\$218	\$228	\$238	\$248	\$257	\$266	\$274
	\$100,000	\$214	\$225	\$236	\$246	\$256	\$266	\$275	\$284	\$292
	\$125,000	\$223	\$234	\$245	\$255	\$265	\$274	\$283	\$292	\$300
	\$150,000	\$230	\$241	\$252	\$262	\$272	\$281	\$290	\$299	\$307
	\$200,000	\$258	\$269	\$280	\$290	\$300	\$309	\$318	\$326	\$334
	\$250,000	\$273	\$284	\$295	\$305	\$315	\$324	\$333	\$341	\$349

<sup>1</sup>Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup>Premium includes Federal Policy Fee of \$13.00.

<sup>3</sup>Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

<sup>4</sup>Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

<sup>5</sup>Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 6.

<sup>6</sup>Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

**PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2008 (cont'd.)**

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>  
With Basement or Enclosure<sup>4</sup>**

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 880	\$1,139	\$1,387	\$1,623	\$1,848	\$2,062	\$2,265	\$2,456	\$2,636	\$2,805
	\$100,000	\$1,254	\$1,513	\$1,760	\$1,996	\$2,221	\$2,435	\$2,638	\$2,829	\$3,009	\$3,178
	\$150,000	\$1,529	\$1,788	\$2,035	\$2,271	\$2,496	\$2,710	\$2,913	\$3,104	\$3,284	\$3,453
	\$200,000	\$1,678	\$1,937	\$2,184	\$2,420	\$2,645	\$2,859	\$3,062	\$3,253	\$3,433	\$3,602
	\$250,000	\$1,783	\$2,042	\$2,289	\$2,525	\$2,750	\$2,964	\$3,167	\$3,358	\$3,538	\$3,707
	\$300,000	\$1,899	\$2,158	\$2,405	\$2,641	\$2,866	\$3,080	\$3,283	\$3,474	\$3,654	\$3,823
	\$350,000	\$2,027	\$2,286	\$2,533	\$2,769	\$2,994	\$3,208	\$3,410	\$3,601	\$3,781	\$3,950
	\$400,000	\$2,111	\$2,370	\$2,617	\$2,853	\$3,078	\$3,292	\$3,494	\$3,685	\$3,865	\$4,034
	\$450,000	\$2,207	\$2,466	\$2,713	\$2,949	\$3,174	\$3,388	\$3,590	\$3,781	\$3,961	\$4,130
	\$500,000	\$2,312	\$2,571	\$2,818	\$3,054	\$3,279	\$3,493	\$3,695	\$3,886	\$4,066	\$4,235

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>  
Without Basement or Enclosure<sup>5</sup>**

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 550	\$ 688	\$ 820	\$ 946	\$1,066	\$1,180	\$1,288	\$1,390	\$1,486	\$1,576
	\$100,000	\$ 742	\$ 880	\$1,012	\$1,138	\$1,258	\$1,372	\$1,480	\$1,582	\$1,678	\$1,768
	\$150,000	\$ 885	\$1,023	\$1,155	\$1,281	\$1,401	\$1,515	\$1,623	\$1,725	\$1,821	\$1,911
	\$200,000	\$1,034	\$1,172	\$1,304	\$1,430	\$1,550	\$1,664	\$1,772	\$1,874	\$1,970	\$2,060
	\$250,000	\$1,134	\$1,272	\$1,404	\$1,530	\$1,650	\$1,764	\$1,872	\$1,974	\$2,070	\$2,160
	\$300,000	\$1,240	\$1,378	\$1,510	\$1,636	\$1,756	\$1,870	\$1,978	\$2,080	\$2,176	\$2,266
	\$350,000	\$1,297	\$1,435	\$1,567	\$1,693	\$1,813	\$1,927	\$2,035	\$2,137	\$2,233	\$2,323
	\$400,000	\$1,360	\$1,498	\$1,630	\$1,756	\$1,876	\$1,990	\$2,098	\$2,200	\$2,296	\$2,386
	\$450,000	\$1,429	\$1,567	\$1,699	\$1,825	\$1,945	\$2,059	\$2,167	\$2,269	\$2,365	\$2,455
	\$500,000	\$1,504	\$1,642	\$1,774	\$1,900	\$2,020	\$2,134	\$2,242	\$2,344	\$2,440	\$2,530

**NON-RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2</sup>**

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 50,000	\$145	\$ 50,000	\$ 330
\$100,000	\$220	\$100,000	\$ 500
\$150,000	\$295	\$150,000	\$ 670
\$200,000	\$370	\$200,000	\$ 840
\$250,000	\$445	\$250,000	\$1,010
\$300,000	\$520	\$300,000	\$1,180
\$350,000	\$595	\$350,000	\$1,350
\$400,000	\$670	\$400,000	\$1,520
\$450,000	\$745	\$450,000	\$1,690
\$500,000	\$820	\$500,000	\$1,860

<sup>1</sup>Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup>Premium includes Federal Policy Fee of \$13.00.

<sup>3</sup>Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

<sup>4</sup>Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.

<sup>5</sup>Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

## MORTGAGE PORTFOLIO PROTECTION PROGRAM

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### 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<sup>1, 2</sup>

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

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

<sup>2</sup>MPPP policies are not eligible for Community Rating System premium discounts.

<sup>3</sup>Basic and additional insurance limits are shown on page RATE 1.

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

<sup>5</sup>The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.

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

<b>BUILDING TYPE</b>	<b>BUILDING</b>		<b>CONTENTS</b>	
<b>Non- Elevated, No Basement</b>	<b>Basic Limits</b>	<b>Additional Limits</b>	<b>Basic Limits</b>	<b>Additional Limits</b>
<b>Zones A, AE, A1-A30, AO, AH</b>				
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
<b>Zones V, V1-V30, VE</b>				
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
<b>BUILDING TYPE</b>	<b>BUILDING</b>		<b>CONTENTS</b>	
<b>Non-Elevated with Basement / Elevated Building*</b>	<b>Basic Limits</b>	<b>Additional Limits</b>	<b>Basic Limits</b>	<b>Additional Limits</b>
<b>Zones A, AE, A1-A30, AO, AH</b>				
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
<b>Zones V, V1-V30, VE</b>				
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.

# COMMUNITY RATING SYSTEM

## I. GENERAL DESCRIPTION

The Community Rating System (CRS) is a voluntary program for NFIP-participating communities. (See list, following.) The goals of the CRS are to reduce flood damages to insurable property, strengthen and support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management.

The CRS has been developed to provide incentives in the form of premium discounts for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

## II. ELIGIBILITY

For a community to be eligible, the community must be in full compliance with the NFIP and be in the Regular phase of the program.

The following categories are **not** eligible for CRS premium discounts:

- Emergency Program communities
- Preferred Risk Policies
- Mortgage Portfolio Protection Program policies
- Post-FIRM structures located in a Special Flood Hazard Area (SFHA) where the lowest floor elevation used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the exception of (1) Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE, and (2) subgrade crawlspaces with certification from a community official (see IV.M., page APP 6).

## III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are

assigned to each activity. The activities are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate FEMA region for the CRS program and its implementation is verified, FEMA sets the CRS classification based upon the credit points. This classification determines the premium discount for policyholders. Premium discounts ranging from 5 percent to a maximum of 45 percent will be applied to every policy written in a community as recognition of the floodplain management activities instituted. The table below shows premium discounts for CRS Classes 1-10 within different flood zones.

## IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS

Certain activities credited under the CRS provide direct benefit to agents writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the Special Flood Hazard Area after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent should be able to get these certificates from any CRS community. In addition, some CRS communities receive credit for having completed certificates for Post-FIRM buildings constructed prior to the CRS application date. If they do receive this credit, then these certificates should also be available to agents writing flood insurance. The community may charge a fee for copying certificates.

Many CRS communities receive credit for providing inquirers with information from the community's FIRM. This includes a property's flood risk zone and the Base Flood Elevation. The service must be publicized once a year. If a community is receiving this credit, then agents should be able to use the service. A fee may be charged for the service.

CRS PREMIUM DISCOUNTS

Class	Discount	Class	Discount
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	---
SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.			
SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.*			
Non-SFHA (Zones B, C, X, D): 10% discount for Classes 1-6; 5% discount for Classes 7-9.			

\*In determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Alabama</b>							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	5	C
015000	Baldwin County	10/1/95	10/1/08	7	15	5	C
010116	Birmingham, City of	10/1/94	10/1/05	6	20	10	C
010418	Dauphin Island, Town of	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	05/1/03	7	15	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/07	7	15	5	C
010189	Pell City, City of	10/1/92	10/1/92	9	5	5	C
010002	Prattville, City of	10/1/91	05/1/08	8	10	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
<b>Alaska</b>							
020005	Anchorage, Municipality of	10/1/95	10/1/09	6	20	10	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020003	Ketchikan, Borough of	10/1/05	10/1/05	9	5	5	C
020069	Nome, City of	10/1/05	10/1/07	8	10	5	C
020113	Seward, City of	10/1/05	10/1/05	9	5	5	C
020094	Valdez, City of	10/1/92	10/1/09	8	10	5	C
<b>Arizona</b>							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	10/1/96	8	10	5	C
040080	Casa Grande, City of	10/1/91	10/1/01	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/93	8	10	5	C
040095	Clarkdale, Town of	10/1/91	10/1/96	8	10	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040061	Dewey-Humboldt, Town of	10/1/07	10/1/07	8	10	5	C
040020	Flagstaff, City of	10/1/91	10/1/07	7	15	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	10/1/99	8	10	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040037	Maricopa County	10/1/91	05/1/02	5	25	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	10/1/05	8	10	5	C
040066	Navajo County	10/1/92	05/1/08	8	10	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	05/1/07	5	25	10	C
040098	Prescott, City of	10/1/91	10/1/01	8	10	5	C
040090	Santa Cruz County	10/1/03	05/1/08	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/07	6	20	10	C
040130	Sedona, City of	10/1/91	10/1/91	9	5	5	C

<sup>1</sup>For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Arizona (continued)</b>							
040069	Show Low, City of	10/1/91	10/1/91	9	5	5	C
040054	Tempe, City of	10/1/91	05/1/02	8	10	5	C
040076	Tucson, City of	10/1/91	10/1/07	6	20	10	C
040056	Wickenburg, Town of	10/1/92	10/1/07	10	0	0	R
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	10/1/07	7	15	5	C
<b>Arkansas</b>							
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	05/1/02	8	10	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/06	8	10	5	C
050180	Jacksonville, City of	10/1/94	10/1/04	8	10	5	C
050048	Jonesboro, City of	10/1/92	10/1/92	9	5	5	C
050181	Little Rock, City of	10/1/91	10/1/01	8	10	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050053	Van Buren, City of	05/1/09	05/1/09	9	5	5	C
050055	West Memphis, City of	10/1/92	10/1/02	8	10	5	C
<b>California</b>							
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/07	8	10	5	C
060714	Clearlake, City of	05/1/03	10/1/08	10	0	0	R
065022	Concord, City of	10/1/08	10/1/08	8	10	5	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/09	7	15	5	C
060339	Cupertino, City of	10/1/05	10/1/05	8	10	5	C
060370	Fairfield, City of	10/1/92	05/1/09	7	15	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/07	8	10	5	C
065029	Fresno County	10/1/91	10/1/07	8	10	5	C
060340	Gilroy, City of	05/1/07	05/1/07	8	10	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	05/1/02	8	10	5	C
060075	Kern County	10/1/91	05/1/08	8	10	5	C
060090	Lake County	10/1/95	10/1/06	8	10	5	C
060636	Lake Elsinore, City of	10/1/09	10/1/09	9	5	5	C
060738	Lathrop, City of	10/1/08	10/1/08	8	10	5	C
060136	Long Beach, City of	10/1/93	05/1/08	7	15	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C
065043	Los Angeles County	10/1/91	10/1/96	8	10	5	C

<sup>1</sup>For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>California</b> (continued)							
060706	Manteca, City of	05/1/09	05/1/09	9	5	5	C
060344	Milpitas, City of	10/1/91	05/1/07	6	20	10	C
060735	Mission Viejo, City of	10/1/05	10/1/05	9	5	5	C
060195	Monterey County	10/1/91	05/1/07	5	25	10	C
065074	Moreno Valley, City of	10/1/91	10/01/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060347	Mountain View, City of	05/1/02	05/1/08	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	10/1/06	8	10	5	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/07	8	10	5	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	05/1/08	9	5	5	C
060212	Orange County	10/1/91	05/1/08	7	15	5	C
060257	Palm Springs, City of	10/1/92	10/1/00	8	10	5	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	05/1/09	5	25	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/08	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060702	Poway, City of	05/1/08	05/1/08	8	10	5	C
060360	Redding, City of	10/1/96	05/1/08	6	20	10	C
060279	Redlands, City of	10/1/07	10/1/07	9	5	5	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060266	Sacramento, City of	10/1/91	10/1/08	5	25	10	C
060262	Sacramento County	10/1/92	10/1/02	5	25	10	C
060202	Salinas, City of	10/1/91	10/1/02	7	15	5	C
060284	San Diego County	10/1/94	05/1/09	8	10	5	C
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	10/1/02	8	10	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/96	8	10	5	C
060710	San Ramon, City of	10/1/91	10/1/06	8	10	5	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/08	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/09	10	0	0	R
060729	Santa Clarita, City of	10/1/01	10/1/09	8	10	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060421	Simi Valley, City of	10/1/93	10/1/09	7	15	5	C
060631	Solano County	10/1/91	10/1/07	7	15	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/09	7	15	5	C
060394	Sutter County	10/1/08	10/1/08	8	10	5	C
060400	Tehema, City of	10/1/03	10/1/08	6	20	10	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
065070	Walnut Creek, City of	10/1/91	04/1/01	7	15	5	C
060357	Watsonville, City of	10/1/92	10/1/02	7	15	5	C

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<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>California</b> (continued)							
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060396	Yuba City, City of	10/1/07	10/1/08	7	15	5	C
060427	Yuba County	10/1/03	05/1/09	7	15	5	C
<b>Colorado</b>							
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080009	Alamosa County	10/1/96	10/1/96	9	5	5	C
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/06	6	20	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/08	7	15	5	C
080023	Boulder County	10/1/91	10/1/06	7	15	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	05/1/08	9	5	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	05/1/07	8	10	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	10/1/96	9	5	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080051	Eagle County	10/1/08	10/1/08	8	10	5	C
080059	El Paso County	10/1/92	05/1/07	8	10	5	C
085074	Englewood, City of	10/1/95	10/1/96	8	10	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	05/1/07	8	10	5	C
080067	Fremont County	10/1/93	05/1/08	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	10/1/96	9	5	5	C
080062	Green Mountain Falls, Town of	10/1/03	05/1/09	8	10	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
080078	Gunnison County	10/1/94	10/1/09	8	10	5	C
080087	Jefferson County	10/1/05	10/1/05	9	5	5	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/05	8	10	5	C
080063	Manitou Springs, City of	10/1/92	05/1/07	8	10	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	05/1/09	8	10	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	05/1/09	8	10	5	C
080310	Parker, Town of	10/1/92	05/1/07	6	20	10	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	10/1/93	9	5	5	C

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<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Colorado</b> (continued)							
080168	Telluride, Town of	10/1/94	10/1/05	8	10	5	C
080007	Thornton, City of	10/1/94	10/1/06	7	15	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	05/1/06	6	20	10	C
085079	Wheat Ridge, City of	10/1/91	10/1/96	7	15	5	C
<b>Connecticut</b>							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/04	8	10	5	C
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/04	9	5	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/07	8	10	5	C
090070	Westbrook, Town of	05/1/05	05/1/05	9	5	5	C
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
<b>Delaware</b>							
105083	Bethany Beach, Town of	05/1/09	05/1/09	8	10	5	C
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
100051	South Bethany, Town of	10/1/07	10/1/07	8	10	5	C
<b>Florida</b>							
120001	Alachua County	10/1/95	10/1/06	7	15	5	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	10/1/07	5	25	10	C
120180	Apopka, City of	10/1/93	10/1/07	7	15	5	C
120075	Atlantic Beach, City of	10/1/05	10/1/05	8	10	5	C
120193	Atlantis, City of	10/1/92	05/1/08	8	10	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/97	8	10	5	C
120004	Bay County	10/1/93	10/1/08	5	25	10	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C
120195	Boca Raton, City of	10/1/92	05/1/08	8	10	5	C
120680	Bonita Springs, City of	05/1/06	05/1/06	7	15	5	C
120196	Boynton Beach, City of	10/1/91	10/1/93	8	10	5	C
120155	Bradenton, City of	10/1/91	10/1/00	7	15	5	C
125091	Bradenton Beach, City of	10/1/91	05/1/08	6	20	10	C
125092	Brevard County	10/1/91	10/1/06	7	15	5	C

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<b>Florida (continued)</b>							
125093	Broward County	10/1/92	10/1/96	8	10	5	C
120005	Callaway, City of	10/1/93	05/1/08	8	10	5	C
125094	Cape Canaveral, City of	10/1/93	05/1/08	8	10	5	C
125095	Cape Coral, City of	10/1/91	05/1/07	6	20	10	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/01	7	15	5	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/96	8	10	5	C
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	10/1/95	7	15	5	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	05/1/09	7	15	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120034	Dania Beach, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125099	Daytona Beach, City of	10/1/94	10/1/08	6	20	10	C
125100	Daytona Beach Shores, City of	10/1/92	05/1/07	7	15	5	C
125101	Deerfield Beach, City of	10/1/92	10/1/93	8	10	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/04	7	15	5	C
120041	Doral, City of	05/1/09	05/1/09	8	10	5	C
125103	Dunedin, City of	10/1/92	05/1/07	7	15	5	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	10/1/05	7	15	5	C
120146	Fanning Springs, Town of	10/1/93	10/1/08	8	10	5	C
120120	Fellsmere, City of	10/1/99	10/1/04	9	5	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/02	7	15	5	C
120087	Flagler Beach, City of	10/1/95	10/1/00	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	05/1/08	7	15	5	C
125106	Fort Myers, City of	10/1/93	10/1/98	8	10	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	10/1/01	8	10	5	C
120174	Fort Walton Beach, City of	10/1/92	10/1/02	7	15	5	C
120088	Franklin County	10/1/93	10/1/02	8	10	5	C
125107	Gainesville, City of	10/1/92	10/1/06	7	15	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/06	10	0	0	R
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	05/1/08	8	10	5	C
120098	Gulf County	10/1/93	05/1/07	8	10	5	C
125109	Gulf Stream, Town of	10/1/99	05/1/09	7	15	5	C
125108	Gulfport, City of	10/1/93	10/1/03	7	15	5	C
125110	Hallandale Beach, City of	10/1/94	10/1/08	6	20	10	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/05	7	15	5	C

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	<b>Florida (continued)</b>						
120643	Hialeah, City of	10/1/93	05/1/08	7	15	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/09	8	10	5	C
120112	Hillsborough County	10/1/92	10/1/07	5	25	10	C
125112	Holly Hill, City of	10/1/94	10/1/09	8	10	5	C
125113	Hollywood, City of	10/1/92	10/1/07	7	15	5	C
125114	Holmes Beach, City of	10/1/91	05/1/06	7	15	5	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	10/1/07	6	20	10	C
120121	Indian River Shores, Town of	10/1/94	10/1/09	7	15	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/93	8	10	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120125	Jackson County	10/1/02	05/1/07	8	10	5	C
120077	Jacksonville, City of	10/1/91	10/1/02	7	15	5	C
120078	Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
120331	Jefferson County	10/1/96	10/1/96	9	5	5	C
120208	Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
125119	Jupiter, Town of	10/1/94	10/1/00	7	15	5	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, Village of	04/1/98	10/1/07	7	15	5	C
125121	Key Colony Beach, City of	10/1/92	05/1/08	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	10/1/01	8	10	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/09	8	10	5	C
120421	Lake County	10/1/94	05/1/09	7	15	5	C
120416	Lake Mary, City of	10/1/09	10/1/09	8	10	5	C
120212	Lake Park, Town of	10/1/92	10/1/92	9	5	5	C
120213	Lake Worth, City of	10/1/96	10/1/96	9	5	5	C
120267	Lakeland, City of	10/1/04	10/1/09	7	15	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/08	6	20	10	C
125123	Lauderdale by the Sea, City of	04/1/00	05/1/05	8	10	5	C
120044	Lauderhill, City of	10/1/92	05/1/08	9	5	5	C
120169	Layton, City of	10/1/01	05/1/08	8	10	5	C
125124	Lee County	10/1/91	10/1/07	5	25	10	C
120145	Levy County	10/1/94	10/1/09	7	15	5	C
125125	Lighthouse Point, City of	10/1/93	05/1/09	7	15	5	C
125126	Longboat Key, Town of	10/1/91	10/1/05	6	20	10	C
120292	Longwood, City of	10/1/96	10/1/96	9	5	5	C
120009	Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	10/1/93	8	10	5	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	05/1/08	9	5	5	C
120153	Manatee County	10/1/91	10/1/05	6	20	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/94	9	5	5	C
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C
120047	Margate, City of	10/1/92	10/1/95	8	10	5	C

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<b>Florida (continued)</b>							
120160	Marion County	10/1/94	10/1/09	7	15	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120337	Mary Esther, City of	10/1/07	10/1/07	8	10	5	C
120025	Melbourne, City of	10/1/93	05/1/08	8	10	5	C
120650	Miami, City of	10/1/94	10/1/99	8	10	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120651	Miami Beach, City of	10/1/96	10/1/01	7	15	5	C
120345	Miami Gardens, City of	05/1/09	05/1/09	7	15	5	C
120686	Miami Lakes, Town of	10/1/06	10/1/06	6	20	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120276	Milton, City of	10/1/07	10/1/07	8	10	5	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/02	6	20	10	C
120079	Neptune Beach, City of	10/1/94	10/1/04	8	10	5	C
120232	New Port Richey, City of	10/1/93	10/1/07	7	15	5	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	10/1/09	7	15	5	C
120049	North Lauderdale, City of	10/1/93	10/1/93	9	5	5	C
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120656	North Miami Beach, City of	10/1/93	10/1/98	8	10	5	C
120217	North Palm Beach, Village of	10/1/94	05/1/09	7	15	5	C
120279	North Port, City of	10/1/92	05/1/07	7	15	5	C
125133	North Redington Beach, Town of	10/1/92	05/1/08	8	10	5	C
120050	Oakland Park, City of	10/1/94	10/1/09	7	15	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
125134	Ocean Ridge, Town of	10/1/92	05/1/09	7	15	5	C
120173	Okaloosa County	10/1/95	10/1/05	6	20	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120179	Orange County	10/1/91	05/1/08	5	25	10	C
120186	Orlando, City of	10/1/93	05/1/08	6	20	10	C
125136	Ormond Beach, City of	10/1/92	05/1/07	7	15	5	C
120189	Osceola County	10/1/94	10/1/03	7	15	5	C
120293	Oviedo, City of	10/1/08	10/1/08	8	10	5	C
120404	Palm Bay, City of	10/1/93	10/1/07	7	15	5	C
120220	Palm Beach, Town of	10/1/92	05/1/08	7	15	5	C
120192	Palm Beach County	10/1/91	10/1/06	6	20	10	C
120221	Palm Beach Gardens, City of	10/1/03	05/1/08	7	15	5	C
125137	Palm Beach Shores, Town of	10/1/94	10/1/94	9	5	5	C
120684	Palm Coast, City of	05/1/04	05/1/09	6	20	10	C
120223	Palm Springs, Village of	10/1/92	05/1/08	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	10/1/02	7	15	5	C
120011	Parker, City of	10/1/94	05/1/08	8	10	5	C
120230	Pasco County	10/1/92	10/1/07	7	15	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/06	7	15	5	C

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	<b>Florida (continued)</b>						
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	05/1/03	8	10	5	C
125139	Pinellas County	10/1/93	10/1/94	8	10	5	C
120251	Pinellas Park, City of	10/1/91	05/1/09	6	20	10	C
120054	Plantation, City of	10/1/92	10/1/02	7	15	5	C
120261	Polk County	10/1/92	10/1/03	7	15	5	C
120055	Pompano Beach, City of	10/1/93	10/1/94	8	10	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/09	6	20	10	C
120313	Port Orange, City of	10/1/92	05/1/03	7	15	5	C
120234	Port Richey, City of	10/1/92	10/1/07	7	15	5	C
120099	Port St. Joe, City of	10/1/94	10/1/09	10	0	0	R
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	05/1/08	8	10	5	C
125141	Redington Shores, Town of	10/1/92	10/1/93	8	10	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	10/1/08	6	20	10	C
125150	Sarasota, City of	10/1/91	10/1/96	7	15	5	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/06	8	10	5	C
120289	Seminole County	10/1/91	10/1/00	7	15	5	C
120164	Sewall's Point, Town of	10/1/96	10/1/97	8	10	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	10/1/95	8	10	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/08	8	10	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/97	8	10	5	C
125146	St. Augustine Beach, City of	10/1/93	05/1/08	8	10	5	C
120191	St. Cloud, City of	10/1/93	05/1/08	8	10	5	C
125147	St. Johns County	10/1/95	05/1/07	6	20	10	C
120285	St. Lucie County	10/1/94	05/1/09	6	20	10	C
120316	St. Marks, Town of	10/1/93	10/1/08	8	10	5	C
125149	St. Pete Beach, City of	10/1/91	10/1/92	8	10	5	C
125148	St. Petersburg, City of	10/1/92	10/1/09	6	20	10	C
120296	Sumter County	10/1/95	05/1/97	8	10	5	C
120688	Sunny Isles Beach, City of	10/1/07	10/1/07	8	10	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	10/1/93	10/1/08	10	0	0	R
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/06	6	20	10	C
120058	Tamarac, City of	10/1/92	05/1/06	7	15	5	C
120114	Tampa, City of	10/1/91	05/1/09	6	20	10	C
120259	Tarpon Springs, City of	10/1/92	10/1/93	8	10	5	C
120302	Taylor County	10/1/96	10/1/96	9	5	5	C
120115	Temple Terrace, City of	10/1/93	10/1/03	8	10	5	C
120228	Tequesta, Village of	10/1/92	05/1/09	8	10	5	C

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<b>Florida (continued)</b>							
125152	Titusville, City of	10/1/92	10/1/97	8	10	5	C
125153	Treasure Island, City of	10/1/92	10/1/99	7	15	5	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C
120124	Vero Beach, City of	10/1/93	05/1/09	7	15	5	C
125155	Volusia County	10/1/93	10/1/08	6	20	10	C
120315	Wakulla County	10/1/93	10/1/08	7	15	5	C
125157	Wellington, Village of	10/1/03	10/1/08	7	15	5	C
120229	West Palm Beach, City of	10/1/92	10/1/06	6	20	10	C
120678	Weston, City of	05/1/09	05/1/09	8	10	5	C
120295	Winter Springs, City of	10/1/93	05/1/08	7	15	5	C
120147	Yankeetown, Town of	10/1/94	10/1/08	6	20	10	C
<b>Georgia</b>							
130075	Albany, City of	10/1/94	10/1/94	9	5	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130209	Cartersville, City of	05/1/05	05/1/05	9	5	5	C
130030	Chatham County	10/1/91	10/1/09	6	20	10	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	04/1/99	05/1/04	8	10	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	10/1/05	7	15	5	C
130065	Dekalb County	10/1/92	10/1/08	7	15	5	C
130074	Dougherty County	10/1/93	10/1/03	7	15	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130098	Duluth, City of	10/1/97	10/1/08	8	10	5	C
130432	Fayette County	05/1/04	10/1/09	6	20	10	C
130431	Fayetteville, City of	05/1/06	05/1/06	8	10	5	C
135160	Fulton County	04/1/00	04/1/00	9	5	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130165	Griffin, City of	10/1/08	10/1/09	6	20	10	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/07	7	15	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
<b>Hawaii</b>							
150003	Maui County	10/1/95	10/1/00	8	10	5	C

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<b>Idaho</b>							
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160206	Bonner County	10/1/05	10/1/05	9	5	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	10/1/09	9	5	5	C
160004	Garden City, City of	10/1/98	10/1/08	9	5	5	C
160127	Gem County	05/1/08	05/1/08	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/07	9	5	5	C
160023	Ketchum, City of	10/1/92	10/1/09	8	10	5	C
160076	Kootenai County	10/1/92	10/1/08	10	0	0	R
160090	Moscow, City of	10/1/94	10/1/09	7	15	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/06	7	15	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/09	8	10	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	05/1/09	8	10	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
<b>Illinois</b>							
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/08	10	0	0	R
170322	Carpentersville, Village of	10/1/06	10/1/06	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170361	Deerfield, Village of	10/1/95	05/1/08	6	20	10	C
170182	DeKalb, City of	05/1/05	05/1/05	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C
170204	Downers Grove, Village of	10/1/91	10/1/08	8	10	5	C
170091	Flossmoor, Village of	10/1/93	05/1/08	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/09	6	20	10	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170312	Jersey County	05/1/09	05/1/09	8	10	5	C
170357	Lake County	10/1/08	10/1/08	7	15	5	C
170481	Lake in the Hills, Village of	05/1/08	05/1/08	7	15	5	C
170400	LaSalle County	05/1/05	10/1/09	8	10	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	10/1/08	6	20	10	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170822	North Utica, Village of	05/1/05	10/1/09	10	0	0	R
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C

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<b>Illinois (continued)</b>							
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	05/1/09	5	25	10	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/04	8	10	5	C
170333	Sugar Grove, Village of	10/1/06	10/1/06	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/05	7	15	5	C
170173	Wheeling, Village of	10/1/91	05/1/07	7	15	5	C
170687	Whiteside County	10/1/07	10/1/07	8	10	5	C
170222	Willowbrook, Village of	10/1/91	05/1/09	8	10	5	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
<b>Indiana</b>							
180302	Allen County	10/1/02	10/1/09	8	10	5	C
180150	Anderson, City of	05/1/07	05/1/07	8	10	5	C
180006	Bartholomew County	10/1/93	10/1/09	8	10	5	C
180007	Columbus, City of	10/1/98	10/1/09	8	10	5	C
180001	Decatur, City of	10/1/93	05/1/08	8	10	5	C
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C
180003	Fort Wayne, City of	10/1/91	05/1/07	8	10	5	C
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/06	8	10	5	C
180159	Indianapolis, City of	10/1/07	10/1/07	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	05/1/08	9	5	5	C
180382	Milford Junction, City of	10/1/97	05/1/08	8	10	5	C
180082	Noblesville, City of	10/1/91	10/1/09	8	10	5	C
180465	North Webster, City of	10/1/97	05/1/08	8	10	5	C
180122	Syracuse, City of	10/1/97	05/1/08	8	10	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R
<b>Iowa</b>							
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190242	Davenport, City of	10/1/95	05/1/08	8	10	5	C
190227	Des Moines, City of	10/1/91	05/1/08	7	15	5	C
<b>Kansas</b>							
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200095	Ellis, City of	10/1/07	10/1/07	9	5	5	C
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200090	Lawrence, City of	10/1/04	10/1/04	8	10	5	C
200215	Lindsborg, City of	10/1/92	05/1/09	8	10	5	C
200201	Lyon County	10/1/07	10/1/07	9	5	5	C
200173	Olathe, City of	10/1/93	05/1/09	8	10	5	C
200174	Overland Park, City of	10/1/09	10/1/09	8	10	5	C

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<b>Kansas (continued)</b>							
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	10/1/01	8	10	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
<b>Kentucky</b>							
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/06	7	15	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	10/1/92	9	5	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210067	Lexington-Fayette Urban County	10/1/91	10/1/07	7	15	5	C
210120	Louisville-Jefferson County Metro Government	10/1/91	05/1/08	5	25	10	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/09	10	0	0	R
210366	Radcliff, City of	10/1/95	10/1/95	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/06	7	15	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
<b>Louisiana</b>							
220013	Ascension Parish	10/1/92	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	10/1/91	9	5	5	C
220033	Bossier City, City of	10/1/92	05/1/08	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/07	8	10	5	C
220037	Calcasieu Parish	10/1/91	10/1/07	8	10	5	C
220103	Carencro, City of	05/1/09	05/1/09	9	5	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	10/1/91	9	5	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/08	9	5	5	C
225198	Gretna, City of	10/1/00	10/1/08	9	5	5	C
225200	Harahan, City of	10/1/08	10/1/08	8	10	5	C
220220	Houma, City of	10/1/92	10/1/09	7	15	5	C
225199	Jefferson Parish	10/1/92	05/1/03	7	15	5	C
225201	Kenner, City of	10/1/92	05/1/09	7	15	5	C
225202	Lafourche Parish	01/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	10/1/04	9	5	5	C
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C

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<b>Louisiana (continued)</b>							
220202	Mandeville, Town of	10/1/92	10/1/08	7	15	5	C
220136	Monroe, City of	10/1/03	10/1/03	9	5	5	C
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	05/1/08	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220036	Shreveport, City of	10/1/91	05/1/08	7	15	5	C
220204	Slidell, City of	10/1/92	10/1/08	8	10	5	C
220016	Sorrento, Town of	10/1/92	05/1/08	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/07	8	10	5	C
220261	St. James Parish	10/1/91	10/1/97	8	10	5	C
220164	St. John The Baptist Parish	10/1/94	10/1/94	9	5	5	C
225205	St. Tammany Parish	10/1/92	10/1/92	9	5	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/09	7	15	5	C
220121	Walker, Town of	10/1/92	05/1/08	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220094	Westwego, City of	10/1/07	10/1/07	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/07	8	10	5	C
<b>Maine</b>							
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230116	Dover-Foxcroft, Town of	10/1/07	10/1/07	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/08	10	0	0	R
230069	Hallowell, City of	10/1/96	10/1/09	10	0	0	R
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/07	10	0	0	R
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/09	8	10	5	C
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/08	10	0	0	R
230051	Portland, City of	10/1/93	05/1/09	9	5	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/03	8	10	5	C
230157	South Berwick, Town of	10/1/94	05/1/05	8	10	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/06	9	5	5	C
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
<b>Maryland</b>							
240042	Bel Air, Town of	10/1/93	10/1/03	8	10	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C

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## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

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<b>Maryland</b> (continued)							
240015	Carroll County	10/1/07	10/1/07	8	10	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240043	Havre de Grace, City of	05/1/09	05/1/09	9	5	5	C
240044	Howard County	10/1/07	10/1/07	8	10	5	C
240012	North Beach, City of	01/1/92	10/1/08	10	0	0	R
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
<b>Massachusetts</b>							
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	05/1/08	9	5	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250269	Hull, Town of	05/1/08	05/1/08	8	10	5	C
250273	Marshfield, Town of	10/1/91	05/1/07	8	10	5	C
250167	Northampton, City of	05/1/03	05/1/03	8	10	5	C
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255219	Quincy, City of	10/1/93	05/1/97	7	15	5	C
250282	Scituate, Town of	10/1/91	05/1/09	8	10	5	C
250218	Tewksbury, Town of	10/1/93	10/1/09	10	0	0	R
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
<b>Michigan</b>							
260142	Bedford, Township of	05/1/02	05/1/08	8	10	5	C
260473	Commerce, Township of	05/1/03	05/1/09	8	10	5	C
260221	Dearborn Heights, City of	10/1/92	05/1/08	7	15	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/08	8	10	5	C
260140	Midland, City of	10/1/92	10/1/08	5	25	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C
260190	Saginaw, Township of	10/1/06	10/1/06	9	5	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	10/1/09	8	10	5	C
260503	Taymouth, Township of	05/1/03	10/1/09	8	10	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
<b>Minnesota</b>							
275228	Austin, City of	10/1/91	05/1/08	5	25	10	C

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<b>Minnesota (continued)</b>							
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
275240	Lake St. Croix Beach, City of	10/1/95	10/1/00	8	10	5	C
270307	Mower County	10/1/95	04/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
<b>Mississippi</b>							
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	05/1/09	6	20	10	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280366	D'Iberville, City of	10/1/07	10/1/07	7	15	5	C
280332	Gautier, City of	10/1/94	04/1/00	8	10	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/01	8	10	5	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/02	7	15	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
280304	Lamar County	10/1/08	10/1/08	9	5	5	C
285257	Long Beach, City of	10/1/00	10/1/08	7	15	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	05/1/08	8	10	5	C
285259	Ocean Springs, City of	10/1/92	05/1/08	7	15	5	C
285260	Pascagoula, City of	10/1/07	10/1/09	6	20	10	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280130	Picayune, City of	05/1/08	05/1/08	8	10	5	C
280110	Ridgeland, City of	10/1/94	10/1/04	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
<b>Missouri</b>							
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290173	Kansas City, City of	10/1/09	10/1/09	9	5	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290475	Platte County	05/1/09	05/1/09	6	20	10	C
290315	St. Charles County	10/1/01	05/1/08	7	15	5	C
<b>Montana</b>							
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/09	8	10	5	C
300008	Cascade County	10/1/91	04/1/01	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/07	8	10	5	C
300010	Great Falls, City of	10/1/91	10/1/06	8	10	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C

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<b>Montana (continued)</b>							
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
<b>Nebraska</b>							
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	10/1/09	6	20	10	C
310078	Valley, City of	10/1/08	10/1/08	8	10	5	C
<b>Nevada</b>							
320001	Carson City, City of	10/1/94	10/1/09	6	20	10	C
320003	Clark County	10/1/92	05/1/08	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	05/1/08	6	20	10	C
325276	Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320035	Mesquite, City of	10/1/02	05/1/07	7	15	5	C
320007	North Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
320019	Washoe County	05/1/09	05/1/09	7	15	5	C
<b>New Hampshire</b>							
330023	Keene, City of	05/1/02	05/1/08	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	05/1/05	9	5	5	C
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
<b>New Jersey</b>							
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/07	6	20	10	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/04	7	15	5	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/08	7	15	5	C
340459	Berkeley Heights, Township of	10/1/94	04/1/99	10	0	0	R
340178	Bloomfield, Township of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/09	6	20	10	C
345287	Burlington, City of	04/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
340204	Greenwich, Township of	05/1/07	05/1/07	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340379	Lavallette, Borough of	05/1/04	05/1/05	8	10	5	C
345300	Lincoln Park, Borough of	10/1/91	10/1/06	10	0	0	R

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	<b>New Jersey (continued)</b>						
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/08	6	20	10	C
345302	Longport, Borough of	10/1/95	10/1/00	8	10	5	C
345303	Manasquan, Borough of	10/1/92	10/1/09	7	15	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/08	6	20	10	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	05/1/08	10	0	0	R
340570	New Jersey Meadowlands Commission	10/1/92	05/1/09	7	15	5	C
345307	North Plainfield, Borough of	10/1/92	10/1/09	8	10	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
340518	Ocean, Township of	10/1/95	10/1/95	9	5	5	C
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340110	Palmyra, Borough of	10/1/09	10/1/09	8	10	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	05/1/09	10	0	0	R
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequanock, Village of	10/1/91	10/1/97	10	0	0	R
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	05/1/09	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/96	10	0	0	R
345314	Rahway, City of	10/1/92	05/1/09	7	15	5	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340070	Rochelle Park, Township of	10/1/06	10/1/06	8	10	5	C
340472	Roselle, Borough of	10/1/92	01/1/98	8	10	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R
345318	Sea Isle City, City of	10/1/92	10/1/95	10	0	0	R
345319	Seaside Park, Borough of	10/1/92	10/1/06	8	10	5	C
345320	Ship Bottom, Borough of	10/1/92	05/1/09	7	15	5	C
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C
340393	Stafford, Township of	10/1/91	05/1/08	6	20	10	C
345323	Stone Harbor, Borough of	10/1/94	05/1/09	7	15	5	C
345324	Surf City, Borough of	10/1/92	10/1/08	7	15	5	C
345293	Toms River, Township of	10/1/92	10/1/92	9	5	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C
345326	Ventnor, City of	10/1/92	10/1/99	8	10	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/93	10/1/03	8	10	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R

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<b>New Mexico</b>							
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/08	9	5	5	C
350001	Bernalillo County	10/1/93	05/1/08	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350012	Dona Ana County	10/1/03	10/1/08	8	10	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	05/1/08	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/08	6	20	10	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
350064	San Juan County	05/1/08	05/1/08	9	5	5	C
<b>New York</b>							
360226	Amherst, Town of	10/1/95	05/1/97	8	10	5	C
360147	Ashland, Town of	10/1/91	05/1/08	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	05/1/08	9	5	5	C
360772	Corning, City of	10/1/91	05/1/08	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	05/1/08	8	10	5	C
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360417	Greece, Town of	10/1/92	10/1/92	9	5	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	05/1/03	9	5	5	C
360476	Lawrence, Village of	10/1/92	05/1/07	7	15	5	C
365338	Long Beach, City of	10/1/09	10/1/09	8	10	5	C
360118	Moravia, Village of	05/1/09	05/1/09	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/08	10	0	0	R
360667	Oneonta, City of	10/1/94	05/1/04	8	10	5	C
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	10/1/05	8	10	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	10/1/93	9	5	5	C
360056	Union, Town of	10/1/91	10/1/08	8	10	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C

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## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>North Carolina</b>							
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, City of	10/1/94	10/1/05	8	10	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/07	8	10	5	C
370036	Cabarrus County	10/1/91	05/1/07	8	10	5	C
370039	Caldwell County	04/1/00	04/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C
375347	Carolina Beach, Town of	10/1/93	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/07	8	10	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370263	Clinton, City of	10/1/94	05/1/09	8	10	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/96	9	5	5	C
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	05/1/08	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	10/1/04	8	10	5	C
375349	Forsyth County	10/1/93	05/1/08	8	10	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
375351	Greensboro, City of	05/1/09	05/1/09	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/07	7	15	5	C
370192	Grifton, Town of	10/1/04	05/1/08	5	25	10	C
370111	Guilford County	10/1/93	10/1/08	8	10	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/01	7	15	5	C
370145	Kinston, City of	10/1/94	05/1/06	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	05/1/08	7	15	5	C
375355	Manteo, Town of	10/1/91	05/1/08	8	10	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, City of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	05/1/08	8	10	5	C

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<b>North Carolina</b> (continued)							
370049	Newport, Town of	10/1/92	10/1/07	8	10	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
370523	Oak Island, Town of	10/1/91	05/1/08	8	10	5	C
375357	Ocean Isle Beach, Town of	10/1/92	05/1/08	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/97	9	5	5	C
370181	Pamlico County	10/1/92	10/1/97	9	5	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/02	7	15	5	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	10/1/04	8	10	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/06	7	15	5	C
370092	Rocky Mount, City of	10/1/92	05/1/08	7	15	5	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/96	6	20	10	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370094	Tarboro, Town of	10/1/06	10/1/06	8	10	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370017	Washington, City of	10/1/92	10/1/02	8	10	5	C
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/07	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/03	7	15	5	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	10/1/05	7	15	5	C
375360	Winston-Salem, City of	10/1/93	05/1/08	8	10	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	05/1/08	8	10	5	C
<b>North Dakota</b>							
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
<b>Ohio</b>							
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	05/1/09	7	15	5	C
390378	Medina County	05/1/07	05/1/07	9	5	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C

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<b>Ohio (continued)</b>							
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	10/1/92	9	5	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/09	8	10	5	C
<b>Oklahoma</b>							
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/08	5	25	10	C
400234	Chickasha, City of	10/1/92	10/1/08	8	10	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/08	7	15	5	C
400062	Enid, City of	10/1/93	05/1/09	8	10	5	C
400049	Lawton, City of	10/1/91	05/1/09	6	20	10	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	10/1/06	8	10	5	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
<b>Oregon</b>							
410137	Albany, City of	10/1/91	10/1/06	7	15	5	C
410090	Ashland, City of	10/1/91	10/1/07	7	15	5	C
410043	Bandon, City of	05/1/05	05/1/05	9	5	5	C
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/07	6	20	10	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/02	7	15	5	C
415588	Clackamas County	10/1/04	10/1/04	5	25	10	C
410009	Corvallis, City of	10/1/91	10/1/01	7	15	5	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/02	8	10	5	C
410175	Heppner, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
415591	Lane County	05/1/09	05/1/09	7	15	5	C
410154	Marion County	04/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	05/1/09	8	10	5	C
410064	Myrtle Creek, City of	05/1/03	05/1/08	10	0	0	R
410200	Nehalem, City of	10/1/03	05/1/08	7	15	5	C
410021	Oregon City, City of	10/1/03	05/1/08	7	15	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/07	5	25	10	C
■ 410201	Rockaway Beach, City of	10/1/04	10/1/09	7	15	5	C
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
■ 410167	Salem, City of	05/1/08	10/1/09	7	15	5	C
410039	Scappoose, City of	10/1/93	05/1/08	7	15	5	C
410144	Scio, City of	05/1/04	05/1/04	9	5	5	C

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<b>Oregon (continued)</b>							
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/03	8	10	5	C
410100	Talent, City of	10/1/00	05/1/06	9	5	5	C
410202	Tillamook, City of	10/1/06	10/1/06	8	10	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
410184	Troutdale, City of	05/1/08	05/1/08	8	10	5	C
<b>Pennsylvania</b>							
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
422034	Chapman, Township of	10/1/07	10/1/07	9	5	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/06	6	20	10	C
420735	Herndon, Borough of	10/1/07	10/1/07	8	10	5	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	10/1/93	9	5	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	05/1/08	8	10	5	C
421020	Monroe, Township of	10/1/07	10/1/07	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/09	8	10	5	C
420739	Northumberland, Borough of	10/1/07	10/1/07	8	10	5	C
421024	Penn, Township of	10/1/07	10/1/07	8	10	5	C
421026	Point, Township of	10/1/07	10/1/07	8	10	5	C
425387	Selinsgrove, Borough of	10/1/07	10/1/07	7	15	5	C
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420743	Sunbury, City of	10/1/07	10/1/07	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
420745	Upper Augusta, Township of	10/1/07	10/1/07	8	10	5	C
421119	Upper St. Clair, Township of	10/1/98	10/1/09	7	15	5	C
420631	Wilkes-Barre, City of	10/1/92	05/1/08	7	15	5	C
<b>Rhode Island</b>							
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/07	8	10	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/02	10/1/07	10	0	0	R
<b>South Carolina</b>							
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
450026	Beaufort, City of	10/1/92	05/1/08	8	10	5	C
450025	Beaufort County	10/1/91	10/1/07	7	15	5	C
450029	Berkeley County	05/1/08	05/1/08	9	5	5	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C

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<b>South Carolina</b> (continued)							
455413	Charleston County	10/1/95	10/1/05	5	25	10	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	10/1/96	8	10	5	C
450078	Florence, City of	10/1/91	10/1/97	8	10	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	8	10	5	C
450087	Georgetown, City of	10/1/93	10/1/03	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	10/1/97	6	20	10	C
455416	Isle of Palms, City of	10/1/94	10/1/04	7	15	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/07	8	10	5	C
450039	McClellanville, Town of	10/1/00	10/1/07	7	15	5	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/08	7	15	5	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	10/1/07	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/97	7	15	5	C
450255	Pawley's Island, Town of	10/1/05	10/1/09	6	20	10	C
450166	Pickens County	04/1/99	05/1/04	8	10	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/95	9	5	5	C
450249	Rockville, Town of	10/1/98	10/1/05	6	20	10	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivans Island, Town of	05/1/04	05/1/04	8	10	5	C
450184	Sumter, City of	10/1/92	10/1/92	9	5	5	C
450182	Sumter County	10/1/92	10/1/92	9	5	5	C
450193	York County	10/1/09	10/1/09	9	5	5	C
<b>South Dakota</b>							
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C
<b>Tennessee</b>							
470211	Athens, City of	10/1/93	10/1/09	8	10	5	C
470182	Bristol, City of	05/1/06	10/1/07	8	10	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/09	8	10	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/06	8	10	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson County	10/1/91	10/1/06	8	10	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
470204	Williamson County	10/1/08	10/1/08	9	5	5	C

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<b>Texas</b>							
485454	Arlington, City of	10/1/91	05/1/05	8	10	5	C
480624	Austin, City of	10/1/91	10/1/06	7	15	5	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
485457	Beaumont, City of	10/1/08	10/1/08	8	10	5	C
480289	Bellaire, City of	10/1/93	10/1/08	8	10	5	C
480586	Benbrook, City of	10/1/91	10/1/06	6	20	10	C
480082	Bryan, City of	10/1/95	05/1/08	7	15	5	C
485459	Burleson, City of	10/1/91	05/1/07	8	10	5	C
480167	Carrollton, City of	10/1/91	10/1/01	7	15	5	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/08	7	15	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	05/1/02	7	15	5	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	5	C
480194	Denton, City of	10/1/91	05/1/07	6	20	10	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
480173	Duncanville, City of	10/1/91	10/1/01	8	10	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/03	5	25	10	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/05	7	15	5	C
480266	Guadalupe County	05/1/09	05/1/09	8	10	5	C
480287	Harris County	05/1/04	05/1/04	8	10	5	C
480296	Houston, City of	05/1/02	10/1/09	5	25	10	C
480601	Hurst, City of	10/1/92	10/1/02	8	10	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C
485488	League City, City of	10/1/92	10/1/92	9	5	5	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
485491	Nassau Bay, City of	10/1/92	05/1/09	7	15	5	C
480607	North Richland Hills, City of	10/1/91	05/1/09	6	20	10	C
480206	Odessa, City of	10/1/92	10/1/08	7	15	5	C
480307	Pasadena, City of	10/1/91	10/1/92	10	0	0	R
480077	Pearland, City of	05/1/05	05/1/05	8	10	5	C
480140	Plano, City of	10/1/92	10/1/08	5	25	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/97	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/02	9	5	5	C
480502	Sweetwater, City of	10/1/91	05/1/08	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	05/1/02	8	10	5	C
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	5	C
<b>Utah</b>							
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C

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<b>Utah</b> (continued)							
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	10/1/08	7	15	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	04/1/01	10/1/06	8	10	5	C
490214	North Ogden, City of	10/1/93	10/1/08	9	5	5	C
490216	Orem, City of	10/1/93	05/1/08	7	15	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
<b>Vermont</b>							
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
<b>Virginia</b>							
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/09	7	15	5	C
515520	Arlington County	10/1/92	10/1/08	8	10	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	05/1/09	7	15	5	C
510054	Falls Church, City of	05/1/07	05/1/07	8	10	5	C
510071	Gloucester County	10/1/95	10/1/95	9	5	5	C
510201	James City County	10/1/92	10/1/92	9	5	5	C
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/97	9	5	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510130	Roanoke, City of	10/1/96	10/1/08	7	15	5	C
510190	Roanoke County	10/1/91	10/1/06	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/96	9	5	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/05	9	5	5	C
<b>Washington</b>							
530073	Auburn, City of	10/1/92	05/1/08	5	25	10	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	10/1/09	5	25	10	C
530103	Centralia, City of	10/1/94	10/1/09	5	25	10	C
530104	Chehalis, City of	10/1/94	05/1/04	6	20	10	C
530024	Clark County	10/1/04	10/1/09	5	25	10	C
530051	Ephrata, City of	10/1/00	10/1/00	8	10	5	C
530200	Everson, City of	10/1/94	10/1/09	7	15	5	C
530140	Fife, City of	05/1/06	10/1/09	5	25	10	C
530166	Index, Town of	04/1/98	05/1/08	6	20	10	C
530079	Issaquah, City of	10/1/92	05/1/08	5	25	10	C
530071	King County	10/1/91	10/1/07	2	40	10	C

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<b>Washington</b> (continued)							
530156	La Conner, Town of	10/1/96	10/1/97	8	10	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha Klallam Tribe	10/1/00	05/1/05	7	15	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/07	7	15	5	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530143	Orting, City of	05/1/08	10/1/09	6	20	10	C
530138	Pierce County	10/1/95	05/1/08	3	35	10	C
530088	Renton, City of	10/1/94	10/1/09	6	20	10	C
530151	Skagit County	04/1/98	10/1/08	4	30	10	C
535534	Snohomish County	05/1/06	05/1/06	5	25	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	05/1/08	7	15	5	C
530204	Sumas, City of	10/1/93	05/1/08	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530193	Wahkiakum County	10/1/07	10/1/07	8	10	5	C
530067	Westport, City of	10/1/09	10/1/09	6	20	5	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
530217	Yakima County	10/1/07	10/1/07	8	10	5	C
<b>West Virginia</b>							
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540065	Jefferson County	10/1/06	10/1/06	9	5	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
<b>Wisconsin</b>							
550001	Adams County	10/1/91	05/1/07	8	10	5	C
550612	Allouez, Village of	10/1/92	10/1/02	7	15	5	C
550128	Eau Claire, City of	10/1/91	10/1/08	7	15	5	C
550578	Elm Grove, Village of	04/1/01	10/1/06	6	20	10	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	10/1/91	9	5	5	C
550487	New Berlin, City of	10/1/05	10/1/05	8	10	5	C
550310	Ozaukee County	10/1/91	10/1/07	8	10	5	C
550660	Suamico, Village of	05/1/08	05/1/08	8	10	5	C
550107	Watertown, City of	10/1/91	10/1/07	7	15	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
<b>Wyoming</b>							
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/93	9	5	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C
<b>Puerto Rico</b>							
720101	Ponce, Municipality of	10/1/09	10/1/09	9	5	5	C

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