



FEMA

W-11116

November 8, 2011

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

A handwritten signature in black ink, appearing to read "Dennis Kuhns".

FROM: Dennis Kuhns  
Division Director  
Risk Insurance Division

SUBJECT: May 1, 2012, Program Changes

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective May 1, 2012, as specified below.

- Modification of the descriptions for obstruction types 24, 34, 50, and 54 to include finished enclosures, in order to clarify that the Community Rating System (CRS) discount is not available for Post-FIRM elevated buildings with finished enclosures where the lowest floor is at least 1 foot or more below the Base Flood Elevation.
- Modification of the New Business/Rollover indicator "Z" to allow certain exceptions.
- Clarifications for misrated policy and property address corrections (END Section).
- Updates to the Lowest Floor Guide (LFG Section).
- Updates to the Community Rating System listings (changes will be provided early in 2012).

See the attached Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications updates for details on implementing the related TRRP changes.

If you have any questions, please contact your WYO Company Business Consultant.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

A summary of the May 2012 TRRP Plan updates (Change 16) is as follows:

<p>Part 1 – Instructions</p>	<ul style="list-style-type: none"> <li>• Added text ‘or finished enclosure’ under General Information – J. Classification – 6. Obstruction Type.</li> </ul>
<p>Part 4 – Data Dictionary</p>	<ul style="list-style-type: none"> <li>• Base Flood Elevation (Rating Map Information): Added text to ‘Reporting Requirement’ referencing New/Rollover indicator ‘Z’.</li> <li>• Building Construction Date Type: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li> <li>• Building over Water Type: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li> <li>• Building Use Type: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li> <li>• Condominium Form of Ownership Indicator: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li> <li>• CRS Classification Credit Percentage: Revised text in ‘NOTE’ section regarding eligibility of CRS credit for Post-Firm elevated building policies where the LFE used for rating is 1 foot or more below the BFE.</li> <li>• Current Map Info – Base Flood Elevation: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li> <li>• Current Map Info – Community Identification Number: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li> <li>• Current Map Info – Flood Risk Zone: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li> <li>• Current Map Info – Map Panel Number: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li> <li>• Current Map Info – Map Panel Suffix: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li> <li>• Current Map Info – Prior Policy Number: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li> <li>• Elevation Certificate Indicator: Added text to ‘Elevation Requirements Matrix’ section referencing New/Rollover indicator ‘Z’.</li> </ul>

Summary of the May 2012 TRRP Plan updates (Change 16) – continued

<p>Part 4 – Data Dictionary (continued)</p>	<ul style="list-style-type: none"><li>• Elevation Difference: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li><li>• Grandfathering Type Code: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</li><li>• Obstruction Type: Added text to ‘Edit Criteria’ section referencing ‘or finished enclosure’ for Obstruction Types 24, 34, 50 and 54.</li></ul>
<p>Part 5 – Codes</p>	<ul style="list-style-type: none"><li>• Added text ‘or finished enclosure’ under category ‘Obstruction Type’ for obstruction types 24, 34, 50, and 54.</li></ul>

NATIONAL FLOOD INSURANCE PROGRAM  
TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN  
for the  
WRITE YOUR OWN (WYO) PROGRAM

Revision 1 ..... January 1, 1992  
Revision 2 ..... March 1, 1995  
Revision 3 ..... October 1, 1997  
Revision 4 ..... October 1, 2001  
    Changes 1 & 2..... May 1, 2002  
    Change 3..... October 1, 2002  
    Change 4..... May 1, 2003  
    Change 5..... October 1, 2003  
    Change 6..... May 1, 2004  
    Change 6.1..... February 1, 2005  
    Change 7..... May 1, 2005  
    Change 7 (Revised)..... May 1, 2005  
    Change 8..... October 1, 2005  
    Change 8.1..... October 1, 2005  
    Change 9..... May 1, 2006  
    Change 10..... May 1, 2008  
    Change 11..... May 1, 2008  
    Change 12..... May 1, 2008  
    Change 13..... October 1, 2009  
    Change 13.1..... October 1, 2009  
    Change 13.2..... October 1, 2009  
    Change 14..... January 1, 2011  
    Change 15..... October 1, 2011  
    Change 16..... May 1, 2012





D. Expense Constant

The Expense Constant in effect as of the effective date of the policy term is to be included in the written premium on a per policy basis. **Effective May 1, 2003, the Expense Constant will be zero dollars.**

E. Amounts of Insurance

Total amounts of insurance must be reported for each of the three coverages separately (building, contents, and ICC). The basic limits and additional limits for building and contents, and the ICC coverage limit, will be determined and recorded separately by the NFIP/WYO System.

F. Policy Term

WYO companies may offer a 1-year policy term. The policy term is to be recorded on a per-policy basis according to the policy effective date. No mid-term endorsement of the policy can change the policy term.

G. Catastrophe Losses

Under the NFIP, there are at present two catastrophe designations. These are:

1. FICO designation
2. FEMA Disaster Declaration

Each loss shall be identified by the proper catastrophe designation, when applicable, in addition to other recording requirements. WYO companies will report only the FICO designation that is provided to them.

H. Deductible Amount

Each policy must be identified by the appropriate deductible amount applicable to the insurance policy.

I. Geographical Division: Community Number, Flood Risk Zone

The appropriate coding shall be recorded on all policy transactions. Information regarding a community's status in the NFIP and valid flood risk zones is provided to WYO companies.

J. Classification

The appropriate classification data shall be recorded on all policy transactions. The classification data are to be reported unless the data element is

designated as optional (N) or is not listed in Part 3, Section A, of this Plan. The classification criteria under the NFIP are:

1. Building Occupancy
  - a. Single family
  - b. 2-4 family
  - c. Other residential
  - d. Nonresidential
  
2. Building Type
  - a. One floor
  - b. Two floors
  - c. Three or more floors
  - d. Split level
  - e. Manufactured (mobile) home or travel trailer on foundation
  - f. Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)
  
3. Basement/Enclosure/Crawlspace Type
  - a. Finished basement/enclosure
  - b. Unfinished basement/enclosure
  - c. None
  - d. Crawlspace
  - e. Subgrade Crawlspace
  
4. Special Ownership Type
  - a. Condominiums - unit or association
  - b. State government
  
5. Special Building Status Type
  - a. Building in course of construction
  - b. Principal residence
  
6. Obstruction Type (combinations are possible)
  - a. Free of obstruction underneath elevated lowest floor
  - b. With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure underneath the lowest elevated floor
  - c. With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure underneath the lowest elevated floor
  - d. With obstruction: machinery or equipment attached to the building and located underneath the lowest elevated floor

- e. Nonbreakaway walls/crawlspace or finished enclosure
  - f. With obstruction underneath lowest elevated floor
  - g. With obstruction: enclosure/crawlspace with proper openings not used in rating (not applicable in V zones)
  - h. With certification subgrade crawlspace (applicable to zones AE, A01-A30, unnumbered A, AO, AH, AOB, AHB)
  - i. Without certification subgrade crawlspace (applicable to all zones)
  - j. With Enclosure: With elevator below the BFE in A zones
  - k. With Obstruction: With elevator below the BFE in V zones
7. Lowest Floor Elevation Relative to the Base Flood Elevation or Base Flood Depth
- This information is recorded as:
- a. Lowest Floor Elevation (LFE)
  - b. Base Flood Elevation (BFE)
  - c. Lowest Adjacent Grade (LAG)
  - d. LFE Elevation Difference to BFE or BFD
8. Special Certifications
- a. Floodproofing certification
  - b. Elevation certification - FEMA form or equivalent documentation
  - c. Other elevation certificates
  - d. V-Zone Risk Factor Rating Form - FEMA 81-25
  - e. Unnumbered V Zone Certification to standards of CFR 44, Sec. 60.3(e) (4)
  - f. Coastal Barrier Resources Act (CBRA)
9. Program Status
- a. Emergency Program - Post-September 30, 1982, Construction
  - b. Emergency Program - All other
  - c. Pre-FIRM Regular Program
  - d. V-Zone 1975-81 Post-FIRM Regular Program
  - e. V-Zone 1981 Post-FIRM Regular Program
  - f. Other Post-FIRM Regular Program

K. Effective Dates and Expiration Dates

On premium entries for new business and renewals, the policy effective and expiration dates are recorded.

On endorsements changing premiums, amounts of insurance, previously recorded policy classification, and/or geographical division information, the policy effective date, policy expiration date, and effective date of change must be reported.

L. Changes in Policies by Endorsement

Changes to the policy records can be made by endorsement. Each endorsement must bear the effective date of the policy and the effective date of the change, as well as the transaction date to facilitate the assignment of exposure, amount of insurance, premium and loss to the proper classification, risk zone, community, and program type in the NFIP Actuarial Information System. This level of detail allows for reconciliation with WYO company financial reports for financial control purposes.

M. Adjustments

Adjustment of errors in the original entries reported are to be made by the use of the appropriate correction transaction or in some cases by the use of a different transaction type.

The NFIP/WYO System requires that all adjustments to the policy and claims record be reconciled. Special care must be given to ensure changes to classification, geographical division, premiums, amount of insurance, and all claims-related data elements are processed correctly as they have a direct bearing on the information used to maintain financial control of the WYO Program.

N. Accounting Date (WYO Transaction Date)

The date on which a policy, loss, or loss adjustment related transaction was recorded on the books of the insurer shall be recorded to facilitate the updating of experience compilations.

**III. SPECIAL DEFINITIONS**

A. Number of Claims

In the NFIP, cases, claims, and closed without payments are counted by coverage. The number of losses is counted by policy. Thus, up to three cases, claims, or closed without payments (one for each of the building, contents, and ICC coverages) may be associated with one policyholder loss. Each loss under a policy is identified in this Plan by a date of loss.

**DATA ELEMENT: Base Flood Elevation (Rating Map Information)**

**ALIAS:** BFE, 100 Year Flood Elevation, 1% Chance of Flooding

**ACRONYM:** Direct (CMF) Base-Fld-Elev-Ft  
Direct (PMF) Base-Flood-Elevation (PMF)  
WYO (PMF) BASE-FLOOD

**FILE:** Policy Master (PMF)  
Claims Master (CMF)  
Elevation Certificate Master (ECMF)  
Actuarial (APOL)

**DESCRIPTION:**

Base Flood Elevation (BFE) is the elevation (or depth in zone AO) at which there is a 1% chance per year of flooding as shown on effective FIRM in tenths of feet. Value of 9999.0 indicates the field is not reported and/or used for this policy.

**Floodproofed Policies:**

For floodproofed policies effective on or after May 1, 2005, the **actual value** for the LFE, BFE, and elevation difference should be reported. The lowest floor elevation must be at least one foot above the BFE in order to use the floodproofing certificate.

**EDIT CRITERIA:** Numeric - may be positive or negative

**LENGTH:** 6 with an implied decimal of one position

**DEPENDENCIES:** Information is obtained from the Flood Insurance application (**Construction Data Section**) and the Elevation Certificate.

**SYSTEM FUNCTION:** Used in computing the elevation difference between lowest floor and BFE to be used in rating calculations.

**REPORTING REQUIREMENT:**

Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006.

If the original new business date is on or after October 1, 2011, elevation rating information (BFE, LFE and Elevation Difference) is required on Post-FIRM buildings in zones AH, AO, AOB, AHB and unnumbered 'A', with the exception of policies reported with New/Rollover indicator 'R' or 'Z'. Refer to the '**Elevation Requirements Matrix**' under data element 'Elevation Certificate Indicator' in the TRRP manual for specific information regarding zones AH, AO, AOB, AHB and unnumbered 'A'.

**DATA ELEMENT: Base Flood Elevation (Rating Map Information)**  
(Cont'd.)

**REPORTING REQUIREMENT:** (Cont'd.)

Unnumbered 'A' zone policies, Preferred Risk policies, MPPP policies, Alternative policies, Group Flood policies, Provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE. Leased Federal Properties (Risk Rating Method 'F') are allowed to report default value 9999.0, if using tentative rates.

**NOTE:** For policies effective prior to May 1, 2006, it is still advisable to continue reporting the BFE and LFE (other than 9999.0), if available, in order to calculate the correct elevation difference.

**DATA ELEMENT:** Building Construction Date Type

**ALIAS:** None

**ACRONYM:** WYO (PMF) BLDG-CONST-DATE-TYPE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This indicates the type of original building construction date submitted.

**EDIT CRITERIA:** Alphanumeric, Acceptable values:

- 1 - Building Permit Date
- 2 - Date of Construction
- 3 - Substantial Improvement Date
- 4 - Manufactured (Mobile) Homes located in a Mobile Home Park or Subdivision:  
Construction Date of Mobile Home Park or Subdivision Facilities
- 5 - Manufactured (Mobile) Homes located outside a Mobile Home Park or Subdivision:  
Date of Permanent Placement

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can be reported with blanks.
- Contents-only coverage policies can be reported with blanks.
- Policies with Risk Rating methods '3', '6', '8', 'F', '7', 'P', 'Q' (Preferred Risk), '9' (MPPP), or 'G' (Group Flood), can be reported with blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with 1, 2, 3, 4, 5, or blank regardless of the original new business date.

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**DATA ELEMENT:** Building over Water Type

**ALIAS:** None

**ACRONYM:** WYO (PMF) BLDG-WATER-TYPE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This is the type code that determines if the insured building is not over water, partially over water, or fully/entirely over water.

**EDIT CRITERIA:** Alphanumeric, Acceptable Values:

- 1 - Not over Water
- 2 - Partially over Water
- 3 - Fully/Entirely over Water

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks.
- Policies with original new business dates on or after October 1, 2009, reported with Risk Rating methods '7', 'P', 'Q' (Preferred Risk), '9' (MPPP), or 'G' (Group Flood), can report blanks.
- Policies with original new business dates on or after October 1, 2009, reported with Risk Rating methods '1' (Manual), '2' (Specific), '3' (Alternative), '4' (V-Zone Risk Factor Rating), '5' (Underinsured Condo), '6' (Provisional), '8' (Tentative), 'A' (Optional Post '81 V Zone), 'S' (Special Rates) or 'F' (Leased Federal Properties) are not allowed to report blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can only be reported with '1', '2', '3', or blank regardless of the original new business date.
- Policies with Elevated Building indicator 'N' must report a '1' if original new business dates are on or after October 1, 2009.
- Policies reported with Building over Water Type '3' and original construction dates on or after 10/1/82 are ineligible for flood insurance.

**DATA ELEMENT:** Building Use Type

**ALIAS:** None

**ACRONYM:** WYO (PMF) BLDG-USE-TYPE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This type code will identify the specific usage of the insured building.

**EDIT CRITERIA:** Alphanumeric, Acceptable values:

- 01 - Main House/Building
- 02 - Detached Guest House
- 03 - Detached Garage
- 04 - Agricultural Building
- 05 - Warehouse
- 06 - Poolhouse/Clubhouse/Other Recreational Building
- 07 - Tool/Storage Shed
- 08 - Other

**LENGTH:** 2

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the Building Use Type.
- Contents-only coverage policies can report blanks in the Building Use Type.
- Policies with Risk Rating methods '3' (Alternative), '6' (Provisional), '8' (Tentative), 'F' (Leased Federal Properties), '7', 'P', 'Q' (Preferred Risk), '9' (MPPP), or 'G' (Group Flood), can report blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with '01', '02', '03', '04', '05', '06', '07', '08' or blank regardless of the original new business date.

**DATA ELEMENT:** Condominium Form of Ownership Indicator

**ALIAS:** None

**ACRONYM:** WYO (PMF) CONDO-OWN-IND

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This indicates if the insured property is owned as a condominium.

**EDIT CRITERIA:** Alpha, Acceptable values:

Y - Yes (condo)  
N - No (not condo)

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks.
- Policies with Risk Rating methods '3' (Alternative), '6' (Provisional), '8' (Tentative), 'F' (Leased Federal Properties), '7', 'P', 'Q' (Preferred Risk), '9' (MPPP), or 'G' (Group Flood), can report blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with 'Y', 'N' or blank regardless of the original new business date. ■

**DATA ELEMENT: Condominium Indicator**

**ALIAS:** None

**ACRONYM:** WYO (PMF) CONDO

**FILE:** Policy Master (PMF)  
Recertification Master (RCMF)  
Actuarial (APOL)

**DESCRIPTION:**

This is an indicator of what property is being insured.

The property may be:

1. Not a condominium (N).
2. An individual condominium unit owned by a unit owner, or by a condominium association (U).
3. The entire condominium building owned by the association insuring building common elements as well as building elements (additions and alterations) within all units in the building, not eligible under Condominium Master Policy (A).
4. The entire residential condominium building owned by the association eligible under Condominium Master Policy, insuring the entire condominium building common elements as well as building elements (additions and alterations) within all units in the building, (H) for High-Rise or (L) for Low-Rise.

Note: Effective May 1, 2008, condominium indicator "T" (Townhouse/Rowhouse condominium unit) will not be used for Preferred Risk Policies (PRPs). PRPs will be reported with condominium indicator value "N", "U", or "A". Condominium indicator "U" will designate the property as a condominium unit or townhouse/rowhouse condominium unit for PRPs. Residential condominium associations eligible under the Residential Condominium Building Association Policy (RCBAP, condominium indicator "H" or "L") are not eligible for the PRP.

Residential Condominiums

Residential condominiums are basically four types:

1. A single-family detached building - The condominium association may insure the building under Condominium Master Policy using the low-rise limits of coverage and rates. The RCBAP is used.
2. Townhouse/Rowhouse type with a separate entrance for each unit - The individual unit and its contents may be separately insured under the Dwelling Form. These are designated as single-family occupancy, single-unit dwellings, and are rated as single-family based on the lowest floor elevation of the unit.

**DATA ELEMENT: CRS Classification Credit Percentage**

**ALIAS:** CRS Credit

**ACRONYM:** Direct (PMF) CRS-DISCOUNT-PCT  
WYO (PMF) CRS\_CLASS

**FILE:** Community Master File (COMF)  
Policy Master File (PMF)  
Community Rating System Table (COMR)

**DESCRIPTION:**

The Community Rating System (CRS) Classification Credit Percentage that is used to rate the policy.

The insurance premium credit is based on whether a property is in or out of the Special Flood Hazard Area (SFHA), i.e., the A and V zones as shown on the community's Flood Insurance Rate Map. The premium credit for properties in the SFHA increases according to a community's CRS class. The credit for properties outside of the SFHA is 10 percent for Class 1-6 communities and 5 percent for Class 7-9 communities because premiums in these areas are already relatively low and can be lowered further through the Preferred Risk Policy. Also, most of the activities undertaken to qualify for those classes are implemented only in the floodplain.

The CRS classifications and flood insurance premium credits are shown below:

<u>Classes</u>	<u>SFHA Credit*</u>	<u>Non-SFHA Credit</u>
1	45% **	10% **
2	40% **	10% **
3	35% **	10% **
4	30% **	10% **
5	25% **	10% **
6	20% **	10% **
7	15% **	5% **
8	10% **	5% **
9	5%	5%
10	0%	0%

\*For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

\*\*These percentages are subject to change. Always refer to the Flood Insurance Manual for the latest information.

**NOTE:**

The CRS credits will **not** apply to the following categories and the CRS Classification Credit Percentage **should be reported as zero**.

- Preferred Risk Policies, Mortgage Portfolio Protection Program (MPPP) Policies, Group Flood Policies.

**DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)**

**DESCRIPTION: (Cont'd.)**

- Post-FIRM non-elevated building policies issued or renewed effective on or after May 1, 2008, where the Lowest Floor Elevation (LFE) used for rating is 1 foot or more below the Base Flood Elevation (BFE), mapped in A zones (AE, A01-A30, unnumbered A, AO, AH) or V zones (unnumbered V, VE, V01-V30), reported with a blank obstruction type.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is '0', mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction types 10, 15, or 40.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is '1', mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction types 20, 24, 30, 34, 50, 54, 60, or 92.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is '2', mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction types 20, 24, 30, 34, 50, 54, 60, or 92.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is '3', mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction types 50, 54, or 60.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is '0', mapped in zones unnumbered V, VE, or V01-V30, and reported with obstruction types 10 or 40.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is '1', mapped in zones unnumbered V, VE, or V01-V30, and reported with obstruction types 24, 34, 50, 54, 60, or 96.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where

**DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)**

**DESCRIPTION: (Cont'd.)**

the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is '2', mapped in zones unnumbered V, VE, or V01-V30, and reported with obstruction types 50, 54, 60, 97, or 98.

- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is '3', mapped in zones unnumbered V, VE, or V01-V30, and reported with obstruction types 50, 54, or 60.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is '1', mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction type 92.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is '2', mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction type 92.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is '1', mapped in zones unnumbered V, VE, or V01-V30 and reported with obstruction type 96.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is '2', mapped in zones unnumbered V, VE, or V01-V30 and reported with obstruction types 97 or 98.

For policies issued or renewed effective on or after May 1, 2008, the CRS Classification Credit Percentage is **allowed** for the following categories:

- Post-FIRM non-elevated building policies effective on or after May 1, 2008, with elevation difference equal to or greater than zero, mapped in A zones (AE, A01-A30, unnumbered A, AOB, AHB) or V zones (unnumbered V, VE, V01-V30), reported with a blank obstruction type.
- Policies with Post-FIRM Indicator 'Y', regardless of elevation difference, mapped in A zones (AE, A01-A30, unnumbered A, AO, AH), reported with obstruction type 70 (With Certification sub-grade crawlspace). **Note: The insured must provide a letter from**

**DATA ELEMENT:** CRS Classification Credit Percentage (Cont'd.)

**DESCRIPTION:** (Cont'd.)

a community official certifying that the subgrade crawlspace was built in compliance with the NFIP requirements for crawlspace construction, as outlined in FEMA Technical Bulletin 11-01. Also refer to TRRP Data Element 'Obstruction Type' for additional information on subgrade crawlspace.

- Post-FIRM elevated building policies, regardless of elevation difference, mapped in V zones (unnumbered V, VE, V01-V30), reported with obstruction type 30.
- Post-FIRM elevation-rated policies with elevation difference equal to or greater than zero, mapped in A zones (AE, A01-A30, unnumbered A, AOB, AHB) or V zones (unnumbered V, VE, V01-V30), reported with any valid obstruction type.
- Pre-FIRM policies (with and without elevation) mapped in A zones (AE, A01-A30, unnumbered A, AO, AH) or V zones (VE, V01-V30, unnumbered V), reported with any valid obstruction type.
- Post-FIRM non-elevated building policies, not elevation rated in AO or unnumbered A zones.
- Pre-FIRM and Post-FIRM policies (with and without elevation) mapped in B, C, D, X, A99, AR/AR dual zones, reported with any valid obstruction type.
- Pre-FIRM policies reported with Elevated Building indicator 'N', obstruction type 70 or 80, and Basement/Enclosure/Crawlspace Type '4' (Subgrade crawlspace).
- Effective October 1, 2011, Post-FIRM elevated building policies with elevators located below the BFE, mapped in A or V zones, and reported with obstruction types 90, 94, or 95. Refer to TRRP Data Element 'Obstruction Type' for additional information on elevated buildings with elevators.

**NOTE:**

Since **Obstruction type 60** is a default value for 'unknown', WYO companies are encouraged to verify the reported obstruction type for insured properties. Obstruction type 60 should be used carefully as this will impact the CRS credit percentage.

Effective May 1, 2008, please refer to the **CRS Matrices** on the following pages in determining CRS eligibility/ineligibility.

**EDIT CRITERIA:** Numeric, see preceding table of credits for acceptable values.

**LENGTH:** 2

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application and the NFIP Flood Insurance Manual.

**SYSTEM FUNCTION:** Premium Computation

**REPORTING REQUIREMENT:** Required

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**DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)**

**CRS REPORTING REQUIREMENTS - Effective May 1, 2008:**

A. Introduction

Effective May 1, 2008, flood insurance policies for most buildings that are rated as having the lowest floor 1 foot or more below the Base Flood Elevation (BFE) will no longer be eligible for the community's CRS discount.

The following CRS Matrices are provided to assist WYO companies in quickly and accurately determining an affected building's eligibility or ineligibility for the CRS discount on the basis of the building's reported elevation difference, obstruction type, and flood risk zone.

B. CRS Matrices

**Post-FIRM AE, A01-A30 Zones**

	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation (+999) Tentative or Provisional Rates Only
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES
90	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

**Notes:**

'NO' = CRS discount is not allowed (**report CRS discount as zero**)

'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd)

Post-FIRM Unnumbered A Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE or LFE below HAG (-)	Zero or above the BFE or above HAG (+)	No Elevation (+999)
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES
90	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

Notes:

- 'NO' = CRS discount is not allowed (report CRS discount as zero)
- 'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd)

Post-FIRM AO, AH Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth(+)	No Elevation or Rated Using Tentative or Provisional Rates(+999)
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES
90	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

Notes:

- 'NO' = CRS discount is not allowed (report CRS discount as zero)
- 'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Post-FIRM AOB, AHB Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth (+)	No Elevation (+999) (AOB only)
Blank (Non-elevated buildings only)	N/A	YES	YES
10	N/A	YES	YES
15	N/A	YES	YES
20	N/A	YES	YES
24	N/A	YES	YES
30	N/A	YES	YES
34	N/A	YES	YES
40	N/A	YES	YES
50	N/A	YES	YES
54	N/A	YES	YES
60	N/A	YES	YES
70	YES	YES	YES
80	N/A	YES	YES
90	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)

'YES' = CRS discount is allowed

**DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)**

**CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)**

**Post-FIRM VE, V01-V30, Unnumbered V Zones**

	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation Unnumbered V Zone or Rated Using Tentative or Provisional Rates(+999)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	N/A	N/A	N/A
20	NO	YES	YES
24	NO	YES	YES
30	YES	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	N/A	N/A	N/A
80	NO	YES	YES
90	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

**Notes:**

'NO' = CRS discount is not allowed (report CRS discount as zero)  
 'YES' = CRS discount is allowed

Obstruction Types 15 and 70 are not applicable to zones VE, V01-V30, and unnumbered V.

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM AE, A01-A30, Unnumbered A Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE -or- BFE or LFE below HAG (-)	Zero or above the BFE -or- BFE or LFE Above HAG(+)	No Elevation (+999)
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	YES	YES	YES
80	YES	YES	YES
90	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)  
 'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM AO, AH Zones

	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth(+)	No Elevation (+999)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	YES	YES	YES
80	YES	YES	YES
90	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)

'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM AOB, AHB Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth (+)	No Elevation (+999) AOB only
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	YES	YES	YES
80	YES	YES	YES
90	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)

'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM VE, V01-V30, Unnumbered V Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation (+999)
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	N/A	N/A	N/A
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	N/A	N/A	N/A
80	YES	YES	YES
90	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)  
 'YES' = CRS discount is allowed

Obstruction Types 15 and 70 are not applicable to zones VE, V01-V30, and unnumbered V.

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM and Post-FIRM B, C, D, X, A99, AR/AR Dual Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation (+999)
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	N/A	N/A	N/A
80	YES	YES	YES
90	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)  
 'YES' = CRS discount is allowed

Obstruction Type 70 is not applicable to B, C, D, X, A99, AR/AR Dual zones.

**DATA ELEMENT:** Current Map Info - Base Flood Elevation

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-BASE-FLOOD

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map Base Flood Elevation (BFE) for the property.

**Note:** This data element is not used for rating.

**EDIT CRITERIA:** Numeric - may be positive or negative

**LENGTH:** 6 with an implied decimal of one position

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report 9999.0 in the current BFE.
- If the Grandfathering Type code is '1' or blank, policies will report 9999.0 in the current BFE.
- If the Grandfathering Type code is '2' or '3' and the Post-FIRM construction indicator is 'N' and Current Map Info - Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE can be reported with any elevation, including default value 9999.0.
- If the Grandfathering Type code is '2' or '3' and the Post-FIRM construction indicator is 'Y' and Current Map Info - Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE cannot be reported with 9999.0.
- If the Grandfathering Type code is '2' or '3', the current BFE can be reported as 9999.0 only if the Current Map Info - Flood Risk Zone is unnumbered V, unnumbered A, AO, AR, A99, B, C, D, or X.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report 9999.0.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with any Current Map Information - Base Flood Elevation including default value 9999.0 regardless of the original new business date.

**DATA ELEMENT:** Current Map Info - Community Identification Number

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-COMM-ID

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map Community ID Number for the property.

This data element is not used for rating.

**EDIT CRITERIA:** Alphanumeric - if numeric, must be 6 digits

**LENGTH:** 6

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Community ID Number.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Community ID Number.
- If the Grandfathering Type code is '2' '3', the current Community ID Number must be reported with a valid community number.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with any valid community identification number or blanks, regardless of the original new business date.

**DATA ELEMENT: Current Map Info - Flood Risk Zone**

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-FLOOD-ZONE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map FIRM zone for the property.

This data element is not used for rating.

**EDIT CRITERIA:** Alphanumeric, Acceptable Values:

- A - Special Flood with no Base Flood Elevation on FIRM
- AE, A1-A30 - Special Flood with Base Flood Elevation on FIRM
- A99 - Special Flood with Protection Zone
- AH, AHB\* - Special Flood with Shallow Ponding
- AO, AOB\* - Special Flood with Sheet Flow
- X, B - Moderate Flood from primary water source. Pockets of areas subject to drainage problems
- X, C - Minimal Flood from primary water source. Pockets of areas subject to drainage problems
- D - Possible Flood
- V - Velocity Flood with no Base Flood Elevation on FIRM
- VE, V1-V30 - Velocity Flood with Base Flood Elevation on FIRM
- AE, VE, X - New zone designations used on new maps starting January 1, 1986, in lieu of A1-A30, V1-V30, and B and C
- AR - A Special Flood Hazard Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection

**DATA ELEMENT: Current Map Info - Flood Risk Zone (Cont'd.)**

**EDIT CRITERIA: (Cont'd.)**

AR Dual Zones - Areas subject to flooding from failure of the flood protection system (Zone AR) which also overlap an existing Special Flood Hazard Area as a dual zone. Dual zones must be converted to a three-character designation and reported as follows:

- ARE\* - converted from AR/AE  
- converted from AR/A1-A30
- ARH\* - converted from AR/AH
- ARO\* - converted from AR/AO
- ARA\* - converted from AR/A

\*AHB, AOB, ARE, ARH, ARO, and ARA are not risk zones shown on a map, but are acceptable values for rating purposes.

**LENGTH: 3**

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Flood Risk Zone.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Flood Risk Zone.
- If the Grandfathering Type code is '2' or '3', the current Flood Risk Zone must be reported with a valid flood zone.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with any valid flood risk zone or blanks, regardless of the original new business date. ■

**DATA ELEMENT:** Current Map Info - Map Panel Number

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-MAP-PANEL

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map panel number for the property.

This data element is not used for rating.

**EDIT CRITERIA:** Alphanumeric; must be all numerals or all blanks.

**LENGTH:** 4

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Map Panel Number.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Map Panel Number.
- If the Grandfathering Type code is '2' or '3', the Current Map Info - Map Panel Number cannot be reported with all blanks or all zeros.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with any valid map panel number or blanks, regardless of the original new business date.

**DATA ELEMENT:** Current Map Info - Map Panel Suffix

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-MAP-SUFFIX

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map panel suffix for the property.

This data element is not used for rating.

**EDIT CRITERIA:** Alphabetic

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blank in the current Map Panel Suffix.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Map Panel Suffix.
- If the Grandfathering Type code is '2' or '3', the Current Map Info - Map Panel Suffix cannot be reported with blanks.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with any valid map panel suffix or blanks, regardless of the original new business date. ■

**DATA ELEMENT:** Current Map Info - Prior Policy Number

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-PRIOR-POLNUM

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

For a new business transfer or rollover, the prior policy number will be reported.

**EDIT CRITERIA:** Alphanumeric

**LENGTH:** 10

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required for Grandfathering Type Code '3'.

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the CMI - Prior Policy Number.
- If the Grandfathering Type code is '1', '2', or blank, policies can report blanks or, if optionally entered, the prior policy number in the CMI - Prior Policy Number.
- If the Grandfathering Type code is '3', the CMI - Prior Policy Number must not be blank.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with any valid policy number or blanks, regardless of the original new business date.

**DATA ELEMENT: Elevation Certificate Indicator (Cont'd.)**

Elevation Requirements for Post-FIRM zone AO, AH, AOB, AHB, unnumbered A policies effective October 1, 2011

Applicable to: Post-FIRM 'Y' policies with original new business dates on or after October 1, 2011 Optional for policies reported with New/Rollover indicator 'R' or 'Z'. Excludes policies reported with Risk Rating Method '8' (Tentative rated) or '6' (Provisionally rated).

Zone	BFE	LFE	Elevation Difference	Rates Permitted
Unnumbered A	Any value, including default 9999.0	Any value, (default 9999.0 not permitted)	Any value, (default +999 not permitted)	<p>Post-FIRM Unnumbered Zone A Rate Table</p> <p>Use any applicable rates under Type of Elevation Certificate categories "No Base Flood Elevation" or "With Base Flood Elevation".</p> <p>Exception: Category "No Elevation Certificate" is only permitted for policies reported as Risk Rating Method '2' (SFR).</p>
AH	Any value, (default 9999.0 not permitted)	Any value, (default 9999.0 not permitted)	Any value, (default +999 not permitted)	<p>Post-FIRM AO, AH Rate Table</p> <p>Use "Without Certification of Compliance or Elevation Certificate" if the elevation difference is less than zero.</p> <p>Use "With Certification of Compliance" if the elevation difference is equal to or greater than zero.</p>
AHB	Any value, (default 9999.0 not permitted)	Any value, (default 9999.0 not permitted)	Any value equal to or greater than zero, (default +999 not permitted)	<p>Post-FIRM AO, AH Rate Table</p> <p>Use "With Certification of Compliance" if the elevation difference is equal to or greater than zero. Policies can be reported with Post-FIRM indicator 'Y' or 'N' if the criteria were met.</p> <p>Note: If the elevation difference is less than zero, policy will receive rating error.</p>

**DATA ELEMENT: Elevation Certificate Indicator (Cont'd.)**

Elevation Requirements for Post-FIRM zone AO, AH, AOB, AHB, unnumbered A policies effective October 1, 2011  
(Cont'd.)

Zone	BFE	LFE	Elevation Difference	Rates Permitted
AO	Any value, (default 9999.0 not permitted)	Any value, (default 9999.0 not permitted)	Any value, (default +999 not permitted)	Post-FIRM AO, AH Rate Table  Use "Without Certification of Compliance or Elevation Certificate" if the elevation difference is less than zero.  Use "With Certification of Compliance" if the elevation difference is equal to or greater than zero.
AOB	Any value, including default 9999.0	Any value, including default 9999.0	Any value equal to or greater than zero, including default +999	Post-FIRM AO, AH Rate Table  Use "With Certification of Compliance" if the elevation difference is equal to or greater than zero -or- reported as default +999. Policies can be reported with Post-FIRM indicator 'Y' or 'N' if the criteria were met.  Note: If the elevation difference is less than zero, policy will receive rating error.

**DATA ELEMENT:** Elevation Certification Date

**ALIAS:** None

**ACRONYM:** (PMF) ELEV-CERT-DT

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The date that the Elevation Certificate data was certified by the surveyor, engineer, or architect.

**EDIT CRITERIA:** Numeric, Date Format: YYYYMMDD

**LENGTH:** 8

**DEPENDENCIES:** Information is obtained from the application and the Elevation Certificate.

**SYSTEM FUNCTION:** Used to verify the reporting of Lowest Adjacent Grade and Diagram Number, and to analyze age of certification.

**REPORTING REQUIREMENT:** Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the elevation certification date is required based on reported New/Rollover Indicator.

**DATA ELEMENT: Elevation Difference**

**ALIAS:** Elevation

**ACRONYM:** Direct (PMF) Elev-Difference  
WYO (PMF) ELEV-DIFF

**FILE:** Policy Master (PMF)  
Claim Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

Difference between the elevation of the lowest floor used for rating or the floodproofed elevation and the base flood elevation (BFE), or base flood depth, as appropriate. Round to nearest higher elevation difference in whole feet using .5 as the midpoint.

This data is reported only if the policy is elevation rated.

Entry of +999 indicates the field is not reported and/or used for this policy.

**EDIT CRITERIA:** Numeric, may be positive or negative

**LENGTH:** 4

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Rating Element

**REPORTING REQUIREMENT:** Required

**NOTE:**

If the elevation difference is reported with a value of +999, the BFE and the Lowest Floor Elevation (LFE) must be reported with a value of 9999.0.

If the elevation difference is reported with a value other than +999, the BFE and the LFE should not be reported with 9999.0. Unnumbered 'A' Zone policies, Alternative policies, PRP policies, Leased Federal Property policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE and LFE. Leased Federal Properties (Risk Rating Method 'F') are allowed to report default value 9999.0, if using tentative rates.

If the original new business date is on or after October 1, 2011, elevation rating information (BFE, LFE and Elevation Difference) will now be required on Post-FIRM buildings in zones AH, AO, AOB, AHB and unnumbered 'A', with the exception of policies reported with New/Rollover indicator 'R' or 'Z'. Refer to the '**Elevation Requirements Matrix**' under data element 'Elevation Certificate Indicator' in the TRRP manual for specific information regarding zones AH, AO, AOB, AHB and unnumbered 'A'.

**DATA ELEMENT: Grandfathering Type Code (Cont'd.)**

**DEPENDENCIES:** (Cont'd.)

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.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

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.

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.

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, if applicable, 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.

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the Grandfathering Type Code.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - report '1' or blank.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with '1', '2', '3', or blanks regardless of the original new business date.

**DATA ELEMENT:** ICC Actual Expense

**ALIAS:** ICC Damage Amount, ICC Amount of Repairs

**ACRONYM:** (CMF) ICC-ACTL-EXP

**FILE:** Claims Master (CMF)

**DESCRIPTION:**

This is the full amount expended to bring the insured building into compliance with local floodplain management ordinances that meet minimum NFIP requirements. Unlike the Increased Cost of Compliance (ICC) claim payment, this amount is not limited by the amount of ICC coverage.

**EDIT CRITERIA:** Positive numeric in whole dollars

**LENGTH:** 10

**DEPENDENCIES:** Information is obtained from the adjuster's report.

**SYSTEM FUNCTION:** Premium and Loss Analysis  
Rate Analysis

**REPORTING REQUIREMENT:** Required on losses on or after June 1, 1997.

**DATA ELEMENT: Obstruction Type**

**ALIAS:** None

**ACRONYM:** WYO (PMF) OBSTRUCTION

**FILE:** Policy Master (PMF)  
Actuarial (APOL)

**DESCRIPTION:**

This describes the type of obstruction that may be present under an elevated building. An obstruction includes an enclosed area and/or machinery and equipment attached to the building below the lowest elevated floor.

Enclosed Area: An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

Certain areas are considered to be free of obstruction if the areas 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.

In zones other than V, V1-V30, and VE, unfinished enclosed areas constructed with openings, such as with parallel shear walls, open lattice walls, discontinuous foundation walls, or combination thereof, to facilitate the free movement of water, are not considered to be obstructions.

Machinery and equipment attached to a building below the lowest elevated floor and below the BFE are always considered to be obstructions, whether or not they are enclosed.

In Zones V, V1-V30, and VE, solid breakaway walls, nonbreakaway walls, or finished areas below the lowest elevated floor are always considered to be an obstruction.

**NOTE:** Elevators are considered to be enclosures/obstructions. ■

Subgrade Crawlspace: Buildings with subgrade crawlspaces are eligible for the community's CRS discount provided that they have a letter from a community official certifying that the subgrade crawlspace is built in compliance with the NFIP requirements for crawlspace construction, as outlined on pages 3-5 of **FEMA Technical Bulletin 11-01, Crawlspace Construction for Buildings Located in Special Flood Hazard Areas**. In addition to meeting the NFIP requirements applicable to all crawlspace construction in Special Flood Hazard Areas (SFHAs), buildings with subgrade crawlspaces must also meet special requirements for subgrade crawlspaces. These additional requirements are as follows:

- The interior grade of a crawlspace below the BFE must not be more than 2 feet below the lowest adjacent exterior grade (LAG).

**DATA ELEMENT: Obstruction Type (Cont'd.)**

**DESCRIPTION:** (Cont'd.)

- The height of the below-grade crawlspace, measured from the interior grade of the crawlspace to the top of the crawlspace foundation wall, must not exceed 4 feet at any point.
- There must be an adequate drainage system that removes floodwaters from the interior area of the crawlspace.
- The velocity of flood waters at the site should not exceed 5 feet per second for any crawlspace.

The full text of the NFIP requirements for subgrade crawlspace construction can be found in FEMA Technical Bulletin 11-01, which is available online at <http://www.fema.gov/pdf/fima/tb1101.pdf>.

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 10 - Free of obstruction (See NOTE)
- 15 - With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V Zones)
- 20 - With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or the elevation of the machinery or equipment is at or above the Base Flood Elevation
- 24 - With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor. The elevation of the machinery or equipment is below the Base Flood Elevation.
- 30 - With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation
- 34 - With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation

**DATA ELEMENT: Obstruction Type (Cont'd.)**

**EDIT CRITERIA: (Cont'd.)**

- 40 - With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation  
**NOTE:** Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery or equipment is at or above the Base Flood Elevation.
- 50 - With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor ■
- 54 - With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor ■
- 60 - With obstruction  
**NOTE:** Crawlspace without proper openings for Pre-FIRM construction without elevations may use Obstruction Type '60' when insufficient information exists to determine a more specific obstruction type.
- 70 - With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones) - **See Note below**
- 80 - Without Certification subgrade crawlspace (all zones) - **See Note below**
- 90 - With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE. CRS discount is allowed.
- 92 - With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.
- 94 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. CRS discount is allowed.

**DATA ELEMENT:** Obstruction Type (Cont'd.)

**EDIT CRITERIA:** (Cont'd.)

95 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE but no machinery and equipment (M&E) servicing the building is located below the BFE. CRS discount is allowed.

96 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage.

97 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE.

98 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE.

**LENGTH:** 2

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Rating Element

**REPORTING REQUIREMENT:** Required in SFHAs; Optional in non-SFHAs

**NOTE:**

- If the Elevated Building Indicator is 'N' (not elevated), then:
  1. Obstruction Type '10' cannot be reported on policies with Original New Business dates on or after October 1, 2001. For policies with Original New Business dates prior to October 1, 2001 (regardless of the policy effective date), obstruction type '10' is allowed.
  2. Obstruction Type reported as **blank** is allowed for any policy effective date, regardless of the Original New Business date.
  3. Obstruction Types '70' or '80' are allowed on policies with effective dates on or after May 1, 2008, regardless of the Original New Business date.

**OBSTRUCTION TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Free of obstruction	10
With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)	15
With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation	20
With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation	24
With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation	30
With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation	34
With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery/equipment is at or above Base Flood Elevation.)	40
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor	50
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor	54
With obstruction	60
With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)	70
Without Certification subgrade crawlspace (all zones)	80
With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE.	90
With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.	92
With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE.	94

With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE, but no machinery and equipment (M&E) servicing the building is located below the BFE. 95

With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage. 96

With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE. 97

With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE. 98

**OCCUPANCY TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Single-Family	1
Two- to Four-Family	2
Other Residential	3
Nonresidential	4

A summary of the May 2012 Edit Specifications updates (Change 10) is as follows:

Part 1 (1.2) - Instructions	New and Revised Edits effective May 1, 2012
Part 2 - Edits Dictionary	<p>PL049040: Base Flood Elevation (Rating Map Information)</p> <p>PL298010: Building Construction Date Type</p> <p>PL201010: Building over Water Type</p> <p>PL202010: Building Use Type</p> <p>PL218010: Condominium Form of Ownership Indicator</p> <p>PL139030: CRS Classification Credit Percentage</p> <p>PL139040: CRS Classification Credit Percentage</p> <p>PL216020: Current Map Info – Base Flood Elevation</p> <p>PL216030: Current Map Info – Base Flood Elevation</p> <p>PL223010: Current Map Info – Community Identification Number</p> <p>PL223020: Current Map Info – Community Identification Number</p> <p>PL215010: Current Map Info – Flood Risk Zone</p> <p>PL220010: Current Map Info – Map Panel Number</p> <p>PL221010: Current Map Info – Map Panel Suffix</p> <p>PL222010: Current Map Info – Prior Policy Number</p> <p>PI126020: Elevation Certificate Indicator</p> <p>PL036030: Elevation Difference</p> <p>PL036050: Elevation Difference</p> <p>PL036060: Elevation Difference</p> <p>PL021070: Flood Risk Zone (Rating Map Information)</p> <p>PL214020: Grandfathering Type Code</p> <p>PL048040: Lowest Floor Elevation</p> <p>PL041080: Risk Rating Method</p>

NATIONAL FLOOD INSURANCE PROGRAM  
EDIT SPECIFICATIONS  
FOR THE WRITE-YOUR-OWN PROGRAM  
MAY 1, 2004

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

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NEW AND REVISED EDITS EFFECTIVE MAY 1, 2012

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
BASE FLOOD ELEVATION (RATING MAP INFORMATION)	40	PL049040
BUILDING CONSTRUCTION DATE TYPE	10	PL298010
BUILDING OVER WATER TYPE	10	PL201010
BUILDING USE TYPE	10	PL202010
CONDOMINIUM FORM OF OWNERSHIP INDICATOR	10	PL218010
CRS CLASSIFICATION CREDIT PERCENTAGE	30 40	PL139030 PL139040
CURRENT MAP INFO - BASE FLOOD ELEVATION	20 30	PL216020 PL216030
CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER	10 20	PL223010 PL223020
CURRENT MAP INFO - FLOOD RISK ZONE	10	PL215010
CURRENT MAP INFO - MAP PANEL NUMBER	10	PL220010
CURRENT MAP INFO - MAP PANEL SUFFIX	10	PL221010
CURRENT MAP INFO - PRIOR POLICY NUMBER	10	PL222010
ELEVATION CERTIFICATE INDICATOR	20	PI126020
ELEVATION DIFFERENCE	30 50 60	PL036030 PL036050 PL036060
FLOOD RISK ZONE (RATING MAP INFORMATION)	70	PL021070
GRANDFATHERING TYPE CODE	20	PL214020
LOWEST FLOOR ELEVATION	40	PL048040
RISK RATING METHOD	80	PL041080

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EDIT DICTIONARY

DATA ELEMENT: BASE FLOOD ELEVATION (RATING MAP INFORMATION)

EDIT CRITERIA

-----

ORDER: 40  
EFFECTIVE: 10/01/1996 REVISED: 05/01/2012 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL049040 ERROR TYPE: CRITICAL  
ERROR MESSAGE: BASE FLOOD ELEVATION MUST HAVE A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

THE BASE FLOOD ELEVATION MUST BE REPORTED WITH A VALUE OTHER THAN THE DEFAULT (9999.0) IF ALL OF THE FOLLOWING ARE TRUE:

- ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/1997
- POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2006
- LOWEST FLOOR ELEVATION REPORTED (VALUE OTHER THAN 9999.0)
- ELEVATION DIFFERENCE REPORTED (VALUE OTHER THAN +999)

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2011, POST-FIRM BUILDINGS IN ZONES 'AH', 'AO', AND 'AHB' MUST REPORT THE BFE OTHER THAN DEFAULT VALUE 9999.0. UNNUMBERED 'A' AND 'AOB' ZONE POLICIES ARE ALLOWED TO REPORT 9999.0. THESE REQUIREMENTS WILL NOT APPLY TO POLICIES REPORTED WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z'.

EXCEPTION:  
UNNUMBERED 'A' ZONE POLICIES, GROUP FLOOD POLICIES, MPPP POLICIES, PROVISIONALLY RATED POLICIES, PRP POLICIES, ALTERNATIVE POLICIES AND TENTATIVELY RATED POLICIES ARE ALLOWED TO REPORT DEFAULT VALUE 9999.0.

LEASED FEDERAL PROPERTIES (RISK RATING METHOD 'F') ARE ALLOWED TO REPORT DEFAULT VALUE 9999.0, IF USING TENTATIVE RATES.

NOTE:  
FOR POLICIES EFFECTIVE PRIOR TO 05/01/2006 OR WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 10/1/1997, IT IS STILL ADVISABLE TO REPORT THE BFE, LFE AND ELEVATION DIFFERENCE WITH A VALUE OTHER THAN THE DEFAULT.

FOR FLOODPROOFED POLICIES:  
FOR POLICIES EFFECTIVE ON OR AFTER MAY 1, 2005, THE ACTUAL VALUE FOR THE LFE, BFE AND ELEVATION DIFFERENCE SHOULD BE REPORTED. THE LOWEST FLOOR ELEVATION (LFE) MUST BE AT LEAST ONE FOOT ABOVE THE BFE IN ORDER TO USE THE FLOODPROOFING CERTIFICATE.

EDIT DICTIONARY

DATA ELEMENT: BUILDING CONSTRUCTION DATE TYPE

BASIC INFORMATION

-----

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: BLDCONS-DTYP  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) ALPHANUMERIC CHARACTER

EDIT CRITERIA

-----

ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL298010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: BUILDING CONSTRUCTION DATE TYPE IS NOT A VALID CODE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7','9', 'P', 'Q', '3','6', '8', 'F' OR 'G' -OR-  
TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO (CONTENTS ONLY POLICIES),  
VALID CODES ARE 1, 2, 3, 4, 5, OR BLANK.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH  
1, 2, 3, 4, 5, OR BLANK REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

FOR ALL OTHER POLICIES:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009,  
VALID CODES ARE 1, 2, 3, 4, 5, OR BLANK.

IF ORIGINAL NEW BUSINESS DATES IS ON OR AFTER 10/1/2009,  
VALID CODES ARE 1, 2, 3, 4, OR 5.

EDIT DICTIONARY

DATA ELEMENT: BUILDING OVER WATER TYPE

BASIC INFORMATION

-----

FILE: POLICY                   STATUS: REQUIRED    ALIAS:  
FIELD NAME:    BLD-WATR-TYP  
UPDATE:        REPLACEMENT  
FORMAT:        ONE (1) ALPHANUMERIC CHARACTER

EDIT CRITERIA

-----

ORDER:           10  
EFFECTIVE:       10/01/2009   REVISED: 05/01/2012   CANCELLED:  
EDIT LEVEL:      EDIT PROCESSOR PROGRAM           EDIT TYPE: RELATIONAL  
ERROR CODE:      PL201010   ERROR TYPE: CRITICAL  
ERROR MESSAGE:   BUILDING OVER WATER TYPE IS NOT A VALID CODE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009 AND  
ELEVATED BUILDING INDICATOR IS 'Y',  
VALID CODES ARE '1', '2', '3', OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009 AND  
ELEVATED BUILDING INDICATOR IS 'Y',  
VALID CODES ARE '1', '2', OR '3'.

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009 AND  
ELEVATED BUILDING INDICATOR IS 'N',  
VALID CODES ARE '1' OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009 AND  
ELEVATED BUILDING INDICATOR IS 'N',  
VALID CODE IS '1'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/1/2009 AND  
RISK RATING METHOD '7', 'P', 'Q', '9', OR 'G' ARE ALLOWED TO  
REPORT BLANKS.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN ONLY BE REPORTED WITH  
'1', '2', '3' OR BLANK REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES REPORTED WITH BUILDING OVER WATER TYPE '3' AND ORIGINAL  
CONSTRUCTION DATE IS ON OR AFTER 10/1/82 ARE INELIGIBLE FOR FLOOD INSURANCE.

EDIT DICTIONARY

DATA ELEMENT: BUILDING USE TYPE

BASIC INFORMATION

-----

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: BLDG-USE-TYP  
UPDATE: REPLACEMENT  
FORMAT: TWO (2) ALPHANUMERIC CHARACTERS

EDIT CRITERIA

-----

ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL202010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: BUILDING USE TYPE IS NOT A VALID CODE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7', 'P', 'Q', '9', '3', '6', '8', 'F' OR 'G' -OR-  
TOTAL AMOUNT OF INSURANCE-BUILDING IS ZERO (CONTENTS ONLY POLICIES),  
VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, 08, OR BLANK.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH  
01, 02, 03, 04, 05, 06, 07, 08, OR BLANK REGARDLESS OF THE  
ORIGINAL NEW BUSINESS DATE.

FOR ALL OTHER POLICIES:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009,  
VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, 08, OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009,  
VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, OR 08.

EDIT DICTIONARY

DATA ELEMENT: CONDOMINIUM FORM OF OWNERSHIP INDICATOR

BASIC INFORMATION  
-----

FILE: POLICY                   STATUS: REQUIRED   ALIAS:  
FIELD NAME:   CONDO-OWNIND  
UPDATE:       REPLACEMENT  
FORMAT:       ONE (1) ALPHABETIC CHARACTER

EDIT CRITERIA  
-----

ORDER:           10  
EFFECTIVE:       10/01/2009   REVISED: 05/01/2012   CANCELLED:  
EDIT LEVEL:      EDIT PROCESSOR PROGRAM           EDIT TYPE: RELATIONAL  
ERROR CODE:      PL218010   ERROR TYPE: CRITICAL  
ERROR MESSAGE: CONDOMINIUM FORM OF OWNERSHIP INDICATOR IS NOT A VALID CODE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH RISK RATING METHODS '7', 'P', 'Q', '9', '3', '6', '8', 'F' OR 'G'  
CAN REPORT BLANKS.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH  
'Y', 'N', OR BLANK REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009,  
VALID CODES ARE 'Y', 'N', OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009  
AND CONDOMINIUM INDICATOR IS 'A', 'U', 'H', OR 'L',  
MUST BE 'Y' -  
OTHERWISE, MUST BE 'Y' OR 'N'.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

EDIT CRITERIA

-----

ORDER: 30

EFFECTIVE: 10/01/1991 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL139030 ERROR TYPE: CRITICAL

ERROR MESSAGE: CRS CLASSIFICATION CREDIT PERCENTAGE IS NOT APPLICABLE FOR THIS TYPE OF POLICY - MUST BE REPORTED AS ZERO.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7', 'P', 'Q' (PRP), '9' (MPPP), OR 'G' (GROUP FLOOD), CRS CREDIT PERCENTAGE MUST BE ZERO.

FOR POLICIES ISSUED OR RENEWED EFFECTIVE ON OR AFTER MAY 1, 2008, WHERE THE LOWEST FLOOR ELEVATION (LFE) USED FOR RATING IS 1 FOOT OR MORE BELOW THE BASE FLOOD ELEVATION (BFE), CRS CREDIT PERCENTAGE IS NOT ALLOWED AND MUST BE REPORTED AS ZERO FOR THE FOLLOWING:

1. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y', BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0', MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION TYPES 10, 15, OR 40.
2. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y', BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION TYPES 20, 24, 30, 34, 50, 54, 60, OR 92.
3. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y', BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2', MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION TYPES 20, 24, 30, 34, 50, 54, 60, OR 92.
4. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y', BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3', MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION TYPES 50, 54, OR 60.
5. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y', BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 10 OR 40.
6. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y', BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 24, 34, 50, 54, 60, OR 96.
7. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y', BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 50, 54, 60, 97, OR 98.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

8. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y', BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 50, 54, OR 60.
9. POST-FIRM NON-ELEVATED BUILDING POLICIES, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, AH, UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH A BLANK OBSTRUCTION TYPE.
10. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION TYPE 92.
11. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2', MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION TYPE 92.
12. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH OBSTRUCTION TYPE 96.
13. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 97 OR 98.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

POLICIES EFFECTIVE ON OR AFTER 5/1/2008, THE CRS CLASSIFICATION CREDIT PERCENTAGE IS ALLOWED FOR THE FOLLOWING:

1. POST-FIRM NON-ELEVATED BUILDING POLICIES EFFECTIVE ON OR AFTER MAY 1, 2008, WITH ELEVATION DIFFERENCE EQUAL TO OR GREATER THAN ZERO, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AOB, AHB, UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH A BLANK OBSTRUCTION TYPE.
2. POLICIES WITH POST-FIRM INDICATOR 'Y', REGARDLESS OF ELEVATION DIFFERENCE, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO OR AH AND REPORTED WITH OBSTRUCTION TYPE 70 (WITH CERTIFICATION SUBGRADE CRAWLSPACE).
3. POST-FIRM ELEVATED BUILDING POLICIES, REGARDLESS OF ELEVATION DIFFERENCE, MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH OBSTRUCTION TYPE 30.
4. POST-FIRM ELEVATION-RATED POLICIES WITH ELEVATION DIFFERENCE EQUAL TO OR GREATER THAN ZERO, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AOB, AHB, UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH ANY VALID OBSTRUCTION TYPE.
5. POST-FIRM NON-ELEVATED BUILDING POLICIES, NOT ELEVATION RATED IN AO OR UNNUMBERED A ZONES.
6. PRE-FIRM POLICIES (WITH OR WITHOUT ELEVATION) MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, AH, VE, V01-V30 OR UNNUMBERED V AND REPORTED WITH ANY VALID OBSTRUCTION TYPE.
7. PRE-FIRM AND POST-FIRM POLICIES (WITH OR WITHOUT ELEVATION) MAPPED IN B, C, D, X, A99, AR/AR DUAL ZONES, AND REPORTED WITH ANY VALID OBSTRUCTION TYPE.
8. PRE-FIRM POLICIES REPORTED WITH ELEVATED BUILDING INDICATOR 'N', OBSTRUCTION TYPE 70 OR 80 AND BASEMENT/ENCLOSURE/CRAWLSPACE TYPE '4' (SUBGRADE CRAWLSPACE).
9. EFFECTIVE OCTOBER 1, 2011, POST-FIRM ELEVATED BUILDING POLICIES WITH ELEVATORS LOCATED BELOW THE BFE, MAPPED IN A OR V ZONES, AND REPORTED WITH OBSTRUCTION TYPE 90, 94 OR 95.  
**REFER TO TRRP DATA ELEMENT 'OBSTRUCTION TYPE' FOR ADDITIONAL INFORMATION ON ELEVATED BUILDINGS WITH ELEVATORS.**

NOTE:

SINCE OBSTRUCTION TYPE 60 IS A DEFAULT VALUE FOR 'UNKNOWN', WYO COMPANIES ARE ENCOURAGED TO VERIFY THE REPORTED OBSTRUCTION TYPE OF INSURED PROPERTIES. OBSTRUCTION TYPE 60 SHOULD BE USED CAREFULLY AS THIS WILL IMPACT THE CRS CREDIT PERCENTAGE.

EFFECTIVE MAY 1, 2008, PLEASE REFER TO THE TRRP MANUAL, DATA ELEMENT 'CRS CLASSIFICATION CREDIT PERCENTAGE' AND REVIEW THE CRS MATRIX CHARTS TO DETERMINE CRS ELIGIBILITY/INELIGIBILITY.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

EDIT CRITERIA

ORDER: 40  
EFFECTIVE: 10/01/1991 REVISED: 05/01/2012 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL139040 ERROR TYPE: CRITICAL  
ERROR MESSAGE: CRS CLASSIFICATION CREDIT PERCENTAGE IS NOT VALID FOR THE  
COMMUNITY AND FLOOD ZONE IN WHICH THE PROPERTY IS LOCATED.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE CRS CREDIT PERCENTAGE IS REPORTED AS ZERO ON  
ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR  
RENEWED ON OR AFTER 5/1/2008, WHERE THE LOWEST FLOOR ELEVATION (LFE)  
USED FOR RATING IS 1 FOOT OR MORE BELOW THE BASE FLOOD ELEVATION  
(BFE), MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, AH, UNNUMBERED V,  
VE OR V01-V30, REPORTED WITH BASEMENT/ENCLOSURE/CRAWLSPACE TYPES '0', '1',  
'2' OR '3', AND OBSTRUCTION TYPES '10', '15', '20', '24', '30', '34', '40',  
'50', '54', OR '60' (SEE CRITERIA FOR ERROR PL139030),  
THEN ERROR CODE PL139040 WILL NOT OCCUR.

IF THE CRS CREDIT PERCENTAGE IS REPORTED AS ZERO ON  
ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR  
RENEWED ON OR AFTER 10/1/2011, WITH ELEVATORS LOCATED BELOW THE BFE,  
MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, AH, UNNUMBERED V, VE OR V01-V30,  
REPORTED WITH BASEMENT/ENCLOSURE/CRAWLSPACE TYPES '1' OR '2' AND  
OBSTRUCTION TYPES '92', '96', '97' OR '98' (SEE CRITERIA FOR ERROR PL139030),  
THEN ERROR CODE PL139040 WILL NOT OCCUR.

IF THE CRS CREDIT PERCENTAGE IS REPORTED AS ZERO ON  
NON-ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR  
RENEWED ON OR AFTER 5/1/2008, WHERE THE LOWEST FLOOR ELEVATION (LFE)  
USED FOR RATING IS 1 FOOT OR MORE BELOW THE BASE FLOOD  
ELEVATION (BFE), MAPPED IN ZONES AE, A01-A30, UNNUMBERED A,  
AO, AH, UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH A BLANK OBSTRUCTION  
TYPE, THEN ERROR CODE PL139040 WILL NOT OCCUR.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/91:

IF FLOOD RISK ZONE IS A, AE, A01 - A30, AO, AOB, AH,  
AHB, A0B, A00, V, VE, OR V01 - V30,  
THEN THE CRS CLASSIFICATION CREDIT PERCENTAGE MUST BE  
THE SFHA CREDIT PERCENTAGE FOR THE COMMUNITY IN WHICH  
THE PROPERTY IS LOCATED WHERE THE POLICY EFFECTIVE DATE  
IS EQUAL TO OR GREATER THAN THE CRS EFFECTIVE DATE AND  
EQUAL TO OR LESS THAN THE CRS ENDING DATE.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

IF FLOOD RISK ZONE IS B, C, X, D, OR A99 THEN THE CRS CLASSIFICATION CREDIT PERCENTAGE MUST BE THE NON-SFHA CREDIT PERCENTAGE FOR THE COMMUNITY IN WHICH THE PROPERTY IS LOCATED WHERE THE POLICY EFFECTIVE DATE IS EQUAL TO OR GREATER THAN THE CRS EFFECTIVE DATE AND EQUAL TO OR LESS THAN THE CRS ENDING DATE (IF CRS ENDING DATE IS NOT EQUAL TO ZEROES).

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

EDIT CRITERIA

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ORDER: 20  
EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL216020 ERROR TYPE: CRITICAL  
ERROR MESSAGE: CURRENT MAP INFO - BASE FLOOD ELEVATION MUST BE THE DEFAULT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 10/1/09 CAN REPORT  
9999.0 IN THE CMI-BASE FLOOD ELEVATION.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH ANY  
CMI-BASE FLOOD ELEVATION INCLUDING DEFAULT VALUE 9999.0 REGARDLESS  
OF THE ORIGINAL NEW BUSINESS DATE.

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F',  
'G', 'P', OR 'Q',  
CMI-BASE FLOOD ELEVATION MUST BE THE DEFAULT (9999.0).

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1' OR BLANK,  
CMI-BASE FLOOD ELEVATION MUST BE THE DEFAULT (9999.0).

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND  
CMI-FLOOD RISK ZONE IS UNNUMBERED A, A99, AO, AR, B,  
C, D, V, OR X,  
CMI-BASE FLOOD ELEVATION CAN BE REPORTED WITH 9999.0.

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND  
POST-FIRM INDICATOR IS 'N' AND CMI-FLOOD RISK ZONE IS  
AE, A01-A30, VE, V01-V30, AH, OR AR DUAL ZONES,  
CMI-BASE FLOOD ELEVATION CAN BE REPORTED WITH ANY ELEVATION  
INCLUDING DEFAULT VALUE 9999.0.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

EDIT CRITERIA

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ORDER: 30

EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL216030 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - BASE FLOOD ELEVATION MUST NOT BE THE  
DEFAULT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND  
POST-FIRM INDICATOR IS 'Y' AND  
CMI-FLOOD RISK ZONE IS AE, A01-A30, VE, V01-V30, AH, OR AR DUAL ZONES,  
CMI-BASE FLOOD ELEVATION CANNOT BE 9999.0.

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND  
POST-FIRM INDICATOR IS 'N' AND  
CMI-FLOOD RISK ZONE IS AE, A01-A30, VE, V01-V30, AH, OR AR DUAL ZONES,  
CMI-BASE FLOOD ELEVATION CAN BE ANY ELEVATION INCLUDING 9999.0.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH ANY  
CMI-BASE FLOOD ELEVATION INCLUDING DEFAULT VALUE 9999.0 REGARDLESS  
OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

BASIC INFORMATION  
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FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: CMI-COMM-ID  
UPDATE: REPLACEMENT  
FORMAT: SIX (6) DIGIT NUMBER

EDIT CRITERIA  
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ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL223010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER MUST BE  
BLANK.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO OCTOBER 1, 2009  
CAN REPORT BLANKS.

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

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F',  
'G', 'P' OR 'Q', CMI-COMMUNITY NUMBER MUST BE REPORTED WITH BLANKS.

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1' OR BLANK,  
CMI-COMMUNITY NUMBER MUST BE REPORTED WITH BLANKS.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL223020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER IS  
INVALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '2' OR '3',  
CMI-COMMUNITY NUMBER MUST BE REPORTED AS A VALID  
COMMUNITY NUMBER - VALUE CANNOT BE BLANKS OR ZEROS.

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





EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL SUFFIX

BASIC INFORMATION  
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FILE: POLICY                   STATUS: REQUIRED   ALIAS:  
FIELD NAME:   CMI-MAP-SFX  
UPDATE:       REPLACEMENT  
FORMAT:       ONE (1) CHARACTER

EDIT CRITERIA  
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ORDER:           10  
EFFECTIVE:       10/01/2009   REVISED: 05/01/2012   CANCELLED:  
EDIT LEVEL:      EDIT PROCESSOR PROGRAM           EDIT TYPE: RELATIONAL  
ERROR CODE:      PL221010   ERROR TYPE: CRITICAL  
ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL SUFFIX MUST BE BLANK.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO OCTOBER 1, 2009  
CAN REPORT BLANKS.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH ANY VALID  
MAP PANEL SUFFIX OR BLANKS, REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G',  
'P', OR 'Q', CMI - MAP PANEL SUFFIX MUST BE BLANK.

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1' OR BLANK,  
CMI - MAP PANEL SUFFIX MUST BE BLANK.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - PRIOR POLICY NUMBER

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

EDIT CRITERIA  
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ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL222010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: CURRENT MAP INFO - PRIOR POLICY NUMBER MUST BE BLANK.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO OCTOBER 1, 2009  
CAN REPORT BLANKS.

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

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G',  
'P', OR 'Q', CMI - PRIOR POLICY NUMBER MUST BE BLANK.

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1', '2' OR BLANK,  
CMI - PRIOR POLICY NUMBER CAN BE BLANK.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION CERTIFICATE INDICATOR

BASIC INFORMATION

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FILE: POLICY                   STATUS: REQUIRED    ALIAS:  
FIELD NAME:    ELEV\_CERT  
UPDATE:        REPLACEMENT  
FORMAT:        ONE DIGIT NUMBER

EDIT CRITERIA

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ORDER:            20  
EFFECTIVE:        01/01/1986   REVISED:  05/01/2012   CANCELLED:  
EDIT LEVEL:       EDIT PROCESSOR PROGRAM            EDIT TYPE: INFORMATIONAL  
ERROR CODE:       PI126020    ERROR TYPE: CRITICAL  
ERROR MESSAGE:    ELEVATION CERTIFICATE INDICATOR IS NOT A VALID CODE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2011,  
RISK RATING METHOD IS NOT '2', '6' OR '8', POST FIRM INDICATOR  
EQUALS 'Y', NEW/ROLLOVER INDICATOR DOES NOT EQUAL 'R' OR 'Z' AND  
FLOOD RISK ZONE IS UNNUMBERED 'A' ZONE, MUST BE '3' OR '4'.

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2011 AND  
THE POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86,  
RISK RATING METHOD IS NOT '6', POST FIRM INDICATOR  
EQUALS 'Y', AND FLOOD RISK ZONE IS UNNUMBERED A ZONE ('A'),  
MUST BE '1', '2', '3' OR '4'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86  
(REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE),  
POST FIRM INDICATOR EQUALS 'N', AND FLOOD RISK ZONE IS  
UNNUMBERED A ZONE ('A'), THEN:

1. IF ELEVATION DIFFERENCE EQUALS 999, MUST BE BLANK
2. IF ELEVATION DIFFERENCE IS NOT EQUAL TO 999, MUST  
BE '3' OR '4'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 07/01/95  
(REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE) AND  
RISK RATING METHOD IS '6', MUST BE 'A','B','C','D' OR 'E'.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

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ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL036030 ERROR TYPE: CRITICAL

ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POST-FIRM CONSTRUCTION INDICATOR IS 'Y' AND THE FLOOD RISK ZONE IS 'A01' - 'A30', 'AE', 'VE' OR 'V01' - 'V30' AND RISK RATING METHOD IS NOT EQUAL TO '6', '8', '9', '7', '3', 'G', 'P' OR 'Q', THEN MUST BE A NUMERIC OTHER THAN THE DEFAULT (+999).

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2011, POST-FIRM INDICATOR 'Y', FLOOD RISK ZONE AO, AH, AHB OR UNNUMBERED 'A', NEW/ROLLOVER INDICATOR NOT EQUAL 'R' OR 'Z', AND RISK RATING METHOD IS NOT EQUAL TO '6' OR '8', THEN ELEVATION DIFFERENCE MUST BE NUMERIC OTHER THAN THE DEFAULT (+999).

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

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ORDER: 50

EFFECTIVE: 01/01/1986 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL036050 ERROR TYPE: CRITICAL

ERROR MESSAGE: ELEVATION DIFFERENCE DOES NOT CORRESPOND WITH THE  
ELEVATION CERTIFICATE INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2011 AND  
POST FIRM INDICATOR EQUALS 'Y' AND  
FLOOD RISK ZONE IS AN UNNUMBERED A ZONE ('A') AND THE  
ELEVATION CERTIFICATE INDICATOR IS '1',  
ELEVATION DIFFERENCE MUST BE BETWEEN +2 AND +4 OR +999.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2011 AND  
NEW/ROLLOVER INDICATOR DOES NOT EQUAL 'R' OR 'Z' AND POST FIRM INDICATOR  
EQUALS 'Y' AND FLOOD RISK ZONE IS AN UNNUMBERED A ZONE ('A')  
AND THE ELEVATION DIFFERENCE IS BETWEEN +2 AND +4  
THEN THE ELEVATION CERTIFICATE INDICATOR CANNOT BE '1'.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

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ORDER: 60

EFFECTIVE: 01/01/1986 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL036060 ERROR TYPE: CRITICAL

ERROR MESSAGE: SHOWING ELEVATION DIFFERENCE OTHER THAN THE DEFAULT (+999)  
WITHOUT AN ELEVATION CERTIFICATE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2011 AND  
POST FIRM INDICATOR EQUALS 'Y' AND  
FLOOD RISK ZONE IS AN UNNUMBERED A ZONE ('A') AND THE  
ELEVATION CERTIFICATE INDICATOR IS '2',  
ELEVATION DIFFERENCE MUST BE THE DEFAULT (+999).

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2011 AND  
NEW/ROLLOVER INDICATOR DOES NOT EQUAL 'R' OR 'Z' AND POST FIRM INDICATOR  
EQUALS 'Y' AND FLOOD RISK ZONE IS AN UNNUMBERED A ZONE ('A')  
AND RISK RATING METHOD IS NOT '2' OR 'S',  
THEN THE ELEVATION CERTIFICATE INDICATOR CANNOT BE '2'.

EDIT DICTIONARY

DATA ELEMENT: FLOOD RISK ZONE (RATING MAP INFORMATION)

EDIT CRITERIA

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ORDER: 70

EFFECTIVE: 07/01/1995 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL021070 ERROR TYPE: CRITICAL

ERROR MESSAGE: FLOOD RISK ZONE IS NOT VALID FOR PROVISIONALLY RATED POLICY  
OR TENTATIVELY RATED POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

| IF RISK RATING METHOD IS '6' AND ORIGINAL NEW BUSINESS  
| DATE IS PRIOR TO 10/1/2011, FLOOD RISK ZONE MUST BE  
| A01 - A30, AE OR A.

| IF RISK RATING METHOD IS '6' AND ORIGINAL NEW BUSINESS  
| DATE IS ON OR AFTER 10/1/2011, FLOOD RISK ZONE MUST BE  
| A01 - A30, AE, A, AO OR AH.

IF RISK RATING METHOD IS '8' AND ORIGINAL NEW BUSINESS  
DATE IS PRIOR TO 10/1/2009, FLOOD RISK ZONE MUST BE  
A01 - A30, AE, V01 - V30 OR VE.

IF RISK RATING METHOD IS '8' AND ORIGINAL NEW BUSINESS  
DATE IS ON OR AFTER 10/1/2009, FLOOD RISK ZONE MUST BE  
A01 - A30, AE, V01 - V30, VE, A, V, AO, OR AH.

IF RISK RATING METHOD IS 'F', FLOOD RISK ZONE MUST BE  
A01 - A30, AE, V01 - V30, VE, AO, AH, A OR V.

EDIT DICTIONARY

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL214020 ERROR TYPE: CRITICAL

ERROR MESSAGE: GRANDFATHERING TYPE CODE IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F',  
'G', 'P', OR 'Q', MUST BE '1' OR BLANK.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED  
WITH 1, 2, 3, OR BLANK, REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

FOR ALL OTHER POLICIES:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009,  
CAN BE 1, 2, 3, OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009,  
MUST BE 1, 2, OR 3.

EDIT DICTIONARY

DATA ELEMENT: LOWEST FLOOR ELEVATION

EDIT CRITERIA

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ORDER: 40

EFFECTIVE: 10/01/1996 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL048040 ERROR TYPE: CRITICAL

ERROR MESSAGE: LOWEST FLOOR ELEVATION MUST HAVE A VALID VALUE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

THE LOWEST FLOOR ELEVATION MUST BE REPORTED WITH A VALUE OTHER THAN THE DEFAULT (9999.0) IF ALL OF THE FOLLOWING ARE TRUE:

- ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/1997
- POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2006
- BASE FLOOD ELEVATION REPORTED (VALUE OTHER THAN 9999.0)
- ELEVATION DIFFERENCE REPORTED (VALUE OTHER THAN +999)

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2011, POST-FIRM BUILDINGS IN ZONES UNNUMBERED 'A', 'AH', 'AO', AND 'AHB' MUST REPORT THE LFE OTHER THAN DEFAULT VALUE 9999.0. ZONE 'AOB' POLICIES ARE ALLOWED TO REPORT 9999.0. THESE REQUIREMENTS WILL NOT APPLY TO POLICIES REPORTED WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z'.

EXCEPTION:

GROUP FLOOD POLICIES, PROVISIONALLY RATED POLICIES, ALTERNATIVE POLICIES, TENTATIVELY RATED POLICIES, MPPP POLICIES, PRP POLICIES AND LEASED FEDERAL PROPERTIES ARE ALLOWED TO REPORT DEFAULT VALUE 9999.0.

NOTE:

FOR POLICIES EFFECTIVE PRIOR TO 5/1/2006 OR WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 10/1/1997, IT IS STILL ADVISABLE TO REPORT THE BFE, LFE AND ELEVATION DIFFERENCE WITH A VALUE OTHER THAN THE DEFAULT.

FOR FLOODPROOFED POLICIES:

FOR POLICIES EFFECTIVE ON OR AFTER MAY 1, 2005, THE ACTUAL VALUE FOR THE LFE, BFE AND ELEVATION DIFFERENCE SHOULD BE REPORTED. THE LOWEST FLOOR ELEVATION (LFE) MUST BE AT LEAST ONE FOOT ABOVE THE BFE IN ORDER TO USE THE FLOODPROOFING CERTIFICATE.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

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ORDER: 80

EFFECTIVE: 10/01/1984 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041080 ERROR TYPE: CRITICAL

ERROR MESSAGE: RISK RATING METHOD IS NOT VALID FOR THIS POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE RISK RATING METHOD IS 'F', THE FLOOD RISK ZONE MUST BE 'A01' THRU 'A30', 'AE', 'V01' THRU 'V30', 'VE', 'AO', 'AH', 'A' OR 'V'.

IF THE RISK RATING METHOD IS '4', THE FLOOD RISK ZONE MUST BE 'V', 'VE', OR 'V01' THRU 'V30' ZONE.

IF THE RISK RATING METHOD IS '6', THE FLOOD RISK ZONE MUST BE 'A01' THRU 'A30', 'AE', 'A', 'AO' OR 'AH'.

IF THE RISK RATING METHOD IS '8', THE FLOOD RISK ZONE MUST BE 'A01' THRU 'A30', 'AE', 'V01' THRU 'V30', 'VE', 'V', 'A', 'AO' OR 'AH'.

IF POST-FIRM CONSTRUCTION INDICATOR IS 'Y', FLOOD RISK ZONE IS 'V' (UNNUMBERED V), RISK RATING METHOD MUST BE '1', '2' OR 'S'.

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

1. POLICY EFFECTIVE DATE OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 10/01/97
2. FLOOD RISK ZONE IS 'VE' OR 'V01' THRU 'V30'
3. LOWEST FLOOR ELEVATION AND BASE FLOOD ELEVATION ARE REPORTED (OTHER THAN DEFAULT OF +9999)
4. OBSTRUCTION TYPE MUST BE '10' OR '20' OR '40'
5. INITIAL FIRM DATE (POST FIRM DETERMINATION DATE) MUST BE ON OR AFTER 10/1/1981 - OR - THE FIRM PANEL/REVISION EFFECTIVE DATE IS ON OR AFTER 10/1/1981.

NOTE:

THE FIRM PANEL/REVISION EFFECTIVE DATE IS THE MAP PANEL EFFECTIVE DATE. THE MAP PANEL EFFECTIVE DATE IS OBTAINED BY MATCHING THE MAP PANEL SUFFIX AND MAP PANEL NUMBER REPORTED ON THE POLICY TRANSACTION AGAINST THE MAP PANEL SUFFIX AND MAP PANEL NUMBER FOUND ON THE COMMUNITY FILE FOR THE STATED COMMUNITY NUMBER.