

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



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. Unnumbered 'A' Zone 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: Basement/Enclosure/Crawlspace Type

ALIAS: None

ACRONYM: WYO (PMF) BASEMENT

FILE: Policy Master (PMF)
Claims Master (CMF)
Recertification Master (RCMF)
Actuarial (APOL)

DESCRIPTION:

Code indicating the type of basement/enclosure/crawlspace/subgrade crawlspace in the insured building. Basement is defined for purposes of the NFIP as any level or story which has its floor subgrade on all sides. An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. Crawlspace foundations are commonly used to elevate buildings located in Special Flood Hazard Areas (SHFAs) at or above the Base Flood Elevation (BFE).

Finished (Habitable) Area: A finished area is a basement or other enclosed area having more than 20 linear feet of finished walls (paneling, etc.) or equipped for use as kitchen, dining room, living room, family or recreational room, bedroom, office, professional or private school, studio occupancies, workshop, or other such uses. Coverage restrictions may apply.

Unfinished Area: An unfinished area is a basement or other enclosed area used for parking vehicles and/or storage purposes only and does not meet the definition of a finished area. Drywall used for fire protection is permitted.

No Basement: To define a building with no basement, the following data elements must be present:

- Basement/Enclosure/Crawlspace Type is "0"
- Elevated Building Indicator is "N" or "Y"
- Obstruction Type is "10", "15", "40", or blank

If the Elevated Building Indicator is "N", the Obstruction Type must be blank.

Enclosure: To define an enclosure, the following data elements must be present:

- Basement/Enclosure/Crawlspace Type is "1" or "2"
- Elevated Building Indicator is "Y"
- Obstruction Type is "20", "24", "30", "34", "50", "54", or "60"

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

- Basement/Enclosure/Crawlspace Type is "3"
- Elevated Building Indicator is "Y"
- Obstruction Type is "50", "54", or "60"

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

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

DATA ELEMENT: Basement/Enclosure/Crawlspace Type (Cont'd.)

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 0 - None
- 1 - Finished Basement/Enclosure
- 2 - Unfinished Basement/Enclosure
- 3 - Crawlspace
- 4 - Subgrade Crawlspace

LENGTH: 1

DEPENDENCIES: Basement-Type in Policy Master and Claims Master should be the same. Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

NOTE:

- A building with a 'crawlspace' (under-floor space) has its interior floor (finished or not) no more than 5 feet below the top of the next higher floor.
- A 'subgrade crawlspace' has the top of its interior floor no more than 5 feet below the top of the next higher floor, and the top of the crawlspace interior floor is also below grade on all sides, but no more than 2 feet below grade.

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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.
- MPPP and Group Flood policies can be reported with blanks.

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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 Elevated Building indicator 'N' must report a '1' if original new business date is on or after October 1, 2009.
- Policies with original new business dates prior to October 1, 2009, can report blanks.

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.
- MPPP and Group Flood policies can report blanks if the information is not available.

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

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.

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', 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.

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.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.

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.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.

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.

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.

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.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.

DATA ELEMENT: Diagram Number

ALIAS: None

ACRONYM: (PMF) DIAGRAM_NO

FILE: Policy Master File (PMF)
Elevation Certificate Master File (ECMF)

DESCRIPTION:

This is the number of the diagram on the Elevation Certificate that was used in describing the building and determining the lowest floor for rating the building.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - Building Diagram #1 (includes Diagrams 1A and 1B to distinguish raised slabs or stem walls from standard slab on grade)
- 2 - Building Diagram #2
- 3 - Building Diagram #3
- 4 - Building Diagram #4
- 5 - Building Diagram #5
- 6 - Building Diagram #6
- 7 - Building Diagram #7
- 8 - Building Diagram #8
- 9 - Building Diagram #9 (subgrade crawlspace)

LENGTH: 1

DEPENDENCIES: Information is obtained from the application, the Elevation Certificate, and the Flood Insurance Manual - Lowest Floor Guide section.

SYSTEM FUNCTION: Underwriting

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

NOTE: Diagram Number '9' may be added to older policies effective prior to 10/1/2009, if appropriate.

DATA ELEMENT: Duration Building Will Not Be Habitable

ALIAS: Duration of Interruption

ACRONYM: WYO (CMF) DUR-INHABIT

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Code indicating the estimated duration that the insured building would not be safe and sanitary if reasonable, prompt clean-up and repairs were undertaken given post-flood conditions in the community.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - 0-2 Days
- 2 - 3-7 Days
- 3 - 2-4 Weeks
- 4 - 1-2 Months
- 5 - More than 2 Months

LENGTH: 1

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

SYSTEM FUNCTION: Analysis of Potential Insurance Coverage

REPORTING REQUIREMENT: Optional

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, 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.

Floodproofed Policies:

For floodproofed policies effective on or after May 1, 2005, the **actual values** for the LFE, BFE, and elevation difference should be reported. The NFIP will subtract one foot from the reported elevation difference and use the new difference to determine the rates and compute the premium. The lowest floor elevation must be at least one foot above the BFE in order to use the floodproofing certificate.

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.

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: Lowest Floor Elevation

ALIAS: First Floor Elevation, Lowest Floor Including Basement

ACRONYM: WYO (PMF) LOW-FLOOR

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

DESCRIPTION:

A building's lowest floor is the floor or level (including basement/enclosure/crawlspace/subgrade crawlspace) that is used as the point of reference when rating a building. This includes the level to which a building is floodproofed*. For more definitive information, refer to the NFIP Flood Insurance Manual. The lowest floor elevation of the insured structure in tenths of feet is supported by an elevation survey of the property. Value 9999.0 indicates the field is not reported and/or used for this policy.

Note: In the Claims Master File (CMF), whole feet are used.

***Floodproofed Policies:**

For floodproofed policies effective on or after May 1, 2005, the **actual values** for the LFE, BFE, and elevation difference should be reported. The lowest floor elevation must be at least 1 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 and the Elevation Certificate.

SYSTEM FUNCTION: Used in computing elevation difference between lowest floor and base flood elevation (BFE)

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. Unnumbered 'A' Zone policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the LFE. 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: Mailing City

ALIAS: City

ACRONYM: (MAMF) CITY

FILE: Mailing Address Master (MAMF)

DESCRIPTION:

The name of the city in which the mailing address is located.

EDIT CRITERIA: Alpha

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

PART 5 - CODES

INTRODUCTION

This section documents the coding scheme used to record NFIP/WYO insurance information.

BASEMENT/ENCLOSURE/CRAWLSPACE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
None	0
Finished Basement/Enclosure	1
Unfinished Basement/Enclosure	2
Crawlspace	3
Subgrade Crawlspace	4

BUILDING CONSTRUCTION DATE TYPE

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

BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

BUILDING IN COURSE OF CONSTRUCTION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

BUILDING OVER WATER TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Not over Water	1
Partially over Water	2
Fully/Entirely over Water	3

BUILDING USE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Main House/Building	01
Detached Guest House	02
Detached Garage	03
Agricultural Building	04
Warehouse	05
Poolhouse, Clubhouse, Other Recreational Building	06
Tool/Storage Shed	07
Other	08

CANCELLATION/VOIDANCE REASON

Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision	09
Other: Continuous Lake Flooding or Closed Basin Lakes	10
Nonpayment/No Refund (No longer valid)	11
Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination	16
Duplicate Policies from Sources Other Than the NFIP	17
Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage	18
Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy (combined with 52)	19
Insurance No Longer Required by Mortgagee Because Structure Has Been Removed from Special Flood Hazard Area by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)	20
Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)	21
Cancel/Rewrite Due to Misrating	22
Fraud	23
Cancel/Rewrite Due to Map Revision	24
Condominium Policy (Unit or Association) Converting to RCBAP	45
Policy Not Required by Mortgagee	50
Mid-Term Voidance of 3-Year Policy Due to Cessation of Community Participation in the NFIP	51
Mortgage Paid Off	52
Voidance Prior to Effective Date	60
Voidance Due to Credit Card Error	70

FIRM DATE - CURRENT

The effective date of the latest Flood Insurance Rate Map. Format = yyyymmdd. Field will be zeros if no map issued as in the case of FIRM status of '01', '05', and '08'. For a FIRM status of '01', the community may be using the county's map.

File: CMT-CURRENT-FIRM-DATE

FIRM DATE - INITIAL

The date of the initial Flood Insurance Rate Map. Also referred to as the Post-FIRM Determination Date (see definition).

File: CMT-FIRM-EFFECTIVE-DATE

FIRM STATUS - CURRENT

The code indicating the status of the latest Flood Insurance Rate Map. The codes are:

- 01 = never mapped (default for participating communities)
- 02 = initial
- 03 = revised
- 04 = rescinded
- 05 = all zone C and X - no published FIRM
- 06 = all zones A, C, and X - no elevation determined
- 07 = all zones A, C, and X - original FIRM by letter
- 08 = all zone D - no published FIRM
- Blank = default non-participating communities

File: CMT-CURRENT-FIRM-STATUS-X

FLOODPROOFING ELIGIBILITY TYPE

This code indicates the type of floodproofing eligibility. Effective October 1, 2009, communities that have been previously eligible for the residential floodproofing credit may lose their eligibility. Buildings constructed between the date the community first became eligible for residential floodproofing and the rescission date remain eligible for floodproofing. Buildings constructed after the rescission date are not eligible for the credit.

The codes are:

- A = All non-residential occupancy buildings (with or without basement) may receive the floodproofing credit.
- B = Residential occupancies (with basement) and non-residential occupancy buildings (with or without basement) may receive the floodproofing credit.
- C = Residential occupancies (with basement) may receive the floodproofing credit if the building construction date is between the community effective date and the community rescission date, and all non-residential occupancy buildings (with or without basement) can receive the credit.
- Blank = Default non-participating communities

File: CMT-FLOOD-PROOF-FLAG

FLOOD RISK ZONE (multiple occurrences within Map Panel Section)

The code indicating the valid flood risk within an area. The codes are:

A, AS, AA	=	base flood elevations and flood hazard factors not determined. AS and AA are not separately identified flood risk zones but are used for rating purposes by the NFIP Direct system prior to October 1, 1993, and therefore, carried on the file.
AE, A01 - A30	=	base flood elevations and flood hazard factors determined
AH, AHB	=	shallow flooding where depths are between 1 and 3 feet; base flood elevations are shown, but no flood hazard factors are determined. AHB is not a separately identified flood risk zone but is used for rating purposes and, therefore, carried on the file.
AO, AOB	=	shallow flooding where depths are between 1 and 3 feet; average depths of inundation are shown, but no flood hazard factors are determined. AOB is not a separately identified flood risk zone but is used for rating purposes and, therefore, carried on the file.
A99	=	area to be protected by flood protection system under construction; base flood elevations and flood hazard factors not determined.
B, C, X	=	minimal/moderate flooding with average depths of less than 1 foot or where the contributing drainage area is less than 1 square mile; or areas protected by levees from the base flood.
AR, ARE, ARA, ARO, ARH	=	AR and AR Dual zones (see Data Dictionary in TRRP plan under data element "Flood Risk Zone")